

United States
Department of
Agriculture

Federal Crop
Insurance
Corporation



Product
Development
Branch

FCIC-25610-1

AVOCADO LOSS ADJUSTMENT STANDARDS HANDBOOK

1996 AND SUCCEEDING CROP YEARS

AVOCADO LOSS ADJUSTMENT STANDARDS HANDBOOK

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.

1 Inserts:

- A New definitions in section 6 for '*Amount of insurance per acre,*' '*Approved average revenue per acre,*' '*Average county revenue per acre,*' '*Average farm revenue per acre,*' '*Crop year,*' '*Direct marketing,*' '*Long term average county revenue,*' '*Marketing year,*' '*Set out,*' '*Standardized season average price,*' '*Stump(ing),*' and '*Loss of revenue.*'
- B Amended text in section 10 pertaining to the marketability of avocados and the duration of the crop year.
- C Additional insurability standards in section 16 that allow insurance providers to insure (by written agreement) avocado acreage that has not reached the minimum age requirement if acreage has produced at least 2,000 pounds of avocados per acre.
- D Cause of loss standards in section 16 that excludes disease and insect infestation as insurable causes of loss unless adverse weather prevents proper application of control measures, etc.
- E New '*Harvest*' definition in section 17.
- F '*Loss of Revenue*' as an insurable cause of loss in section 17.
- G '*Standardized Season Average Price*' entries in sections 17, 18, and 19.
- H Exhibit 4 that uses time lines to illustrate flowering, fruit set, fruit development, and harvest of '*Hass*' avocados.

2 Removes:

- A Definitions in section 6 for '*Reference price,*' '*Crop year's season average price,*' and '*Decline in price.*'

- B *'Decline in price'* as an insurable cause of loss in section 17.
- C *'Crop Year's Season Average Price'* entries in sections 17, 18, and 19.

AVOCADO LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART

CONTROL CHART FOR: AVOCADO LOSS ADJUSTMENT STANDARDS HANDBOOK FCIC-25610-1						
	SC Page(s)	TC Page(s)	Text Page(s)	Exhibit (s)	Date	Directive Number
Remove	Entire Handbook					
Insert and Current Index	1-2	1-2	1-52	1(53-54) 2(55-62) 3(63-64) 4(65-66)	9-96	FCIC-25610-1

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(RESERVED)

FEDERAL CROP INSURANCE CORPORATION
WASHINGTON, D.C. 20250

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25610-1
SUBJECT: AVOCADO LOSS ADJUSTMENT STANDARDS HANDBOOK	DATE: September 25, 1996	
	OPI: Product Development Branch	
	APPROVED: <i>R. E. Waggoner</i> <i>for Tim B. Witt</i> Deputy Administrator, Research and Development Division	

PART 1 GENERAL

1 PURPOSE

This handbook identifies the crop specific standards (requirements) for adjusting Multiple Peril Crop Insurance (MPCI) losses in a uniform and timely manner. These standards, which include crop appraisal methods and claims completion instructions, supplement the general (not crop specific) standards for loss adjustment identified in the Loss Adjustment Manual (LAM), Directive 30010 (often referred to as LAM or M8-LAM in this and other directives).

2 SPECIAL INSTRUCTIONS

- A This standards handbook remains in effect until superseded. The issuance of an entire handbook will replace a previous handbook; handbook amendments or bulletins may supersede parts of a handbook.
- B Items or provisions that are not applicable to Catastrophic Risk Protection (CAT) coverage are identified with the following identifier: **(NACAT → ←NACAT)**. The following general provisions do not apply to CAT:
- (1) Optional Units.
 - (2) High Risk Land Exclusion.
 - (3) Hail and Fire Exclusion provisions (also not applicable to limited buy-up).

3 OPERATING POLICY

Insurance providers must use this handbook as a basis for developing any appropriate loss adjustment procedures and training consistent with these standards. Insurance providers may find it necessary to provide additional internal guidelines or procedures for adjusting losses on their insurance contracts. Any additional guidelines or procedures will require FCIC approval unless otherwise provided in writing by FCIC. Where these standards are entry specific to Federal Crop Insurance or generic forms and organizational titles, insurance providers' forms and procedures are to comply with the standards in at least an equivalent manner.

4 ABBREVIATIONS

APH	Actual Production History
CAC	California Avocado Commission
CIH	Crop Insurance Handbook
CLAS	Crop Loss Adjustment Standards Handbook
FSA	Farm Service Agency
FCIC	Federal Crop Insurance Corporation
FCI-35	Actuarial documents, Rates and Rules
GLAS	General Loss Adjustment Standards (also LAM)
LAM	Loss Adjustment Manual (also GLAS)
MPCI	Multiple Peril Crop Insurance
NACAT	Not applicable to CAT coverage
RMA	Risk Management Agency
RPAM	Random Path Appraisal Method
SSAP	Standardized Season Average Price
USDA	United States Department of Agriculture

5 FORMS

- A Where FCIC-approved or FCIC-issued generic forms are mentioned, insurance providers are to either use forms (and FCIC-approved instructions for completing the forms), or are to use equivalent FCIC-approved forms. Without prior approval, insurance providers are authorized to use modified FCIC-approved or FCIC-issued generic forms and instructions if the only modifications are in the form number, provider name, or other cosmetic changes. In general, changes in the text are not considered to be cosmetic. Likewise, changes in the arrangement of information on a form are not considered cosmetic if they impact the calculations, or the legality or availability of the FCIC-required information.
- B General forms and manuals (or their equivalent) necessary for loss adjustment are identified in the LAM.

6 DEFINITIONS

A General (not crop-specific) terms and definitions relevant to avocado loss adjustment are identified in the GLAS.

B Terms and definitions specific to avocado loss adjustment and this handbook, which are not defined in this section, are identified as they appear in this text.

- (1) Statement of Facts A form used to record facts.
- (2) Amount of insurance per acre An amount determined by multiplying the approved average revenue per acre by the coverage level percentage the insured elects.
- (3) Approved average revenue per acre The average farm revenue minus the average county revenue plus the long term average county revenue.
- (4) Average county revenue per acre The amount determined by multiplying the county average yields for the years for which the insured provides APH yields, by the applicable standardized season average prices as shown in the County Actuarial Table, and divided by the number of years for which the insured provides APH yields.
- (5) Average farm revenue per acre An amount determined by multiplying the insured's APH yields for the years for which the insured provides yields, by the standardized season average prices for the same crop years, and dividing the result by the number of years that the insured provides yields.
- (6) Crop year The period beginning December 1 of the calendar year prior to the year in which the avocado trees normally bloom and extending through November of the year following such bloom, and will be designated by the calendar year following the year in which avocado trees normally bloom (see Exhibit 4).

- | | | |
|------|-----------------------------------|---|
| (7) | Direct marketing | Sale of the insured crop directly to consumers without the intervention of an intermediary such as a wholesaler, retailer, processor, shipper, or buyer. Examples of direct marketing include selling through an on-farm or roadside stand, farmer's market, and permitting the general public to enter the groves for the purpose of picking all or a portion of the crop. |
| (8) | Long term average county revenue | The average of county revenues, computed by multiplying the standardized season average prices by the county average yield for years since 1977, and is shown in the County Actuarial Table. |
| (9) | Marketing year | The period from November 1 of a calendar year through October 31 of the succeeding calendar year and designated by the succeeding calendar year. |
| (10) | Set out | Transplanting an avocado tree into the grove. |
| (11) | Standardized season average price | The average price per pound determined by dividing the value of all 'Hass' avocados in the state by the pounds of 'Hass' avocados produced in the state for a marketing year, as reported by the California Avocado Commission and may be adjusted by FCIC to state prices based on current dollar values. |
| (12) | Stump(ing) | Reducing trees to a height of 4 to 6 feet by removing all branches and foliage. |
| (13) | Loss of revenue | An insurable cause of loss that occurs when the standardized season average price per pound causes the farm revenue to drop below the amount of insurance. |

7 RESPONSIBILITIES

A FCIC Product Development Branch

- (1) Establish the minimum standards and guidelines for loss adjustment.
- (2) Unless otherwise specified, review and approve all insurance provider loss adjustment procedures and forms prior to their use.

- (3) Provide guidance and clarifications, as needed, regarding these standards.

B Insurance Providers

- (1) Comply with and implement the loss adjustment standards (requirements) established by FCIC, through procedures and forms approved by the Product Development Branch, or as otherwise specified in writing by FCIC.
- (2) Ensure that all documentation, determinations, and calculations are completed as specified in these standards.
- (3) Provide input to FCIC regarding the loss adjustment standards.
- (4) Advise FCIC of impending situations which may necessitate the development of procedures, forms, or calculations that are different than those identified in the standards issued by FCIC.
- (5) Comply with other requirements issued by FCIC in the administration of contracts between the insurance provider and FCIC.
- (6) Ensure that the required information is provided on the specific forms, another form or printout containing the information, or on a Statement of Facts attached to the appropriate form.
- (7) In addition to the responsibilities identified in the LAM, determine whether contract provisions or requirements for avocados apply to the insured, and if so, whether they have been complied with by the insured.

8 (RESERVED)

9 (RESERVED)

(RESERVED)

(RESERVED)

(RESERVED)

PART 2 AVOCADO APPRAISALS

10 GENERAL APPRAISAL STANDARDS

A General Information

- (1) These standards apply when appraising potential production of avocados on the ground under the sample trees and on the sample trees.

Note: Avocado trees are generally harvested more than once to remove a single crop, it may not be necessary to appraise fruit on the tree unless the insured does not intend to pick any more of the crop. Avocados on the tree will most likely be marketed eventually. Fruit on the ground under the trees is probably not marketable unless it is picked up soon after falling. According to Barclay's California Code of Regulations for Avocados (see Exhibit 2), windfall fruit must be picked up within five days of falling and can be marketed one size below the smallest size released for harvest.

- (2) The adjuster will determine which appraisal method to use depending upon grove conditions at loss appraisal time.
- (3) Make separate appraisals for each variety of insurable avocados grown in the grove.
- (4) Make separate appraisals for each crop that is on the trees when damage occurs.

Note: There are two crops of fruit on the tree during most of the summer and fall months. The first crop consists of fruit that was set during the previous calendar year's bloom and this fruit is picked as it matures. The second crop consists of fruit that is set during the current year's bloom which will be harvested the following calendar year.

B In addition to circumstances specified in the LAM, avocado appraisals are to be made:

- (1) When the insured chooses not to harvest acreage, or
- (2) When mature production remains after final harvest.
- (3) Prior to any stumping in the insured unit that will reduce the number of bearing trees by more than 10 percent (threshold amount specified in the CIH, when the insured must report removal or stumping). Although insureds will harvest mature avocados before stumping, the process will remove the crop that would have been harvested the following year.

C Unharvested Appraisal Methods

- (1) Harvested Sample from Representative Trees.

*** This is the more accurate of the two harvested sample appraisal methods. Arrange with the insured to harvest avocados on the ground under the representative trees and on the representative trees. Use the production from the representative trees to determine the appraisal.

- (2) Applying Harvested Acreage Yield to Unharvested Acreage.

Use this method only when harvested acreage can be verified to be representative of unharvested acreage. Verify acreages by actually inspecting the harvested and unharvested acreage to compare the crop on the ground and on the trees. Document such inspections in the narrative section of the claim form or on a Statement of Facts form.

D Fruit Count Appraisals

- (1) Appraise each variety as a separate sample.
- (2) Select representative sample trees for fruit counts.
- (3) Count all marketable avocados (as defined by Barclay's California Code of Regulations in Exhibit 2) and unmarketable avocados lost due to uninsured causes on the ground under the sample tree and on the sample tree.
- (4) Record all fruit counts on the appraisal worksheet.
- (5) Convert fruit counts from sample trees to pounds of appraised production for the unit.

Note: The RPAM can be used for this purpose (see the RPAM Standards Handbook).

11 SAMPLE SELECTION GUIDELINES**A Number of Samples**

- (1) When significant yield-potential differences exist within a grove or the insured wishes to destroy **or stump** a part of the grove, split the grove into subgroves for separate appraisals.
- (2) When fewer than the recommended number of samples are used, document the reasons for such action in the 'Remarks' section of the appraisal worksheet.

<u>Number of Trees in Grove or Subgrove</u>	<u>Recommended Minimum Number of Sample Trees</u>
Through 1000 trees	The greater of 5 sample trees or 1% of the number of trees in the grove (for percentages ending with .5 or more, round to the next higher whole percentage point).
Over 1000 trees	3 additional trees per 1000 (or fraction thereof above 1000).

B Selecting Sample Trees

Make a general analysis of all acreage in the unit. Determine the number and general location of trees used as 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;
- (3) percent of each insurable variety in the acreage; and
- (4) tree age, size, density, and vigor.

