

United States
Department of
Agriculture

Federal Crop
Insurance
Corporation



Product
Development
Division

FCIC-25230

GRAPE LOSS ADJUSTMENT STANDARDS HANDBOOK

1998 AND SUCCEEDING CROP YEAR

GRAPE LOSS ADJUSTMENT STANDARDS HANDBOOK
SUMMARY OF CHANGES/CONTROL CHART

1 Inserts:

- A The grape handbook which has been converted to a "Standard" format.
- B The following general provisions that do not apply to Catastrophic Risk Protection (CAT):
 - (1) optional units;
 - (2) written agreements, and
 - (3) hail and fire exclusion provisions (also not applicable to limited buy-up);
- C Policy provisions contained in the Grape Crop Insurance Provisions (98-053) and the Catastrophic Risk Protection Endorsement (97-CAT).
- D Crop code "0053" is to be used along with "Grapes" on the claim form to identify the crop.
- E References to five-digit unit numbers, as applicable.
- F In section 13, appraisal standards converting raisin production to fresh grape production.
- G In section 18, new claim form completion standards and claim form (production worksheet).
- H Exhibit 1, Vineyard Populations table used for calculating the number of vines per acre.
- I Exhibit 2, Raisin Moisture Adjustment Factor Table.

2 Deletes:

- A References to Statement of Facts (FCI-6) forms and replaces them with references to Special Report forms.

GRAPE LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

CONTROL CHART FOR: GRAPE LOSS ADJUSTMENT STANDARDS HANDBOOK FCIC-25230						
	SC Page(s)	TC Page(s)	Text Page(s)	Exhibit(s)	Date	Directive Number
Removes FCIC-30230 and replaces with FCIC-25230						
Current Index	1-2	1-2	1-42	1(43-44) 2(45-46)	1-98	FCIC-25230

GRAPE LOSS ADJUSTMENT STANDARDS HANDBOOK

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GRAPE LOSS ADJUSTMENT STANDARDS HANDBOOK

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(RESERVED)

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

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25230
SUBJECT: GRAPE LOSS ADJUSTMENT STANDARDS HANDBOOK FOR THE 1998 AND SUCCEEDING CROP YEARS	DATE: January 20, 1998	
	OPI: Product Development Division	
	APPROVED: Deputy Administrator, Research and Development	

PART 1 GENERAL

1 PURPOSE

This handbook identifies the crop-specific standards (requirements) for adjusting Multiple Peril Crop Insurance (MPCI) grape 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 FCIC-25010 Loss Adjustment Manual (LAM).

2 SPECIAL INSTRUCTIONS

This is the initial loss adjustment standards handbook for grapes. This standards handbook will remain 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.

3 OPERATING POLICY

A Insurance Providers. Insurance providers must use this handbook as the basis for developing any appropriate loss adjustment procedures and training consistent with the standards in this handbook. 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.

B Entry-specific Standards. Where these standards are entry-specific to generic forms. Insurance providers' forms and procedures are to comply with the FCIC standards in a least an equivalent manner.

4 ABBREVIATIONS

APH	Actual Production History
CAT	Catastrophic Risk Protection
CDFA	California Department of Food and Agriculture
CIH	Crop Insurance Handbook
FCIC	Federal Crop Insurance Corporation
FSA	Farm Service Agency
LAM	Loss Adjustment Manual
MPCI	Multiple Peril Crop Insurance
QA	Quality Adjustment
RMA	Risk Management Agency
RSO	Regional Service Office
USDA	United States Department of Agriculture

5 FORMS AND PROCEDURES

- A Insurance Providers. Insurance providers are to use FCIC-approved standard procedures in developing procedures, training, forms, and completion instructions. All procedures, forms, and completion instructions must be submitted for approval in accordance with the Submission Standards Handbook, FCIC-24030.
- B General Forms and Manuals. General forms and manuals (or their equivalent) necessary for loss adjustment are identified in the LAM.
- C Distribution. The following is the minimum distribution of form(s) completed by the adjuster for the loss adjustment inspection.
- (1) Original copy to the office designated by the insurance provider to retain original documents relative to the policyholder's file.
 - (2) One legible copy to the insured.

6 DEFINITIONS

- A General. Terms and definitions that are general (not crop specific) to loss adjustment are identified in the LAM.
- B Specific. Terms and definitions specific to grape loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.
- (1) Botrytis A grape disease that covers young fruit with a fuzzy gray-brown coating of fungal growth that later may dry into infected mummies. The disease develops in tight fruit clusters; dense foliage; and cool, moist growing conditions.

- (2) Graft To unite a shoot and bud (scion) with a rootstock or an existing vine in accordance with recommended practices to form a living union.
- (3) Harvest Picking the clusters of grapes from the vines either by hand or machine.
- (4) Phylloxera Small oval or pear shaped soil-borne insects that damage and kill French type grapes vines (*Vitis vinifera*). The nymphs and adults feed on the vine roots causing necrotic spots (areas of dead tissue) at the feeding sites. These insects thrive in heavy soils and cool growing conditions.
- (5) Set Out Physically planting the desired variety of grape plant in the ground in a desired planting pattern.
- (6) Varietal Group Grapes with similar characteristics that are grouped for insurance purposes as specified in the County Actuarial Table (Special Provisions).

7 RESPONSIBILITIES

A FCIC Product Development Division

- (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 clarification, 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 Division, 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, printouts, or on a Special Report attached to the appropriate form, specified in approved standards and procedures.
- (7) In addition to the responsibilities identified in the LAM, determine whether contract provisions or requirements for grapes apply to the insured, and if so, whether they have been complied with by the insured.

8 INSURANCE CONTRACT INFORMATION

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

A Insurability

- (1) Insured Crop:
 - (a) California - insurable grapes will be ANY insured variety of grapes in the county for which a premium rate is provided by the County Actuarial Table.
 - (b) All other states - insurable grapes will be ALL varieties of grapes in the county for which a premium rate is provided by the County Actuarial Table.
 - (c) All insured grape varieties that are grown for wine, juice, raisins, or canning.
 - (d) Grapes grown in vineyards, that if inspected, are considered acceptable by the insurance provider.

Note: See the CIH for applicant/insured and insurance provider instructions for completing the self-certifying producer's pre-acceptance worksheet.
 - (e) After being set out or grafted, the vines must have reached the insurable vine age designated in the County Actuarial Table.
 - (f) The vines must have produced an average of 2 tons of grapes per acre during at least one of the three crop years preceding the insured crop year, unless the insurance provider inspects and allows insurance on such grapes.

- (2) Insured Acreage. Grape vines interplanted with another perennial crop are insurable unless the insurance provider inspects the acreage and determines that it (acreage) does not meet the requirements contained in the policy.
- (3) Causes of Loss. See the Grape Crop Provisions for causes of loss, which specifically exclude such causes as:
 - (a) phylloxera, regardless of cause; or
 - (b) the inability to market grapes for any reason other than physical damage from an insurable causes of loss. For example, an indemnity will not be paid when the insured is unable to market grapes due to quarantine, boycott, or refusal of any person to accept production.

B General Provisions Not Applicable to CAT

- (1) optional units;
- (2) written agreements; and
- (3) hail and fire exclusion provisions (also not applicable to limited buy-up).

