HAWAII TROPICAL TREE PILOT INSURANCE STANDARDS HANDBOOK

2014 and Succeeding Crop Years
TITLE: HAWAII TROPICAL TREE PILOT INSURANCE STANDARDS HANDBOOK  

NUMBER: 24210

EFFECTIVE DATE: 2014 and Succeeding Crop Years  

ISSUE DATE: September 26, 2013

SUBJECT: Provides procedures and instructions for administering the Hawaii Tropical Tree pilot crop insurance program.

OPI: Actuarial and Product Design Division

APPROVED: /s/ Tim B. Witt
Deputy Administrator for Product Management

REASON FOR AMENDMENT

The Hawaii Tropical Tree Pilot Insurance Standards Handbook is being reissued and the handbook will be effective for the Hawaii Tropical Tree Pilot Program effective for the 2014 crop year. The handbook updates the references to the 2014 Crop Insurance Handbook (CIH).
CONTROL CHART

<table>
<thead>
<tr>
<th>Insert</th>
<th>TP Page(s)</th>
<th>TC Page(s)</th>
<th>Text Page(s)</th>
<th>Exhibit Number</th>
<th>Exhibit Page(s)</th>
<th>Date</th>
<th>Directive Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Index</td>
<td>1-2</td>
<td>1-2</td>
<td>1-8</td>
<td>1</td>
<td>9</td>
<td>09-2013</td>
<td>FCIC-24210</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>2</td>
<td>10</td>
<td>09-2013</td>
<td>FCIC-24210</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>3</td>
<td>12</td>
<td>09-2013</td>
<td>FCIC-24210</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>4</td>
<td>14</td>
<td>09-2013</td>
<td>FCIC-24210</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Entire Handbook</td>
</tr>
</tbody>
</table>

FILING INSTRUCTIONS

This handbook replaces the 2011 Hawaii Tropical Tree (Pilot) Crop Insurance Underwriting Guide, FCIC-24210 (10-2011). This handbook is effective for the 2014 and succeeding crop years and is not retroactive to any 2013 or prior crop year determinations.
HAWAII TROPICAL TREE PILOT PROGRAM
INSURANCE STANDARDS HANDBOOK

TABLE OF CONTENTS

Page No.

PART I  General Information and Responsibilities.......................................................... 1
  1  General Information .................................................................................................... 1
  2  Responsibilities .......................................................................................................... 2
  3-20 (Reserved) ............................................................................................................ 2

PART 2  Insurability ............................................................................................................. 3
  21  Insurable Crops ........................................................................................................ 3
  22  Insurable Types and Practices ................................................................................... 4
  23  Units and Coverage Levels ......................................................................................... 4
  24  Reports ....................................................................................................................... 4
  25  Amount of Insurance Limitations for Increases in Insurable Trees ......................... 4
  26  Endorsements and Options ....................................................................................... 5
  27-30 (Reserved) ........................................................................................................... 6

PART 3  Applicability of Handbooks .................................................................................. 7
  31  General Overview ..................................................................................................... 7
  32  Specific Information Regarding the Crop Insurance Handbook ............................... 7
  33  Prevented Planting Loss Adjustment Standards Handbook ........................................ 8
  34  Loss Adjustment Manual ........................................................................................... 8
  35  Hawaii Tropical Tree Pilot Loss Adjustment Standards Handbook .......................... 8
  36-40 (Reserved) .......................................................................................................... 8

PART 3  Other Information .................................................................................................. 9
  Exhibit 1  Acronyms and Abbreviations ....................................................................... 9
  Exhibit 2  Definitions ..................................................................................................... 10
  Exhibit 3  Orchard Plat Map .......................................................................................... 12
  Exhibit 4  HTT Orchard Inspection Report .................................................................... 14
(RESERVED)
Part 1 General Information and Responsibilities

1 General Information

A. Purpose

This handbook provides procedures for administering the HTT Pilot Program in accordance with the HTT CP, and supplements the CIH and LAM via exceptions, changes, and additions. If there is a conflict between this handbook and the CIH or the LAM, this handbook controls.

B. Source of Authority

The HTT Pilot Program is a RMA developed product approved by the FCIC Board of Directors on September 22, 2005, under Section 523(a)(4)(b) of the Federal Crop Insurance Act. This handbook provides the FCIC-approved procedures for administering the pilot.