C Selecting Representative Sample Fruit

- (1) Record selected fruit samples on the avocado appraisal worksheet.
- (2) The sample must be representative of all of the avocados in the plot.
- (3) Select a representative sample of avocados from the ground under the sample trees and on the sample trees to determine the number of avocados lost to insurable causes using the following criteria:
 - (a) Examine a sufficient number of individual avocados on the ground under the sample trees and from different locations on the sample trees that reflect the general condition of all insurable avocados in the plot.
 - (b) The sample selected must be random and include avocados that could be packed, and avocados that could be eliminated if graded at the packing house.

- (c) The total sample shall be obtained from the ground under the tree and from the inside, outside, top, and bottom of all four quadrants of sample trees.

- (d) Samples can be obtained by selecting avocados from each sample tree in representative number of rows in the grove.

12 GROWTH STAGES

Growth stages do not apply to avocado appraisals **but crop years are very important and must be designated.** For unharvested or harvested avocados use the appropriate appraisal method in section 10, as applicable.

13 APPRAISAL WORKSHEET ENTRIES AND COMPLETION STANDARDS

A General Information.

- (1) The avocado appraisal worksheet herein contains the required standard items and information required for documenting appraisals. Insurance provider avocado appraisal worksheets must contain at least the required standard items.

- (2) Insurance providers can format avocado appraisal worksheets as applicable provided all required standard items are on the FCIC-approved appraisal worksheet.

B Standard items and information requirements in this section correspond with the standard avocado appraisal worksheet.

C Prepare original and one copy. Separate appraisal forms are required for each unit appraised.

<u>Standard Items</u>	<u>Information Required</u>
1 Insured's Name	Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2 Policy No.	Insured's assigned policy number.
3 Claim No.	The number assigned to a loss claim by the insurance provider for control purposes.
4 Unit No.	Four-digit unit number from the acreage report.

5	Crop	"Avocados."
6	Crop Year	Crop year for which the claim is filed, as defined in the crop provisions.
7	Cause of Damage	Primary insured cause of damage (see section 19 for named perils).
8	Date of Damage	Month, day and year damage occurs (e.g., MM/DD/YY).
9	Appraised Acres	Appraised acres, rounded to tenths.
10	Grove ID.	Grove identification symbol.
11	Variety	Variety name(s) of trees in the unit or plot.
12	Plot Acres	Acres in field or plot, rounded to tenths.
13	Lbs. of Avocados per Sample Tree	Number of pounds of avocados from the ground under the sample tree and on the sample tree, rounded to tenths (see Exhibit 3).
14	Total Lbs. Avocados	Total pounds of avocados from sample trees (results in pounds to tenths).
15	No. of Samples	The number of trees for each variety sampled.
16	Lbs./Tree	Item 14 "Total Lbs. Avocados" ÷ item 15 "No. of Samples," results in pounds to tenths.
17	Trees/Acre	Number of bearing trees per acre (see Exhibit 1).
18	Gross Lbs./Acre	Item 16 "Lbs./Tree" x item 17 "Trees/Acre," results in whole pounds.
19	% Acres/Variety	Item 12 "Plot Acres" ÷ item 9 "Appraised Acres," results to two decimal places.

20	Lbs./Acre	Item 18 "Gross Lbs./Acre" x item 19 "% Acres/Variety," results in whole pounds.
21	Total Appraisal (Lbs.)	Total of all item 20 "Lbs./Acre" entries, results in whole pounds.
22	Remarks	Enter any additional information pertinent to the unit appraisal.
23	Insured's Signature and Date	Insured signs and dates appraisal worksheet.
24	Code Number, Adjuster's Signature and Date	Adjuster enters code number, signs, and dates appraisal worksheet.

FCI-74-A (AVOCADOS) 4-96 Avocado Appraisal Worksheet	USDA/FSA	1 Insured's Name <i>I.M. Insured</i>	2 Policy No. <i>XX-XXX-XXXXX</i>	3 Claim No. <i>XXXXX</i>
		4 Unit No. <i>0100</i>	5 Crop <i>Avocados</i>	6 Crop Year <i>19YY</i>
		7 Cause of Damage <i>Frost</i>	8 Date of Damage <i>MM/DD/YY</i>	9 Appraised Acres <i>15.0</i>

Grove ID	Variety	Plot Acres	Lbs. of Avocados per Sample Tree				Total Lbs. Avocados	No. of Samples	Lbs./Tree	Trees/Acre	Gross Lbs./Acre	% Acres/Variety	Lbs./Acre
			10	11	12	13							
A-1	Hass	5.0	10.0	8.9	9.4	10.1	47.8	5	9.6	145	1392	.33	459
			9.4										
A-2	Hass	5.0	8.7	10.2	9.4	6.4	40.6	5	8.1	145	1175	.33	388
			5.9										
A-3	Hass	5.0	12.0	9.4	8.8	11.2	50.8	5	10.2	145	1479	.33	488
			9.4										
											21 Total Appraisal (Lbs.)	1335	

22 Remarks

23 Insured's Signature <i>I.M. Insured</i>	Date <i>MM/DD/YY</i>	24 Code No. <i>XXXXX</i>	Adjuster's Signature <i>I.M. Insured</i>	Date <i>MM/DD/YY</i>
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14 APPRAISAL MODIFICATION AND DEVIATION STANDARDS

There are no approved appraisal modifications or deviations for avocados.

15 SUMMARY OF HARVESTED AVOCADO PRODUCTION WORKSHEET AND COMPLETION STANDARDS**A General Information**

- (1) The Summary of Harvested Avocado Production Worksheet will be referred to as the summary worksheet, herein.
- (2) The summary worksheet contains the required standard items and information required for documenting the value of harvested avocado production. Insurance provider summary worksheets must contain at least the required standard items.
- (3) Insurance providers can format avocado summary worksheets as applicable provided all required standard items are on the FCIC-approved summary worksheet.

B Standard items and information requirements in this section correspond with the standard avocado summary worksheet.

C Prepare original and one copy. Separate summary worksheets are required for:

- (1) each unit,
- (2) each processor/packer receiving production,
- (3) unsold production, and
- (4) production sold at roadside stands.

D CAC forms provide documentation of harvested production needed to complete item entries on the summary worksheet. Acceptable forms include:

- (1) Assessment Reports,
- (2) Pool Grade Report and Statements,
- (3) Grower Packout Statements,
- (4) Grower Statements,
- (5) Processor/Packer load delivery receipts,
- (6) Other forms that contain CAC harvested production information and is acceptable to the insurance provider.

<u>Standard Items</u>	<u>Information Required</u>
1 Insured's Name	Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2 Variety	Applicable variety name.
3 Crop Year	Crop year for which the claim is filed, as defined in the crop provisions.
4 Policy No.	Insured's assigned policy number.
5 Claim No.	The number assigned to a loss claim by the insurance provider for control purposes.
6 Unit No.	Four-digit unit number from the acreage report.
7 Appraised Acres	Appraised acres, rounded to tenths.
8 Name, Address, and Phone Number of Processor/Packer	The name, address, and phone number of the processor/packer from the harvested production form.
9 Date Received	Date (e.g., MM/DD/YY) bins are received by the processor/packer. This should be the same date on the harvested production form.
10 Receipt Number	Applicable number from the harvested production form.
11 Pounds Harvested Fruit	Pounds of harvested fruit (rounded to tenths) from the harvested production form.
12 Standardized Season Average Price	The Standardized Season Average Price per pound (to two-decimal places) as provided by the CAC and announced by FCIC.
13 Line Harvested Value	Item 11 "Pounds Harvested Fruit" x item 12 " Standardized Season Average Price," results to two decimal places.

- 14 **Total Harvested Pounds Fruit** Total of item 11 "Pounds Harvested Fruit" entries, results to tenths.
- 15 **Total Harvested Value** Total of item 13 "Line Harvested Value" entries, results to two decimal places.
- 16 **Remarks** Enter pertinent information about any delivered harvested production.
- 17 **Insured's Signature & Date** Insured signs and dates summary worksheet.
- 18 **Code Number, Adjuster's Signature, and Date** Adjuster enters code number, signs, and dates summary worksheet.
- 19 **Page__ of__** Enter page 1 of 1, or Page 2 of 2, etc., as applicable.

FCI-74-C (AVOCADOS) 4-96	USDA/FSA	1 INSURED'S NAME <i>I.M. Insured</i>	2 VARIETY <i>Hass</i>	3 CROP YEAR <i>19YY</i>
Summary of Harvested Avocado Production Worksheet		4 POLICY NO. <i>XX-XXX-XXXXX</i>	5 CLAIM NO. <i>XXXXX</i>	6 UNIT NO. <i>0100</i>
		7 APPRAISED ACRES <i>5.0</i>		
8 NAME, ADDRESS, AND PHONE NUMBER OF PROCESSOR/PACKER <i>AAA Processors 110 Main Anytown, Anystate (XXX) XXX-XXXX</i>				

DATE RECEIVED	RECEIPT NO.	LBS. HARVESTED FRUIT	CROP YEAR'S SEASON AVERAGE PRICE	LINE HARVESTED VALUE (11 x 12)
9	10	11	12	13
<i>3/1/YY</i>	<i>01234</i>	<i>3675.0</i>	<i>.9000</i>	<i>3307.50</i>
<i>9/1/YY</i>	<i>02468</i>	<i>4550.0</i>	<i>.9000</i>	<i>4095.00</i>
<i>9/2/YY</i>	<i>12468</i>	<i>4025.0</i>	<i>.9000</i>	<i>3622.50</i>
<i>9/2/YY</i>	<i>12572</i>	<i>4200.0</i>	<i>.9000</i>	<i>3780.00</i>
<i>9/3/YY</i>	<i>24151</i>	<i>3500.0</i>	<i>.9000</i>	<i>3150.00</i>
<i>9/3/YY</i>	<i>27134</i>	<i>4025.0</i>	<i>.9000</i>	<i>3622.50</i>
	14 TOTAL HARVESTED LBS. FRUIT	<i>23975.0</i>	15 TOTAL HARVESTED VALUE	<i>21577.50</i>

16 REMARKS

17 INSURED'S SIGNATURE <i>I.M. Insured</i>	DATE <i>MM/DD/YY</i>	18 CODE NUMBER <i>XXXXX</i>	ADJUSTER'S SIGNATURE <i>I.M. Adjuster</i>	DATE <i>MM/DD/YY</i>
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PART 3 AVOCADO CLAIMS**16 GENERAL CLAIM STANDARDS**

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

A Insurability

The crop insured, will be all commercially-grown avocados in the county for which a premium rate is provided by the County Actuarial Table.

- (1) That are grown for harvest as avocados.
- (2) That are irrigated.
- (3) That are grown on trees that, if inspected, are considered acceptable by the insurance provider.
- (4) Avocado trees must have reached the sixth growing season after being set out, unless provided for in the County Actuarial Table or by written agreement. **The insurance provider may agree in writing to insure avocados on acreage that has not reached this age if acreage has produced at least 2,000 pounds of avocados per acre.**
- (5) Avocado trees interplanted with another perennial crop are insurable, unless the insurance provider inspects the acreage and determines it does not meet the insurability requirements contained in the crop provisions.
- (6) Causes of Loss

In addition to the causes of loss excluded in the Basic Provisions, the insurance provider will not insure against damage or loss of production **due to disease or insect infestation, unless adverse weather prevents proper application of control measures or causes properly applied control measures to be ineffective; or causes disease or insect infestation for which no effective control mechanism is available, theft, or** inability to market the avocados for any reason other than actual physical damage from an insurable cause of loss. For example, the insurance provider will not pay an indemnity if the insured is unable to market avocados due to quarantine, boycott, or refusal of any person to accept production.

B Unit Division

Avocado acreage that would otherwise be one unit, as defined in the Crop Provisions, **(NACAT→** may be divided into more than one unit unless limited by the County Actuarial Table.

- (1) Optional units on acreage by variety: May be established by variety when provided for in the County Actuarial Table.
- (2) Optional units on acreage located on non-contiguous land: Optional units may be established if each optional unit is located on non-contiguous land. **←NACAT)**

C Harvest Definition

*** Harvest is the picking of the avocados from the trees or ground by hand or machine.

17 CLAIM FORM ENTRIES AND COMPLETION STANDARDS

The FCI-74 has been used to identify Standard Items required to be on all claims. However, a generic Standard Item identifier has been assigned to each required item, and that Standard Item identifier may (e.g., - "Crop") or may not (e.g., - "Insured's Name") be exactly as shown on the FCI-74. Insurance providers are, in such cases, to ensure that their claim form provides the same information consistent with the standard. Insurance providers may wish to provide separate columns, items, or entries for information which, by necessity, has been consolidated into a single column, item, or entry on the FCI-74. Any difference in arrangement of insurance providers' items or information is considered cosmetic and not substantive unless it adversely affects the calculations, or the legality or availability of the FCIC-required information.

