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HAWAII TROPICAL FRUIT PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK

2011 and Succeeding Crop Years

**U.S. DEPARTMENT OF AGRICULTURE
WASHINGTON, D.C. 20250**

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25860 (9-2010)
SUBJECT: HAWAII TROPICAL FRUIT PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK 2011 AND SUCCEEDING CROP YEARS	OPI: Actuarial and Product Design Division	
	APPROVED: 10/28/2010 <i>/S/ Tim B. Witt</i> Tim B. Witt Deputy Administrator for Product Management	

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-ISSUED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2011 AND SUCCEEDING CROP YEARS. ALL APPROVED INSURANCE PROVIDERS WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.

SUMMARY OF CHANGES/CONTROL CHART

The following list contains the significant changes to this handbook, as determined by us. It may not represent all changes made. All changes made to this handbook are applicable regardless of whether or not listed.

Major Changes: See changes or additions in text which have been highlighted. Three stars(***) identify where information has been removed.

Section 2B(4) - Clarified definitions related Age and Crop Year.

Section 3(A)(4) – Changed coverage beginning date.

Section 8 – Inserted the new Production Worksheet and related completion instructions.

Section 9 Reference Material, removed.

Updated the handbook to reflect the latest loss adjustment standard handbook language.

Corrected spelling, punctuation and formatting as needed.

SUMMARY OF CHANGES/CONTROL CHART (Continued)

Control Chart For: Hawaii Tropical Fruit						
	SC Page(s)	TC Page(s)	Text Pages	Reference Material	Date	Directive Number
Remove	Entire Handbook					
Current Index	1-2	1-2	1-35		10-2010	FCIC-25860

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1. INTRODUCTION

THIS HANDBOOK MUST BE USED IN CONJUNCTION WITH THE LOSS ADJUSTMENT MANUAL (LAM) STANDARDS HANDBOOK, FCIC-25010.

The FCIC-issued loss adjustment standards for this crop are the official standard requirements for adjusting Crop Insurance losses in a uniform and timely manner. The FCIC-issued standards for crop and crop year are in effect as of the signature date for this crop handbook at www.rma.usda.gov/handbooks/25000/index.html. All approved insurance providers (AIPs) will utilize these standards for both loss adjustment and loss training for the applicable crop year. These standards, which include crop appraisal methods, claims completion instructions, and forms standards, supplement the general (not crop-specific) loss adjustment standards identified in the LAM.

2. SPECIAL INSTRUCTIONS

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

A. DISTRIBUTION

The following is the minimum distribution of forms completed by the adjuster and signed by the insured (or the insured's authorized representative) for the loss adjustment inspection:

- (1) One legible copy to insured. The original and all remaining copies as instructed by the approved insurance provider (AIP).
- (2) It is the AIP'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 that are **specific** to Hawaii Tropical Fruit (HTF) loss adjustment and this handbook that are not defined in this section are defined as they appear in the text.
- (3) Abbreviations:

APH – Actual Production History
FBU – Fruitful Branch Unit

HTF – Hawaii Tropical Fruit
T/C – Tree Count

(4) Definitions:

Age (Year of Growth) – for insurance purposes, tree age (growth stage) will be determined on December 31st for coffee, or May 31 for banana and papaya fruit, according to the following table:

Year	Months After Set Out
1	≤12
2	13-24
3	25-36
4	37+

Crop Each of the following is a separate crop under these provisions:
Bananas grown for fresh market;
Papayas grown for fresh market; and
Coffee cherries grown for processing.

Crop Year In lieu of the definition in the Basic Provisions, for coffee fruit, the period beginning January 1 and extending through May 31 of the following calendar year, and for banana and papaya fruit, the period beginning June 1 and extending through May 31 of the following calendar year. The crop year will be designated by the calendar year in which the period begins.

Damage Any reduction in the yield of fruit due to an insured cause of loss listed in Section 10, Causes of Loss, of the HTF Pilot Crop Provisions.

Direct Marketing Sale of the insured crop directly to consumers without the intervention of an 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 orchard for the purpose of picking all or a portion of the crop.

Fallowed Land cleared of trees and not replanted to any crop for the specified amount of time contained in the Special Provisions.

Harvest The severance of mature fruit or coffee cherries from the tree by manually pulling or cutting the fruit from the tree. For mechanically harvested coffee, the removal of coffee cherries from the tree by machine.

Nematodes	(Meloidogyne konaensis: the Kona Coffee root-knot nematode) – The small, parasitic roundworms that reside in the earth in some areas of Kona, reduces production, and could result in the death of coffee trees growing in these areas.
Set Out	The event of the tree being transplanted or direct seeded into the orchard.
Stumping	For coffee, a cultural practice that severely prunes or cuts back the tree that is recommended by crop experts at the University of Hawaii or other agricultural experts. It is not an acceptable cultural practice for bananas and papayas.
Type	Class of a tropical fruit crop with similar characteristics that are grouped for insurance purposes and are contained in the Special Provisions.
Uninsured Damage	Any reduction in the yield of fruit due to an uninsured cause of loss in accordance with section 10 (b), of the HTF Pilot Crop Provisions.

3. INSURANCE CONTRACT INFORMATION

The AIP 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

The following may not be a complete list of insurability requirements. Refer to the Basic Provisions, HTF Crop Provisions, and Special Provisions for a complete list.

- (1) The crop insured will be any one or more HTF crop(s):
 - (a) for which the insured elects insurance coverage;
 - (b) in which the insured has a share;
 - (c) for which a premium rate is provided by the actuarial documents;
 - (d) that are grown to produce a crop intended to be sold for human consumption;
 - (e) that are grown from plant material adapted to the area and propagated using acceptable propagation practices;
 - (f) that, if the orchard is inspected, is acceptable to the insurance provider; and
 - (g) that meets the applicable age requirements for the crop provided in the crop provisions; and

- (h) that is an HTF crop specifically listed in the policy.
- (2) Hawaii tropical fruit crops interplanted with another perennial crop are insurable, unless the insurance provider inspects the acreage and determines that it does not meet the requirements contained in the policy.
- (3) For coffee: Nematodes are not an insured cause of loss on coffee grown on trees less than five years of age (e.g. four years after setout).
- (4) Coverage begins on:
 - (a) January 1 for coffee fruit and June 1 for banana and papaya fruit;
 - (b) The 10th day after your properly completed application is received in our local office.
- (5) Coverage ends the earlier of May 31 or upon determination of the death or total destruction of the insured crop on the unit.
- (6) Refer to HTF Crop Provisions for specific insured causes of loss. See the Basic Provisions and the HTF Crop Provisions for causes of loss that are excluded.

