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Product  
Development  
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FCIC-25650

**FLORIDA  
AVOCADO  
LOSS  
ADJUSTMENT  
STANDARDS  
HANDBOOK  
(PILOT)  
1999 and Succeeding Crop Years**



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

<b>FEDERAL CROP INSURANCE HANDBOOK</b>		<b>NUMBER: 25650</b>
<b>SUBJECT:</b>  <b>FLORIDA AVOCADO LOSS ADJUSTMENT STANDARDS HANDBOOK 1999 AND SUCCEEDING CROP YEARS</b>	<b>DATE: November 20, 1998</b>	
	<b>OPI: Product Development Division</b>	
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**THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THE 1999 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR 1999 AND SUCCEEDING CROP YEARS, ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.**

Control Chart For: Florida Avocado Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Current Index	1	1-2	1-21	(22 - 23)	11-1998	FCIC-25650

**FLORIDA AVOCADO LOSS ADJUSTMENT STANDARDS HANDBOOK  
CONTROL CHART (Continued)**

**(RESERVED)**

# FLORIDA AVOCADO LOSS ADJUSTMENT HANDBOOK

## TABLE OF CONTENTS

	<u>PAGE</u>
1. INTRODUCTION .....	1
2. SPECIAL INSTRUCTIONS .....	1
A. DISTRIBUTION .....	1
B. TERMS, ABBREVIATIONS, AND DEFINITIONS .....	1
3. INSURANCE CONTRACT INFORMATION .....	2
A. INSURABILITY .....	2
B. PROVISIONS NOT APPLICABLE TO CAT COVERAGE .....	3
C. UNIT DIVISION .....	3
4. FLORIDA AVOCADO APPRAISALS .....	3
A. GENERAL INFORMATION .....	3
B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS .....	4
C. GROVE APPRAISALS .....	5
D. HANDLING PRE-HARVEST APPRAISAL DISCREPANCIES .....	5
5. APPRAISAL METHODS .....	5
A. GENERAL INSTRUCTIONS .....	5
B. HARVESTED APPRAISALS .....	5
C. UNHARVESTED APPRAISALS .....	6
6. APPRAISAL DEVIATIONS AND MODIFICATIONS .....	6
A. DEVIATIONS .....	6
B. MODIFICATIONS .....	6

# FLORIDA AVOCADO LOSS ADJUSTMENT HANDBOOK

## TABLE OF CONTENTS (Continued)

	<u>PAGE</u>
<b>7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES</b> .....	7
A. GENERAL INFORMATION .....	7
B. WORKSHEET ENTRY AND COMPLETION INFORMATION .....	7
APPRAISAL WORKSHEET EXAMPLE .....	9
<b>8. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES</b> .....	10
A. GENERAL INFORMATION .....	10
B. FORM ENTRY AND COMPLETION INFORMATION .....	10
SECTION I - ACREAGE APPRAISED, PRODUCTION, AND ADJUSTMENTS .....	13
SECTION II - HARVESTED PRODUCTION .....	18
PRODUCTION WORKSHEET EXAMPLE .....	21
<b>9. REFERENCE MATERIAL</b> .....	22
<b>TABLE A</b> - MINIMUM SAMPLE REQUIREMENTS .....	22
<b>TABLE B</b> - NUMBER OF TREES PER ACRE .....	23

# 1. INTRODUCTION

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

## 2. SPECIAL INSTRUCTIONS

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

### A. DISTRIBUTION

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

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

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

### B. TERMS, ABBREVIATIONS, AND DEFINITIONS

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

- (3) Abbreviations:

**RPAM** Random Path Appraisal Method

- (4) Definitions:

- (a) **Bushel:** A unit of measure equal to 55 pounds of avocados.
- (b) **Buckhorning:** Cutting any scaffold limb to a length that is not greater than one-fourth ( $\frac{1}{4}$ ) the height of the tree before such cutting.

- (c) **Direct Marketing:** Sale of the insured crop directly to consumers without the intervention of a intermediary such as a wholesaler, retailer, packer, 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.
- (d) **Harvest:** Picking of the avocados from the trees or ground by hand or machine.
- (e) **Set Out:** Transplanting a tree into the grove.