C. Duration

The HTT Pilot Program was available beginning with the 2007 crop year and is authorized until terminated or converted to a permanent program by the FCIC Board of Directors.

D. Pilot Area

See Actuarial Documents for the pilot area.

E. Applying for the HTT Pilot Program

AIPs shall use the standard application for the TDO HTT Pilot Program. The application must indicate the insured has selected TDO HTT Pilot Crop Provisions along with other required information.
1 General Information (continued)

F. Related Handbooks

The following table identifies handbooks related to the HTF Program.

<table>
<thead>
<tr>
<th>Handbook</th>
<th>Relation/Purpose</th>
</tr>
</thead>
<tbody>
<tr>
<td>CIH</td>
<td>General underwriting procedures.</td>
</tr>
<tr>
<td>LAM</td>
<td>General loss procedures.</td>
</tr>
<tr>
<td>HTT LASH</td>
<td>Loss procedures for HTT.</td>
</tr>
</tbody>
</table>

2 Responsibilities

A. AIP Responsibilities

AIPs must use standards, procedures, methods and instructions as authorized by FCIC in the sale and service of crop insurance contracts. Each AIP is responsible for using RMA approved procedure. AIPs should report any pilot program issues or concerns to the Actuarial and Product Design Division (APDD) of the Risk Management Agency (RMA).

B. Insured’s Responsibilities

To be eligible for the TDO HTT Pilot Program, insured must comply with all terms and conditions of the Basic Provisions, and the TDO HTT Pilot Crop Provisions.

3-20 (Reserved)
Part 2  Insurability

21  Insurable Crops

A.  Each of the following is a separate crop under this pilot program:

   Bananas trees (*Musa acuminata*);
   Coffee trees (*Coffee Arabica*); and
   Papaya trees (*Carica papaya*).

B.  Interplantings

   Crops interplanted with another perennial crop are insurable unless the AIP inspects the acreage and determines that it is not insurable.

C.  Age Requirements for Insurance

   Insurance will attach to:

   (1) Banana trees set out prior to December 31 preceding the crop year.

   (2) Papaya trees

      (a) That are more than twelve (12) months old on December 31 preceding the crop year, unless otherwise provided in the special provisions; and

      (b) Are less than age four (4) years old before the beginning of the crop year.

   (3) Coffee trees set out prior to December 31 preceding the crop year.

D.  Non insurable trees

   (1) Trees determined dead, unsound, diseased, unhealthy, toppled or uprooted.

   (2) Grown on acreage designated uninsurable on the actuarial documents.

   (3) Papaya trees:

      That were planted (set out) less than 12 months prior to the beginning of the crop year (January 1); or
      That have reached age 4 before the beginning of the crop year.

   (4) Coffee trees that were transplanted (set out) on acreage where coffee trees were determined to be dead in accordance with the HTT Crop Provisions due to a nematode infestation, unless:

      (a) The destroyed trees have been either chipped and mulched or removed from the intended replanting site;

      (b) The soil treated in accordance with practices recommended by an agricultural expert.
21 Insurable Crops (continued)

(c) The site was fallowed for the period of time contained in the SP.

22 Insurable Type and Practices

A. Insurable Types

See the actuarial documents for the available types, by crop.

B. Insurable Practices

Insurable practices are listed in the actuarial documents.

23 Units and Coverage Levels

A. Units

Establish Basic Units according to the Basic Provisions; however, Section 34 of the Basic Provisions, which allows enterprise and whole farm units, does not apply to HTT. Do not establish optional units by irrigated and non-irrigated practices; legal descriptions; or farm serial numbers. The HTT pilot crop provisions establish optional units (unless limited in the Special Provisions) by noncontiguous land or type for all crops if the SP provides types.

As with other insurance plans:

- all optional units must be identified on the forms used to report production and acreage
- when adjusting a loss, units may be adjusted or combined to reflect the actual unit structure
- for optional units, acceptable records must be available for at least the most recent crop year

B. Coverage Levels

Coverage is available in 5 percent (5%) increments from 50 percent (50%) to 75 percent (75%). CAT coverage is offered.

24 Reports

Required reports will be given as changes, additions, deletions, and/or modifications, and supplemental instructions to the CIH.