B. PROVISIONS NOT APPLICABLE TO CAT COVERAGE

Refer to the Crop Insurance Handbook (CIH) and LAM for other provisions and procedures not applicable to CAT.

C. UNIT DIVISION

A basic unit, as defined in the Basic Provisions, may be divided into optional units if, for each optional unit, all the conditions stated in the applicable crop provisions are met. In lieu of sections, section equivalents, or FSA farm serial numbers and irrigated and non-irrigated practices and unless limited otherwise by the Special Provisions, the insured may elect to establish optional units for each crop insured in the county as follows:

- (1) Optional units may be established if each optional unit is located on non-contiguous land;
- (2) For bananas, optional units may be established by harvest period;
- (3) Optional units may be established by type for all crops; or
- (4) Optional units may be established by additional guidelines contained in the Special Provisions.

4. HAWAII TROPICAL FRUIT APPRAISALS

A. GENERAL INFORMATION

- (1) Appraisals will be made in accordance with procedures specified in this handbook and in the LAM.
- (2) Specifically for HTF, circumstances that require an appraisal are when (but are not limited to):
 - (a) The insured chooses not to harvest the acreage;
 - (b) Verifiable production records will not be available;
 - (c) Any production will be sold by direct marketing; or
 - (d) In the case of disease that requires destruction of infected live trees to prevent the spread of the disease to other parts of the field, unit, and surrounding areas.
- (3) Within the policy provisions is a requirement that insured's file a notice of damage or loss within 72 hours (but not later than 15 days after the end of the insurance period). In addition, the Crop Provisions require notice for the following events:
 - (a) Within 48 hours upon determination that the disease has infected insured acreage.
 - (b) Within three days of the date that harvest of the damaged variety should have started if the crop will not be harvested.
 - (c) When direct marketing is authorized through the Special Provisions, at least fifteen days before any production from any unit will be sold by direct marketing or sold for cash is harvested. In the event the insured fails 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.
 - (d) If the insured gave notice previously, in accordance with section 14 of the Basic Provisions, and intends to claim an indemnity on any unit, notice must be given at least 15 days prior to the beginning of harvest, or immediately if damage occurs during harvest, so that the insurance provider may inspect the damaged production.

B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS

- (1) Make a general examination of all acreage in the orchard. Determine the number and general location of trees to be used in the representative sample based on:

- (a) Total acreage and number of trees bearing insurable tropical fruit in the unit or orchards or sub-orchard in the unit as applicable;
 - (b) Whether or not any areas have been partially picked;
 - (c) The number of trees with unharvested fruit; and,
 - (d) If the fruit damage is uniform over the entire acreage, or if the fruit damage is concentrated in certain areas of the acreage.
- (2) Use as many samples as necessary to accurately determine potential production. A minimum number of trees are required to be sampled, as shown below:

Number of Acres:	Select:
10.0 or less	The lesser of 5 trees or 5% of the number of trees in the unit or each orchard or sub-orchard as applicable (rounded to the nearest whole tree).
10.1 to 100.0	5 trees plus 1 tree per additional 10.0 acres.
100.1 or more	14 trees plus 1 tree per additional 100.0 acres.

- (3) Account for all insured trees in the unit:
- (a) Locate a corner tree (or the first insurable tree on an outside row) (this will be the first sample tree);
 - (b) Proceed along each row, count each insured tree. See Section 5 for minimum sample requirements as listed by specific fruit.

Do not count skips, other types of trees, trees that were dead before insured cause of loss occurred, and trees damaged or destroyed by uninsured causes.

- (4) At the end of each row, proceed down the adjacent row in the opposite direction beginning with the first tree and sample as instructed for the specific fruit in Section 5, until the entire unit or plot has been covered (see diagram below).
- (5) Make all loss determinations as required in Section 5.

Be careful that the fruit being selected as a representative sample for appraisal is fruit that will be harvested in and is insured for the current crop year.

C. IMPORTANT APPRAISAL INFORMATION

- (1) Appraisals must take into consideration the planting pattern, interplanted crop mix, and the number of acres of each crop in the orchard or sub-orchard;
- (2) The information noted in (1) above must be documented in the narrative portion of the appraisal worksheet; and
- (3) The appraisal method used must also be documented in the narrative portion of the appraisal worksheet.

5. APPRAISAL METHODS

A. GENERAL INFORMATION

These instructions provide information on appraisal methods by crop.

Appraisal Method...	Use...
Unharvested Production Appraisal - For all crops	To appraise fruit prior to harvest.
Harvested Production Appraisal - For all crops	To apply harvested acreage yields to unharvested acreage.

B. UNHARVESTED PRODUCTION APPRAISAL

FOR PAPAYAS ONLY:

Appraise unharvested production (for computing indemnities).

- (1) Select representative samples using the following criteria:
 - (a) Establish separate representative fields if the crop acreage in the sample does not have the similar production potential or damage or when all or part of the acreage is left unharvested or partially harvested.
 - (b) The sample selected should be representative of the age of trees in the field. If there are trees of varying ages, separate samples for each age group will be taken.
 - (c) The sample trees must be selected randomly throughout the field, unless the damage is spotty and further subdividing the field into subfields will not assure that the extent of damage and remaining production can not be accurately determined. In such cases, the sample should include trees that contain both damaged and undamaged fruit, to establish an accurate appraisal.

- (d) Sample trees will not include any trees that will not produce harvestable fruit within the crop year.
 - (e) The sample fruit are to be obtained from the inside, outside, top, and bottom of all four quadrants of the sample trees. Include any fruit on the ground.
 - (f) Samples may be obtained by selecting fruit from each sample tree in a representative number of rows. **See Section 4B(2) for complete tree sampling requirements.**
- (2) After selecting the sample trees, count the number of fruit per sample tree and the number of fruit on the ground that you determine to be from the sample tree. Fruit must be within 2 feet of the base of the sampled tree to be counted for that tree. Total this amount for all sample trees and then divide by the total number of sample trees (results in whole fruit) to determine the average fruit per tree. For loss adjustment purposes, only papaya fruit sampled that meets the standards for Hawaii No. 1 will be appraised production to count. The most recent copy of the grading standards can be downloaded from:
http://www.hawaiiag.org/hdoa/chr_adminrules_41.htm
 - (3) Using the same sample trees, pick **10 percent of the mature fruit from each sample tree (round to the nearest whole fruit) but not to exceed 20 fruit; however, do not use less than one mature fruit per sample tree.** Exclude sample trees that do not include mature fruit. Include 10 percent of any mature fruit on the ground from the sample tree. Weigh the mature picked and fallen fruit to determine the total fruit weight (rounded to nearest tenth pound).
 - (4) Divide the total fruit weight by the total number of fruit weighed to determine the average weight per fruit (to tenths).
 - (5) Multiply the average fruit per tree by the average weight per fruit to determine the average pounds per tree (to tenths).
 - (6) Multiply the average pounds per tree by the number of insurable trees per acre to determine the fruit pounds per acre (in whole pounds).
 - (7) Record the information on the Appraisal Worksheet.