### **3. INSURANCE CONTRACT INFORMATION**

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

#### **A. INSURABILITY**

- (1) The crop insured will be all the commercially grown avocado types in the county for which a guarantee and premium rate is provided by the actuarial documents, and grown on trees:
  - (a) That are grown for harvest as avocados;
  - (b) That if inspected, are considered acceptable to the insurance provider; and
  - (c) That have reached the fifth growing season after setout unless the insurance provider agrees in writing to insure avocados on acreage that has not reached this age and if it (acreage) has produced at least 50 bushels of avocados per acre in a previous year.
- (2) Insurance coverage is provided against damage or loss from insects and disease but not damage due to insufficient or improper application of pest and disease control measures.
- (3) Insurance coverage is not provided for damage or loss of production due to:
  - (a) Theft; or
  - (b) Inability to market the avocados for any reason other than actual physical damage from an insurable cause specified in this section. For example, the insurance provider will not pay the insured an indemnity if the insured is unable to market avocados due to quarantine, boycott, or refusal of any person to accept production.



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

- (1) Optional Units.
- (2) Written Agreements.
- (3) Hail and Fire Exclusion provisions (also not applicable to limited coverage).

## **C. UNIT DIVISION**

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

# **4. FLORIDA AVOCADO APPRAISALS**

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## **A. GENERAL INFORMATION**

- (1) Potential production will be appraised in accordance with procedures in this handbook and in the LAM.
- (2) Specifically for Florida avocados, circumstances that require an appraisal include (but are not limited to):
  - (a) When avocados are still on the tree and before removal, whenever possible;
  - (b) If verifiable production records may not be available, (roadside markets, etc.); or
  - (c) If any production will be sold by direct marketing.
- (3) Make separate appraisals for each Florida avocado type grown in the grove, as applicable.
- (4) **Applicability** - Within the policy provisions is a requirement that insureds file a “notice of damage or loss” unless the insurance period has ended prior to each of the following events:
  - (a) At least 15 days before any production from any unit will be direct marketed to consumers.

**NOTE:** In the event of failure to give timely notice that the production will be sold by direct marketing, apply an appraised amount of production to count of not less than the production guarantee per acre, if such failure results in the inability of the insurance provider to make the required appraisal.

- (b) If the insured intends to claim an indemnity on any unit, the insured must notify the insurance provider 15 days prior to the beginning of harvest or immediately if damage is discovered during harvest so that the insurance provider may inspect the damaged production.
  - (c) If the insured fails to meet the requirements listed above, and such failure results in the insurance provider's inability to inspect the damaged production, all such production is to be considered undamaged and included as production to count.
- (5) **Appraisal Dates:**
- (a) Insurance provider representatives will set appraisal dates.
  - (b) Whenever possible, appraise Florida avocados after the drop period and before the fruit is removed from the trees.

## **B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS**

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

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

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

- (3) Percent of each type in the acreage;
- (4) Tree age, size, density and vigor. When there appears to be significant differences within the same grove or an insured wishes to destroy a portion of the grove, split the grove into subgroves and appraise each one separately;
- (5) The acreage in the unit from which fruit has been picked and the extent of variation in the amount of unpicked fruit on the trees; and
- (6) Whether any areas have been partially picked.
- (7) Use as many samples as necessary to accurately determine potential production. Minimum sample requirements are shown in **TABLE A**.
- (8) The RPAM may be used at the discretion of the insurance provider to appraise Florida avocado crop production. Use this method in lieu of appraisal methods in the Florida avocado loss adjustment handbook, as applicable.

## **C. GROVE APPRAISALS**

Timing of Appraisals: The adjuster should arrange to inspect the trees when the avocados have reached harvestable maturity. Select sample trees according to instructions in paragraph B, above.

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

If the insured disagrees with the pre-harvest appraisal, make arrangements for leaving representative trees UNHARVESTED and for inspecting those trees when the avocados are ready to harvest (harvested sample appraisal). The adjuster and insured should jointly determine the trees to be selected for this representative sample. Make a sketch map of the grove and mark the sample trees by row number and tree count within the chosen row. An adjuster must be present when the representative trees are harvested.

# **5. APPRAISAL METHODS**

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## **A. GENERAL INSTRUCTIONS**

These instructions provide information for appraisal methods.