25 Amount of Insurance Limitation for Increases in Insurable Trees

If the number of insurable trees of the insured crop in this county for the current crop year exceeds 175 percent of the greatest number of insurable trees of the crop in which the
insured had a share in the county for any one of the three previous crop years and the increase in insurable trees is more than 5,000 trees, reduce the amount of insurance for the crop for the current crop year as follows:

Step 1) Multiply the greatest number of insurable trees of the insured crop that you grew in the county in any one of the three previous crop years by 1.75;
Step 2) Divide the result by the number of insurable trees of the insured crop in the county in the current crop year; and
Step 3) Multiply the resulting factor (rounded to two decimal places and not to exceed 1.00) by the amount of insurance for the current crop year.

Example

For each of the five previous crop years, Joe Farmer had 4,000 insurable coffee trees. He acquires 8,000 additional coffee trees.

Greatest number of insurable trees in past three years = 4,000
Additional insurable trees = 8,000
Current crop year insurable trees = 12,000
Amount of Insurance = $218,400

To determine the amount of insurance for the current crop year with the additional trees:
Step 1) 4,000 trees x 1.75 = 7,000
Step 2) 7,000 / 12,000 = 0.58
Step 3) 0.58 x $218,400 = $126,672

Endorsements and Options

A. Occurrence Loss Option (OLO)

(1) Coverage provided by the OLO is available for coffee trees, if:

(a) The insured has obtained coverage for coffee trees provided by the HTT Pilot Crop Provisions;

(b) The OLO is elected at the time of application, or on or before December 31, preceding the initial crop year for which the option will be effective (for carryover insureds). If the applicant/insured elects the OLO, all coffee trees within the county insured by the HTT policy will be covered by this option;

(c) The additional premium indicated on the actuarial documents for this optional coverage is paid; and

(d) The insured has not elected coverage under the Catastrophic Risk Protection Endorsement.

(2) The provisions of this option are continuous and may be cancelled or terminated in accordance with the cancellation and termination provisions of the HTT Pilot Crop Provisions.
(3) If the OLO is elected, and the number of coffee trees that are dead or destroyed due to an insured cause is more than three (3) percent of the insured trees in the unit, the indemnity will be determined by:

(a) Multiplying the number of dead or destroyed trees (by age) in the unit (since the beginning of the crop year) times the tree reference price (by age) and totaling the results;
(b) Multiplying the result of (a) times the coverage level;
(c) Multiplying the result of (b) times the share;
(d) Multiplying the result of (c) times the underreport factor; and
(e) Subtracting any indemnity previously paid for the current crop year from (d) to determine the indemnity owed as a result of the most recent insurable cause of loss.

B. Comprehensive Tree Value Endorsement

(1) The Comprehensive Tree Value Endorsement (CTVE) provides an additional amount of insurance for coffee and papaya trees, in addition to the amount of insurance provided by the HTT Pilot Crop Provisions.
(2) The insured may elect the CTVE if he/she has not elected coverage under the Catastrophic Risk Protection Endorsement.
(3) The CTVE is elected at the time of application, or on or before December 31, preceding the initial crop year for which the option will be effective (for carryover insureds).
(4) The coverage level elected by the insured for the HTT Pilot Crop Provisions will apply to the CTVE.
(5) The CTV amount of insurance is calculated by multiplying the number of insurable trees of each crop by age in the unit times the applicable CTV reference price for the age, totaling these values, multiplying the result times the coverage level, and then multiplying this result times the insured’s share.

CTV Amount of Insurance = \[\sum (\text{number of trees at each age} \times \text{CTV reference price for each age}) \times \text{coverage level} \times \text{share}\].

(6) Example
Joe Farmer has 1,000 insured coffee trees (500 are 2 years old with a $3 CTV reference price and 500 are 6 years old with a $6 CTV reference price). He elects the 75% coverage level and has 100% share in the trees.

The amount of insurance is determined as follows:
\[= [(500 \times 3) + (500 \times 6)]\]
\[= [1,500 + 3,000] \times 0.75 \times 1.000\]
\[= $3,375\]
Part 3  Applicability of Handbooks

31  General Overview

This Part identifies information specific to the applicability of the CIH, LAM, and any other procedural issuance that may require supplemental information with regards to Hawaii tropical trees. Unless specifically amended, supplemented or deleted by information in this handbook, all policy and procedure issuances apply to the TDO Hawaii tropical tree pilot.