A **Instructions**

- (1) The claim form is a progressive form containing all notices of damage for all preliminary and final inspections made on a unit.
- (2) If a claim form has been prepared on a prior inspection, verify each entry and enter additional information as needed. Give the insured a copy after each inspection.
- (3) If the acreage report contains errors, handle in accordance with the Acreage Report Handbook and Loss Adjustment Manual (LAM).
- (4) For delayed notices and delayed claims, refer to the LAM.
- (5) For corrected claims or fire losses (double coverage), and cases involving concealment, misrepresentation, or litigation, refer to the LAM.

- (6) At the completion of the Final Claim, in the upper right of the heading box, enter the appropriate transmittal code: "005 - Final Claim;" "006 - Corrected Final."
- (7) For claims involving a Certification Form, (when all the acreage on the unit has been appraised to be put to another use), handle in accordance with the LAM. Enter "CERTIFICATION FORM" in the heading of the claim form and "C" in item 24.
- (8) Each "No Indemnity Due" claim must be verified by an APPRAISAL or NOTIFICATION from the insured that the amount of revenue exceeded the dollar amount of insurance. Handle such claims in accordance with itemized instructions contained in the LAM.
- (9) The adjuster is responsible for determining if any of the insured's requirements under the notice and claim provisions have not been complying with. If any have not, the adjuster should contact the insurance provider.
- (10) Verify or make the entries on the claim form as instructed in Subparagraphs B, C, and D for Parts I, II, and III.
 - (a) Entries and provisions which are not applicable to catastrophic coverage have been identified herein, although some may have been missed.
 - (b) All entries must be clearly PRINTED IN INK or TYPEWRITTEN.
 - (c) Item numbers on the preparation instructions correspond with the item numbers on the claim form.
 - (d) Instructions designated "P" apply to preliminary inspections only.
 - (e) Instructions designated "F" apply to final inspections only.
 - (f) Undesignated instructions apply to preliminary and final inspections.
- (11) If corrections on the original claim form are not legible, prepare a replacement claim form and void the original. Date, initial, and file the voided copy in the insured's folder.

B Part I - Notice of Damage

- (1) General Information
 - (a) If notice of damage was given and "No Inspection" is necessary, enter in the narrative the unit number(s), "No Inspection," the date, and your initials. The insured's signature is not required.
 - (b) If none of the units require an immediate inspection, enter the unit number(s), "No Inspection," the date, and your initials, and return the file to the service office. The insured's signature is not required.
 - (c) When a notice of damage was filed, the insurance provider should have already completed Part I of the claim form for one unit. For cases where damage was reported on more than one unit, the insurance provider should have recorded the remaining DAMAGED unit(s) in item 15.
- (2) Verify or Make the Following Entries.

<u>Standard Items</u>	<u>Information Required</u>
1 Insured's Name	Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2 Policy No.	Insured's assigned policy number.
3 Unit No.	Four-digit unit number from the acreage report.
4 Insured Crop	"Avocados" (019).
5 Crop Year	Crop year for which the claim is filed, as defined in the policy.
6 Conflict	"X" ONLY if the insured is an insurance provider employee, agent, contractor or representative.
7	MAKE NO ENTRY.
8 Assignment	"X" ONLY if an assignment of an AVOCADO indemnity is in effect for the CROP YEAR.
9 Transfer	"X" ONLY if a transfer of right to an AVOCADO indemnity is in effect for the UNIT for the CROP YEAR. Refer to the LAM.
10 Contact	Legal description or location where the insured or the insured's representative can be reached.

- 11 **Phone No.** Telephone number (including area code) where the insured or the insured's representative can be reached.
- 12 **Companion Contract** Entries in this item are for the purpose of ensuring that losses are adjusted timely and equitably between companion contracts, and that duplication of effort is minimized.
- a If no other person has a share in the unit, enter "NONE."
 - b In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril companion contract (i.e., not crop-hail, fire, etc.).
 - (1) If the OTHER person does not, enter "NONE."
 - (2) If the OTHER person has a multiple-peril contract and it is serviced by the SAME office, enter the contract number. Prepare a claim form for the companion contract(s) with the same insurance provider.
 - (3) If the OTHER person has a multiple-peril contract and it is serviced by a DIFFERENT office or agent, enter the contract number if known, or if not known enter "FSA" or "MPCI Agent" as applicable. In the narrative, enter the code number, name, address, and telephone number of the OTHER office or agent, if known. Contact the insurance provider for further instructions.
 - (4) If the existence of a contract or agent for the OTHER person cannot be verified, enter "Agent Unknown" and include (in the narrative) the name, address and telephone number of the OTHER PERSON sharing in the crop.
- 13 **Estimated Production** P MAKE NO ENTRY.

- F Insured's estimate of HARVESTED production to the nearest whole pound on this unit, if available.
- 14 **Notice Date** P a Enter the date the notice of damage was given for the unit in item 3, and use the same date for any claim forms prepared for other damaged units shown in item 15.
- b A fourth preliminary inspection (if needed) requires an additional set of claim forms. Enter the date of notice for a fourth preliminary inspection in the 1st space of item 14 on the second set.
- c Reserve the "Final" space on the first page of the first set of claim forms for the date of notice for the final inspection.
- d If the inspection is initiated by the insurance provider, enter "FSA" or "Company" as applicable, followed by "Insp." instead of the date.
- F Adjusters: Transfer the last date in the 1st, 2nd, or 3rd space to the FINAL space if a final inspection should be made as a result of the notice. Use the date entered in the "Final" notice of damage for all damaged units shown in item 15 unless an earlier notice has been filed on any unit. ALWAYS ENTER THE COMPLETE DATE OF NOTICE FOR THE "FINAL" INSPECTION IN THE FINAL SPACE ON THE FIRST PAGE OF THE FIRST SET OF CLAIM FORMS (month, day, year). For a delayed notice of loss or delayed claim, refer to the LAM.
- 15 **Damaged Units** This item is reserved strictly for "tracking" DAMAGED units on the "master claim form" in loss adjustment control. (The "master claim form" is the one prepared for the FIRST unit of the crop upon which damage was reported.) See item 60 instructions for proper handling of UNDAMAGED units. Handle DAMAGED units as follows:
- a Enter on the master claim form the unit number(s) for any DAMAGED unit(s) of the crop not already entered (if a loss is probable).

- b Perform an inspection and complete a claim form for all damaged units that need an immediate inspection.
- c When a claim form is prepared for a unit, "X" out the unit number in this item on the master claim form.
- d Explain (in item 60 of the master claim form) why a claim form was NOT prepared for any unit shown in item 15.
- e If you determined that a previously reported unit is uninsurable or was combined with another unit (fails to qualify for unit division), prepare a REVISED acreage report deleting the unit.

Note: If more spaces are needed for additional damaged units, enter the unit numbers on an attached Statement of Facts form and identify them as "Damaged." When a claim form is prepared for any additional unit, "X" out the unit number on the Statement of Facts form. Explain (on the Statement of Facts form) why a claim form was NOT prepared for any of the additional damaged units.

F DAMAGED units: At the time of FINAL inspection, enter ALL additional DAMAGED units of the CROP in item 15 of the master claim form. Complete item 25 to show the estimated yield for each unit NOT X'd out.

UNDAMAGED units: Refer to item 60 instructions regarding the unit number and estimated yield of all additional UNDAMAGED units.

Note: If the master claim form is transmitted for processing before all damaged units can be accounted for, utilize a non-finalized claim form as a substitute master claim form to assure that all damaged units are cleared. (Enter the previous master claim form unit number X'd out in item 15).

C **Part II - Acreage Appraised, Appraised Production and Adjustments**

Verify or make the following entries:

<u>Standard Items</u>	<u>Information Required</u>
16 Primary Loss Cause	P MAKE NO ENTRY.

F Enter the primary insured cause of loss EXACTLY as listed below and the whole percent of loss (always over 50%). IF IT IS EVIDENT THAT NO INDEMNITY IS DUE, ENTER "NONE." ALSO ENTER "NO INDEMNITY DUE," IN BOLD PRINT IN THE HEADING OF THE CLAIM FORM.

- | | |
|---|------------------------------------|
| Cold Wet Weather (44) | Frost (41) |
| Cold Winter (43) | Hail (21) |
| Cyclone (63) | Heat (12) |
| Drought (11) | Hot Wind (62) |
| Earthquake (97) | Hurricane/Tropical Depression (92) |
| Excess Moisture/
Precipitation (31) | Insects** (71) |
| FIS (Failure of Irrigation Water
Supply)* (13) | Loss of Revenue (03) |
| Fire (91) | Plant Disease** (81) |
| Flood (51) | Tornado (64) |
| Freeze (42) | Volcanic Eruption (98) |
| | Wildlife (93) |
| | Wind/Excess Wind (61) |
| | Other (99) |

*Do not enter descriptive terms shown in parenthesis.

**Disease or insect infestation unless adverse weather prevents the proper application of control measures or causes properly applied control measures to be ineffective; or causes disease or insect infestation for which no effective control mechanism is available.

If a primary or secondary insured cause of loss is shown as "Other," explain in the narrative.

- | | | | |
|----|-----------------------------|---|--|
| 17 | Secondary Loss Cause | P | MAKE NO ENTRY. |
| | | F | IF ENTRY IN ITEM 16 IS LESS THAN 100%, enter the secondary insured cause of loss from the list in item 16. Enter "None" if no indemnity is due. |
| 18 | Claim Number | | Enter the claim number as assigned by the insurance provider representative. |
| 19 | Practice | P | MAKE NO ENTRY. |
| | | F | Make an entry only if the insured harvested production from two or more insured practices. Enter the 3-digit code number from the County Actuarial Table and the percent (in whole percent) of HARVESTED production for each practice. Percentages from all practices must total 100%. |

- | | | | |
|----|----------------------------|---|--|
| 20 | Cause of Damage | P | Primary insured cause of damage for EACH inspection. Refer to item 16 for entries. |
| | | F | Primary insured cause of damage during the crop year (entered in the "4th or FINAL" space). Delete "4th or." Refer to item 16 for entries. |
| 21 | Date of Damage | P | Enter the first three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each preliminary inspection. Include the SPECIFIC DATE where applicable as in the case of hail damage; e.g., AUG 11. |
| | | F | Enter (under the "4th or FINAL" heading) the first three letters of the month during which most of the insured damage occurred, and include the SPECIFIC DATE where applicable; e.g., AUG 11. |
| 22 | Date of Disposition | P | MAKE NO ENTRY. |
| | | F | Enter the date when the entire acreage was (1) totally destroyed, or (2) a combination of destroyed, put to other use, or harvested. For cases involving a Certification Form, when the entire unit is put to another use, enter the date from item 15 of the Certification Form.

Enter "Incomplete" if, at the time of final inspection, there is any insured acreage that is unharvested and could still be harvested. If none of the acreage was harvested nor will be harvested, enter "No Harvest." |
| 23 | Lapse of Time | P | MAKE NO ENTRY. |
| | | F | This item is used to determine if the insured complied with the contract provisions regarding timely notices of damage and submission of claims. If the number of days elapsed through the final NOTICE exceeds 15 days (after the end of the insurance period), or if the number of days elapsed through the CLAIM exceeds 60 days, handle as a delayed notice or delayed claim, respectively, in accordance with the LAM. The claim will considered timely submitted if all information other than the Standardized Season's Average Price is completed.

a Begin counting the day after the EARLIEST OF:

(1) completion of harvest on the unit;

(2) total destruction of the entire crop on the unit; |

- (3) the calendar date for the end of the insurance period (use this date if harvest is incomplete or for "No Harvest" unless the crop was previously destroyed or abandoned); or
 - (4) abandonment of the crop on the unit.
- b Count through BOTH the dates of:
- (1) final NOTICE of loss; and
 - (2) final signature date of the CLAIM. (Use date in item 68. If "C" is entered in item 24, use date in item 69.)
- c If the number of days elapsed is:
- (1) "61" or more for the CLAIM, enter the number of days elapsed through the final signature date of the CLAIM.
 - (2) "60" or less for the CLAIM, enter the number of days elapsed through the final NOTICE of loss. (If final notice was given on or before the earliest of paragraph a (1), (2), (3), or (4), above, enter "0").
- d Enter Type of Coverage:
- (1) "C" Catastrophic Coverage (CAT);
 - (2) "L" Limited Buy-up; or
 - (3) "A" Additional Buy-up.

To show both entries in this box, separate them with a diagonal line. Example: C/3 is entered for CAT coverage and a 3-day lapse of time.