<b>Appraisal method....</b>	<b>Use.....</b>
Harvested <b>Sample</b> Method	when the grove is being harvested - harvest and count avocados on the ground under representative trees and on representative trees.
Harvested <b>Acreage</b> Method	when there is harvested production from a grove - use that production as the appraisal for another similar grove that has not been harvested.
Fruit Count Method	when the trees have not been harvested and there is damage due to insured causes.

## **B. HARVESTED APPRAISALS**

- (1) **Harvested Sample Appraisals** - Harvested Sample from Representative Trees.
  - (a) Arrange with the insured to harvest avocados on the ground under the representative trees and on the representative trees after the crop has reached maturity.
  - (b) Count all harvestable avocados from the harvested sample trees.
  - (c) Use the appraisal worksheet to record the avocado counts and complete the appraisal.

- (2) **Harvested Acreage Appraisals** - Applying Harvested Acreage Yield to Unharvested Acreage.
  - (a) Prior to harvest, the insured must notify the insurance provider of any damaged avocado production so the insurance provider can inspect and verify the damaged production.
  - (b) 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.
  - (c) Divide the harvested production by the number of harvested acres to calculate the harvested yield per acre.
  - (d) Document such inspections in the Narrative section of the Production Worksheet or on a Special Report form.

## **C. UNHARVESTED APPRAISALS**

### **Fruit Count Appraisals**

- (1) Appraise each type as a separate sample.
- (2) Select representative sample trees for fruit counts.
- (3) Count all avocados and 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 bushels of appraised production for the plot.

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

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### **A. DEVIATIONS**

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

### **B. MODIFICATIONS**

Modifications in appraisal methods require insurance provider authorization (as described in the LAM).

## 7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

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### A. GENERAL INFORMATION

- (1) Include the insurance provider name in the appraisal worksheet title if not preprinted on the insurance provider worksheet.
- (2) Separate appraisal worksheets are required for each unit or plot inspected. Refer to section 4 for sampling instructions.
- (3) For every inspection, complete items 1 through 9 and items 21 through 24.

**NOTE:** Standard appraisal worksheet items are numbered consecutively in paragraph B. An example appraisal worksheet is also provided to illustrate how to complete item entries.

### B. WORKSHEET ENTRY AND COMPLETION INFORMATION

Verify or make the following entries:

#### Item

#### No.

#### Information Required

1. **Insured's Name:** Name of insured from the policy confirmation that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy Number:** Insured's assigned policy number.
3. **Claim Number:** The number assigned to a loss claim by the insurance provider.
4. **Unit Number:** Five-digit unit number from the Summary of Coverage after it is verified to be correct. (e.g., 00100).
5. **Crop:** "Avocados."
6. **Crop Year:** Crop year, as defined in the policy, for which the claim has been filed.
7. **Cause of Damage:** Insured cause of loss. Refer to the LAM for cause of loss codes. Refer to the policy for insurable causes of loss.
8. **Date of Damage:** Date of damage (e.g., MM/DD/YYYY).
9. **Appraised Acres:** Number of acres, rounded to tenths, that are being appraised.
10. **Grove ID:** Grove identification symbol.

11. **Type:** “Early” or “Late,” as applicable.
  12. **Plot Acres:** Number of determined acres, to tenths, of plot being appraised.
  13. **Pounds 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.
  14. **Total Lbs. Avocados:** Total pounds of avocados from sample trees rounded to tenths.
  15. **Number of Samples:** Number of trees sampled.
  16. **Pounds/Tree:** Item 14 “Total Lbs. Avocados” divided by item 15 “No. of Samples,” results rounded to tenths.
  17. **Trees/Acre:** Number of bearing trees per acre (see **TABLE 2**).
  18. **Gross Lbs./Acre:** Item 16 “Pounds/Tree” times item 17 “Trees/Acre,” results in whole pounds.
  19. **Conversion Factor:** MAKE NO ENTRY, “55” (pounds of avocados per bushel) is pre-printed on the worksheet.
  20. **Bushel/Acre:** Item 18 “Gross Lbs./Acre” divided by item 19 “Conversion Factor,” results in bushels, rounded to tenths.
- NOTE:** Transfer line entries to Section I of the Production Worksheet.
21. **Remarks:** Enter any additional information pertinent to the unit appraisal (e.g., tree spacing, etc.).
  22. **Code Number, Adjuster’s Signature, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured’s authorized representative) has signed. If the appraisal is performed prior to the signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.
  23. **Insured’s Signature and Date:** Insured’s (or insured’s authorized representative’s) signature and date. **BEFORE** obtaining insured’s signature, **REVIEW ALL ENTRIES** on the appraisal worksheet **WITH THE INSURED**, particularly explaining codes, etc., which may not be readily understood.