32  Specific Information Regarding the Crop Insurance Handbook

The general rules of crop insurance, as provided in the CIH, apply to the TDO-Hawaii Tropical Tree pilot program.

The following table provides general information, changes, additions, deletions and/or modifications, and termed supplemental instructions regarding the applicability of the CIH to the TDO Hawaii tropical tree pilot program.

<table>
<thead>
<tr>
<th>CIH Reference</th>
<th>Supplemental Instructions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Part 2</td>
<td>An orchard plot map must accompany an application. See Exhibit 3.</td>
</tr>
<tr>
<td>Part 2, Section 2, Paragraph 232</td>
<td>If we receive an insured’s application between December 2 and January 1, insurance will attach on the 30th day after we receive a properly completed application in our local office, unless we inspect the acreage during the 30 day period and determine that it does not meet insurability requirements</td>
</tr>
<tr>
<td>Part 6</td>
<td>Does not apply.</td>
</tr>
<tr>
<td>Part 7, Sections 3 &amp; 4, 6 &amp; 7</td>
<td>Does not apply.</td>
</tr>
<tr>
<td>Part 8, Sections 1, 2 &amp; 3</td>
<td>Does not apply.</td>
</tr>
<tr>
<td>Part 9, Section 2, Paragraph 911</td>
<td>In addition, for each crop unit, the insured must report the number of insurable and uninsurable trees, the age of insurable and uninsurable trees, the number of trees replaced during the preceding crop year and the number of trees removed and not replaced during the preceding crop year. An updated orchard location plot map must accompany an acreage report.</td>
</tr>
<tr>
<td>Parts 10-14</td>
<td>Does not apply.</td>
</tr>
<tr>
<td>Part 15, Sections 4,6,7,8, 9</td>
<td>Does not apply.</td>
</tr>
</tbody>
</table>
Determine tree age (growth stage) on December 31, according to the following:

<table>
<thead>
<tr>
<th>Year</th>
<th>Months After Set Out</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>≤12</td>
</tr>
<tr>
<td>2</td>
<td>13-24</td>
</tr>
<tr>
<td>3</td>
<td>25-36</td>
</tr>
<tr>
<td>4</td>
<td>37+</td>
</tr>
</tbody>
</table>

Examples
(a) A papaya tree grown from seed planted (set out) in a field 6 months prior to January 1 of the crop year is considered 1 year old.

(b) A coffee tree that was transplanted (set out) into a field 38 months prior to January 1 of the crop year is considered 4 years old.

A PAIR is required for added land, acreage and/or tree increases of 10 percent (10%) or more within an existing unit.

Applies. For initial crop year applications filed between 12/22 and 1/1, complete the inspection immediately.

Use the inspection report in Exhibit 4 of this handbook or other RMA approved form to record the inspection.

**33 Prevented Planting Loss Adjustment Standards Handbook**

The Prevented Planting Loss Adjustment Standards Handbook is not applicable to the TDO Hawaii Tropical Tree Pilot Program.

**34 Loss Adjustment Manual**

The procedures identified in the LAM are adopted for the TDO Hawaii Tropical Tree Pilot Program.

**35 Hawaii Tropical Fruit Pilot Loss Adjustment Standards Handbook**

The Hawaii Tropical Tree Pilot Loss Adjustment Standards Handbook applies.