C Unit Division

- (1) Basic Units. Unless limited by the Special Provisions, a basic unit as defined in the Basic Provisions, may be divided into optional units, if for each optional unit, the insured meets all the conditions stated in the Grape Crop Provisions are met, or if a written agreement to such division exists.

Note: In California only, a basic unit will also be established for each grape variety that the insured chooses to insure.

- (2) Optional Units
 - (a) In all states except California: optional units may be established by: 1 section, section equivalent, or FSA farm serial number; 2 on acreage including both irrigated and non-irrigated practices; 3 on acreage located on non-contiguous land; or 4 on acreage by varietal group.

Note: see the Grape Crop Provisions for specific information for items 1 through 4 above.

- (b) In California only: unless otherwise allowed by a written agreement, optional units may ONLY be established if each

optional unit is located on non-contiguous land.

D Quality Adjustment (QA)

(1) General Information

- (a) Refer to the Grape Crop Provisions for QA requirements for mature marketable production which, due to insurable causes, has a value of less than 75 percent of the average market price of undamaged grapes of the same or similar variety.
- (b) Normally, mature unharvested grape production that has a value will be harvested. Grapes appraised using the "Harvested Method" or the "Mature Bunch Weight Method" and (1) are not harvested and marketed; and (2) have potential value; are eligible for QA.
- (c) Enter values, prices, and factors in the applicable block of the appraised and/or harvested production sections of the claim form.

(2) Value, Market Price, Average Market Price, and Factor Determination

- (a) **Value and Market Price.** Determine the value per ton of qualifying damaged production and the average market price of undamaged grapes on the earlier of the date the damaged grape production is sold, or the date of final inspection for the unit.
- (b) **Average Market Price.** Calculate the average market price of undamaged production by averaging the prices being paid (in dollars and cents) by usual marketing outlets for the area during the week in which the damaged grapes were valued.
- (c) **Three-decimal QA Factor.** Calculate the three-decimal QA factor as follows: value per ton of the damaged grapes divided by the maximum price election for such type (varietal group) of grapes equals the QA factor, not to exceed 1.000.

Note: Multiply this result by the number of tons of the eligible damaged grapes.

(3) QA Calculations

When grape damage, due to insurable causes, is such that the vineyard has grapes with at least two different values (the insured could receive two values by select picking the grapes), at least one of these values is less than 75% of the market price for undamaged grapes, calculate the QA factor as follows:

- (a) Determine the number of acres of grape production that is eligible for QA and is not on the same vine and or intermingled within the same rows as grapes that are not eligible for QA (see the LAM for determine acres).
- (b) If the grapes are on the same vine or intermingled within the same rows, and could (or should) be select picked, calculate the percentage of appraised grapes that would qualify for QA as follows:
- 1 Number of bunches that would qualify for QA divided by the total bunches in the samples equals the percentage of grapes that qualify for QA.
 - 2 Example: In a 20.0 acre plot, there were 852 bunches from five samples. 426 bunches qualify for QA. $426 \div 852 = 50\%$. Multiply the number of acres by this percentage for the number of acres qualifying. (20.0 acres x .50 = 10.0 acres).
- (c) Make separate line entries on the claim form for appraised acreage and production that DOES NOT qualify for QA; AND for appraised acreage and production that DOES qualify for QA.
- 1 If there is only ONE value that is less than 75 percent of the market price, calculate the three-digit QA factor as follows:

value per ton of damaged grapes divided by the maximum price election.
 - 2 If there are TWO OR MORE values less than 75 percent of the market price:

multiply each value by the percentage of the total production having these values; then, total these adjusted values to determine the average value for the appraised grape production that qualifies for QA; and, divide this value by the maximum price election for the type of grapes to arrive at the QA factor to be entered in the appraised production QA item entry on the claim form.

Example 1: There are two different values; one has QA and the second has no QA. On a 20.0 acre lot, 50% of the appraised production could be select picked and has a value of \$1200/ton. The remaining 50% of the production can be sold to a distillery for \$200/ton. The highest price election for the variety of grapes is \$900.

● $\$200 \div \$900 = .222$ (QA factor)

The 10.0 acres with the \$1200/ton value would be entered on the claim form WITHOUT a QA factor. The 10.0 acres with the \$200 value would be entered on the claim form on a separate line with the .222 QA factor.

Example 2: Grape production with two different values and both values have QA. A total of 50% of the production in the vineyard qualifies for QA. Of the 50%, 60% of the production has a value of \$500 and 40% has a value of \$200. The highest price election for this variety is \$900. The adjusted value for the total acreage qualifying would be as follows:

$.60 \times \$500 = \300

$.40 \times \$200 = \underline{\$80}$

Total	\$380
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● $\$380 \div \$900 = .422$ (QA factor)

Note: Select picking means grapes having two different values would be picked from the same acreage; e.g., some of the grapes could be picked for wine (intended use) and the remaining grapes could be sold for other use (distillery material, etc.).

- (d) For damage caused solely by fire, refer to the LAM.
- (e) Explain reasons for QA in the "Narrative" section of the claim form or on a Special Report form.

9 (RESERVED)

10 (RESERVED)

(RESERVED)

(RESERVED)

PART 2 GRAPE APPRAISALS

11 GENERAL APPRAISAL STANDARDS

A General Information

- (1) These standards apply when appraising immature and mature potential grape production utilizing the appropriate appraisal methods as evaluated by the adjuster.
 - (a) For immature production, use the "Immature Bunch Weight Appraisal Method."
 - (b) For mature production, use either the "Mature Bunch Weight Appraisal Method" or the "Harvested Appraisal Method," as applicable.
 - (c) For grapes that are harvested and dried for raisins, use the "Grapes Harvested to Produce Raisins Appraisal Method."
- (2) Make separate appraisals for each insurable type (varietal group).

Note: See the County Actuarial Table for a list of insurable grape types.
- (3) ANY DEVIATION IN APPRAISAL METHODS REQUIRE FCIC WRITTEN AUTHORIZATION (as described in the LAM).

B As specified in the LAM, appraisals are to be made:

- (1) when the insured has grape acreage that she/he does not intend to harvest or which is unharvested at the end of the insurance period;
- (2) for grapes harvested before maturity;
- (3) for special use (champagne or Botrytis-affected grapes); and
- (4) for raisin production to be converted to a fresh weight equivalent.

12 SAMPLE SELECTION STANDARDS

A Selecting Representative Samples for Appraisals

- (1) Make a general examination of all acreage in the unit. Determine the number and general location of vines to be used in the representative samples based on:
 - (a) total acreage and number of vines;

- (b) extent of variation in the amount of production or damage within the acreage and location of the fruit on the vine.
 - (c) percent of each variety in the acreage;
 - (d) vine age, size, density, and vigor - when there appears to be significant differences within the same vineyard or an insured wishes to destroy a portion of the vineyard, split the vineyard into sub-vineyards and appraise each one separately;
 - (e) the acreage in the unit from which fruit has been picked, and the extent of variation in the amount of unpicked fruit on the vines.
- (2) Use as many sample vines as are necessary to accurately determine potential production. Minimum sample requirements are as follows:

GRAPE MINIMUM SAMPLE TABLE

Number of Vines in Acreage:	Select:
1 through 1000 vines	2 samples
1 additional sample for each additional 3000 vines (or fraction thereof).	
*1 sample = 5 consecutive vines. Choose vines at random from an area that is representative of the acreage.	