**Page Number:** Applicable page number (Example: Page 1 of 1, Page 1 of 2, etc.).

FLORIDA AVOCADO APPRAISAL WORKSHEET (For Illustration Purposes Only)							1 Insured's Name <b>I. M Insured</b>		2 Policy Number <b>XXXXXXX</b>		3 Claim Number <b>XXXXXXXX</b>		4 Unit Number <b>00100</b>			
							5 Crop <b>Avocados</b>		6 Crop Year <b>YYYY</b>		7 Cause of Damage <b>Hail</b>		8 Date of Damage <b>MM/DD/YYYY</b>		9 Appraised Acres <b>10.5</b>	
GROVE ID 10	TYPE 11	PLOT ACRES 12	POUNDS OF AVOCADO PER SAMPLE TREE 13				TOTAL LBS. AVOCADOS 14	NUMBER OF SAMPLES 15	POUNDS/TREE 16	TREES/ACRE 17	GROSS LBS./ACRE 18	CONVERSION FACTOR 19	BUSHEL/ACRE 20			
A-1	Late	6.0	12.0	15.3	8.7	4.3	49.2	5	9.8	X	145	1421	55	25.8		
			8.9													
B-2	Late	3.2	17.0	12.2	9.7	10.1	58.9	5	11.8	X	145	1711	55	31.1		
			9.9													
C-3	Late	1.3	8.7	9.7	10.1	9.9	48.7	5	9.7	X	145	1407	55	25.6		
			10.3													
												55				
												55				
												55				
												55				
												55				
												55				

21 Remarks

Tree spacing in grove is 10' x 15'

22 Code Number and Adjuster's Signature <b>I. M Adjuster    XXXXX</b>	Date <b>MM/DD/YYYY</b>	23 Insured's Signature <b>I. M Insured</b>	Date <b>MM/DD/YYYY</b>
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## **8. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES**

### **A. GENERAL INFORMATION**

- (1) The claim form (hereafter referred to as a "Production Worksheet") is a progressive form containing all notices of damage for all preliminary and final inspections on a unit.
- (2) If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
  - (a) Acreage report contains 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).
  - (e) "No Indemnity Due" claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).
- (4) The adjuster is responsible for determining if any of the insured's requirements under the notice and claim provisions of the policy have not been met. If any have not, the adjuster should contact the insurance provider.
- (5) Instructions labeled "**PRELIMINARY**" apply to preliminary inspections only. Instructions labeled "**FINAL**" apply to final inspections only. Instructions not labeled apply to ALL inspections.

### **B. FORM ENTRY AND COMPLETION INFORMATION**

Verify or make the following entries:

**Item**

**No.**      **Information Required**

1.      **Crop/Code:** "Avocados" (0019).

2. **Unit:** Five-digit unit number from the Summary of Coverage 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:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., AUG 11).
5. **Cause of Damage:** Name of insured cause of loss for this crop as listed in the LAM. If it is evident that no indemnity is due, enter "NONE." If an insured cause of loss is coded as "Other," explain in the Narrative.

**NOTE:** See the Basic Provisions and the crop provisions for this crop for information pertaining to insured and uninsured causes of loss.

6. **Primary Cause of Damage Percent:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Percent of damage as a result of the PRIMARY cause of damage listed in item 5 above that is listed as the primary cause of damage, to the nearest whole percent. The primary cause of damage must exceed 50 percent (e.g., 51%). Enter an "X" in the major secondary cause of damage.

7. **Company Name/Agency Name:** Name of the company and agency servicing the contract.
8. **Name of Insured:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
9. **Claim Number:** Claim number as assigned by the insurance provider.
10. **Policy Number:** Insured's assigned policy number.
11. **Crop Year:** Crop year, as defined in the policy, for which the claim is filed.
12. **Additional Units:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Unit number(s) for ALL non-loss units for the crop at the time of final inspection. A non-loss unit is any unit for which a Production Worksheet has not been completed. Additional non-loss units may be entered on a single Production Worksheet.