**36-40 Reserved**
Part 4 Other Information

Exhibit 1

Acronyms and Abbreviations

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

<table>
<thead>
<tr>
<th>Approved Acronym/Abbreviation</th>
<th>Term</th>
</tr>
</thead>
<tbody>
<tr>
<td>AIP</td>
<td>Approved Insurance Provider</td>
</tr>
<tr>
<td>BBTV</td>
<td>Banana Bunchy Top Virus</td>
</tr>
<tr>
<td>BP</td>
<td>Basic Provisions</td>
</tr>
<tr>
<td>CAT</td>
<td>Catastrophic Risk Protection</td>
</tr>
<tr>
<td>CIH</td>
<td>Crop Insurance Handbook, FCIC-18010</td>
</tr>
<tr>
<td>CP</td>
<td>Crop Provisions</td>
</tr>
<tr>
<td>CTV</td>
<td>Comprehensive Tree Value</td>
</tr>
<tr>
<td>CTVE</td>
<td>Comprehensive Tree Value Endorsement</td>
</tr>
<tr>
<td>DSSH</td>
<td>Document and Supplemental Standards Handbook, FCIC-24040</td>
</tr>
<tr>
<td>FCIC</td>
<td>Federal Crop Insurance Corporation</td>
</tr>
<tr>
<td>HTT</td>
<td>Hawaii Tropical Trees</td>
</tr>
<tr>
<td>LAM</td>
<td>Loss Adjustment Manual, FCIC-25010</td>
</tr>
<tr>
<td>OLO</td>
<td>Occurrence Loss Option</td>
</tr>
<tr>
<td>PRV</td>
<td>Papaya Ringtop Virus</td>
</tr>
<tr>
<td>RMA</td>
<td>Risk Management Agency</td>
</tr>
<tr>
<td>SP</td>
<td>Special Provisions</td>
</tr>
<tr>
<td>TDO</td>
<td>Tree Dollar Amount of Insurance</td>
</tr>
</tbody>
</table>
Definitions

Age (Year of Growth) means, for insurance purposes, tree age (growth stage) will be determined on December 31st according to the following table:

<table>
<thead>
<tr>
<th>Year</th>
<th>Months After Set Out</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>≤12</td>
</tr>
<tr>
<td>2</td>
<td>13-24</td>
</tr>
<tr>
<td>3</td>
<td>25-36</td>
</tr>
<tr>
<td>4</td>
<td>37+</td>
</tr>
</tbody>
</table>

Amount of Insurance (Unit) is the dollar amount for the unit calculated by multiplying the number of insurable trees reported at each age times the tree reference price for the age, totaling these values, multiplying the result times the coverage level selected by the insured, and then multiplying this result times the insured’s share.

Banana Daughter Plant is the younger or smaller stalk residing in a single banana mat that is not insurable.

Banana Mother Plant is the oldest or tallest stalk considered as the banana tree.

CTV Amount of Insurance is the dollar amount (by unit) calculated by multiplying the number of insurable trees of each crop reported by tree age times the CTV reference price for the age of the trees, totaling these values, multiplying the result times the coverage level selected by the insured, and then multiplying this result times the insured’s share.

CTV Reference Price is the price per tree by tree age listed on the actuarial documents for tree value replacement that is used in calculating the CTV unit value, the CTV amount of insurance, and the indemnity.

CTV Unit Value is the amount determined by multiplying the number of insurable trees in the unit on the day before the loss (but not reduced for any insured loss that occurred during the crop year) times the CTV reference prices listed in the actuarial documents for the applicable tree ages, totaling these values, multiplying the result times the coverage level selected by the insured, and then multiplying this result times the insured’s share.

Crop means that each of the following tropical trees is a separate crop under the HTT Crop Provisions: banana trees (Musa acuminata); coffee trees (Coffee Arabica); and papaya trees (Carica papaya).

Crop Year is, in lieu of the definition in the Basic Provisions, the period beginning January 1 and extending through December 31 of the same calendar year. The crop year will be designated by the calendar year in which the period begins.

Dead (Death) means trees that die or will die due to insurable causes of loss specified in section 11 (a) – (i) of the HTT Crop Provisions.
Definitions (continued)

**Destroyed (Destruction of) Trees** means live trees that are destroyed with our consent to control the spread of BBTV or PRV as specified in sections 11(j) and 12 (c) of the HTT Pilot Crop Provisions. This term is only used to describe the destruction of live trees to control the spread of BBTV or PRV and not trees that die as a result of other insured causes of loss specified in section 11 (a) – (i) of the HTT Pilot Crop Provisions.

**Nematodes** (*Meloidogyne konaensis: the Kona Coffee root-knot nematode*) are the small, parasitic roundworms that reside in the earth in some areas of Kona and reduce production and could result in the death of coffee trees growing in these areas.

**Set Out** means the event of the tree being transplanted or direct seeded into the orchard.

**Toppled** means a tree that is leaning and in danger of falling, but is not uprooted.

**Tree Reference Price** is the value per tree by age contained in the actuarial documents.

**Underreport Factor** is the result of dividing the amount of insurance by the unit value, rounded to two decimal places and not to exceed 1.00.