NOTE: Be careful that the fruit being selected as a representative sample for appraisal is fruit that will be harvested in and is insured for the current crop year.

FOR BANANAS:

The following information is provided to assist the loss adjuster in determining what unit should be appraised for loss.

For loss adjustment purposes, the banana “tree” is actually a group of stalks representing separate harvest periods residing in a single “banana mat.” The banana mat is defined as the entire plant consisting of one or more pseudostems (upright, trunk-like structures) formed by tightly packed, concentric layers of sheaths, an underground rhizome, and a fibrous root system. The oldest, or tallest stalk, is considered the “mother plant,” with the younger, or smaller stalks, called

“daughter plants” growing up and around the mother plant. If the mother plant is destroyed, the entire tree is considered destroyed, because the daughter plants exist via the root system of the mother plant. Under the crop provisions for HTF, Section 2, Unit Division, (b), optional units may be selected by harvest period. The loss adjuster must determine if optional units have been elected by the insured for the basic unit. If optional units are in effect for the unit, each separate stalk in the banana mat is an optional unit, because each stalk represents a different harvest period.

Appraise unharvested production (for computing indemnities).

- (1) Select representative samples using the following criteria:
 - (a) Establish separate representative fields if the crop acreage in the sample does not have the similar production potential and damage or when all or part of the acreage is left unharvested or partially harvested.
 - (b) The sample trees selected should be representative of the age of the trees in the field. If there are trees of varying ages, separate samples for each age group will be taken.
 - (c) Bananas are insured by harvest period (each harvest period may also qualify as an optional unit if elected by the insured; up to 2 optional units at any given time). Separate samples are required for each harvest period (or optional unit; each optional unit is adjusted using a separate appraisal worksheet).
 - (d) Sample trees will not include any trees that will not produce harvestable fruit within the current crop year.
 - (e) The sample trees must be selected randomly throughout the field, unless the damage is spotty and further subdividing the field into subfields will not assure that the extent of damage and remaining production cannot be accurately determined. In such cases, the sample should include trees that contain both damaged and undamaged fruit to establish an accurate appraisal. It is recommended that the samples are varied and include both exterior and interior rows along the perimeter of the sample field. The sample should also include banana trees located in the center of the sample field using a zigzag pattern extending from one corner of the field to the opposite corner, diagonally.
 - (f) Samples can be obtained by selecting fruit from each sample tree in a representative number of rows in the orchard. **See Section 4B(2) for complete tree sampling requirements.**
- (2) The number of banana bunches per tree cannot exceed one. Total the number of bunches for all sample trees and then divide by the total number of sample trees (round results to hundredths) to determine the average number of bunches per tree.
- (3) Using the same sample trees, pick each mature banana bunch. Exclude sample trees that do not include mature bunches. Weigh the mature banana bunches to determine the total fruit (bunch) weight (rounded to the nearest tenth pound).

- (4) Divide the total weight by the total number of mature banana bunches weighed to determine the average weight per fruit (bunch) (round to tenths).
- (5) Multiply the average fruit (bunch) per tree by the average weight per fruit (bunch) to determine the average pounds per tree (to tenths).
- (6) Multiply the average pounds per tree by the number of insurable trees per acre to determine the fruit (bunch) pounds per acre (in whole pounds).
- (7) Record the information on the Appraisal Worksheet.

NOTE: Be careful that the fruit being selected as a representative sample for appraisal is fruit that will be harvested in and is insured for the current crop year.

FOR COFFEE:

Appraise unharvested production (for computing indemnities) as follows, either by individual tree or by sample field. If there are 5 or less trees to be appraised, the individual tree appraisal procedure should be used. If there are 6 or more trees to be appraised, the sample field appraisal procedure should be used.

- (1) Estimating yield by individual tree (for five or less trees):
 - (a) Count and record the number of Fruitful Branch Units (FBU) on the tree by working around the perimeter of the tree back to the point where you started. The result is the number of FBUs per tree.

Note: An FBU is a primary lateral with at least three nodes, with fruit totaling 10 or more cherries. The branch can have secondary branches (laterals). If the primary branch has two or more secondary branches that have more than 10 cherries each, then the secondary branches can also be designated as FBUs. You must ignore branches that have fewer than 10 cherries, as they do not generally produce harvestable cherries.
 - (b) Walk around the tree a second time. Count and record the number of fruit on 10 randomly chosen FBUs (identify each FBU for use in item (d) below) and divide by 10. The result is the average number of fruit per FBU.
 - (c) Multiply the number of FBUs per tree times the average number of fruit per FBU. The result is the average fruit per tree.
 - (d) Collect 50 ripe fruit from the 10 randomly chosen FBUs (five fruit from each), weigh them, and divide by 50 to determine the average weight per fruit to the nearest thousandth of a pound.
 - (e) Multiply the average weight per fruit times the average fruit per tree to determine the average pounds per tree (to thousandth).

- (f) Multiply the average pounds per tree times the number of insurable trees per acre to determine the fruit pounds per acre (to nearest whole pound).
 - (g) Record the information on the Appraisal Worksheet.
- (2) Estimating yield by sample field (six or more trees):
- (a) The adjuster will determine the area to be adjusted by selecting an area that is representative of the unit.
 - (b) Count how many trees are in the sample area.
 - (c) Walk a zigzag pattern across the area randomly selecting sample trees. **See Section 4B(2) for complete tree sampling requirements.**
 - (d) Walk halfway around the first selected tree and count and record the number of FBUs (see Note in (1) above) on half the tree. Multiply the number of FBUs per half-tree by two to determine the number of FBUs per sample tree.
 - (e) On the same tree half, count and record the number of fruit on 10 randomly chosen FBUs (identify each FBU for use in (h) below). Total the number of fruit and divide by 10. The result is the average number fruit per FBU for the sample tree.
 - (f) Repeat the determinations in (d) and (e) on each additional sample tree, except that FBU and fruit counts are taken from the alternating sides of each following sample tree. The purpose is to count and record from an equal number of half-tree sides for the sample trees.
 - (g) For each sample tree, multiply the number of FBUs per sample tree times the average number of fruit per FBU, total the results, and divide by the number of sample trees. The result is the average fruit per tree.
 - (h) Collect 50 ripe fruit from the 10 randomly chosen FBUs (five fruit from each FBU) from each sample tree and weigh the fruit to the nearest thousandth of a pound or measure in grams and convert to pounds by dividing by 453.5).
 - (i) Total the weight from each sample tree (from (h) above) and divide the total weight by result of 50 times the number of sample trees to determine the average weight per fruit to nearest thousandth of a pound.
 - (j) Multiply the average weight per fruit times the average fruit per tree to determine the average pounds per tree (to nearest thousandth).
 - (k) Multiply the average pounds per tree times the number of insurable trees per acre to determine the fruit pounds per acre (round to whole pounds).
 - (l) Record the information on the Appraisal Worksheet.