- 24 **Miscellaneous** P MAKE NO ENTRY.
- F a Enter "C" for any of the following situations:
- (1) A Certification Form, has been used on this unit.

(2) The insured is an absentee insured.

(3) This is an unusual or controversial claim.

Attach all necessary documentation to any claim forms which are unusual or controversial type claims and transmit (original copies of the claim form) to the insurance provider.

b Enter "Rev" if a revised acreage report is or has been prepared FOR THE UNIT at any time.

c Enter "APH record" if the form is being completed for APH records only. See Catastrophic Risk Protection Handbook (or Crop Insurance Handbook for Limited or Additional Coverage) for distribution.

25 **Estimated Yield per Acre**

MAKE NO ENTRY.

F Enter (on the master claim form) the insured's estimate of the total harvested and unharvested production per acre in WHOLE pounds for each DAMAGED unit listed in item 15 for which no claim form has been prepared. If more spaces are needed, enter the additional unit yields with the unit numbers on an attached Statement of Facts form. Identify the units as "DAMAGED" on the Statement of Facts form.

If the yield exceeds the per-acre guarantee, preparation of a claim form for those units is not required.

GENERAL INSTRUCTIONS FOR ITEMS 26 THROUGH 42

If a correction is necessary in items 26 through 42, strike out all entries on the line. The insured AND adjuster should then initial the line deletion in the margin beside item 26. Make the correct entries on a new line.

Make separate line entries in items 26 through 42 for varying:

- a rate/risk areas, types, or farming practices;
- b APH yields;
- c appraisals;

- d stages or intended use(s) of acreage;
- e shares (e.g., 50% and 75% shares on the same unit); or
- f appraisals for damage due to hail or fire if hail and fire exclusion is in effect.
(Hail-Fire exclusion NA CAT/Limited)

<u>Standard Items</u>	<u>Information Required</u>
26 Field ID	Field identification symbol from a sketch map or an aerial photo. See item 60. In the margin, (or in a separate column), enter the DATE of inspection for the LAST line entry of each inspection.
27 Preliminary Acres	<p>P The number of acres, to tenths, (include "E" if estimated), for which consent for other use is given. Determine actual acreage, to tenths, when the boundaries of the appraised acreage may not be determinable later.</p> <p>F MAKE NO ENTRY.</p>
28 Final Acres	<p>See the LAM for the definition of acceptable determined acres as used herein.</p> <p>P Determined acres, to tenths, for acreage:</p> <ul style="list-style-type: none"> a abandoned; b destroyed without prior consent; or c damaged by uninsured causes. <p>F Determined total acres, to tenths. ACCOUNT FOR ALL INSURABLE ACREAGE IN THE UNIT.</p> <p>If it is determined that the measured acreage differs from FSA (ASCS)-recorded acreage, notify the local FSA (ASCS) office accordingly. Attempt to resolve the differences, then document findings on a Statement of Facts form. Include the reasons why you consider your measurements to be correct.</p> <p>Note: Acreage breakdowns WITHIN a unit may be estimated (enter "E" in front of the acres) if a determination is impractical AND if authorization was received from the insurance provider representative. Document authorization in the narrative.</p>

- 29 MAKE NO ENTRY.
- 30 **Insured Share** Insured's share to THREE decimal places as determined at the time of inspection. If shares vary on the same UNIT, use separate line entries.
- 31 **Practice** Practice, entered as a 3-digit code number exactly as specified on the County Actuarial Table and carried out by the insured. If "No Practice Specified," enter the appropriate 3-digit code number.
- 32 **Type, Class, Variety** Type, entered as a 3-digit code number exactly as specified on the County Actuarial Table and is the type grown by the insured. If "No Type Specified," enter the appropriate 3-digit code number.
- 33 **Stage** P MAKE NO ENTRY.
 F STAGE abbreviation(s) as shown below.
- | <u>STAGE</u> | <u>EXPLANATION</u> |
|--------------|--|
| "P" | Acreage abandoned, damaged solely by uninsured causes or for which the insured failed to provide records of production which are acceptable to the insurance provider. |
| "H" | Harvested. |
| "UH" | Unharvested or other use with consent. |
- 34 **Intended or Final Use** P Enter intended use from the abbreviations shown below.
 F Verify any "Intended Use" entry. If the final use of the acreage wasn't as indicated, strike out the original line and initial it. Enter all data on a new line showing the correct "Final Use."
- | <u>USE</u> | <u>EXPLANATION</u> |
|------------|--------------------|
| "WOC" | Without Consent |
| "SU" | Solely uninsured |
| "ABA" | Abandoned |

"H" Harvested

"UH" Unharvested

Enter the net production from appraisals for the line. This entry is determined by multiplying item 28 acreage times the sum of all appraisals for the line in whole pounds (See section 13 for additional instructions).

35 **Potential Production**

P Per-acre appraisal in whole pounds per acre of POTENTIAL production for acreage in item 27. (See section 13 for additional instructions.)

F Per-acre appraisal in whole pounds of POTENTIAL production for acreage in item 28.

Note: If there is no potential on UH acreage (item 33) enter "0."

36 **Hail/Fire**

a **(NACAT/Limited→** Make an entry, as described below, **ONLY IF ALL** of the following conditions have been met:

- (1) Hail or fire damage has occurred on the unit;
- (2) Hail and fire exclusion is in effect; and
- (3) The original amount of hail or fire liability has NOT been reduced.

b Enter the appraisal determined as follows:

- (1) Determine the weighted AVERAGE (based upon gross acres) percent of hail or fire damage (from the hail or fire claim) for the unit.
- (2) For each coverage level, the deductible is 100% minus the coverage level % (e.g., 100% - 65% = 35%). Subtract the percent deductible from the average percent of hail or fire damage (e.g., 40% hail damage - 35% deductible = 5%).

- (3) Multiply the remainder of step 2 times the applicable 2-decimal level factor to determine a 4-place factor. Determine the 2-place factor as follows: 100 divided by the coverage level percent in step 2 (e.g., $100 \div 65 = 1.54$ for the 65% coverage level). Determine the 4-place factor as follows: $.05 \times 1.54 = .0770$.
- (4) Multiply the factor determined in step 3 times the per-acre approved yield times the coverage percent for the acreage, and enter the result in item 36 of the claim form. (e.g., Approved Yield of 6000 pounds @ 65 percent coverage level = 3900 pounds \times .0770 will equal a 300 pound appraisal). Make no entry for "0" appraisals.

Make NO ENTRY in item 37 for such hail/fire damage. Appraisals for hail/fire damage (when hail/fire exclusion is in effect and the original hail/fire liability HAS been reduced) and for other uninsured causes are, however, required in item 37. **←NACAT/Limited)**

37 **Uninsured Causes**

Explain any uninsured causes in the narrative.

- a Hail and fire exclusion NOT in effect.
 - (1) For acreage abandoned without consent, put to other use without consent, damaged SOLELY by

uninsured causes, or for which the insured failed to provide acceptable records of production: enter NOT LESS than the insured's the result of the approved yield times the coverage level in whole pounds 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 such acreage.

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

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

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

b **(NACAT/Limited→** Hail and fire losses - HAIL AND FIRE EXCLUSION IN EFFECT.

- (1) For hail or fire damage ONLY:
- (a) If the original amount of hail and fire liability HAS

NOT BEEN REDUCED,
make NO entry.

- (b) If the original amount of hail and fire LIABILITY HAS BEEN REDUCED, enter the appraised amount of UNINSURED hail or fire damage per acre calculated as follows: Divide the hail or fire insurance indemnity per acre by the original hail and fire insurance liability per acre and multiply the result by the 2-decimal coverage level factor (e.g., $100 \div 65\%$ coverage level = 1.54) times the production guarantee per acre.

- (2) For hail or fire damage AND OTHER UNINSURED causes of loss:

- (a) If the original amount of hail and fire liability has NOT been reduced, enter ONLY the whole pounds, per acre of OTHER uninsured damage.
- (b) If the original amount of hail and fire liability HAS BEEN REDUCED, calculate the appraised amount of UNINSURED hail or fire damage per acre as in subparagraph b (1) (b) above. ADD to it the appraisal per acre in whole pounds, for any OTHER uninsured

damage. Enter the total appraisal of UNINSURED damage per acre. ←NA CAT/Limited)

- 38-41 MAKE NO ENTRY.
- 42 **Standardized Season Average Price** Use the two-decimal "**Standardized Season Average Price**" per pound for the type provided by the CAC and announced by FCIC to determine the value of appraised avocado production (see section 18).
- 43 **Total Acres**
 - P MAKE NO ENTRY.
 - F Total acres, to tenths, for the unit on LAST SET OF CLAIM FORMS prepared for the unit. LEAVE BLANK ON PREVIOUS SETS.

D **Part III - Harvested Production**

- 1 General Information
 - a There generally will be no harvested production entries in items 44 through 59 for preliminary inspections.
 - b If additional lines are necessary, the data may be entered on a claim form continuation sheet. Number a single-page continuation sheet attached to a single-page claim form "PAGE 2 of 2 PAGES." Use SEPARATE LINES for:
 - (1) Varying determinations of production.
 - (2) Varying shares; e.g., 50% and 75% shares on the same unit.
 - c Account for ALL HARVESTED PRODUCTION (for ALL ENTITIES sharing in the crop) except production appraised BEFORE harvest (and shown in Part II) because the quantity cannot

later be determined. Do not include production appraised BEFORE harvest (and shown in Part II) because the quantity cannot be later determined.

d If there is harvested production from more than one practice or type and a separate approved APH yield has been established for each, the production also must be entered on separate lines in item 51 by type, and the ACTUAL percent of production by practice must be shown in item 19. If the production has been commingled, see the LAM.

44-47 **Processor/
Buyer** Name and address of the processor or buyer. Do not enter zip code.

48 **Type** Type, entered as a 3-digit code number exactly as specified on the County Actuarial Table. If "No Type Specified," enter the appropriate 3-digit code number.

49 MAKE NO ENTRY.

50 **Share** Enter ONLY VARYING SHARES on SAME unit, to three decimal places.

51 **Gross
Production** Production in whole pounds for production:

- a Weighed.
- b Sold - obtain production for the UNIT from the "Summary of Harvested Avocado Production" (see section 15) or other forms containing verifiable harvested production that is authorized by the CAC and the insurance provider.

52-55 MAKE NO ENTRY.

56 **Net Harvested
Production** Enter the net harvested production for the line in whole pounds (see section 18).

- 57 **Standardized Season Average Price** Enter the two-decimal "**Standardized Season Average Price**" per pound provided by the CAC and announced by FCIC.
- 58 MAKE NO ENTRY.
- 59 **Production not to Count** Enter in WHOLE pounds from harvested avocados damaged solely by uninsured causes only when acceptable records are available.
- THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN ANY "PRODUCTION NOT TO COUNT" IN THE NARRATIVE.
- 60 **Narrative**
- a Enter in the left portion of the narrative block, on page 1, the "harvested production" and "net production" for each type insured in the unit (separated by varying shares if applicable). See production calculations in section 18. Below the production entries, enter the five-digit location state and county code (LSC) for the physical location of the land.
 - b Enter "No acreage released," your initials, and date, if no acreage is released on the unit in item 3.
 - c Enter (on the master claim form) the unit number(s), "No inspection," the date, and your initials for any damaged units entered in item 15 for which a claim form was not completed.
 - d Explain any uninsured causes, unusual or controversial cases in this item, or on an attachment. If you prepare an attachment, so indicate.
 - e **(Hail-Fire exclusion NA CAT/Limited)** If there is an appraisal in item 37 for uninsured causes due to a

hail/fire exclusion, show the original hail/fire liability per acre.

f State that there is "No other fire insurance" when fire damages or destroys the insured AVOCADO crop and you have determined that the insured has no other fire insurance. Also see the LAM.

g Explain any errors found on the acreage report.

h Explain any commingled production. See the LAM.

i Explain any entry for "production not to count" and/or any production not included in item 51 (e.g., appraised production for acreage which is sold via direct marketing to consumers).

j Explain a "NO" circled in item 61.

k Attach a sketch map or aerial photograph to identify the total unit:

- (1) if consent is or has been given to destroy or put part of the unit to another use;
- (2) if uninsured causes are present; or
- (3) for unusual or controversial cases.