B Determining the Number of Vines per Acre

See section 14 for calculations or Exhibit 1 for the vineyard populations table, to determine the number of vines per acre, as applicable.

13 APPRAISAL METHODS

A Immature Bunch Weight Appraisal Method

- (1) Use these methods when, at the time of appraisal, the appraised grapes:
 - (a) have not reached the level of maturity to be harvested for the intended use and are not going to be cared for to maturity; and
 - (b) the conditions for using the "Harvested Appraisal Method" below do not apply.

- (2) Use the grape/table grape appraisal worksheet to count and record the number of undamaged bunches from each sample (see section 12). Include any bunches damaged by uninsurable causes.
- (3) Determine by type (varietal group), the average mature weight per bunch based on information obtained from the local extension service office; university agriculture department; and/or historical average mature bunch weights for the vineyard.

Note: See section 14 (items 23 to 25) that contains standards for recording immature bunch weights on the grape/table grape appraisal worksheet.

- (4) Complete the chain calculations on the appraisal worksheet to determine the appraisal in tons rounded to tenths.

B Mature Bunch Weight Appraisal Method

- (1) Use this method if the type (varietal group) has reached the level of maturity to be harvested for the intended use and the conditions for using the "Immature Bunch Weight Appraisal Method," or the "Harvested Appraisal Method" do not apply.
- (2) On the grape/table grape appraisal worksheet, record the number of bunches in each sample group that the insured could realize a value for (either from intended use or other use).
- (3) Select representative vines for bunch sampling.
 - (a) The adjuster and the insured should agree on the vines selected as representative samples.
 - (b) If the adjuster and insured cannot agree on representative samples, contact the claims supervisor.
- (4) Include any bunches damaged by uninsurable causes.
- (5) Selecting and weighing bunches.
 - (a) Pick 10 average-size bunches from each sample group. Do not pick the smallest nor the largest bunches, select average-size bunches that would be representative of all bunches in the sample.
 - (b) Weigh the 10 bunches to the nearest tenth of a pound and record the weight on the grape/table grape appraisal worksheet.

- (c) If 10 representative bunches cannot be found in the 5 consecutive vines of the sample, use as many additional vines as necessary to obtain the required number of bunches.
- (d) If the appraised production is eligible for QA, refer to the QA standards in section 8.

Note: Repeat this process for each sample group selected.

- (6) Example. A 20.0 acre unit of Thompson Seedless vines are planted in an 8 ft. x 12 ft. spacing with 454 vines per acre. 454 vines x 20.0 acres = 9,080 vines for the unit. Five samples are taken (2 samples from the first 1000 vines and 3 samples for the remaining 8080 vines).

SAMPLE INFORMATION		
Sample Number	Number of Bunches/Sample	Total Weight in Pounds (.X)
1	10	12.4
2	10	14.2
3	10	11.1
4	10	10.0
5	10	13.5
Totals:	50	61.2

Calculations:

- 61.2 lbs. ÷ 50 bunches = 1.22 lbs. average weight/bunch (results rounded to two decimal places)

The adjuster found an average of 21.3 bunches/vine acceptable for processor use, therefore:

- 21.3 bunches x 454 vines/acre = 9,670 bunches/acre.

- 9,670 bunches/acre x 1.22 lbs./bunch = 11,797 lbs./acre

- 11,797 lbs./acre ÷ 2,000 lbs./ton = 5.9 tons/acre (results rounded to tenths).

C Harvested Appraisal Method

Use this method only if part of the vineyard will be harvested and can be verified to be representative of the appraised acreage.

- (1) Inspect both harvested and unharvested acreage prior to harvest. Compare the crop on the vines to verify that the unharvested acreage is representative of the harvested acreage.

- (2) Document inspection results on a Special Report form.
 - (a) Indicate that the per-acre production of the harvested acreage is to be applied to the unharvested acreage.
 - (b) Explain how the harvested portion is representative of the entire acreage being appraised.
- (3) If the representative harvested production is eligible for QA, see the QA standards in section 8.

D Grapes Harvested to Produce Raisins Appraisal Method

- (1) From vineyard inspections, other than small scattered bunches NOT harvested - determine the amount of any unharvested production that could have been laid as raisins; or harvested and marketed as grapes; and/or any unharvested production due to uninsured damage. Do not count bunches that are obviously second-growth.
- (2) Convert raisin tonnage to grape tonnage by multiplying raisin tonnage by a factor of 4.5, results rounded to tenths.

Example: Raisin production for the unit is 2.53 tons. $2.53 \text{ tons} \times 4.5 = 11.4 \text{ tons}$
- (3) If raisin tonnage is difficult to determine because of berry-shatter or bunch desiccation; use an average weight of 1.25 pounds per bunch to determine the weight of all remaining grapes left on the vine.

14 APPRAISAL WORKSHEET ENTRIES AND CALCULATION STANDARDS

A General Information

- (1) Include the insurance provider name in the grape/table grape appraisal worksheet title (e.g., Mutual of Orosi Grape/Table Grape Appraisal Worksheet) if not pre-printed on the insurance provider form.
- (2) Insurance providers grape/table grape appraisal worksheets will be required to contain the applicable appraisal line entries.
- (3) Separate grape/table grape appraisal worksheets are required for each unit or plot inspected. Refer to section 12 for sampling requirements.

B Complete Appraisal Worksheet as Instructed Below

Note: Standard appraisal worksheet items are numbered consecutively below. An example appraisal worksheet is also provided to illustrate each line entry.

Verify or make the following entries:

<u>Standard Items</u>	<u>Information Required</u>
1 Policyholder	Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2 Unit Location	Physical location of the vineyard (road or avenue).
3 Unit Number	Five-digit unit number from the acreage report.
4 Claim Number	The number assigned to a loss claim by the insurance provider representative for control purposes.
5 Vine Spacing	Space between vines and between rows in whole feet (e.g., 8' x 12'). Use additional lines to note varying vine spacings within the unit.
6 No. of Vines per Acre	<p>a Enter the number of vines per acre (see Exhibit 1 for Vine Population Table); or</p> <p>b Calculate the number of vines per acre as follows:</p> <p>(1) Vine spacing in feet x row spacing in feet = sq. ft. per vine</p> <p>(2) 43,560 (square feet per acre) ÷ sq. ft. per vine = vines per acre</p> <p>(3) Example: The vines are 8 ft. apart and there are 12 ft. between rows.</p> <p> 8 ft. x 12 ft. = 96 sq. ft. per vine 43,560 sq. ft. per acre ÷ 96 sq. ft. per vine = 454 vines per acre</p>
7 No. of Acres in Unit	Unit acres, rounded to tenths.
8 Contract No.	Insured's assigned policy number.
9 Variety or Varieties	Name of variety or varieties being appraised.
10 Insured Crop	"Grapes."
11 Field ID	Plot or vineyard identification symbol.
12 No. of Acres	Acres in plot or vineyard, rounded to tenths.