Be careful that the fruit being selected as a representative sample for appraisal is fruit that will be harvested in and is insured for the current crop year.

C. HARVESTED APPRAISAL METHODS

Use this method to appraise unharvested acreage only when the acreage has been inspected prior to harvest and damage occurs prior to harvest of the entire unit. If the unit acreage had been determined to be of uniform production, then the damaged unharvested acreage can be appraised at the yield per acre from the harvested portion. Document such inspection in the “Narrative” section of the claim form or on a Special Report.

- (1) Prior to harvest, the insured must notify the insurance provider of any damaged HTF production so the insurance provider can inspect and verify the damaged production and that the level of production is uniform for the entire unit.
- (2) Divide harvested production by the number of harvested acres to calculate the harvested yield per acre.
- (3) Document such inspections and calculations in the “Narrative” section of the claim form or on a Special Report.

6. APPRAISAL DEVIATIONS AND MODIFICATIONS

A. DEVIATIONS

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

B. MODIFICATIONS

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

7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. APPRAISAL WORKSHEET FORM STANDARDS

- (1) The entry items in subsection C are the minimum requirements for the HTF Appraisal Worksheet. All of these entry items are “Substantive,” (i.e., they are required.)
- (2) Appraisal Worksheet Completion Instructions. The completion instructions for the required entry items on the Appraisal Worksheet in the following subsections are “Substantive,” (i.e., they are required.)

- (3) The Privacy Act and Nondiscrimination statements are required statements that must be printed on the form of provided to the insured as a separate document. These statements are not shown on the example form in this exhibit. The current Privacy Act and Nondiscrimination Statements can be found on the RMA website at: <http://www.rma.usda.gov/regs/required/html> or successor website.
- (4) Refer to the Document and Supplemental Standards Handbook (DSSH), FCIC-24040, for other crop insurance form requirements (e.g., font point size, etc.).

B. GENERAL INFORMATION

- (1) Include the insurance provider's name in the appraisal worksheet title if not preprinted on the insurance provider's worksheet, or when a worksheet entry is not provided.
- (2) Include the claim number of the appraisal worksheet (when required by the insurance provider), when a worksheet entry is not provided.
- (3) Separate appraisal worksheets are required for each unit appraised, by type and practice, and for each orchard or sub-orchard (if appropriate). Refer to section 4B for sampling requirements.
- (4) Standard appraisal worksheet items are numbered consecutively in subsections 7C and D. Example appraisal worksheets are also provided to illustrate how to complete all entries, except the last three items on the respective appraisal worksheets.

C. WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item No.

Information Required

Company: Name of insurance provider, if not pre-printed on the worksheet (Company Name).

Claim Number: Claim Number as assigned by the insurance provider, if required.

1. **Insured's Name:** Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy Number:** Insured's assigned policy number.
3. **Unit No.:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g. 00100).
4. **Crop/Practice:** Crop Name (e.g., Coffee, Bananas, or Papayas).

5. **Acres Appraised:** Number of determined appraised acres (rounded to tenths).
6. **Crop Year:** Crop year, as defined in the policy, for which the claim is filed.
7. **Orchard ID:** Orchard or sub-orchard identification symbol.
8. **Type Name:** Type of fruit being appraised.
9. **Acres:** Number of determined acres being appraised, rounded to tenths.
10. **Number of Fruit per Sample Tree:** Number of fruit counted from each sample tree using the applicable sampling instructions listed in Sections 4.B and 5 in this handbook. For coffee, two entries are required for each sample tree. The top number will be the number of FBUs per tree. The bottom number will be the average number of fruit per FBU.
11. **Total Fruit - All Sample Trees:** Total number of fruit counted from item 10 from all of the sample trees. For coffee, multiply the number of FBUs per tree times the average number of fruit per FBU for each sample tree (item 10). Total the results for all sample trees and enter in this block.
12. **Total Fruit Weight - All Sampled Trees:** Weigh all sampled fruit (to the nearest tenth of a pound; thousandths of a pound for coffee).
13. **Number of Sample Trees:** Total number of sample trees.
14. **Average Fruit per Tree:** Item 11 divided by item 13 (results in whole fruit).
15. **Average Weight per Fruit:** Item 12 divided by Item 11. The total weight of fruit divided by the number of fruit weighed rounded to nearest tenth of a pound (from item 12). For coffee, rounded to nearest thousandth of a pound.
16. **Average Pounds per Tree:** Item 14 multiplied by item 15, rounded to nearest tenth of a pound (for coffee, round to the nearest thousandth of a pound).
17. **Insurable Trees per Acre:** Enter the number of insurable trees per acre. For the purpose of determining the fruit pounds per acre only, the number of insurable trees may be reduced by the number of trees the insurance provider has authorized the insured to destroy to limit the spread of disease.
18. **Fruit Pounds per Acre:** Item 16 multiplied by item 17 rounded to whole pounds.
19. **Reject Factor:** MAKE NO ENTRY.
20. **Net Fruit Pounds per Acre:** Entry from Item 18.
21. **% Acres Appraised:** Column 9 divided by item 5.
22. **Fruit/Acre:** Item 20 multiplied by item 21.

23. **Appraisal (Lbs. /A.):** Total of all item 22 entries.
24. **Remarks:** Enter whether the appraisal was a Fruit Count Appraisal or a Harvested Sample Appraisal and any other pertinent information.

The following required entries are not illustrated on the appraisal worksheet example below.

25. **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 and other items that may not be easily understood.
26. **Adjuster's code Number, 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.
27. **Page Number:** Page numbers – (Example: Page 1 of 1, Page 1 of 2; Page 2 of 3, etc.).