**NOTE:** If more spaces are needed for non-loss units, enter the unit numbers identified as "Non-Loss Units," in the Narrative or on an attached Special Report.

13. **Estimated Production Per Acre:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Estimated yield per acre, in whole bushels, of all non-loss units for the crop at the time of final inspection.

14. **Date(s) of Notice:**

**PRELIMINARY:**

- a. Date the notice of damage was given for the unit in item 2.
- b. A third preliminary inspection (if needed) requires an additional set of Production Worksheets. Enter the date of notice for a third 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 Production Worksheets for the date of notice for the final inspection.
- d. If the inspection is initiated by the insurance provider, enter "Company Insp." instead of the date.

**FINAL:** 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 Production Worksheets. 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 contract 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) Stages or intended use(s) of acreage;
- (5) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (6) Appraisals for damage due to hail or fire if a Hail and Fire Exclusion is in effect.

**Verify or make the following entries:**

### **Item**

#### **No.**

#### **Information Required**

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:**

**PRELIMINARY:** 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.

**FINAL:** MAKE NO ENTRY.

C. **Final Acres:** See the LAM for definition of acceptable determined acres used herein.

Determined acres to tenths (include “E” if estimated) for which consent is given for other use and/or:

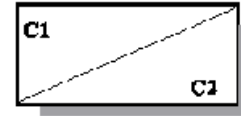
- a. Put to other use without consent.
- b. Abandoned.
- c. Damaged by uninsured causes.
- d. For which the insured failed to provide acceptable records of production.

**FINAL:** Determined acres to tenths.

**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.

ACCOUNT FOR ALL ACREAGE IN THE UNIT. In the event of over-reported acres, handle in accordance with individual insurance provider instructions. In the event of under-reported acres, draw a diagonal line in Column “C” as shown.

- C<sub>1</sub> Enter the ACTUAL acres for the grove or subgrove.
- C<sub>2</sub> Enter the REPORTED acres for the grove or subgrove.



- D. **Interest or Share:** Insured’s interest in 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 actuarial documents. Verify with the Summary of Coverage, and if the rate class is found to be incorrect, revise according to insurance provider instructions. See the LAM.

**NOTE:** Unrated land is uninsurable without a written agreement.

- F. **Practice:** Three-digit code number, entered exactly as specified on the actuarial documents, for the practice carried out by the insured. If “No Practice Specified,” enter appropriate three-digit code number from the actuarial documents.
- G. **Type/Class:** Three-digit code number exactly as shown on the actuarial documents for the type grown by the insured. If “No Type Specified,” enter appropriate three-digit code number from the actuarial documents.
- H. **Stage:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Stage abbreviation as shown below.

<u>STAGE</u>	<u>EXPLANATION</u>
“P” . . . . .	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the insurance provider or failed to provide timely notice for production which was not direct marketed.
“H” . . . . .	Harvested.
“UH” . . . . .	Unharvested or put to 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” . . . . .	Other use 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 bushels, 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. - L. MAKE NO ENTRY.

M. **Uninsured Causes:** EXPLAIN IN THE NARRATIVE.

a. Hail and Fire exclusion NOT in effect.

- (1) Enter NOT LESS than the insured’s production guarantee per acre in bushels, to tenths, for the line, (calculated by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any “P” stage acreage.

**NOTE:** On preliminary inspections, advise the insured to keep 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 bushels, to tenths, for any such acreage.

b. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.

c. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.

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

- N. **Adjusted Potential:** Column “J” plus column “M” rounded to tenths.
- O. **Total to Count:** Column “C” or “C<sub>1</sub>” (**actual** acres) times column “N,” rounded to tenths.
- P. **Per Acre:** Per Acre Guarantee - Enter the per-acre production guarantee from the insured’s policy.
- Q. **Total:** Column “C<sub>2</sub>” (**reported** acres) times column “P” (“C” if acreage is not under-reported), to tenths.

16. **Total Acres:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Total actual acres (column “C” or [C<sub>1</sub> if there are under reported acres]), to tenths.

**NOTE:** FOR ITEM 17, WHEN SEPARATE LINE ENTRIES ARE MADE FOR VARYING SHARES, STAGES, APH YIELDS, PRICE ELECTIONS, TYPES, ETC., WITHIN THE UNIT, THE TOTALS NEED TO BE KEPT SEPARATE FOR CALCULATING INDEMNITIES IN THESE SITUATIONS. MAKE NO ENTRY AND FOLLOW THE INSURANCE PROVIDER’S INSTRUCTIONS; OTHERWISE, MAKE THE FOLLOWING ENTRIES.