13	Variety	Variety name.
14	Number of Bunches from each Sample	Number of bunches in each 5-vine sample.
15	Total Bunches	Total of Item 14 "Number of Bunches from Sample" entries.
16	No. of Samples	Total number of samples taken for item 14 "Number of Bunches from Sample (Sample = 5 Vines)."
17	Bunches per Sample	Item 15 "Total Bunches" ÷ item 16 "No. of Samples," results to tenths.
18	No. of Vines	MAKE NO ENTRY. "5" pre-printed on the form.
19	Average Bunches per Vine	Item 17 "Bunches per Sample" ÷ item 18 "No. of Vines," results to tenths.
20	Weight of 10 Sample Bunches	Weight of 10 average size bunches (in pounds to tenths) that are representative of the sample group. Note: If 10 representative bunches cannot be found on 5 consecutive vines in the sample group, use as many additional vines as necessary to collect 10 representative bunches. Use only the original sample group of 5 vines for entries in item 14.
21	Total Bunch Weight	Total weight of item 20 "Weight of 10 Sample Bunches" entries, results to tenths.
22	Total Bunches	10 bunches x total number of samples taken (from item 16 "No. of Samples), results in whole bunches.
Note: for "Immature Bunch Weight Appraisals" - enter "Immature Bunch Weight Appraisal," in items 23 to 25, as applicable.		
23	Weight of Sample Bunches	Weight from item 21 "Total Bunch Weight," results to tenths.
24	No. of Bunches	Number of bunches from item 22 "Total Bunches."
25	Average Bunch Weight	Item 23 "Weight of Sample Bunches" ÷ item 24 "No. of Bunches," results to two decimal places.
26	Vines per Acre	Number of vines from item 6 "No. of Vines per Acre."
27	Average Bunches	Average number of bunches per vine from item 19

	per Vine	"Average Bunches per Vine."
28	Bunches per Acre	Item 26 "Vines per Acre" x item 27 "Average Bunches per Vine," results to the nearest whole pound.
29	Average Bunch Weight	Average bunch weight from item 25 "Average Bunch Weight" to two decimal places.
30	Total Pounds per Acre	Item 28 "Bunches per Acre" x item 29 "Average Bunch Weight," results to the nearest whole pound.
31	Lugs or Tons Factor	Strike out "Lugs," and enter "2000."
32	Lugs or Tons per Acre To Count	Strike out "Lugs." Item 30 "Total Pounds per Acre" ÷ item 31 "Lugs or Tons Factor," results in tons to tenths.
33	Narrative	Document information pertinent to the appraisal. <ul style="list-style-type: none"> a Note source used to determine the average bunch weight (see section 13 A). If more room is needed, enter information on a Special Report form and enter "see attached Special Report." b By line, identify any appraised production that is eligible for QA. Explain whether individual bunches or the entire appraisal is being quality adjusted. c List cause(s) of damage and date(s) of damage (e.g., MM/DD/YY). d Enter notes/calculations here or on an attached Special Report form. If a Special Report form is attached, so indicate. e Document any "Special Use Method" appraisals; unusual appraisal entries/findings; and supply any additional information pertinent to the unit appraisal.
34	Adjuster's Signature	After the insured signs, the adjuster signs and enters his/her code number.
35	Date	Date of adjuster's signature and code number assigned by the insurance provider (e.g., MM/DD/YY).
36	Insured's Signature	Insured's or insured's authorized representative's signature after reviewing all entries with the adjuster.

(FOR ILLUSTRATION PURPOSES ONLY)
(Insurance Provider Name)

1 POLICYHOLDER I.M. Insured				2 UNIT LOCATION 14th and Vine				3 UNIT NUMBER 00100		4 CLAIM NUMBER XXXXX				
5 VINE SPACING 8 X 12				6 NO. OF VINES PER ACRE 454		7 NO. OF ACRES IN UNIT 25.0			8 CONTRACT NO. XXXXXXXX					
				9 VARIETY OR VARIETIES Niagara						10 INSURED CROP Grapes				
Field ID 11	No. of Acres 12	Bunch Counts								Total Bunches 15	No. of Samples 16	Bunches Per Sample 17	No. of Vines 18	Average Bunches Per Vine 19
		13 Variety Niagara												
14 Number of Bunches from each Sample (Sample = 5 Vines)														
C	5.0	100	103	101	96	99	98	94	91					
										782	8	97.8	5	19.6
20 Weight of 10 Sample Bunches										21 Total Bunch Weight		22 Total Bunches		
										76.5		80		
Weight of Sample Bunches 23	No. of Bunches 24	Average Bunch Weight 25	Vines Per Acre 26	Average Bunches Per Vine 27	Bunches Per Acre 28	Average Bunch Weight 29	Total Pounds Per Acre 30	Lug or Ton Factor 31	Lugs or Tons Per Acre To Count 32					
76.5	80	.96	454	19.6	8898	.96	8542	2000	4.3					
$\frac{76.5}{80} = .96 \quad 454 \times 19.6 = 8898 \quad 8898 \times .96 = 8542 \quad \frac{8542}{2000} = 4.3$														
Field ID 11	No. of Acres 12	Bunch Counts								Total Bunches 15	No. of Samples 16	Bunches Per Sample 17	No. of Vines 18	Average Bunches Per Vine 19
		13 Variety												
14 Number of Bunches from each Sample (Sample = 5 Vines)														
												5		
20 Weight of 10 Sample Bunches										21 Total Bunch Weight		22 Total Bunches		
Weight of Sample Bunches 23	No. of Bunches 24	Average Bunch Weight 25	Vines Per Acre 26	Average Bunches Per Vine 27	Bunches Per Acre 28	Average Bunch Weight 29	Total Pounds Per Acre 30	Lug or Ton Factor 31	Lugs or Tons Per Acre To Count 32					
$\frac{\quad}{\quad} = \quad \quad \quad \times \quad = \quad \quad \times \quad = \quad \quad \div$														
20 Weight of 10 Sample Bunches										21 Total Bunch Weight		22 Total Bunches		
Weight of Sample Bunches 23	No. of Bunches 24	Average Bunch Weight 25	Vines Per Acre 26	Average Bunches Per Vine 27	Bunches Per Acre 28	Average Bunch Weight 29	Total Pounds Per Acre 30	Lug or Ton Factor 31	Lugs or Tons Per Acre To Count 32					
$\frac{\quad}{\quad} = \quad \quad \quad \times \quad = \quad \quad \times \quad = \quad \quad \div$														

Field ID 11	No. of Acres 12	Bunch Counts										Total Bunches 15	No. of Samples 16	Bunches Per Sample 17	No. of Vines 18	Average Bunches Per Vine 19
		13 Variety														
14 Number of Bunches from each Sample (Sample = 5 Vines)												÷	=	÷	5	=
20 Weight of 10 Sample Bunches																
Weight of Sample Bunches 23	No. of Bunches 24	Average Bunch Weight 25	Vines Per Acre 26	Average Bunches Per Vine 27	Bunches Per Acre 28	Average Bunch Weight 29	Total Pounds Per Acre 30	Lug or Ton Factor 31	Lugs or Tons Per Acre To Count 32							
÷	=		X	=	X	=	÷									

33 NARRATIVE:

34 ADJUSTER'S SIGNATURE <i>XXXXX I.M. Adjuster</i>	35 DATE <i>MM/DD/YY</i>	36 INSURED'S SIGNATURE <i>I.M. Inusred</i>
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COLLECTION OF INFORMATION AND DATA (PRIVACY ACT)

To the extent that the information requested herein relates to the information supplier's individual capacity as opposed to the supplier's entrepreneurial (business) capacity, the following statements are made in accordance with the Privacy Act of 1974, as amended (5 U.S.C. 552a). The authority for requesting information to be furnished on this form is the Federal Crop Insurance Act, as amended, (7 U.S.C. 1501 et seq.) and the Federal Crop Insurance Regulations contained in 7 CFR Chapter IV.