FOR ILLUSTRATION PURPOSES ONLY HAWAII TROPICAL FRUIT APPRAISAL WORKSHEET						COMPANY: ANY COMPANY				1. INSURED'S NAME I.M. INSURED				2. POLICY NUMBER XXXX-X		3. UNIT NO. XXXX-XXXX-XX	
						CLAIM NUMBER: XXXXX				4. CROP/PRACTICE/TYPE Papaya (xxxx) PRACTICE (xxx) Type (xxx)				5. ACRES APPRAISED 1.0			
7	8	9	10			11	12	13	14	15	16	17	18	19	20	21	22
Orchard ID	Type Name	Acres	Number of Fruit Per Sample Tree			Total Fruit- All Sample Trees	Total Fruit Weight - All Sample Trees	Number of Sample Trees	Avg. Fruit Per Tree 11 ÷ 13	Avg. Weight per Fruit 12 ÷ 11	Average Pounds Per Tree 14x15	Insurable Trees Per Acre	Fruit Lbs. Per Acre 16x17	Reject Factor	Net Fruit Lbs. Per Acre	% Acres Appraised 9 ÷ 5	Fruit/Acre 20x21
1A	NTS	1.0	10	20	17	130	130.0	10	13	1.0	13.0	100	1300	---	1300	100	1300
			5	18	10												
			8	12	11												
			19														
24. REMARKS FRUIT COUNT APPRAISAL 100 TREES ON THE ONE ACRE 10% SAMPLE														23. APPRAISAL (LBS./A.) 1300			

This form example does not illustrate all required entry items (e.g., signatures, etc.).

FOR ILLUSTRATION PURPOSES ONLY HAWAII TROPICAL FRUIT APPRAISAL WORKSHEET						COMPANY: ANY COMPANY				1. INSURED'S NAME I.M. INSURED				2. POLICY NUMBER XXXX-X		3. UNIT NO. XXXX-XXXX-XX	
CLAIM NUMBER: XXXXX						4. CROP/PRACTICE/TYPE COFFEE (xxxx) PRACTICE (xxx) Type (xxx)				5. ACRES APPRAISED 1.0				6. CROP YEAR 200X			
7	8	9	10			11	12	13	14	15	16	17	18	19	20	21	22
Orchard ID	Type Name	Acres	Number of Fruit Per Sample Tree			Total Fruit- All Sample Trees	Total Fruit Weight - All Sample Trees	Number of Sample Trees	Avg. Fruit Per Tree 11÷ 13	Avg. Weight per Fruit 12 ÷ 11	Average Pounds Per Tree 14x15	Insurable Trees Per Acre	Fruit Lbs. Per Acre 16x17	Reject Factor	Net Fruit Lbs. Per Acre	% Acres Appraised 9÷5	Fruit/Acre 20x21
1A	NTS	1.0	15	20	30	6775	24.1	10	678	.004	2.712	100	271	---	271	100	271
			30	35	15												
			35	20	25												
			40	20	25												
			20	20	40												
			40	15	30												
			30														
			15														
24. REMARKS FRUIT COUNT APPRAISAL 100 TREES ON THE ONE ACRE 10% SAMPLE														23. APPRAISAL (LBS./A.) 271			

This form example does not illustrate all required entry items (e.g., signatures, etc.).

8. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

A. CLAIM FORM STANDARDS

- (1) The entry items in subsection C are the minimum Claim form (hereafter referred to as “Production Worksheet”) requirements. All of these entry items are considered “Substantive,” (i.e., they are required.)
- (2) The completion instructions for the required entry items on the Production Worksheet in the following subsections are “Substantive,” (i.e., they are required.)
- (3) The Privacy Act and Nondiscrimination statements are required statements that must be printed on the form or provided as a separate document. These statements are not shown in the example form in this section. The current Privacy Act and Nondiscrimination Statements can be found [on the RMA website at: http://www.rma.usda.gov/regs/required/html](http://www.rma.usda.gov/regs/required/html) or successor website.
- (4) The following certification statement required by the current DSSH Handbook must be included on the form directly above the insured’s signature block immediately followed by the statement below:

“I understand the certified information on this Production Worksheet will be used to determine my loss, if any, to the above unit. The insurance provider may audit and approve this information and supporting documentation. The Federal Crop Insurance Corporation, an agency of the United States, subsidizes and reinsures this crop insurance.”
- (5) Refer to the DSSH for other crop insurance form requirements (e.g., point size of font, etc.)

B. GENERAL INFORMATION FOR CLAIM FORM ENTRIES AND COMPLETION INFORMATION

- (1) The 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 errors.
 - (b) Delayed notices and delayed claims.
 - (c) Corrected claims or fire losses (double coverage) and cases involving an uninsured cause of loss, unusual situations, controversial claims, concealment, or

misrepresentation.

- (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use or other reasons described in the LAM).
 - (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 for the policy have not been met. If any have not, the adjuster should contact the AIP.
 - (5) Instructions labeled “**PRELIMINARY**” apply to preliminary inspection only. Instructions labeled “**FINAL**” apply to final inspections only. Instructions not labeled apply to ALL inspections.

C. FORM ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

1. **Crop/Code #:** The four-digit code assigned to the crop (XXXX).
2. **Unit #:** Unit number from the Summary of Coverage after it is verified to be correct.
3. **Location Description:** Land location that identifies the legal description, if available, and the location of the unit (e.g., section, township, and range; FSA Farm Numbers; FSA Common Land Units (CLU) and tract numbers; GPS identifications; or Grid identification) as applicable for the crop.
4. **Date(s) of Damage:** First three letters of the month(s) during which determined insured damage occurred for the inspection and cause(s) of damage listed in item 5 below. If no entry in item 5 below MAKE NO ENTRY. For progressive damage, enter in chronological order the month that identifies when the majority of the insured damage occurred. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., JUN 05). Enter additional dates of damage in the extra spaces, as needed. If more space is needed, document the additional dates of damage in the Narrative (or on a Special Report). Refer to the illustration in item 6 below.

If there is no insurable cause of loss, and a no indemnity due claim will be completed, MAKE NO ENTRY.
5. **Cause(s) of Damage:** Name of the determined insured cause(s) of damage for this crop as listed in the LAM for the date of damage listed in item 4 above for this inspection. If an insured cause(s) of damage is coded as “Other,” explain in the Narrative. Enter additional causes of damage in the extra spaces, as needed. If more space is needed, document the additional determined insured causes of damage in the Narrative (or on a Special Report). Refer to the illustration in item 6 below.

If it is evident that no indemnity is due, enter “NO INDEMNITY DUE” across the columns in item 5 (refer to the LAM for more information on no indemnity due claims). If the claim is denied, enter “DC” and refer to the LAM for further instructions.

6. **Insured Cause %:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Whole percent of damage for the insured cause of damage listed in item 5 above for this inspection. Enter additional “Insured Cause %” in the extra spaces, as needed. If additional space is needed, enter the additional determined “Insured Cause %” in the Narrative (or on a Special Report). The total of all “Insured Cause %” including those entered in the Narrative must equal 100%. If there is no insurable cause of loss, and a no indemnity due claim will be completed, MAKE NO ENTRY.