17. **Totals:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Totals of column “O” and totals of column “Q.”

**NARRATIVE:**

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

- a. If no acreage is released on the unit, enter “No acreage released,” adjuster’s initials, and date.
- b. If notice of damage was given and “No Inspection” is necessary, enter the unit number(s), “No Inspection,” date, and adjuster’s initials. The insured’s signature is not required.
- c. Explain any uninsured causes, unusual, or controversial cases.
- d. If there is an appraisal in section I, 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.
- e. Document the actual appraisal date if an appraisal was performed prior to the adjuster’s signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the appraisal worksheet.

- f. State that there is “No other fire insurance” when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Also 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 Section II, item I or item B - E entries.
- j. Explain a “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 photo or sketch map, the disposition of acreage destroyed or put to other use with or without consent.

- l. Explain any difference between date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
- m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
- n. Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with the insurance provider’s instructions.
- 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 insurance provider MM/DD/YYYY.”
- q. Document the method and calculation used to determine acres for the unit. See the LAM.
- r. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.
- s. Record any trees removed without an inspection.
- t. Document any other pertinent information, including any data to support any factors used to calculate the production. If on an attachment, enter “See Attachment.”



## 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 sold or stored, enter the name and address of processor as applicable in items B through D. For fruit otherwise disposed of, indicate the disposition (sold at roadside stand, etc.).
- (3) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:
  - (a) Different FIRST handlers (buyers, packinghouses, or processors). The insured must have maintained satisfactory records of ALL production sold. Verify any packinghouse or processor records.

**NOTE:** (In all localities) if the first handler was not a packer or processor, the production will be determined by the adjuster on the basis of available records.

- (b) Varying shares; e.g., 50 percent and 75 percent shares on the same unit.
- (4) There will generally be no harvested production entries in items A through S for preliminary inspections.

### Verify or make the following entries:

#### Item

#### No.      Information Required

18.      **Date Harvest Completed: (Used to determine if there is a delayed notice or a delayed claim. See the LAM).**

**PRELIMINARY: MAKE NO ENTRY.**

#### **FINAL:**

- a. The earlier of the date the ENTIRE acreage on the unit was (1) harvested, (2) totally destroyed, or (3) put to other use, or (4) a combination of harvested, destroyed or put to other use or (5) the calendar date for the end of the insurance period;
- b. If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage on the unit that the insured does not intends to harvest, enter “**Incomplete.**”

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

19. **Similar Damage:**

**PRELIMINARY:** MAKE NO ENTRY.

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

- 20. **Assignment of Indemnity:** Check “YES” **only** if an assignment of indemnity is in effect for the crop year; otherwise, check “No.” Refer to the LAM.
- 21. **Transfer of Right to Indemnity:** Check “YES” **only** if a transfer of right to indemnity is in effect for the unit for the crop year; otherwise, check “No.” Refer to the LAM.
- A1. **Share:** RECORD ONLY VARYING SHARES on SAME unit to three decimal places.
- A2. **Field ID:** If only one practice and/or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type, the corresponding field ID (from Section I, item “A”).
- B.-E. **Buyers, Packinghouse, or Processor:** For production sold or stored, enter the name and address of the buyer. For avocados otherwise disposed of, indicate the method of disposition (sold at roadside stand, etc.).
- F. - H. MAKE NO ENTRY.
- I. **Bu., Ton, Lbs., CWT:** Circle “Bu.” in column heading. Production in bushels, to tenths, as determined by delivery records, production recaps, sales receipts from processors (must be NET weight), etc.
- J. - M2. MAKE NO ENTRY.
- N. **Adjusted Production:** Transfer entry from column “T” in bushels to tenths.
- O. **Production Not to Count:** Net production NOT to count in bushels 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:** Result of subtracting the entry in column "O" from column "N," in bushels, to tenths.
- Q.-R. MAKE NO ENTRY.
- S. **Production to Count:** Transfer entry from column "P," in bushels to tenths.
22. **Section II Total:**
- PRELIMINARY:** MAKE NO ENTRY.
- FINAL:** Enter the total of Column "S," in bushels to tenths.
23. **Section I Total:**
- PRELIMINARY:** MAKE NO ENTRY.
- FINAL:** Enter figure from Section I Column "O" total.
24. **Unit Total:**
- PRELIMINARY:** MAKE NO ENTRY.
- FINAL:** Total of 22 and 23, to tenths.
25. **Adjuster's Signature, Code Number, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. For an absentee insured, enter adjuster's code number **ONLY**. The signature and date will be entered **AFTER** the absentee has signed and returned the Production Worksheet.
- NOTE:** Final indemnity inspections should be signed on the bottom line.
26. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. **BEFORE** obtaining insured's signature, **REVIEW ALL ENTRIES** on the Production Worksheet **WITH THE INSURED**, particularly explaining codes, etc., that may not be readily understood.
- NOTE:** Final indemnity inspections should be signed on bottom line.
27. **Page Numbers:**
- PRELIMINARY:** Page numbers - "1", "2", etc., at the time of inspection.
- FINAL:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