Collection of the Social Security Account Number (SSN) or the Employer Identification Number (EIN) is authorized by section 506 of the Federal Crop Insurance Act (7 U.S.C. 1506), as amended by the Food, Agriculture, Conservation, and Trade Act of 1990 (1990 Farm Act) (Pub. L. 101-624, 104 Stat. 3359), and is required as a condition of eligibility for participation in the Federal crop insurance program. The primary use of the SSN or EIN is to correctly identify you, and any other person with an interest in your operation of 10 percent or more, as a policyholder within the systems maintained by the Federal Crop Insurance Corporation (FCIC). Furnishing the SSN/EIN is voluntary; however, failure to furnish that number will result in you being denied program participation and benefits.

The balance of the information requested is necessary for the insurance company and FCIC to process this form to provide insurance, provide reinsurance, determine eligibility, determine the correct parties to the agreement, determine and collect premiums or other monetary amounts (or fees), and pay benefits. The information furnished on this form will be used by Federal agencies, FCIC employees, insurance companies, and contractors who require such information in the performance of their duties. The information may be furnished to: FCIC contract agencies; employees and loss adjusters; reinsured companies; other agencies within the United States Department of Agriculture; the Internal Revenue Service; the Department of Justice, or other Federal or State law enforcement agencies; credit reporting agencies and collection agencies; other Federal agencies as requested in computer matching programs; and in response to judicial orders in the course of litigation. Furnishing the information required by this form is voluntary; however, failure to report the correct, complete information requested may result in rejection of this form; rejection of any claim for indemnity, replanting payment, or other benefit; ineligibility for insurance; and a unilateral determination of any monetary amounts due.

15 APPRAISAL CALCULATION STANDARDS

See section 14, Appraisal Worksheet and Calculation Standards form entries, appraisal calculations, and rounding rules.

16 APPRAISAL MODIFICATION AND DEVIATION STANDARDS

There are no pre-established modifications in this handbook. See the LAM for additional information.

17 (RESERVED)

18 (RESERVED)

(RESERVED)

PART 3 GRAPE CLAIMS**19 CLAIM FORM ENTRIES AND COMPLETION STANDARDS**

Generic Standard Item identifiers have been assigned to each required item. Insurance providers are to ensure that their claim form provides the same information consistent with the FCIC standards. Insurance providers may provide separate columns, items, or entries for information which, by necessity, have been consolidated into a single column, item, or entry in this standard. Any difference in arrangement of insurance providers' items or information is considered cosmetic and not substantive unless it adversely affects the calculations, 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. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and the insured are to initial any line deletions.
- (3) Refer to the LAM for instructions regarding:
 - (a) acreage reports containing errors;
 - (b) delayed notices and delayed claims;
 - (c) corrected claims or fire losses (double coverage) and cases involving concealment, misrepresentation, or litigation;
 - (d) claims involving a Certification Form, (when all the acreage on the unit has been appraised to be put to another use); and
 - (e) "No Indemnity Due" claims must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee.
- (4) The adjuster is responsible for determining if any of the insured's requirements under the notice and claim provisions have not been met. If any have not, the adjuster should contact the insurance provider.
- (5) Instructions labeled "P" apply to preliminary inspections only.
- (6) Instructions labeled "F" apply to final inspections only.
- (7) Instructions not labeled apply to all inspections.

B Heading Information

Verify or make the following entries:

<u>Standard Items</u>		<u>Information Required</u>	
1	Crop/Code		"Grapes" (0053).
2	Unit		Five-digit unit number from the acreage report after it is verified to be correct (e.g., 00100).
3	Legal Description		Section, Township, and Range or other legal description that identifies the location of the unit.
4	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 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).
5	Cause of Damage	P	MAKE NO ENTRY
		F	Enter the primary insured cause of loss EXACTLY as listed in the LAM. If it is evident that no indemnity is due, enter "NONE." If a primary or secondary insured cause of loss is coded as "Other," explain in the "Narrative." Diseases or insect infestation are not insurable causes of loss, 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.
6	Primary Cause %	P	MAKE NO ENTRY
		F	Enter percent of primary cause of damage (primary cause of damage must exceed 50 percent). Enter "X" in the major secondary cause of damage.
7	Company/Agency		Company name and agency name.
8	Name of Insured		Name of the insured that identifies exactly the person

(legal entity) to whom the policy is issued.

9	Claim Number		Enter the claim number as assigned by the insurance provider representative.
10	Policy Number		Insured's assigned policy number.
11	Crop Year		Crop year for which the claim is filed, as defined in the policy.
12	Additional Units	P	MAKE NO ENTRY
		F	Enter the unit number(s) for ALL non-loss units for the crop at the time of final inspection. A non-loss unit is any unit for which a claim form has not been completed. Additional no-loss units may be entered on a single claim form.
			Note: if more spaces are needed for non-loss units, enter the unit numbers on an attached Special Report form identified as "Non-loss" units.
13	Estimated Production per Acre	P	MAKE NO ENTRY
		F	Enter the estimated yield per acre in whole tons of all non-loss units for the crop at the time of final inspection.
14	Date(s) Notice of Loss	P	<p>a Enter date the notice of damage was given for the unit in item 2.</p> <p>b A third preliminary inspection (if needed) requires an additional set of claim forms. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set.</p> <p>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.</p> <p>d If the inspection is initiated by the insurance provider, enter "Company Insp." instead of the date.</p>
		F	Adjusters: Transfer the last date in the 1st or 2nd space to the FINAL space if a final inspection should be made as a result of the notice. Always enter the complete date of notice (month, day, year) for the "FINAL" inspection in the "FINAL" space on the first page of the first set of claim forms. For a delayed notice of loss or delayed

claim, refer to the LAM.

- 15 **Companion Policies**
- a If no other person has a share in the unit (insured has 100 percent share), MAKE NO ENTRY.
 - b In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter "NONE."
 - (1) If the other person has a multiple-peril contract and it can be determined that the SAME insurance provider services it, enter the contract number. Handle these companion policies according to insurance provider instructions.
 - (2) If the OTHER person has a multiple-peril contact and a DIFFERENT insurance provider or agent services it, enter the name of the insurance provider and/or agent (and contract number) if known.
 - (3) If unable to verify the existence of a companion contract, enter "Unknown" and contact the insurance provider for further instructions.

Note: See the LAM for further information regarding companion contracts.

SECTION I - ACREAGE APPRAISED, PRODUCTION, AND ADJUSTMENTS

Make separate line entries for varying:

- (1) rate classes, types, or farming practices;
- (2) APH yields;
- (3) appraisals;
- (4) adjustments to appraised mature production (quality adjustment factors);
- (5) stages or intended use(s) of acreage;

- (6) shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (7) appraisals for hail or fire damage; or fire if hail and fire exclusion is in effect.