Example entries for items 4-6 and the Narrative, reflecting entries for multiple dates of damage, the corresponding insured causes of damage and insured cause percents:

4. Date(s) of Damage	JUN 5	JUL 15	AUG 3	SEP 19	OCT 15
5. Cause(s) of Damage	Hail	Tornado	Flood	Frost	Freeze
6. Insured Cause %	25	20	10	20	15
Narrative: Additional date of damage – NOV 1; Cause of damage – Excess Wind; Insured cause percent – 10%.					

7. **Company/Agency:** 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 #:** Claim number as assigned by the AIP.

10. **Policy #:** Insured’s assigned policy number.

11. **Crop Year:** Four-digit 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.

13. **Est. Prod. Per Acre:**

PRELIMINARY: MAKE NO ENTRY.

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

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

PRELIMINARY:

- a. Date the notice of damage **or loss** was given for the unit in item 2, in the 1st or 2nd space, as applicable. Enter the complete date (MM/DD/YYYY) for each notice.
- b. A notice of damage or loss for 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 of Production Worksheets.
- 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 AIP, enter “Company Insp.” instead of the date.
- e. If the notice does not require an inspection, document as directed in the “Narrative” instructions.

FINAL: Transfer the last date (in the 1st or 2nd space from the first or second set of Production Worksheets) to the FINAL space on the first page of the first set of Production Worksheets if a final inspection should be made as a result of the notice. Always enter the complete date of notice (MM/DD/YYYY) 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 Policy(s):**

- 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 crop insurance 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 crop insurance contract and it can be determined that the SAME AIP services it, enter the contract number. Handle these companion policies according to AIP instructions.
 - (2) If the OTHER person has a multiple-peril crop insurance contract and a DIFFERENT AIP or agent services it, enter the name of the AIP and/or agent (and contract number) if known.
 - (3) If unable to verify the existence of a companion contract, enter “Unknown” and contact the AIP for further instructions.
- c.** Refer to the LAM for further information regarding companion contracts.

SECTION I – **DETERMINED** ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

- (1) rate classes (**map areas**), types/**varieties**, practices, or organic 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

16. **Field ID:** The field identification symbol from a sketch map or an aerial photo. Refer to the Narrative. In the margin (or in a separate column), enter the date of inspection for the last line entry of each inspection.
17. **Multi-Crop Code:** The applicable two-digit code for first crop and second crop. Refer to the LAM for instructions regarding entry of first crop and second crop codes.
18. **Reported Acres:** In event of over-reported acres, handle in accordance with the individual AIP's instructions. In the event of under-reported acres, enter the reported acres to tenths for the orchard or sub-orchard. If there are no under-reported acres MAKE NO ENTRY.
19. **Determined Acres:** Refer to the LAM and CIH for definition of acceptable determined acres used herein and how acres for perennial crops are determined. Determined acres to tenths for the **orchard or sub-orchard** 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;
 - e. from which production was sold by direct marketing if the insured failed to meet the requirements contained in the crop provisions.

Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements.
- *** **FINAL:** Determined acres to tenths. Acreage breakdowns WITHIN a unit may be estimated (**refer to the LAM**) if a determination is impractical.
- *** ACCOUNT FOR ALL **PLANTED** ACREAGE IN THE UNIT.
20. **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.

21. **Risk:** The three-digit code for the correct “Rate Class” specified on the actuarial documents **maps**. If a “Rate Class” or “High Risk Area” is not specified on the actuarial documents, make no entry. Verify with the Summary of Coverage, and if the rate class is found to be incorrect, revise according to insurance provider’s instructions. Refer to the LAM. Unrated land is uninsurable without a written agreement.
22. **Type:** Three-digit code number, entered exactly as specified on the actuarial documents, for the type (or variety) grown by the insured. If “No Type Specified” or “No Variety Specified” is shown in the actuarial documents, enter appropriate three-digit code number from the actuarial documents (e.g., 997). If a type (or variety) is not specified on the actuarial documents, MAKE NO ENTRY.
23. **Class:** Three-digit code number, entered exactly as specified on the actuarial documents, for the class grown by the insured. If “No Class Specified” is shown in the actuarial documents, enter appropriate three-digit code number from the actuarial documents (e.g., 997). If class is not specified on the actuarial documents, MAKE NO ENTRY.
24. **Sub-Class:** Three-digit code number, entered exactly as specified on the actuarial documents, for the sub-class grown by the insured. If “No Sub-Class Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If sub-class is not specified on the actuarial documents, MAKE NO ENTRY.
25. **Intended Use:** Three-digit code number, entered exactly as specified on the actuarial documents, for the intended use of the crop grown by the insured. If “No Intended Use Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If intended use is not specified on the actuarial documents, MAKE NO ENTRY.
26. **Irr. Practice:** Three-digit code number, entered exactly as specified on the actuarial documents, for the irrigated practice carried out by the insured. If “No Irrigated Practice Specified” is shown in the actuarial documents, enter appropriate three-digit code number from the actuarial documents (e.g., 997). If an irrigated practice is not specified on the actuarial documents, MAKE NO ENTRY.
27. **Cropping Practice:** Three-digit code number, entered exactly as specified on the actuarial documents, for the cropping practice (or practice) carried out by the insured. If “No Cropping Practice or No Practice Specified” is shown in the actuarial documents, enter appropriate three-digit code number from the actuarial documents (e.g., 997). If a cropping practice (or practice) is not specified on the actuarial documents, MAKE NO ENTRY.
28. **Organic Practice:** Three-digit code number, entered exactly as specified on the actuarial documents, for the organic practice carried out by the insured. If “No Organic Practice Specified” is shown in the actuarial documents, enter appropriate three-digit code number from the actuarial documents (e.g., 997). If an organic practice is not specified on the actuarial documents, MAKE NO ENTRY.
29. **Stage:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Stage abbreviations 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; for which the insured failed to provide records of production that are acceptable to the insurance provider; or from which production was sold by direct marketing, if the direct marketing of the insured failed to meet the requirements contained in the crop provisions.
-----	---

“H”	Harvested.
-----	------------

“UH”	Unharvested or put to other use with consent.
------	---

GLEANED ACREAGE: Refer to the LAM.

30. Use of Acreage: Use the following “Use of Acreage” abbreviations.

<u>USE</u>	<u>EXPLANATION</u>
-------------------	---------------------------

“WOC”	Other use without consent (refer to LAM for further information)
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“SU”	Solely uninsured
------	------------------

“ABA”	Abandoned without consent
-------	---------------------------

“H”	Harvested
-----	-----------

“UH”	Unharvested
------	-------------

“DM”	Direct Marketed Production
------	----------------------------

“UR”	Unacceptable Records
------	----------------------

Verify any intended “Use of Acreage” 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.”