**Unit Value** is the amount determined by multiplying the number of insurable trees in the unit on the day before the loss (but not reduced for any insured loss that occurred during the crop year) times the tree reference prices contained in the actuarial documents for the applicable tree ages, totaling these values, multiplying the result times the coverage level selected by the insured, and then multiplying this result by the insured’s share.

**Uprooted** means a tree that is not upright, and that has an exposed root system.
Instructions for completion:

**Item:**

1. Enter the name of the insured or applicant.
2. Enter the county in which the insured trees are located.
3. Enter the policy number.
4. Enter the crop and type as specified on the actuarial documents.
5. Enter the unit number.
6. Enter the insured’s or applicant’s address.
7. Maps: Cross through “Section” and identify the acreage to be mapped using an orchard designation.
   
   a. Orchards should be separated into sub-orchards (or blocks as defined in the CIH) according to tree age and type.
   
   b. Outline orchard location or sub orchard location and identify each sub orchard by orchard number and letter (e.g., 1A). Draw orchard or sub orchards in actual shapes and as close to scale as possible. Indicate which acreage has been excluded from coverage by outlining it and labeling it as “excluded” (uninsurable).
   
   c. Outline land ownership boundaries in red for each orchard involved. Indicate land ownership across orchard boundaries with tie bars.

8. Use continuation plat maps to identify additional orchard locations, as required.

9. Page numbers (Example: Page 1 of 1, Page 1 of 2, etc.)
Exhibit 3

Orchard Location Plat Map (continued)

ORCHARD LOCATION PLAT MAP

Joe Farmer

Hawaii

XXXXXXXX

(Name of Insured or Applicant)

(County)

(Policy Number)

Crop: Coffee

Type:

Unit No.: 00100

Address / Legal Description:

100 Any Street, Anytown, Hawaii XXXXX.

Comments:

Highway XXX

Sub-orchard 1A

Sub-orchard 1B
HTT Orchard Inspection Report

Instructions for completion:

PART I: HEADING

<table>
<thead>
<tr>
<th>Item No.</th>
<th>Information Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Name of Applicant or Insured: Name of the insured that identifies EXACTLY the person (Legal entity) to whom the policy is issued.</td>
</tr>
<tr>
<td>2.</td>
<td>County: Name of county where the trees are physically located.</td>
</tr>
<tr>
<td>3.</td>
<td>Crop: Name of insured crop.</td>
</tr>
</tbody>
</table>

PART II: ORCHARD INFORMATION

5. Verify Acreage Report: MAKE NO ENTRY.

6. Address and Phone Number of Applicant or Insured.

7. Note condition of Other HTT orchards owned or operated by the applicant/insured. Enter “not applicable”

8. Is Orchard Managed by Owner: Check “Yes” or “No,” as applicable. If “No” is checked, enter manager’s name, address, and telephone number.

9. Is Orchard Located In An Established HTT Area: Answer “Yes” or “No.” If “No” is entered, explain general growing conditions and where the orchard is physically located. If additional space is needed, enter additional comments in item 21 “Remarks.”

PART III: INDIVIDUAL ORCHARD DATA

10. Unit Number: The five digit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).

11. Type: Enter the appropriate name of type as specified on the actuarial documents.

12. Acres in Plot: Enter the number of acres in the orchard (sub orchard).

13. Tree Spacing: Enter the spacing in feet (e.g., 15 x 15). If spacing varies, enter “varying” and explain in item 21 “Remarks.”

14. Tree Count: Enter the total number of trees in each orchard (sub orchard).

15. Trees by Year Set Out: Enter the number of trees by the month and year of set out.

16. Tree Condition: Enter “acceptable” or the following, as applicable:

   a. Trees damaged;
b. Not rotated, for papaya trees replanted in an orchard or sub orchard, where papaya trees were grown the previous crop year;

c. Coffee nematodes, for coffee trees replanted in an orchard or sub orchard where coffee trees were removed due to nematode infestation and the required cultural practices (see HTT Pilot Crop Provisions, section 9(b)(1)) were not performed; or

d. Other circumstances.

Explain any of the above tree conditions in item 21 “Remarks.”

17. **Rate Area:** Enter the correct rate class from the actuarial documents. Verify with the Summary of Coverage, and if the rate class is found incorrect, revise according to Insurance Provider instructions.