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

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

- m Enter the code number of any other adjuster or supervisor and date of inspection in the lower right corner of this space when he/she accompanied the adjuster on the inspection.
- n Explain the reason for a "No Indemnity Due" Claim. "No Indemnity Due" claims are to be distributed in the normal manner, except that they will not be transmitted for processing.
- o Explain any delayed notices or delayed claims as instructed in the LAM.
- p Enter (on the master claim form) the unit number and estimated yield per acre of all UNDAMAGED UNITS at the time of final inspection. If there is insufficient space, enter this information on an attached Statement of Facts form, (attached to the master claim form), identifying such units as "UNDAMAGED."
- q Document any authorized estimated acres shown in item 28 as follows: "Line 3 'E' acres authorized by (Indicate representative) MM/DD/YY."
- r Document, in the narrative or on a Statement of Facts form, the method and calculation of the unit determined acres. See the LAM.
- s Explain why there is no market value for any appraised potential of avocados.
- t Document (in the narrative or on an attachment) any other pertinent information, including any raw data to support any factors used to calculate the

production. If on an attachment, enter "See attachment."

- 61 **Similar Damage**
 - P MAKE NO ENTRY.
 - F Circle "Yes" or "No." Circle "Yes" if amount and cause of damage due to INSURABLE causes is similar to the experience of other groves in the area. If "No" is circled, explain in the narrative.

CERTIFICATION, CLAIM, AND RELEASE BY CLAIMANT:
 BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the claim form WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.

- 62 **Insured's Signature and Date**
 - P Signature of the insured (or other claimant) and date of the signature.
 - F MAKE NO ENTRY.
- 63 **Adjuster's Signature, Code and Date**
 - P Enter your code number, signature and date of signature AFTER the insured (or other claimant) has signed. For an ABSENTEE insured, enter your code number ONLY. The signature and date of signature will be entered AFTER the absentee has signed and returned the form.
 - F MAKE NO ENTRY.
- 64 **Insured's Signature and Date**
 - P Signature of the insured (or other claimant) and date of the signature.
 - F MAKE NO ENTRY.
- 65 **Adjuster's Signature, Code and Date**
 - P Enter your code number, signature and date of signature AFTER the insured (or other claimant) has signed. For an ABSENTEE insured, enter your code number ONLY. The signature and date of signature will be entered AFTER the absentee has signed and returned the form.
 - F MAKE NO ENTRY.

- | | | | |
|----|--|---|--|
| 66 | Insured's
Signature and
Date | P | Signature of the insured (or other claimant) and date of the signature. |
| | | F | MAKE NO ENTRY. |
| 67 | Adjuster's
Signature,
Code and
Date | P | Enter your code number, signature and date of signature AFTER the insured (or other claimant) has signed. For an ABSENTEE insured, enter your code number ONLY. The signature and date of signature will be entered AFTER the absentee has signed and returned the form. |
| | | F | MAKE NO ENTRY. |
| 68 | Insured's
Signature and
Date | P | Delete "or FINAL" on 4th preliminary inspection before insured (or other claimant) signs and dates. |
| | | F | Delete "4th or" before the insured (or other claimant) signs and dates on the LAST SET of claim forms. When a Certification Form is involved, the insured enters his/her signature and the date at the time of inspection. |
| 69 | Adjuster's
Signature,
Code and
Date | P | On a 4th preliminary inspection: Delete "or FINAL" and enter your code number, signature, and date of signature AFTER the insured (or other claimant) has signed. For an ABSENTEE insured, enter your code number ONLY. Signature, dating of the signature, and deletion of "or Final" will be done AFTER the absentee has signed and returned the form. |
| | | F | When a Certification Form is used: AFTER the Certification Form is RETURNED by the insured (and the adjuster has reviewed it, concurred, and completed the claim by entering in item 22 of the claim form the date of OTHER USE from the Certification Form), the adjuster deletes "4th or" and enters his/her code number, signature, and date of the signature on the LAST SET of claim forms. |

If not in agreement with all data on the Certification Form and the claim, the adjuster does not sign the claim and another farm visit is necessary.

When no Certification Form is involved: delete "4th or" and enter your code number, signature, and date of signature AFTER the insured (or other claimant) has signed. For an ABSENTEE insured, enter your code number ONLY. Signature, dating of the signature, and deletion of "4th or" will be done AFTER the absentee has signed and returned the form.

- | | | | |
|----|---------------------|---|---|
| 70 | Page Numbers | P | Page numbers: Enter Page "1," "2," etc., at the time of inspection. |
| | | F | Page numbers (Example: Page 1 of 1, Page 2 of 2, etc.). |
| 71 | Reviewer | P | Reviewer enters code number and date of review for each inspection reviewed. Reviewer deletes "or FINAL" before code number and date on 4th preliminary inspection. DO NOT ENTER ANY INITIALS IN ITEM 71. |
| | | F | Reviewer deletes "4th or" and enters his/her code number and date of review on the LAST SET of claim forms. |

E Distribution

Unless instructed otherwise by the insurance provider, the following applies:

All Inspections:

One copy to the insured.

The original and all remaining copies to the contract folder (return folders to the insurance provider daily). The contract folder may be forwarded to the local

insurance provider's office through a loss coordinator or other insurance provider representative responsible for loss adjustment coordination and review as otherwise instructed by the insurance provider.

Note: "No Indemnity Due" claims are not to be transmitted for processing.

18 CLAIM FORM PRODUCTION ENTRIES AND CALCULATION STANDARDS

Avocados (Dollars)

- A These instructions show how to make the following required production calculations and entries on the claim form:
- (1) Line Net Unharvested Production (item 34)
 - (2) Line Net Harvested Production (item 56)
 - (3) Unit Net Harvested Production (item 60)
 - (4) Unit Net Production (item 60)
 - (5) Location state and county code (LSC) for the physical location of the land (item 60)
- B For Line Net Unharvested Production and Line Net Harvested Production, complete the steps in sections 1 and 2 below. Calculate each line separately, using a step ONLY if an entry is made in the column for the line. If not, skip to the next step. Apply the rounded result for a step to the calculation instructions for the next applicable step to complete the calculations.

C The form headings are shown above the column entries in the examples below. Revised column usages are shown below the column entries.

(1) Line Net Unharvested Production Calculations

Example

Final Acres		Area No.	Share	Practice	Type Class Variety	Stage and Intended or Final Use		Appraisal Per Acre			Adjustment to Appraised Production				
Whole	1/10ths					Stage	Intended or Final Use	Potential	% Hail Damage	Uninsured Causes	% Shell	% Mois	Test Wt.	Factor or Contract Price	
28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	
15	0	1.00	002	055	UH	UH	89							.90	
5	0	1.000	002	055	H	H 11970	2010		650					.90	
						Use/ Net Prod		Lbs Appr*						Standardized Season Average Price**	

*Also calculate and include appraisals for Hail/Fire Exclusion if applicable. (Additional Buy-up only) See crop handbook.

**Standardized Season Average Price (SSAP) per pound for the avocado type provided by the CAC and announced by FCIC.

Calculations:

<u>Step</u>	<u>Calculation</u>	<u>Decimal</u>	<u>Entry/Item</u>	<u>Rounding of Result</u>	<u>Rounded Result for:</u> <u>(Line 1)</u> <u>(Line 2)</u>	
1	NA	(x.)	Potential/35	(x.)	<u>89</u>	<u>2010</u>
2	Times	(.xx)	SSAP/42**	(.xx)	<u>80.1</u> <u>0</u>	<u>1809.</u> <u>00</u>
3	NA	(x.)	Unins Causes/37	(x.)	<u>-</u>	<u>650</u>
4	Times	(.xx)	SSAP/42**	(.xx)	<u>-</u>	<u>585.0</u> <u>0</u>

5	Plus	(.xx)	Result step 2	(.xx)	<u>80.1</u>	<u>2394.</u>
					<u>0</u>	<u>00</u>
6	Times	(.x)	Acres/28	(x.)	<u>1202</u>	<u>11970</u>

Enter the Line Net Unharvested Production (from step 6) in item 34 of the line.

(2) Line Net Harvested Production Calculations

- (a) Line Gross Harvested Production. This production must now be calculated by the adjuster by following the instructions below.
- (b) Enter in item 57, two-decimal **Standardized** Season Average Price per pound for sold harvested production. Zero-value entries for unsold production are valid but the column 51 entry will be used to calculate the value, by practice, for the unit.

Example

Bu. Lbs. Cwt. or Tons	Adjustments to Harvested Production							Pro. Not to Count
	% Shell or Sugar	% Mois.	Test Wt.	% Dock	Value	Mkt. Cont. Price	Factor	
51	52	53	54	55	56	57	58	59
14650					13185	.90		
27500					24552	.90		220
Gross Harvested Production					Line Net Harv Prod	Standardize d Season Average Price		

Calculations:

<u>Step</u>	<u>Calculation</u>	<u>Decimal</u>	<u>Entry/Item</u>	<u>Rounding of Result</u>	<u>Rounded Result for:</u> <u>(Line 1)</u> <u>(Line 2)</u>	
7	NA	(x.)	Gross Lbs/51	(x.)	<u>14650</u>	<u>27500</u>
8	Minus	(x.)	Pro Not to Ct/59	(x.)	<u>—</u>	<u>27280</u>
9	Times	(.xx)	SSAP/57	(.xx)	<u>13185</u> <u>.00</u>	<u>24552</u> <u>.00</u>
10	Line Net Harvested Production			(x.)	<u>13185</u>	<u>24552</u>

Enter the Line Net Harvested Production (from step 10) in item 56 of the line.

(3) Unit Net Harvested Production Calculation

- (a) Sum all the Line Net Harvested Production entries in item 56, and enter result (identified by type as "Harv Prod") in item 60.
- (b) Varying shares in the unit.

If varying shares are entered in Part III of the claim form, the harvested production is to be totaled (and identified by type as "Harv Prod") separately for each share. Entries represent 100% share.

(4) Unit Net Production Calculation

- (a) Sum all Line Net Unharvested Production entries in item 34.
- (b) Add the Line Net Unharvested Production total in (4 a) to the Unit Net Harvested Production in (3 a), and enter the result (identified as "Net Prod") in item 60.
- (c) Varying shares in the unit.

If varying shares are entered in Part II or Part III of the claim form, the unit net production is to be totaled (and identified as "Net Prod") separately for each share. Entries represent 100% share.

Example 1 - Shares not varied within the unit

60 NARRATIVE		
<u>Harv Prod\$</u>	<u>Net Prod\$</u>	
37737	41864	
LSC	xxxxx	

Example 2 - Varying Shares

60 NARRATIVE		
<u>Share</u>	<u>Harv Prod\$</u>	<u>Net Prod\$</u>
.750	xxxx	xxxx
.667	xxxx	xxxx
LSC	xxxxx	

19 INDEMNITY CALCULATION STANDARDS

- A A final claim may be prepared prior to issuance of the **Standardized** Season Average Price using a Certification Form. Complete a claim form and a certification form according to FSA standards, and obtain the insured's signature. The claim will be signed and finalized by the insurance provider when the **Standardized** Season Average Price is issued.

B Indemnity Calculations:

- (1) Insured acreage (rounded to tenths) times the amount of insurance (in whole dollars), minus

- (2) The dollar value of appraised and harvested production (in whole dollars). Calculate the value of appraised and harvested production as follows:
 - (a) Appraised Production (in whole pounds) times the **Standardized** Season Average Price (two decimal places) equals Appraisal Value (in whole dollars). Appraised production includes **potential production**:
 - 1 from acreage that is abandoned and no longer cared for,

 - 2 that is marketed directly to consumers without consent,

 - 3 from acreage that is damaged by uninsured causes, or

 - 4 from acreage that the insured fails to provide adequate records of production that are acceptable to the insurance provider.

Note: For the causes stated in 1 through 4 above, the appraisal will be not less than the amount of insurance per acre.
 - (b) Sold Harvested Production (whole pounds) times the **Standardized** Season Average Price (two decimal places) equals the Harvested Value (whole dollars).

- (3) Appraisal Value (whole dollars) plus Harvested Value (whole dollars) equals Total Value of Production (whole dollars).

- (4) Total Value of Production (whole dollars) times the insured share (three decimal places) equals the Total Value of Production (whole dollars) by share.
- (5) The unit amount of insurance (whole dollars) minus the unit value of production (whole dollars) equals the unit indemnity amount (whole dollars).
- (6) An indemnity will be paid only if the result in (5) is greater than zero.