GLEANED ACREAGE: Refer to the LAM.

31. Appraised Potential: Per-acre appraisal in WHOLE pounds of POTENTIAL production for the acreage appraised. (Refer to Section 5 for additional instructions.) **ALL UNHARVESTED** papaya is considered as Hawaii No.1 papaya.

32.-.33. MAKE NO ENTRY.

34. Production Pre QA: Result of multiplying column 31 times column 19, round result to whole pounds.

35. Quality Factor: Under section 15 (j) of the Basic Provisions, if due to insured causes, a Federal or State agency has ordered the appraised insured crop or production to be destroyed, enter the factor “.000.” Instruct the insured to complete and submit a

Certification Form stating the date the crop or production WAS DESTROYED and the method of destruction (refer to item 40 and the Narrative below). Also refer to the LAM paragraphs 96 J (2) and 102 A for additional information. Otherwise MAKE NO ENTRY.

36. **Production Post-QA:** Result of multiplying item 34 by item 35, in whole pounds. If not entry in item 35, transfer entry from column 34.

37. **Uninsured Cause(s):** Result of per acre appraisals for uninsured causes (taken from the applicable appraisal worksheet or other documentation) multiplied by column 19, rounded to whole pounds. Refer to the LAM for information on how to determine uninsured cause appraisals. If no uninsured causes, MAKE NO ENTRY.

*** a. Hail and Fire Exclusion NOT in effect:

- (1) enter the result of multiplying column 19 entry by NOT LESS than the insured's production guarantee per acre in whole pounds for the line, (calculate by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any "P" stage acreage.
- (2) on preliminary inspections, advise the insured to keep the harvested production from any acreage damaged SOLELY by uninsured causes separate from other production.
- (3) for acreage that is damaged PARTLY by uninsured causes, enter the result of multiplying the APPRAISED UNINSURED loss of production per acre in pounds by column 19 entry 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 result of adding uninsured cause of loss appraisals to hail and fire exclusion appraisals.

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

38. **Total to Count:** Result of adding items 36 and item 37.

39. **Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total determined acres (column 19), to tenths.

40. **Quality:** Check the applicable qualifying quality adjustment (QA) condition(s) affecting the unit's production (refer to the table below). Check all qualifying conditions that apply to the unit's appraised or harvested production. Refer to the Basic Provisions.

Qualifying QA Condition:
Test Weight (TW)
Kernel Damage (KD) and Total Defects
Garlicky (Grade)
Aflatoxin
Vomitoxin
Fumonisin
Dark Roast (for Sunflowers only)
Sclerotinia (for Sunflowers only)
Ergoty (Grade)
COFO (commercially objectionable foreign odor) (includes Musty and Sour Odor)
Other
None

- a. Check “Other” if the identified injurious substances or conditions, for which a destruction order was issued, are not listed above. For mycotoxins, refer to item 41 below. Document in the Narrative (or on a Special Report):

- (1) A description of the injurious substance or condition for which a destruction order was issued;
- (2) The circumstances that caused the crop to be affected by the injurious substance or condition, the date the crop was destroyed, and the method of destruction;
- (3) Attach to the claim, a copy of the destruction order issued by the Federal or State agency and if applicable, a copy of the laboratory test results that confirms the presence of the injurious substances or conditions.

- b. Otherwise, check “None.”

41. **Mycotoxins exceed FDA, State, or other health organization maximum limits. Check “Yes.”** Check “Yes” if any mycotoxin listed in item 40 (including any identified as “Other”) exceed the FDA, State or other health organization maximum limits, otherwise MAKE NO ENTRY. Also refer to the Narrative instructions.

42. **Totals:** Total of entries in columns 34, 36, 37, and 38. If a column has no entries, MAKE NO ENTRY.

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,” the adjuster’s initials, and the date.

- b. If notice of damage was given and “No Inspection” is necessary, enter the unit number(s), “No Inspection,” the date, and the adjuster’s initials. The insured’s signature is not required.
- c. Explain any uninsured causes or unusual or controversial cases.
- d. If there is an appraisal in Section 1, item 37 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. Document the inspection and calculations used for determining the yield per acre when using the harvested appraisal method.
- g. 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 Refer to the LAM.
- h. Explain any errors found on the Summary of Coverage.
- i. Explain any commingled production. Refer to the LAM.
- j. Explain any entry for “Production Not to Count” in section II, item 62 and/or any production not included in Section II, item 56 or items 49through 52 entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).
- k. Explain a “NO” checked in item 44.
- l. 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.
- m. Explain any difference between the 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.
- n. When any other adjuster or supervisor accompanies the adjuster on the inspection, enter the code number of the other adjuster or supervisor and the date of inspection.
- o. 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.
- p. Explain any delayed notices or delayed claims as instructed in the LAM.

- q. Document any authorized estimated acres **as instructed in the LAM**, shown in Section I, item 19.
- r. Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- s. 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.
- t. **For production ordered to be destroyed due to the presence of injurious substances or conditions, document the following:**
 - (1) **Explain any “.000” factor entered in items 35 and 65.**
 - (2) **The circumstances that caused the crop to be affected by an injurious substance or condition, date the crop was destroyed and the method of destruction. Attach to the claim the insured’s completed Certification Form, a copy of the destruction order and (if applicable) a copy of the laboratory test results that confirms the presence of injurious substances or conditions.**
- u. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM.
- v. Document any other pertinent information, including any data to support any factors used to calculate the production.

SECTION II – **DETERMINED HARVESTED PRODUCTION**

General Information:

- (1) When all acreage has been harvested, determine total production from warehouse receipts, packer/processor receipts, or farm management records (refer to the LAM for farm record requirements) verified by the adjuster and supported by written records from the first handler. This production will be the basis for computing losses from the insured and uninsured causes of damage on the Production Worksheet.
- (2) 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.
- (3) For production commercially stored, sold, etc., enter the name and address of the storage facility, buyer, packinghouse, or processor as applicable in items “49” through “52”. For fruit otherwise disposed of, indicate the method of disposition (e.g., sold at roadside stand, etc.)
- (4) If additional lines are necessary, the data may be entered on a continuation sheet. USE A SEPARATE LINE FOR:

- (a) Separate storage facilities; **and**
- (b) Different FIRST Handles (buyers, packing houses, or processors). The insured must have maintained satisfactory records of ALL production sold or stored. Verify any packing house or processor records. 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.
- (c) Varying shares (e.g. 50-percent and 75-percent shares on the same unit);
- (d) If there is harvested production if from more than one insured practice **or** **type/variety** (or crop) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in items “**47**” through “**66**” by practice or type/**variety**. If production has been commingled, refer to the LAM.
- (e) There will generally be harvested production entries in columns “**47**” through “**66**” by practice or type. If production has been commingled, refer to the LAM.