Verify or make the following entries:

<u>Standard Items</u>	<u>Information Required</u>
A Field ID	The field identification symbol from a sketch map or an aerial photo. See the "Narrative." In the margin (or in a separate column), enter the date of inspection for the last line entry of each inspection.
B Preliminary Acres	<p>P The number of acres, to tenths, (include "E" if estimated), for which consent for other use has been given. Determine actual acreage, to tenths, when the boundaries of the appraised acreage may not be determined later.</p> <p>F MAKE NO ENTRY</p>
C Final Acres	<p>See the LAM for definition of acceptable determined acres used herein.</p> <p>P Determine acres to tenths (include "E" if estimated) for which consent is given for other use and/or acreage is:</p> <ul style="list-style-type: none"> a put to other use without prior consent; b abandoned; or c damaged by uninsured causes. <p>F Determined acres to tenths.</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. Document authorization in the "Narrative."</p> <p>ACCOUNT FOR ALL ACREAGE IN THE UNIT. In the event of over- reported acres, handle in accordance with individual company policy. In the event of under-reported acres, draw a diagonal line in column "C" as shown below.</p> <p>C₁ Enter the actual acres for the vineyard or subvineyard.</p>

C₂ Enter the reported acres for the vineyard or subvineyard.

C ₁	C ₂
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D **Interest or Share** Insured's interest in the crop to three-decimal places as determined at the time of inspection. If shares vary on the same UNIT, use separate line entries.

E **Risk** The correct rate class from the County Actuarial Table. Verify with the acreage report and if the rate class is found to be incorrect, prepare a revised acreage report.

Note: Unrated land is uninsurable without a written agreement.

F **Practice** Practice, entered as a 3-digit code number exactly as specified on the County Actuarial Table for the practice carried out by the insured. If "No Practice Specified," enter appropriate 3-digit code number from the County Actuarial Table.

G **Type Class** Type, entered as a 3-digit code number exactly as specified on the County Actuarial Table, for the type grown by the insured. If "No Type Specified," enter appropriate 3-digit code number from the County Actuarial Table.

H **Stage** P MAKE NO ENTRY

F Stage abbreviations as shown below:

<u>STAGE</u>	<u>EXPLANATION</u>
"P"	Acreage abandoned; put to use without consent; or damaged solely by uninsured causes.
"H"	Harvested
"UH"	Unharvested or other use with consent.

I **Intended or Final Use**

Use of acreage. Use the following "Intended Use" abbreviations:

<u>USE</u>	<u>EXPLANATION</u>
"WOC"	Without consent
"SU"	Solely uninsured
"ABA"	Abandoned without consent
"H"	Harvested
"UH"	Unharvested

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

J **Appraised Potential**

Per-acre appraisal in tons, to tenths of POTENTIAL production for the acreage appraised (see appraisal methods for additional instructions).

Note: If there is no potential on UH acreage, enter "0."

K

MAKE NO ENTRY

L **Shell and/or Quality Factor**

P MAKE NO ENTRY

F For mature unharvested grape production which due to insurable causes has a value less than 75 percent of the market price of undamaged grapes of the same or similar variety:

- a Divide the value per ton of the applicable variety of damaged grapes by the HIGHEST price election of the applicable variety of grapes, if the damage is due to an insurable cause.
- b Enter as a 3-place decimal (e.g., .437, .089, etc.).
- c Do not allow any reduction in price due to uninsurable causes. If appraised grapes have no value, enter ".000." Identify in the "Narrative" which factors were and were not allowed in establishing the value.

M	Uninsured Causes	<p>EXPLAIN IN THE "NARRATIVE."</p> <p>a Hail and fire exclusion NOT in effect.</p> <p>(1) Enter NOT LESS than the insured's production guarantee per acre in tons, to tenths, for the line (calculated by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any such acreage:</p> <p style="margin-left: 40px;">(a) abandoned without consent;</p> <p style="margin-left: 40px;">(b) put to other use without consent;</p> <p style="margin-left: 40px;">(c) damaged SOLELY by uninsured causes; or</p> <p style="margin-left: 40px;">(d) for which the insured failed to provide acceptable records of production.</p> <p>Note: On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged SOLELY by uninsured causes separate from other production.</p> <p>(2) For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production per acre in tons, to tenths, for any such acreage.</p> <p>Note: For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.</p> <p>b See the LAM when a hail and fire exclusion is in effect.</p> <p>c Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.</p>
N	Adjusted Potential	<p>Column "J" times column "L" plus column "M," results in tons to tenths.</p>
O	Total to Count	<p>P MAKE NO ENTRY</p>

		F	Column "C" or "C ₁ " (as applicable for actual acres) times column "N," results in tons to tenths.
P	Per Acre		Per-acre guarantee: Enter the stage guarantee from the insured's policy.
Q	Total		Column "C" or "C ₂ " (as applicable for reported acres) ("C" if acreage is not under-reported) times Column "P," results in tons to tenths.
16	Total Acres	P	MAKE NO ENTRY
		F	Total actual acres (Column "C" [or "C ₁ " if there are under-reported acres] total), rounded to tenths.
17	Totals	P	MAKE NO ENTRY
		F	Totals for Column "O" and Column "Q," respectively.

Narrative: If more space is needed, attach a Special Report.

- (a) Enter "No Acreage Released," adjuster's initials, and date if no acreage is released on the unit.
- (b) If notice of damage was given and "No Inspection" is necessary, enter in the "Narrative" the unit number(s); "No Inspection" date; and the adjuster's initials. The insured's signature is not required.
- (c) Explain any uninsured causes, unusual, or controversial cases in this item or on an attachment. If the adjuster prepares an attachment, so indicate.
- (d) If there is an appraisal in item "M" for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.

If "comparable acreage" was used to establish the production figures for insured acreage, enter the location (identification) and yield of the comparable acreage.

- (e) State that there is "No Other Fire Insurance" when fire damages or destroys the insured grape crop and the adjuster has determined that the insured has no other fire insurance. Also see the LAM.
- (f) Explain any errors found on the acreage report.
- (g) Explain any commingled production. See the LAM.
- (h) Explain any entry for "Production not to Count" and/or any production not included in section II, column "I" for entries in column "B-E."

- (i) Explain any ".000" QA factor entered in section I, column "L" and/or section II, column "R."
- (j) Explain "No" checked in item 19.
- (k) Attach a sketch map or aerial photograph to identify the total unit:
 - (1) If consent is or has been given to put part of the unit to another use.
 - (2) If uninsured causes are present; or
 - (3) For unusual or controversial cases.

Note: Indicate on the aerial photograph or sketch map, the disposition of acreage destroyed or put to other use or without consent.
- (l) Explain any differences between date of 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 she/he 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 accordance with insurance provider instructions.
- (o) Explain any delayed notices or delayed claims as instructed in the LAM.
- (p) Document any authorized estimated acres shown in section I, item "C" as follows: "Line 3 "E" acres authorized by the insurance provider MM/DD/YY."
- (q) Document, in the "Narrative" or on a Special Report form, the method and calculation used to determine acres for the unit. See the LAM.
- (r) 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."
- (s) Specify the type of insects or diseases, and the type of insurable adverse weather that caused control measures to be ineffective, when the insured cause of damage or loss is listed as insects and disease. Explain why control measures did not work.