C Sample Calculations

- (1) Average Farm Revenue per Acre Calculation (in this example five years of yield data is provided)

Crop Year	Yield/Acre in Lbs.		Standardized Season Average Price \$/Lb.		Yearly Farm Revenue \$/Acre
1	2		3		4
1995	4559	x	.81	=	3693
1994	2978	x	1.04	=	3097
1993	10112	x	.21	=	2124
1992	2014	x	.65	=	1309
1991	2420	x	.82	=	1984

- (a) For each crop year: Column 2 x Column 3 = Column 4
 Example: $4559 \times .81 = 3693$
- (b) Total all Column 4 entries ÷ number of crop years
 Example: $3693 + 3097 + 2124 + 1309 + 1984 = 12207 \div 5 = 2441$
- (c) Result from (b) above is the 'Average Farm Revenue' per acre (2441)

(2) Average County Revenue per Acre Calculation

Crop Year	County Average Yield/Acre in Lbs.		Standardized Season Average Price \$/Lb.		Yearly County Revenue \$/Acre
1	2		3		4
1995	4002	x	.81	=	3242
1994	3130	x	1.04	=	3255
1993	11232	x	.21	=	2359
1992	1911	x	.65	=	1242
1991	2501	x	.82	=	2051

(a) For each crop year: Column 2 x Column 3 = Column 4

Example: $4002 \times .81 = 3242$

(b) Total all Column 4 entries ÷ number of crop years

Example: $3242 + 3255 + 2359 + 1242 + 2051 = 12149 \div 5 = 2430$

(c) Result from (b) above is the 'Average County Revenue' per acre (2430)

(3) Long Term Average County Revenue

Listed on the County Actuarial Table = \$4139

(4) 'Approved Average Revenue' per Acre Calculation

Average Farm Revenue - Average County Revenue + Long Term Average County Revenue = Approved Average Revenue

Example: $2441 - 2430 + 4139 = 4150$

(5) Unit Amount of Insurance Calculations:

(a) Unit Information:

•Approved Average Revenue per acre \$4150

- Insured acres 10.5

- Coverage Level 65%
- Insured Share 1.000
- Appraised Production 600 lbs. per acre
- Harvested Production 1100 lbs. per acre
- Standardized Season Average Price
per Pound \$.80

(b) Unit Amount of Insurance Calculations:

$$\begin{aligned} \$4150 \times .65 &= \$2698 \times 10.5 \text{ acres} = \\ & \$28329 \text{ unit amount of insurance} \end{aligned}$$

(c) Unit Value of Production Calculations:

- Appraised Production: 600 lbs. x \$.80
per lb. = \$480 x 10.5 = \$5040 unit value
of appraised production

- Harvested Production: 1100 lbs. x \$.80
per lb. = \$880 x 10.5 = \$9240 unit value
of harvested production

- Total Unit Value: \$5040 + \$9240 =
\$14280 x 1.000 share = \$14280 unit
value of production

(d) Indemnity Amount:

$$\begin{aligned} \$28329 - \$14280 &= \$14049 \text{ unit} \\ & \text{indemnity} \end{aligned}$$

(RESERVED)

(RESERVED)

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

(RESERVED)

Barclay's California Code of Regulations

Article 11. Avocados

§ 1408. Avocados, By-Products.

Avocados which are intended to be used solely for by-products use shall not be deemed "prepared for market" within the meaning of section 44971 of the Food and Agriculture Code. The enforcing inspector shall issue a permit or serve disposal order upon the owner or person that has custody or possession of any lot or load that is intended for by-product use. The issuance of disposal orders shall be in accordance with sections 42881, 42882, 42883, 42884, 42885, and 42886. The issuance of permits shall be in accordance with the following:

- (a) The permit shall accompany each vehicle transporting the avocados.
- (b) The permit shall be in writing and on a form provided by the Director of Food and Agriculture.
- (c) The permit shall be valid for one year from date of issuance unless revoked or suspended by the Director or his representative.
- (d) The permittee shall, upon request of the enforcing officer, furnish such evidence as may be required as proof that the avocados have been disposed of in accord with provisions on this section.

NOTE: Authority cited for Article 11: Sections 42 and 43, Chapter 1404, Statutes of 1974 and Sections 407, 42681 and 42682, Food and Agricultural Code. Reference: Sections 42941 and 44971, Food and Agricultural Code.

HISTORY

1. New section filed 6-4-73 as an emergency; effective upon filing (Register 73, No. 23).
2. Certificate of Compliance filed 9-20-73 (Register 73, No. 38).
3. Amendment filed 1-11-74; effective thirtieth day thereafter (Register 74, No. 2).
4. Renumbering from Section 1397.16 filed 1-21-75; effective thirtieth day thereafter (Register 75, No.4).

§ 1408.1. Avocados, Identification of Avocados in Noncomplying Lots.

When any lot of avocados has been determined to be in noncompliance with the maturity or other quality standards as established by this article, and is to be disposed of as authorized by this group, the avocados in the lot shall be cut or otherwise permanently identified prior to disposal.

NOTE: Authority cited: Sections 407 and 42684, Food and Agricultural Code. Reference: Sections 42941 and 44971, Food and Agricultural Code.

HISTORY

1. New section filed 9-20-68 as an emergency; effective upon filing; Certificate of Compliance included (Register 68, No. 35).
2. Amendment and renumbering from Section 1397.7 filed 1-21-75; effective thirtieth day thereafter (register 75, No. 4).
3. Amendment filed 5-27-83; effective thirtieth day thereafter (Register 83, No. 22).

§ 1408.2. Avocados: Maturity, Sample Size and Sampling Procedures.

- (a) The following procedure shall be used to determine whether avocados in a lot are mature as required by this article.
- (b) For the purposes of this section, a lot is defined as one group of containers of avocados of the same variety, same count size, if packed, and same grade or brand or grower.
- (c) Sample containers shall be selected at random in accordance with the table below. Two avocados shall be randomly selected from each sample container. Where the number of sample

containers is four or less, additional avocados shall be selected for a total sample of ten avocados. The avocados selected from the sample containers shall comprise the total sample to be tested.

<i>Number of Containers in Lot</i>	<i>Sample Containers Required</i>
50 containers or less	2
51 to 100	3
101 to 200	4
201 to 500	5
501 to 1,000	10
1,001 to 1,500	15
1,501 to 2,000	20
2,001 to 2,500	25

For lots over 2,500 containers, an additional five sample containers shall be selected for each additional 500 containers or fraction thereof.

(d) The avocados selected in accordance with the above subsection shall be tested in accordance with the procedures in Sections 1408.3 and 1408.6.1. Notwithstanding the foregoing sampling procedures, the least mature appearing fruit shall be selected when avocados from different growing seasons or bloom sets in the same growing season have been intermixed.

NOTE: Authority cited: Section 14, 407, 42681, and 42684, Food and Agricultural Code. Reference: Sections 42941 and 44973, Food and Agricultural Code.

HISTORY

1. Amendment of subsections (a), (e) and (f) filed 1-4-71 as an emergency; effective upon filing. Certificate of Compliance included (Register 71, No.2). For prior history, see Register 64, No. 15.
2. Amendment and renumbering from section 1397.6 filed 1-21-75; effective thirtieth day thereafter (Register 75, No. 4).
3. Amendment of subsections (d)(1) and (d)(2) filed 11-17-78 as an emergency; effective upon filing. Certificate of Compliance included (Register 78, No. 46).
4. Amendment of subsections (d)(1) and (d)(2) filed 11-9-79; effective thirtieth day thereafter (Register 79, No. 45).
5. Amendment of subsection (d) filed 9-30-81 as an emergency; effective upon filing. Certificate of Compliance included (Register 81, No. 41).
6. Amendment filed 5-27-83; effective thirtieth day thereafter (Register 83, No. 22).
7. Amendment of subsection (d) filed 9-15-87; operative 10-15-87 (Register 87, No. 39).
8. Amendment of subsections (d) and (e) filed 9-7-89; operative 8-9-89 pursuant to Government Code section 11346.2(d) (Register 89, No. 37).
9. Amendment to subsection (d) filed 8-8-90; operative 9-7-90 (Register 90, No. 39).
10. Amendment of section heading, subsections (b), (c), (d) and NOTE and repealer of subsection (e) filed 9-16-92; operative 9-16-92 (Register 92, No. 38).

§ 1408.3. Avocados, Determination of Dry Matter.

Dry matter of avocados shall be determined by weighing the fresh weight and dry weight of a sample of avocados. The testing procedures and method of calculating the percent of dry matter shall be as follows:

- (a) Cut the avocado lengthwise into equal halves. Remove the seed.
- (b) Further cut the avocado into eighths, choose two opposing eighths, and remove the seed coat and skin.

(c) Repeat the above for the number of sample fruit required by section 1408.2.

(d) Place the sets of opposing eighths in a food processor equipped with a chopping blade and chop to a uniform crumbly mixture with particles no larger than 1/8 inch.

(e) Transfer chopped sample to an airtight container.

(f) Weigh a clean watchglass (60 x 15 mm in diameter) and record the weight (P).

(g) Place 5 to 6 grams of the chopped sample on the preweighed watchglass; reweigh the watchglass with the sample and record the weight (F).

(h) Place the watchglass with sample in the Litton Menu Master (1,000 watts) or comparable 1,000 watt microwave oven and dry the sample at 50% power for 30 minutes, without charring the tissue. Remove the sample from the microwave oven and note the weight. Place sample back in microwave oven for 5 minutes. Remove sample again and compare weight. If weight is the same, record it as dry weight. Whenever there is a weight difference, repeat this step until there is no weight loss. After sample reaches constant weight, record the weight (D).

(i) calculate the percent of dry matter using the following example:

$$\frac{D - P}{F - P} \times 100 = \text{\% dry matter}$$

All weighing required by this section shall be recorded to the nearest 0.01 gram.

NOTE: Authority cited: Sections 14, 407, 42681, 42684, and 44988, Food and Agricultural Code. Reference: Sections 42941 and 44971, Food and Agricultural Code.

HISTORY

1. New section filed 7-7-55; effective thirtieth day thereafter (Register 55, No. 10).
2. Renumbering from 1397.1 filed 3-16-56; effective thirtieth day thereafter (Register 56, No. 5).
3. Amendment filed 7-6-64; effective thirtieth day thereafter (Register 64, No.15).
4. Renumbering from Section 1397.5 filed 1-21-75; effective thirtieth day thereafter (Register 75, No. 4).
5. Amendment filed 5-27-83; effective thirtieth day thereafter (Register 83, No. 22).
6. Amendment filed 9-7-89; operative 9-8-89 pursuant to Government Code section 11346.2(d) (Register 89, No. 37).
7. Amendment filed 8-8-90; operative 9-7-90 (Register 90, No.39).

§ 1408.4. Avocado Defects.

As used in this article "defect" includes damage which is due to insect injuries, freezing injury, decay, rancidity or other causes.

HISTORY

1. New section filed 1-21-75; effective thirtieth day thereafter (Register 75, No. 4).

§ 1408.5. Avocados, Tolerances.

Avocados shall be free from all defects, including, but not restricted to, those that are mentioned in Section 1408.4, which singly or in the aggregate cause a waste of 10 percent or more, by weight, of the entire avocado, including the skin and seed. Not more than 5 percent, by count, of the avocados in any one container or bulk lot may be below the requirement which is prescribed by this section.

HISTORY

1. New section filed 1-21-75; effective thirtieth day thereafter (Register 75, No. 4).

§ 1408.6. Avocados, Maturity.

Avocados shall be mature at time of picking and at all times thereafter. Mature means that the percent dry matter of the edible

portion of an avocado sample is not less than the percent established below for the respective varieties, as applicable on the date of testing.

The percentages in the following table shall be effective until modified by order of the Director in accordance with Section 1408.6.2. Interested persons should contact the Department's Fruit and Vegetable Quality Control-Standardization program for current standards.

MINIMUM MATURITY STANDARD

	<i>Varities</i>
18.5	Bacon
20.0	Fuerte
21.2	Haas
25.6	Owen
23.0	Pinkerton
18.7	Zutano
19.8	Reed
19.3	Jim
20.4	Rincon
18.4	Susan
18.7	Cliford, Covacado, Duke, Henry, Select, Jalna, Leucadia, Santana, Teague, other fall/winter varieties
20.8	Anaheim, Beruk, Bonita, Carlsbad, Dickerson, Edranol, Elsie, Ryan, Itzamna, MacArthur, Nabal, Queen, Thille, other spring/summer varieties

NOTE: Authority cited: Section 14, 407, 42684 and 44988, Food and Agricultural Code. Reference: Sections 42941 and 44973, Food and Agricultural Code.

HISTORY

1. New section filed 1-21-75; effective thirtieth day thereafter (Register 75, No. 4).
2. Amendment filed 5-27-83; effective thirtieth day thereafter (Register 83, No. 22).
3. Amendment filed 9-7-89; operative 9-8-89 pursuant to Government Code section 11346.2(d) (Register 89, No.37).
4. Amendment filed 8-8-90; operative 9-7-90 (Register 90, No. 39).
5. Amendment of text, table and NOTE filed 9-16-92; operative 9-16-92 (Register 92, No. 38).

§ 1408.6.1. Avocados, Maturity Determination of Dry Matter Testing Results.

The sample avocados selected in accordance with Section 1408.2 shall be randomly separated into two equal official test samples, hereafter referred to as Test No. 1 and Test No. 2, and tested as follows:

(a) The avocados in Test No. 1 shall be tested for percent dry matter. If the percent dry matter from the test is equal to or greater than the established percent in Section 1408.2 for the variety tested, the fruit passes and no further testing shall be required.