Verify or make the following entries:

**Item
No.**

Information Required

43.

Date Harvest Completed: (Use to determine if there is a delayed notice or a delayed claim. Refer to the LAM.)

PRELIMINARY: MAKE NO ENTRY.

FINAL:

- a. The earlier of the date the ENTIRE acreage on the unit was: (1) totally destroyed; (2) put to other use; (3) a combination of harvested, destroyed, or put to other use; or the calendar date for the end of the insurance period.
- b. If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvest, enter “No Harvest.”
- 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. Refer to the LAM.

44.

Similar Damage:

PRELIMINARY: MAKE NO ENTRY.

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

45. 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.

46. Transfer of Right to Indemnity: Check “Yes” only if an assignment of indemnity is in effect for the crop year; otherwise, check “No.” Refer to the LAM.

47a. Share: RECORD ONLY VARYING SHARES on the SAME unit, to three decimal places.

47b. Field ID:

- a. If only one practice **and/or** type/**variety** of harvested production is listed in Section I, MAKE NO ENTRY.
- b. If more than one practice **and/or** type/**variety** of harvested production is listed, in Section I, and a separate approved APH yield exists, indicate for each practice **and** type/**variety** the corresponding Field ID (from Section I, column **16**).

48. Multi-Crop Code: The applicable two-digit code for first crop and second crop. Refer to the LAM for instructions regarding entry of first crop and second crop codes.

49-52. Length or Diameter, Width, Depth, Deductions: For fruit sold, enter the name and address of the Buyers or Processors, as applicable. For fruit stored on the farm, enter “Stored on the Farm.” For fruit otherwise disposed of, indicate method of disposition.

53-55. MAKE NO ENTRY.

56. Bu., Ton, Lbs., Cwt: Circle “Lbs.” in column heading. Enter production in WHOLE pounds as determined by delivery records, production recaps, sales receipts from processors (must be NET WEIGHT), etc.

57-60b. MAKE NO ENTRY.

61. Adjusted Production: Enter WHOLE pounds from column “**56**.”

62. Prod. Not to Count: Net production NOT to count in WHOLE pounds WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE from harvested acreage that has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., other unit or uninsured acreage). Explain any “production not to count” in the narrative. **Culled HARVESTED papaya fruit (i.e., not grading as Hawaii No. 1 papaya) is not considered production to count.**

63. Production Pre-QA: **Result of subtracting column 62 from column 61.**

64. MAKE NO ENTRY.
65. **Quality Factor:** Under section 15 (j) of the Basic Provisions, if due to insured causes, a Federal or State agency has ordered the insured crop production to be destroyed, enter the factor “.000.” Instruct the insured to complete and submit a Certification Form stating the date the crop or production WAS DESTROYED and the method of destruction (refer to item 40 and the Narrative below). Also refer to the LAM paragraphs 96 J (2) and 102 A for additional information. Otherwise MAKE NO ENTRY.
66. **Production to Count:** Enter the result of multiplying item 63, times item 65 in whole pounds. If no entry in item 65, transfer the entry from item 63.
- ***
67. **Total:** Total of column 63, in whole pounds. If no entry in column 63, MAKE NO ENTRY.
68. **Section II Total:**
- PRELIMINARY:** MAKE NO ENTRY.
- FINAL:** Total of column 66 to WHOLE pounds.
69. **Section I Total:**
- PRELIMINARY:** MAKE NO ENTRY.
- FINAL:** Enter figure from Section I, column 38 total.
70. **Unit Total:**
- PRELIMINARY:** MAKE NO ENTRY.
- FINAL:** Total of columns 68 and 69, in WHOLE pounds.
71. **Allocated Prod.:** Refer to the LAM paragraphs 126 C (1-3) and 127, for instructions on determining allocated production. Enter the total production, rounded to tenths, allocated to this unit that is included in Sections I or II of the Production Worksheet. Document how allocated production was determined and record supporting calculations in the Narrative or on a Special Report.
72. **Total APH Prod.:** Result, rounded to tenths, of subtracting the total of column 37 (item 42 “Totals”) and item 71 (Allocated Prod.) from item 70 (Unit Total). If no entries in column 37 and item 71, transfer the entry in item 70. MAKE NO ENTRY when separate APH yields are maintained by type/variety, practice, etc., within the unit.
73. **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 and other items that may not be readily understood. Final inspection should be signed on bottom line.

74.

Adjuster's Signature, Code #, and Date: Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. For an absentee insured, enter adjuster's code number ONLY. The signature and date will be entered AFTER the absentee has signed and returned the Production Worksheet. Final inspection should be signed on bottom line.

75.

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

1. Crop/Code #		2. Unit #		3. Location Description		7. Company Agency		8. Name of Insured															
4. Date(s) of Damage								9. Claim #															
5. Cause(s) of Damage								11. Crop Year															
6. Insured Cause %								10. Policy #															
12. Additional Units								14. Date(s) Notice of Loss															
13. Est. Prod. Per Acre								1st															
								2nd															
								Final															
								15. Companion Policy(s)															
SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS																							
A. ACTUARIAL															B. POTENTIAL YIELD								
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a. 32b.	33.	34.	35.	36.	37.	38.	
Field ID	Multi-Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Type	Class	Sub-Class	Intended Use	Irr. Practice	Cropping Practice	Organic Practice	Stage	Use of Acreage	Appraised Potential	Moisture % Factor	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count	
39. TOTAL			40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input type="checkbox"/> None <input type="checkbox"/>			41. Mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/>			42. TOTALS														

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

SECTION II – DETERMINED HARVESTED PRODUCTION																							
43. Date Harvest Completed						44. Damage similar to other farms in the area? Yes <input type="checkbox"/> No <input type="checkbox"/>						45. Assignment of Indemnity Yes <input type="checkbox"/> No <input type="checkbox"/>						46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input type="checkbox"/>					
A. MEASUREMENTS						B. GROSS PRODUCTION						C. ADJUSTMENTS TO HARVESTED PRODUCTION											
47a. 47b.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a. 58b.	59a. 59b.	60a. 60b.	61.	62.	63.	64a. 64b.	65.	66.				
Share Field ID	Multi-Crop Code	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod.	Bu., Ton Lbs., Cwt.	Shell/ Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production	Prod. Not to Count	Production Pre-QA	Value Mkt. Price	Quality Factor	Production to Count				
67. TOTAL																68. Section II Total							
																69. Section I Total							
																70. Unit Total							
																71. Allocated Prod.							
																72. Total APH Prod.							

The form example does not illustrate all required entry items (e.g., required certification statements, signatures, etc.).