SECTION II - HARVESTED PRODUCTION

General Information

- (1) Account for ALL HARVESTED PRODUCTION (for **ALL ENTITIES** sharing in the crop) except production appraised BEFORE harvest and shown in section I because the quantity cannot be determined later.
- (2) For production commercially stored , sold, etc., enter the name and address of storage facility, buyer, packinghouse, or processor as applicable in items "B" - "E."
- (3) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:
 - (a) Different buyers or processors. The insured must have maintained satisfactory records of ALL production.
 - (b) Different types and/or quality (differing value).
 - (c) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
 - (d) There will generally be no harvested production entries in items "A" through "S" for preliminary inspections.
 - (e) If there is harvested production from more than one insured practice (or type) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in items "A" through "S" by type. If production has been commingled, see the LAM.
 - (f) If a correction is necessary in items "A" through "S," strike out all entries on the line. The insured and the adjuster should then initial the line deletion in the margin beside "A." Make corrected entries on a new line.

Verify or make the following entries:

<u>Standard Items</u>		<u>Information Required</u>	
18	Date Harvest Completed	P	MAKE NO ENTRY
		F	<ul style="list-style-type: none"> a Enter the date the ENTIRE acreage on the unit was either (1) totally destroyed; or (2) a combination of destroyed, or harvested. b Enter "Incomplete" if, at the time of final inspection, there is any insured acreage which is unharvested and could still be harvested. c Enter "No Harvest" if the acreage has an

appraisal of MORE than zero, but none of the acreage has or will be harvested.

- 19 **Similar Damage** P MAKE NO ENTRY
 - F Check "Yes" only if amount and cause of damage due to insurable causes is similar to the experience of other vineyards in the area. If "No" is checked, explain in the "Narrative."

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

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

- A1 **Share**
 - Insured's interest in the crop to three-decimal places.

- A2 **Field ID**
 - a If only one practice and/or type of harvested grape production is listed in section I, column "I," MAKE NO ENTRY.
 - b If more than one practice and/or type of harvested grape production is listed, and a separate approved APH yield exists, indicate for each practice/type, the corresponding field ID (from Section I, column "A").

- B -E
 - For each grape variety stored or sold, enter the name and address of the packinghouse, winery, or buyer as applicable.

- F - H
 - MAKE NO ENTRY

- I **Bu., Ton, Lbs., Cwt.**
 - Circle "Tons." Tons to tenths of the type of grapes harvested.
 - a **Grape production harvested before normal maturity:** (including champagne or Bortrytis-affected grapes), increase actual production as follows:
 - (1) Multiply the actual production by a price factor calculated as follows: value received (in whole dollars) per ton of such grapes divided by the value per ton (in whole dollars) of fully matured grapes of

the same type.

- (2) Document calculations and explain in the "Narrative."

b **Grapes harvested to produce raisins:**

- (1) **From vineyard inspections, other than small scattered bunches NOT harvested** - determine the amount of any unharvested production that could have been laid as raisins; or harvested and marketed as grapes; and/or any unharvested production due to uninsured damage. Do not count bunches that are obviously second-growth.
 - (a) Convert raisin tonnage to grape tonnage by multiplying raisin tonnage by a factor of 4.5.
 - (b) If raisin tonnage is difficult to determine because of berry-shatter or bunch desiccation; use an average weight of 1.25 pounds per bunch to determine the weight of all remaining grapes left on the vine.
 - (c) Add this determined amount to any determined amount in items b (2), (3), or (4) below and explain in the "Narrative."
- (2) **When ALL production has been boxed, delivered, and weighed as raisins** - convert raisin tonnage to grape tonnage as follows:
 - (a) Multiply delivered raisin tonnage (with adjustments for moisture over 16 percent* but without adjustments for substandards, or "B" or better maturity) by a factor of 4.5.

*Note: Raisin tonnage will be reduced 0.12 percent for each 0.10 percent moisture in excess of

16.0 percent.

- (b) Add the resulting amount to any amount determined in b(1) above and enter the total amount and explain in "Narrative."

Example: Delivered raisin tonnage is 10.0 tons with 18.0 percent moisture (moisture factor is .9760, see Exhibit 2), calculate production as follows: $10.0 \text{ tons} \times .9760 = 9.76 \text{ tons}$ $\times 4.5 = 43.9 \text{ tons}$ of grapes.

- (3) **When PART of the production has or will be boxed, delivered, and weighed as raisins** - convert raisin tonnage to grape tonnage as follows:

- (a) Appraise raisins (using the applicable appraisal method) and adjust the delivered raisin tonnage as instructed in b(2) above.
- (b) Multiply the appraised raisin tonnage by a factor of 4.5.
- (c) Add the resulting amount to any amount determined in item b(1) above and enter the total amount in tons to tenths.

- (4) **When NO production will be boxed, delivered, and weighed as raisins** - convert raisin tonnage to grape tonnage, as follows:

- (a) Appraise raisins (using the applicable appraisal method).
- (b) Multiply the appraised raisin tonnage by a factor of 4.5.
- (c) Add the resulting amount to any amount determined in b(1) above and enter the total amount and explain in the "Narrative."

Note: If the number of bunches on trays

cannot accurately be determined because of bunches being tightly stuck together and/or deterioration on the trays, in lieu of b(4) above; determine appraised grape tonnage by multiplying the number of trays by 20.25 pounds (standard average weight of a tray of grapes when grapes are first laid) and divide by 2000, results in tons, to tenths.

(d) Add the resulting amount to any amount determined in b(1) above and enter the total amount in tons to tenths.

(e) Document calculations in the "Narrative" or on a Special Report form, as applicable.

J -M

MAKE NO ENTRY

N **Adjusted Production**

Tons to tenths of type of grapes harvested from Column "I."

O **Production Not to Count**

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

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

P **Production**

Column "N" minus column "O," results in tons to tenths.

Q₁ **Value**

a Enter the dollars and cents value per ton of grapes that, due to insurable causes, have a value of less than 75 percent of the average market price of undamaged grapes of the same variety.

b The value per ton of the qualifying damaged production and the average market price of the undamaged grapes will be determined on the earlier of the date the damaged production is sold or the date of final inspection for the unit.

- c The average market price of undamaged production will be calculated by averaging the prices being paid by usual marketing outlets for the area during the week in which the damaged grapes were valued.
- d Enter in the "Narrative," the reasons for quality adjustment. Include any factors affecting the price of grapes even though such factors (alone) may not have qualified grapes for quality adjustment.

Considerations:

- (1) Did you actually see the grapes to verify quality?
- (2) What was the time lapse between picking and sale of the grapes?
- (3) Did the insured follow cultural and farming practices necessary to raise grapes?

- e Damaged grapes are valued the earlier of, the date grapes were sold or the date of final loss adjustment. If the grapes are sold on-the-vine, value shall include normal harvest and delivery costs.