(b) When the percent dry matter from the test is less than the established percent, the avocados in Test No. 2 shall be tested for percent dry matter. If the percent dry matter from the test is equal

to or greater than the established percent, the fruit passes and no further testing shall be required. If the percent dry matter from the test is below the established percent, the lot shall be rejected and no further testing shall be allowed.

NOTE: Authority cited: Sections 14, 407, and 42684, Food and Agricultural Code. Reference: Sections 42941 and 44973, Food and Agricultural Code.

HISTORY

1. New section filed 5-27-83; effective thirtieth day thereafter (Register 83, No. 22).
2. Renumbering of former section 1408.6.1 to section 1408.6.2, and new section 1408.6.1 filed 9-7-89; operative 9-8-90 pursuant to Government Code section 11346.2 (d) (Register 89, No. 37).
3. Amendment filed 8-8-90; operative 9-7-90 (Register 90, No. 39).
4. Amendment of section heading, text and NOTE filed 9-16-92; operative 9-16-92 (Register 92, No. 38).

§ 1408.6.2. Avocados, Application of Maturity Standards (Fixed Levels).

The director may issue formal directives to modify the minimum maturity standards set forth in Section 1408.6. However, such directive may only be issued after the director determines that a need exists to modify the standards. Modification shall only be made when: (1) experience with maturity standards indicates a need for correction and refinement, and (2) establishment of new standards more accurately reflect fruit quality and consumer acceptance of same.

After demonstrating a need for change, proposed changes in the maturity standards may be initiated by the director, by the California Avocado Commission, or by the Avocado Inspection Committee. Such need shall be based upon scientific test data or reviewed and approved by a recognized research institution, test data may include but shall not be limited to dry matter tests, fruit variety and size, analysis of differences in geographic areas or climatic conditions, and consumer acceptance of same.

NOTE: Authority cited: Section 14, 407, 42684 and 44988, Food and Agricultural Code. Reference: Sections 42941, Food and Agricultural Code.

HISTORY

1. Repealer of former Section 1408.6.2, and renumbering of former Section 1408.6.1 to Section 1408.6.2 filed 9-7-89; operative 9-8-89 pursuant to Government Code Section 11346.2(d) (Register 89, No. 37). For prior history, see Register 88, No. 46 and 83, No. 22.

§ 1408.6.3. Avocados, Release Dates.

When the director is satisfied that all fruit of a given size of a specified variety meet the maturity standards, the director may by order release all such fruit for harvesting.

NOTE: Authority cited: Sections 407, 42684 and 44988, Food and Agricultural Code. Reference: Sections 42941 and 44971, Food and Agricultural Code.

HISTORY

1. New section filed 5-27-83; effective thirtieth day thereafter (Register 83, No. 22).

§ 1408.7. Avocados, Freezing Injury.

Notwithstanding the provisions of Section 1408.5, avocados shall be considered damaged by freezing injury when:

- (a) There is any amount of bronze color, or
- (b) There is any amount of water-soaked discoloration of the flesh adjacent to the skin as determined on the surface of a traverse cut made at least 1 inch from the stem end of the fruit; or
- (c) Any discoloration or desiccation of the flesh occurs on a traverse cut made at least 1 inch from either the stem or distal end

of the fruit, or on either such cut surface if it covers an aggregate area of more than 1/2 inch in diameter; or

(d) Ten or more vascular fiber bundles, which are as dark as the color guide established by the Director, appear on the surface of a traverse cut made at least 1 inch from the stem end of the fruit; or

(e) There is any internal void as determined on the surface of a traverse cut made at least 1 inch from either the stem or distal end of the fruit.

NOTE: Authority cited: Sections 14, 407 and 42684, Food and Agricultural Code. Reference: Sections 42941 and 44973, Food and Agricultural Code.

HISTORY

1. Renumbering from section 1397 filed 1-21-75; effective thirtieth day thereafter (Register 75, No. 4). For prior history, see Register 57, No. 9.
2. Amendment filed 11-7-88; operative 11-7-88 (Register 88, No. 46).
3. Amendment of section and NOTE filed 9-16-92; operative 9-16-92 (Register 92, No. 38).

§ 1408.8. Avocados, Number of Avocados to Select to Inspect for Frost Damage.

The number of containers of avocados from which fruit is to be sampled is provided in Section 1370.8. California Administrative Code. The following is in addition to the above-named section:

(a) When it is evident from the outside appearance of the avocados in the lot that freezing damage has occurred to the avocados, a random sample is not necessary.

(b) When freezing damage is not evident from the outside appearance of the avocados in a lot, the following method shall be used:

(1) When five containers or less are selected, inspect 10 avocados which have been selected at random from all containers in the sample. If one of these fruits is considered rejectable under Sections 1408.5 and 1408.7 of the California Administrative Code, inspect an additional 10 avocados selected from the same containers in the same manner. When more than 5 percent, by count, of these 20 fruits are considered rejectable, the lot shall be considered in violation.

(2) When six or more containers are selected, inspect 20 avocados which have been selected at random from all containers in the sample. When more than 5 percent, by count, of these 20 fruits are considered rejectable, the lot shall be in violation.

(3) When avocados have been sized, each size must be tested as a separate lot; when not sized, test large, medium and small fruits as separate lots.

(c) When avocados have been selected under method (a), the fruit, or the results of testing them, shall not be combined in any way with those selected to be tested under method (b).

HISTORY

1. New section filed 6-6-57; effective thirtieth day thereafter (Register 57, No. 9).
2. Amendment of subsection (b)(1) filed 1-4-71 as an emergency; effective upon filing. Certificate of Compliance included (Register 71, No. 2).
3. Amendment and renumbering from Section 1397.1 filed 1-21-75; effective thirtieth day thereafter (Register 75, No. 4).

§ 1408.9. Avocados, Marking Requirements.

In addition to the basic marking requirements of Section 1359, every nonconsumer container of avocados shall be clearly and conspicuously marked with the following information:

(a) All containers of the following varieties shall be marked with the variety: Fuerte, Hass, Zutano, Bacon, MacArthur, Rincon, Jalna, Pinkerton, or Reed. None of the before-named varieties shall be intermixed or mixed with an unnamed variety.

(b) The count when packed.

NOTE: Authority cited: Sections 407, 42682 and 44979, Food and Agricultural Code. Reference: Sections 42941 and 44971, Food and Agricultural Code.

HISTORY

1. New subsection (d) filed 1-11-74; effective thirtieth day thereafter (Register 74, No. 2). For prior history, see Register 73, No. 38.
2. Renumbering from Section 1397.15 filed 1-21-75; effective thirtieth day thereafter (Register 75, No. 4).
3. Amendment filed 4-30-75; designated effective 6-1-75 (Register 75, No. 18).
4. Amendment filed 7-3-75; effective thirtieth day thereafter (Register 75, No. 27).
5. Amendment filed 9-11-84; effective thirtieth day thereafter (Register 84, No. 37).

§ 1408.10. Avocados, Marking Requirements for Irregular Containers.

If avocados are placed loose in containers other than standard containers for avocados, such containers shall be plainly and conspicuously marked in letters at least 1/2 inch in height with the words "irregular container." In addition, such containers shall vary more than 10% of the cubic volume of all standard avocado containers.

NOTE: Authority cited: Sections 14, 407, and 42682, Food and Agricultural Code. Reference: Section 42941, Food and Agricultural Code.

HISTORY

1. Renumbering from Section 1397.13 filed 1-21-75; effective thirtieth day thereafter (Register 75, No. 4).
2. Amendment filed 9-15-87; operative 10-15-87 (Register 87, No. 39).

§ 1408.11. Avocados, Consumer-Type Package.

If avocados are packed or placed loose in any consumer-type container which does not exceed 60 percent of the size of the smallest standard container for avocados, such container need not comply with standard container size.

HISTORY

1. Renumbering from Section 1397.14 filed 1-21-75; effective thirtieth day thereafter (Register 75, No. 4).
2. Amendment filed 4-30-75; designated effective 6-1-75 (Register 75, No. 18).

§ 1408.12. Avocados, Containers Without Certification Stamp.

All containers of avocados not bearing the prescribed official certification stamp shall be rejected and returned to the packer for compliance.

NOTE: Authority cited: Sections 407, 42681 and 42682, Food and Agricultural Code. Reference: Sections 42941, Food and Agricultural Code.

HISTORY

1. New section filed 5-24-73 as an emergency; effective upon filing (Register 73, No. 21).
2. Certificate of Compliance filed 9-20-73 (Register 73, No. 38).
3. Renumbering from section 1398 filed 1-21-75; effective thirtieth day thereafter (Register 75, No. 4).

§ 1408.13. Avocados, Packing, Sizing, and Standard Container Requirements.

Avocados packed in rows and layers shall be fairly tightly packed in standard containers number 9D or 9E. Container 9F shall be volume filled only. In addition, containers 9D, 9E, 9F and all other containers shall conform to the following:

COLUMN A Count /Size		COLUMN B Weight (Ozs.)		COLUMN C Weight (Ozs.)	
		Minimum	Maximum	Minimum	Maximum
Container 9D	Count/Size Container 9E and 9				
49 or more	97 or more	No weight requirement			
48	96	3 1/2	3 3/4	3	4 3/4
42	84	3 3/4	4 3/4	3 1/2	6 1/4
35	70	4 3/4	6 1/4	3 3/4	7 1/2
30	60	6 1/4	7 1/2	4 3/4	9 1/2
24	48	7 1/2	9 1/2	6 1/4	11 1/2
20	40	9 1/2	11 1/2	7 1/2	12 1/2
18	36	10 1/2	12 1/2	9 1/2	14
16	32	11 3/4	14	10 1/2	15 3/4
14	28	13 3/4	15 3/4	11 3/4	18 3/4
12	24	15 3/4	18 3/4	14	22
10	20	18 3/4	22	15 3/4	24
9	18	22	24	18 3/4	28
8	16	24	28	22	30
7 or less	15 or less	No weight requirement			

When containers, including packed containers are required by section 1408.9(b), are marked with one of the count/size designations cited in Column A, individual fruit shall not be below or above the weight range specified in Column B. Twenty percent, by count, of the fruit in the containers within any lot may be below or above the weight range, provided that no fruit may be below or above the weight range specified in Column C.

When the containers are marked with a count/size that is between two of the designations in Column A, individual fruit in the containers shall conform to the weight range specified for the next lesser count/size.

For the purpose of this section, "lot" means one group of containers of the same variety, count/size, and grade or brand. A lot shall not exceed 50 containers or, when utilized, the amount present on a pallet. The size requirements established by this section shall apply only at the point of packing.

NOTE: Authority cited: Sections 14, 407 and 42682, Food and Agricultural Code. Reference: Sections 42941 and 44973, Food and Agricultural Code.

HISTORY

1. New sections 1397.8 through 1397.14 filed 1-4-71 as an emergency; effective upon filing. Certificate of Compliance included (Register 71, No. 2).
2. Amendment filed 3-26-71; effective thirtieth day thereafter (Register 71, No. 13).
3. Renumbering from section 1397.8 filed 1-21-75; effective thirtieth day thereafter (Register 74, No. 4).
4. Amendment filed 7-13-84; effective thirtieth day thereafter (Register 84, No. 28).
5. Amendment filed 9-1-87; operative 10-1-87 (Register 87, No. 36).
6. Amendment of first paragraph, table and NOTE filed 9-16-92; operative 9-16-92 (Register 92, No. 38).

§ 1408.14. Avocados, Weight Requirements for Packed Containers.

The net weight of containers 9D, 9E, and 9F shall not be less than the weight established in the chart below:

Container	COUNT			
	41 or Low	42 or More	83 or Low	84 or More
	NET WEIGHT (lbs.)			
9D				
a. Volume Fill by Count	12 1/2	11	-----	-----
b. Volume Fill by Weight	12 1/2	12 1/2	-----	-----
c. Tray Pack or Rows/Layers	12 1/2	11	-----	-----
9E				
a. Volume Fill by Count	-----	-----	25	22
b. Volume Fill by Weight	-----	-----	25	25
c. Tray Pack or Rows/Layers	-----	-----	25	22
9F				
a. Volume Fill by Count	-----	-----	25	22
b. Volume Fill by Weight	-----	-----	25	22

The container weights established by this section shall apply only at the point of packing.

NOTE: Authority cited: Sections 14, 407 and 42682, Food and Agricultural Code. Reference: Sections 42941, Food and Agricultural Code.