**PRODUCTION WORKSHEET**

**(FOR ILLUSTRATION PURPOSES ONLY)**

1 Crop/Code Avocados 0019	2 Unit 00100	3 Legal Description SW1-96N-30W
4 Date of Damage JUN 11	7 Company Any Company	
5 Cause of Damage HAIL	Agency Any Agency	
6 Primary Cause % 100%		
12 Additional Units 00200		
13 Est. Prod Per Acre 120		

8 Name of Insured I.M. Insured		
9 Claim Number XXXXXXXX	11 Crop Year YYYY	
10 Policy Number XXXXXXXX		
14 Date(s) Notice of Loss	1st MM/DD/YYYY	2nd MM/DD/YYYY
15 Companion Policy(s)		

**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 Alpha	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		6.0	1.000	R02	003	057	UH	25.8					25.8	154.8	120	720.0
B		3.2	1.000	R02	003	057	UH	31.1					31.1	99.5	120	384.0
C		1.3	1.000	R02	003	057	UH	25.6					25.6	33.3	120	156.0
D		5.0	1.000	R02	003	057	H								120	600.0
16 TOTAL		15.5											17 TOTALS	287.6		1860.0

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

Acres were determined using the MPC1 acreage report, acreage would measure within 5 percent.

**SECTION II - HARVESTED PRODUCTION**

18 Date Harvest Completed MM/DD/YYYY      19 Is damage similar to other farms in the 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 of 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 (Hor) x J x K2 x L2 x M2	Prod. Not to Count	Production (N - O)	Value Mkt. Price	Quality Factor (q1 ÷ q2)	Production to Count (P x R)
								310.0					310.0					310.0

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. False claims or false statements made on a matter within the jurisdiction of the Federal Crop Insurance Corporation may subject the maker to criminal and civil penalties under various Federal statutes including the provisions of 18 U.S.C. §§ 1006 and 1014; 7 U.S.C. § 1506; 31 U.S.C. §§ 3729, 3804, 3812.

22 Section II Total	310.0
23 Section I Total	287.6
24 Unit Total	597.6

25 Adjuster's Signature and Code Number		Date	26 Insured's Signature		Date
1st Inspection	Mr. Adjuster 12345	MM/DD/YYYY	1st Inspection	I.M. Insured	MM/DD/YYYY
2nd Inspection			2nd Inspection		
Final Inspection	Mr. Adjuster 12345	MM/DD/YYYY	Final Inspection	I.M. Insured	MM/DD/YYYY



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## 9. REFERENCE MATERIAL

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**TABLE A - MINIMUM SAMPLE REQUIREMENTS**

<b>Number of trees in acreage:</b>	<b>Select:</b>
Through 1000 trees	The greater of 5 trees or 1% of the number of trees in the grove (for a percentage number ending with .5 or more, round to the next higher whole number).
Over 1000 trees	5 additional trees per 1000 (or fraction thereof above 1000).

**TABLE B - NUMBER OF TREES PER ACRE**

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

For spacing not shown on this chart: Multiply the distance between trees (nearest tenth of a foot) times the distance between rows (nearest tenth of a foot) and divide the result into 43,560 (round to the nearest whole number). EXAMPLE: 6.5 ft. times 10 ft. equals 65 sq. ft., then 43,560 divided by 65 equals 670 trees per acre.