Q ₂	Market Value		The highest price election for such type (varietal group) from the County Actuarial Table.
R	Quality Factor		For production which is eligible for QA; column Q1 divided by column Q2, results to three-decimal places.
S	Production to Count		Column "P" times column "R," results in tons to tenths.
22	Section II Total	F	Total of Column "S."
23	Section I Total	F	Enter figure from section I, column "O" total.
24	Unit Total	F	Item 22 plus item 23.
25	Adjuster's Signature, Code Number, and Date	P	Signature of adjuster, code number, and date signed after the insured (or other claimant) has signed. For an absentee insured, enter your code number ONLY. The signature and date will be entered AFTER the absentee

- has signed and returned the claim form.
- F The final inspection should be signed on bottom line.
- 26 **Insured's Signature and Date**
- P Insured's (or other claimant's) signature and date. 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.
 - F Final inspection should be signed on bottom line.
- 27 **Page Numbers**
- P Page numbers - "1," "2," etc., at time of inspection.
 - F Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

PRODUCTION WORKSHEET
(FOR ILLUSTRATION PURPOSES ONLY)

1 Crop/Code Grapes 0053	2 Unit 00100	3 Legal Description S1-T2-R3			7 Company Any Company	
4 Date of Damage APR 26	NOV 24			Agency Any Agency		
5 Cause of Damage Freeze						
6 Primary Cause % 100%						
12 Additional Units 00200						
13 Est. Prod Per Acre 10						
8 Name of Insured I.M. Insured						
9 Claim Number XXXXXX		11 Crop Year 19YY				
10 Policy Number XX-XXX-XXXXXXX						
14 Date(s) Notice of Loss	1st 4-28-YY	2nd	Final 11-11-YY			
15 Companion Policy(s) NONE						

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K1 K2	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)
A		10.0	1.000	A01	002	016	UH	UH	4.3				4.3	43.0	4.5	45.0
B		10.0	1.000	A01	002	016	H	H							4.5	45.0
C		16.0	1.000	A01	002	016	H	H							4.5	72.0
16 TOTAL		36.0											17 TOTALS	43.0		162.0

NARRATIVE (If more space is needed, attach a Special Report)

SECTION II - HARVESTED PRODUCTION

18 Date Harvest Completed 11-15-YY 19 Is damage similar to other farms in the area? Yes No 20 Assignment of Indemnity? Yes No 21 Transfer of Right To Indemnity? Yes No

MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION									
A1 A2	B	C	D	E	F	G	H	I	J	K1 K2	L1 L2	M1 M2	N	O	P	Q1 Q2	R	S
Share Field ID	Length of Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	Bu. Ton Lbs. CWT	Shell/ Sugar Factor	FM % Factor	Moisture Factor	Test WT Factor	Adjusted Production (Hor1)xJxK2xL2xM2	Prod. Not to Count	Production (N - O)	Value Mkt. Price	Quality Factor (Q1 ÷ Q2)	Production to Count (P x R)
1.000	ABC Packinghouse						22.2					22.2		22.2			22.2	
1.000	ABC Packinghouse						40.0					40.0		40.0	150.00 300.00	.500	20.0	

I certify the information provided above, to the best of my knowledge, to be true and complete and that it will be used to determine my loss, if any, for damage to my insured crops
I understand that this Production Worksheet and supporting papers are subject to audit and approval by the company. I understand that this crop insurance is subsidized and reinsured by the Federal Crop Insurance Corporation, an agency of the United States, and that I may be prosecuted under applicable provisions of the Criminal Code of the United States for knowingly or willfully making false statements or filing false reports, and if convicted may be fined up to \$5,000.00 or imprisoned up to two (2) years, or both, pursuant to 18 U.S.C. 1014, or other applicable provisions of the Criminal Code of the United States.

22 Section II Total 42.2
23 Section I Total 43.0
24 Unit Total 85.2

25 Adjuster's Signature and Code Number		Date	26 Insured's Signature		Date
1st Inspection	Mr. Adjuster 12345	6/15/YY	1st Inspection	I.M. Insured	6/15/YY
2nd Inspection	Mr. Adjuster 12345	7/31/YY	2nd Inspection	I.M. Insured	7/31/YY
Final Inspection	Mr. Adjuster 12345	11/10/YY	Final Inspection	I.M. Insured	11/10/YY

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(RESERVED)

(RESERVED)

VINEYARD POPULATIONS

		DISTANCE BETWEEN VINES (IN FEET)														
		6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
DISTANCE BETWEEN ROWS (IN FEET)	6	1210	1037	908	807	726	660	605	558	519	484	453	427	403	382	363
	7	1037	889	779	691	622	566	519	479	444	415	389	366	346	328	311
	8	908	779	681	605	545	495	454	419	389	363	340	320	303	287	272
	9	807	691	605	538	484	440	403	372	346	323	303	285	269	255	242
	10	726	622	545	484	436	396	363	335	311	290	272	256	242	229	218
	11	660	566	495	440	396	360	330	305	283	264	248	233	220	208	198
	12	605	519	454	403	363	330	303	279	259	242	227	214	202	191	182
	13	558	479	419	372	335	305	279	258	239	223	209	197	186	176	168
	14	519	444	389	346	311	283	259	239	222	207	194	183	173	164	156
	15	484	415	363	323	290	264	242	223	207	194	182	171	161	153	145
16	454	389	340	303	272	248	227	209	194	182	170	160	151	143	136	
17	427	366	320	285	256	233	214	197	183	171	160	151	142	135	128	
18	403	346	303	269	242	220	202	186	173	161	151	142	134	127	121	
19	382	328	287	255	229	208	191	176	164	153	143	135	127	121	115	
20	363	311	272	242	218	198	182	168	156	145	136	128	121	115	109	

For spacings not show on the charts: Multiply the distance between vines (nearest tenth foot) times the distance between rows (nearest tenth foot) and divide the result into 43,560 (round result to the nearest whole number).

Example: 6.5 ft. X 10 ft. = 65 sq. ft.
 $43,560 \div 65 = 670$ vines per acre

(RESERVED)

RAISIN MOISTURE ADJUSTMENT FACTOR TABLE										
WHOLE PERCENT MOISTURE	TENTHS OF PERCENT - MOISTURE									
	0.0	0.1	0.2	0.3	0.4	0.5	0.6	0.7	0.8	0.9
16	1.0000	0.9988	0.9976	0.9964	0.9952	0.9940	0.9928	0.9916	0.9904	0.9892
17	0.9880	0.9868	0.9856	0.9844	0.9832	0.9820	0.9808	0.9796	0.9784	0.9772
18	0.9760	0.9748	0.9736	0.9724	0.9712	0.9700	0.9688	0.9676	0.9664	0.9652
19	0.9640	0.9628	0.9616	0.9604	0.9592	0.9580	0.9568	0.9556	0.9544	0.9532
20	0.9520	0.9508	0.9496	0.9484	0.9472	0.9460	0.9448	0.9436	0.9424	0.9412
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21	0.9400	0.9388	0.9376	0.9364	0.9352	0.9340	0.9328	0.9316	0.9304	0.9292
22	0.9280	0.9268	0.9256	0.9244	0.9232	0.9220	0.9208	0.9196	0.9184	0.9172
23	0.9160	0.9148	0.9136	0.9124	0.9112	0.9100	0.9088	0.9076	0.9064	0.9052
24	0.9040	0.9028	0.9016	0.9004	0.8992	0.8980	0.8968	0.8956	0.8944	0.8932
25	0.8920	0.8908	0.8896	0.8884	0.8872	0.8860	0.8848	0.8836	0.8824	0.8812
<hr/>										
26	0.8800	0.8788	0.8776	0.8764	0.8752	0.8740	0.8728	0.8716	0.8704	0.8692
27	0.8680	0.8668	0.8656	0.8644	0.8632	0.8620	0.8608	0.8596	0.8584	0.8572
28	0.8560	0.8548	0.8536	0.8524	0.8512	0.8500	0.8488	0.8476	0.8464	0.8452
29	0.8440	0.8428	0.8416	0.8404	0.8392	0.8380	0.8368	0.8356	0.8344	0.8332
30	0.8320	0.8308	0.8296	0.8284	0.8272	0.8260	0.8248	0.8236	0.8224	0.8212

(RESERVED)