18. **Crop Year:** Enter the crop year for which the inspection is performed.

19. **Excluded Acreage:** List acreage of trees excluded from coverage and complete items 10-15.

20. **Check “A”** if there is nothing indicating a change in the data reported.

**Check “B”** if there are changes needed and enter “A Revised Acreage Report” as applicable.

21. **Remarks:** Note any of the following that may be applicable:

   a. The number of trees in the original planting.

   b. The trees on a unit which have been replaced or removed. Enter the total number of new trees set out with the appropriate dates.

   c. Any unusual conditions in the orchard or local growing area.

   d. Variations in tree spacing within an orchard.

   e. Any reasons for not recommending insurance coverage.

   If more space is needed, enter additional information on a Statement of Facts form and attach it to the inspection report.

22. **Is Application/Acreage Report Recommended For Acceptance:** Check “Yes” or “No” box, as applicable.

The following are not shown on the Inspection Report:

23. **Code Number:** Enter the Inspector’s code number.

24. **Orchard Inspector’s Signature:** Inspector signs report.

25. **Date:** Inspector enters date of report (MM/DD/YYYY).

26. **Page:** Page numbers (Example: Page 1 of 2, Page 2 of 2, etc.)
## HAWAII TROPICAL TREES ORCHARD INSPECTION REPORT

### PART I – HEADING

<table>
<thead>
<tr>
<th>1. NAME OF APPLICANT OR INSURED</th>
<th>2. COUNTY</th>
<th>3. CROP</th>
<th>4. CONTRACT NUMBER</th>
</tr>
</thead>
<tbody>
<tr>
<td>LM. INSURED</td>
<td>HAWAII</td>
<td>COFFEE</td>
<td>XXXXXXXX</td>
</tr>
</tbody>
</table>

### PART II – ORCHARD INFORMATION

5. CHECK AND VERIFY ALL ENTRIES ON THE ACREAGE REPORT. IF ANY ENTRIES ARE QUESTIONABLE, DETERMINE ACCURACY AND CORRECT IF NECESSARY.

6. ADDRESS AND PHONE NUMBER OF APPLICANT

RR ONE
HILO, HI
PHONE NUMBER (308) XXX-XXXX

7. NOTE CONDITION OF OTHER HAWAII TROPICAL TREE ORCHARDS OWNED OR MANAGED BY APPLICANT OR INSURED

not applicable

8. IS ORCHARD MANAGED BY OWNER? _____NO    X__YES

IF NO, WHO MANAGES IT? PHONE NUMBER:

9. IS ORCHARD LOCATED IN AN ESTABLISHED HAWAII TROPICAL TREE AREA?

Yes

### PART III – INDIVIDUAL ORCHARD DATA

<table>
<thead>
<tr>
<th>UNIT NUMBER</th>
<th>TYPE</th>
<th>ACRES IN PLOT</th>
<th>TREE SPACING</th>
<th>TREE COUNT</th>
<th>TREES BY YEAR SET OUT</th>
<th>TREE CONDITION</th>
<th>RATE AREA</th>
<th>CROP YEAR</th>
</tr>
</thead>
<tbody>
<tr>
<td>00100</td>
<td>No type specified</td>
<td>10.1</td>
<td>15x10</td>
<td>2,400</td>
<td>January 2008</td>
<td>acceptable</td>
<td>DO1</td>
<td>2008</td>
</tr>
<tr>
<td>00100</td>
<td>No type specified</td>
<td>5.5</td>
<td>15x10</td>
<td>1,600</td>
<td>March 2003</td>
<td>acceptable</td>
<td>DO4</td>
<td>2008</td>
</tr>
</tbody>
</table>

19. EXCLUDED ACREAGE

20. THE ACREAGE COVERED BY THE ABOVE CONTRACT WAS INSPECTED ON DATE SHOWN BELOW WITH THE FOLLOWING RESULTS:

A. _____ NOTHING FOUND TO REQUIRE A CHANGE IN THE DATA REPORTED
B. _____ DATA REPORTED WAS FOUND TO BE SUCH THAT ________________ WAS PREPARED

21. REMARKS:

22. IS APPLICATION/ACCREAGE REPORT RECOMMENDED FOR ACCEPTANCE?

X__ YES    ____NO

---

September 2013  FCIC-24210  16