HISTORY

1. Renumbering from Section 1397.9 filed 1-21-75; effective thirtieth day thereafter (Register 75, No. 4).
2. Amendment filed 9-30-81 as an emergency; effective upon filing. Certificate of Compliance included (Register 81, No. 41).
3. Amendment filed 10-1-82; effective upon filing pursuant to Government Code Section 11346.2(d) (Register 82, No. 40).
4. Amendment filed 9-1-87; operative 10-1-87 (Register 87, No. 36).

§1408.15. Weight Requirement for Loose Avocados in 9D or 9E Containers.

NOTE: Authority cited: Sections 407 and 42682, Food and Agricultural Code. Reference: Section 42941, Food and Agricultural Code.

HISTORY

1. Renumbering from Section 1397.10 filed 1-21-75; effective thirtieth day thereafter (Register 75, No. 4).
2. Amendment filed 9-30-81 as an emergency; effective upon filing. Certificate of Compliance included (Register 81, No. 41).
3. Repealer filed 10-1-82; effective upon filing pursuant to Government Code Sections 11346.2(d) (Register 82, No. 40).

§ 1408.16. Avocados, Net Weight Tolerance.

In order to allow for reasonable variations inherent in different-shaped fruit and incidental to proper sizing, lots sampled shall not vary more than 2 percent from the weight requirement prescribed in Section 1408.14.

For the purpose of this Section "lot" means one group of containers of the same variety, same count size, if packed, and same grade or brand. A lot shall not exceed 50 containers or, when utilized, the amount present on a pallet.

NOTE: Authority cited: Sections 14, 407, 42682 and 44977, Food and Agricultural Code. Reference: Sections 42941 and 44971, Food and Agricultural Code.

HISTORY

1. Renumbering from Section 1397.11 filed 1-21-75; effective thirtieth day thereafter (Register 75, No. 4).
2. Amendment filed 9-30-81 as an emergency; effective upon filing. Certificate of Compliance included (Register 81, No. 41).
3. Amendment filed 10-1-82; effective upon filing pursuant to Government Code Section 11346.2(d) (Register 82, No. 40).
4. Amendment filed 11-7-88; operative 11-7-88 (Register 88, No. 46).

§ 1408.17. Avocado Sampling Procedure for Weight Requirement.

In lots of 10 or less containers of avocados, the net weight of each container shall be determined by the average weight of the lot. In lots which are composed of 11 containers or more, 10 containers selected at random shall comprise a sample for determining the average net weight of each container in the lot represented by the sample.

Only one variety and one count size is standard container 9D, 9E, or 9F shall be included in determining the average net weight of a lot inspected.

NOTE: Authority cited Section 14, 407 and 42682, Food and Agricultural Code. Reference: Section 42941, Food and Agricultural Code.

HISTORY

1. Renumbering from Section 1397.12 filed 1-21-75; effective thirtieth day thereafter (Register 75, No. 4).
2. Amendment filed 9-30-81 as an emergency; effective upon filing. Certificate of Compliance included (Register 81, No. 41).
3. Amendment filed 10-1-82; effective upon filing pursuant to Government Code Section 11346.2(d) (Register 82, No. 40).
4. Amendment filed 9-1-87; operative 10-1-87 (Register 87, No. 36).

§ 1408.18. Avocados, Reinspection.

Any lot of rejected avocados may be reinspected, provided:

(a) The lot has been reconditioned. "Reconditioned" shall mean that in the case of quality defects, the containers have been opened and the defective avocados have been sorted out and held for examination and supervision of disposal by the enforcing officer.

(b) Not more than one reinspection shall be permitted for any rejected lot, and the owner or person in possession of the avocados shall complete the disposition within 36 hours from the date and time a written order is issued. Such time shall not include weekends or holidays on which the packer does not pack avocados.

NOTE: Authority cited: Sections 14, 407, 42682, 42684 and 44977, Food and Agricultural Code. Reference: Sections 42941 and 44973, Food and Agricultural Code.

HISTORY

1. New section filed 5-24-73 as an emergency; effective upon filing (Register 73, No. 21).
2. Certificate of Compliance filed 9-20-73 (Register 73, No. 38).
3. Renumbering from section 1398.1 filed 1-21-75; effective thirtieth day thereafter (Register 75, No. 4).
4. Amendment filed 9-30-81 as an emergency; effective upon filing. Certificate of Compliance included (Register 81, No. 41).
5. Amendment filed 5-27-83; effective thirtieth day thereafter (Register 83, No. 22).
6. Amendment of subsections (b) and (c) filed 9-15-87; operative 10-15-87 (Register 87, No. 39).
7. Amendment of subsection (a) filed 9-7-89; operative 9-3-89 pursuant to Government Code section 11346.2(d) (Register 89, No. 37).

8. Repealer of subsection (a) and relettering, amendment of newly designated subsection (a) and NOTE filed 9-16-92; operative 9-16-92 (Register 92, No. 38).

§ 1408.18.1. Avocados, Time for Complying with Written Order.

NOTE: Authority cited: Sections 14, 407, 42682 and 42684, Food and Agricultural Code. Reference: Section 42941, Food and Agricultural Code.

HISTORY

1. New section filed 9-30-81 as an emergency; effective upon filing. Certificate of Compliance included (Register 81, No. 41).
2. Repealer filed 9-15-87; operative 10-15-87 (Register 87, No. 39).

§ 1408.19. Avocados, Fee Payment.

Each packer of avocados shall pay to the Director of Food and Agriculture each month an inspection and certification fee based on the number of containers certified.

HISTORY

1. New section filed 5-24-73 as an emergency; effective upon filing (Register 73, No. 21).
2. Certificate of Compliance filed 9-20-73 (Register 73, No. 38).
3. Renumbering from Section 1398.2 filed 1-21-75; effective thirtieth day thereafter (Register 75, No. 4).

§ 1408.20. Normal Inspection Hours.

The Director shall establish a work schedule of normal days and hours that inspection and certification is available to all avocado packers.

NOTE: Authority cited: Sections 407, 4281, 44976, Food and Agricultural Code. Reference: Section 42941, Food and Agricultural Code

HISTORY

1. New section filed 2-19-76; effective thirtieth day thereafter (Register 76, No. 8).

§ 1408.21. Voluntary Request for Inspection.

An avocado packer may request the Director or his representative to furnish inspection or certification service on days or hours other than normal inspection days and hours. The avocado packer shall pay a fee to the Director in accordance with the current schedule of overtime inspection fees, in addition to the standard fee, to reimburse the Department for this supplemental service.

NOTE: Authority cited: Sections 407, 42681, 44976, Food and Agricultural Code. Reference: Section 42941, Food and Agricultural Code.

HISTORY

1. New section filed 2-19-76; effective thirtieth day thereafter (Register 76, No. 8).

§ 1408.22. Avocados, Fruit Drop Caused by Extreme Winds.

When abnormal fruit drop is caused by extreme winds, the Director shall set a period of time not to exceed five days for maturity testing of windfall avocados, starting from the end of the extreme winds. During this period, maturity testing shall be permitted on windfall fruit which is not more than one size below the smallest size released for harvest for the respective varieties at the time of the beginning of the extreme winds. Where no size release has been made for a variety, testing shall be permitted on avocados weighing not less than 7.5 ounces. Windfall avocados which are more than one size smaller than the smallest release size, or those smaller than 7.5 ounces, or those tested and found to be immature shall be rejected and disposed of under supervision of an enforcing officer. Reconditioning and retesting of windfall fruit shall not be permitted.

Determination of periods which shall qualify as "extreme winds," as well as factors which permit identification of "windfall fruit," shall be at the discretion of the Director.

NOTE: Authority cited: Sections 14, 407, 42684 and 44977, Food and Agricultural Code. Reference: Sections 42941 and 44973, Food and Agricultural Code.

HISTORY

1. New section filed 9-11-84; effective thirtieth day thereafter (Register 84, No. 37).
2. Amendment filed 11-7-88; operative 11-7-88 (Register 88, No. 46).
3. Amendment of section and NOTE filed 9-16-92; operative 9-16-92 (Register 92, No. 38).

§ 1408.23. Avocados, Field Pack Operation.

Avocado producers and handlers may engage in field packing operations, subject to the following conditions:

(a) The handler shall notify the director at least 24 hours in advance of the time and the location where field packing is to take place.

(b) If the inspection and certification fee established pursuant to Food and Agricultural Code Section 44975 is insufficient to cover the cost of such inspection and certification, the director may require, in lieu of the standard inspection and certification fee, that the packer pay for inspection services at any hourly rate and for mileage expenses to and from the place of packing. A schedule of such fees and charges shall be made available upon request.

(c) During the maturity season for any variety, field-packed avocados shall not be transported from the point of packing without first obtaining an inspection by an enforcing officer, unless the field packer maintains a central staging area where all field-packed fruit is transported and stored prior to marketing, which location in the determination of the director is deemed suitable for inspection and certification.

(d) When the director has released a variety as being mature, the director may specify central locations to which field-packed avocado containers may be transported for inspection. The standard inspection and certification fee shall be in effect at any such inspection station.

NOTE: Authority cited: Sections 407, 42684 and 44977, Food and Agricultural Code. Reference: Sections 42941, 44975, Food and Agricultural Code.

HISTORY

1. New section filed 9-11-84; effective thirtieth day thereafter (Register 84, No. 37).

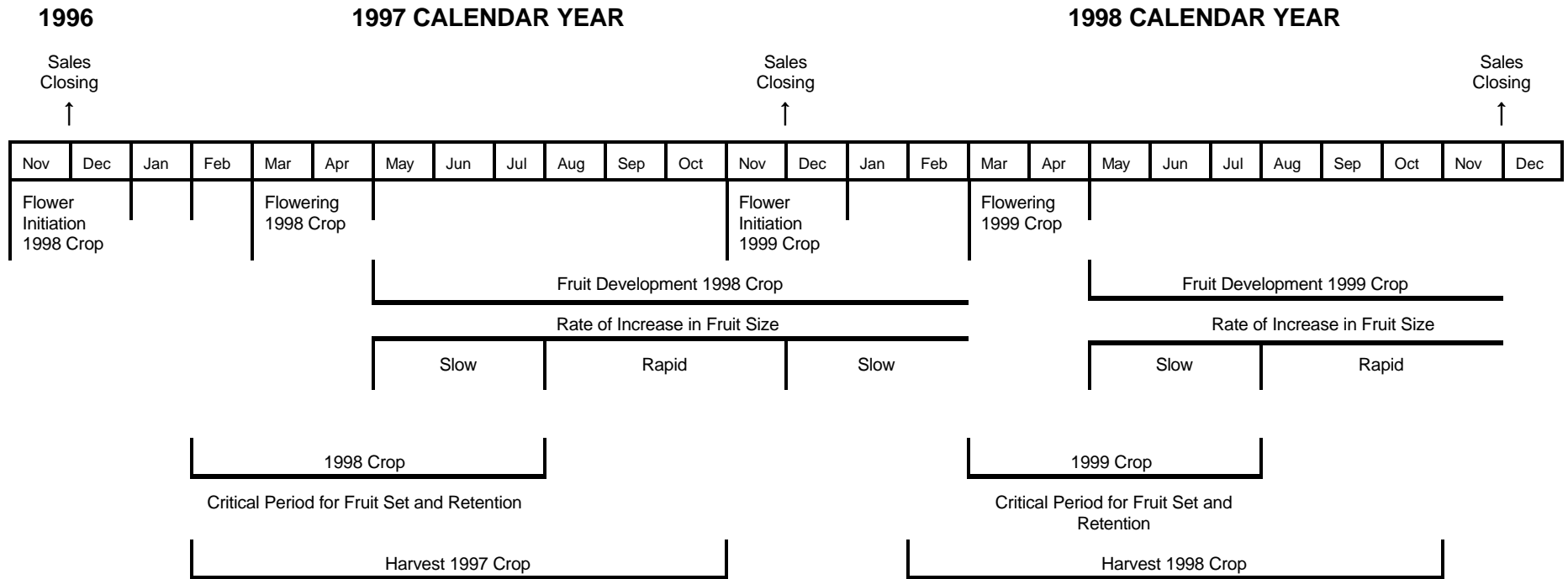
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NUMBER OF AVOCADOS PER POUND BY FRUIT SIZE

Size Description	Number of Avocados per Carton	Average Weight of Each Avocado (in ounces)	Number of Avocados per Pound
SMALL	96	3.6	4
	84	4.3	4
MEDIUM	70	5.5	3
	60	6.9	2
LARGE	48	8.5	2
	40	10.5	2
EXTRA LARGE	36	12.0	1
	32	13.3	1
	28	14.9	1
	24	17.3	1
	20	20.4	1

(RESERVED)

FLOWERING, FRUIT SET, FRUIT DEVELOPMENT AND HARVEST OF 'HASS' AVOCADOS



Summarized by USDA/RMA
California RSO, from information available

(RESERVED)