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Federal Crop
Insurance
Corporation



Product
Administration and
Standards Division

FCIC-25260 (11-2010)

MACADAMIA NUT LOSS ADJUSTMENT STANDARDS HANDBOOK

2012 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25260 (11-2010)	
SUBJECT: MACADAMIA NUT LOSS ADJUSTMENT STANDARDS HANDBOOK 2012 AND SUCCEEDING CROP YEARS		OPI: Product Administration and Standards Division	
		APPROVED: /S/ Tim B. Witt	DATE: 11/22/2010
		Deputy Administrator; Product Management	

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2012 AND SUCCEEDING CROP YEARS. ALL APPROVED INSURANCE PROVIDERS WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.

SUMMARY OF CHANGES/CONTROL CHART

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

Changes for Crop Year 2012 (FCIC-25260):

- A. Inserted into subsection 5 C procedure for determining appraisals using selected representative harvested sample trees or harvested production from harvested acreage.
- B. Inserted the latest loss adjustment standards handbook language in section 7 B. Also clarified instructions for completing uninsured cause of damage appraisals.
- C. Inserted in section 7 C, instructions to refer to the current Producer's Pre-acceptance Worksheet, Pre-acceptance Perennial Crop Inspection Report, and/or addendum worksheets, as applicable, when determining the number of insurable trees in the unit or acreage.
- D. Inserted the new Production Worksheet form example into Section 8 and added the latest loss adjustment standards handbook language. Inserted instructions for how to complete claims if section 15 (j) of the Basic Provisions apply.
- E. Revised Table A in section 9 to reflect the latest standard handbook language.
- F. Corrected spelling, punctuation, and formatting as needed.

MACADAMIA NUT LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

Control Chart For: Macadamia Nut Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove		Entire Handbook				
Insert and Current Index	1-2	1-2	1-30	31-32	11-2010	FCIC-25260

MACADAMIA NUTS LOSS ADJUSTMENT HANDBOOK

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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 losses in a uniform and timely manner. The FCIC-issued standards for this 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 (AIP) 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 form 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 slip sheets or bulletins). If slip sheets 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

- (1) The following is the minimum distribution of forms completed by the adjuster **(and signed by the insured or insured's authorized representative)** for the loss adjustment inspection:
 - (a) One legible copy to insured.
 - (b) The original and all remaining copies as instructed by the 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 **specific** to macadamia nut loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.
- (3) Definition(s):

Age The number of complete 12-month periods that have elapsed since the month the trees were set out or were grafted, whichever is later. An age determination will be made for each unit, or portion thereof, as of January 1 of each crop year.

Block A portion of the orchard where trees are of the same size (age), variety, maturation date, etc.

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.
Floaters	Inedible, husked “field run” nuts identifiable by water floatation.
Graft	The uniting of a macadamia shoot to an established macadamia tree rootstock for future production of macadamia nuts.
Harvest	Picking of mature macadamia nuts from the ground.
Husking	Removal of the outer layer (husk or exocarp) revealing the wet in-shell nut.
Peewees	Mature and immature wet in-shell nuts that are smaller than the acceptable size for processing.
Rootstock	The root and stem portion of the macadamia tree to which a macadamia shoot can be grafted.
Top-worked	A tree that has branches with different varieties of the same nut variety grafted onto the scaffold branches of the tree.
Wet in-husk	The weight of in-husk macadamia nuts as they are removed from the orchard that includes immature and unsound nuts (floaters and peewees) prior to drying.
Scaffold Branches	The main branches connected to the tree trunk that form the framework of the tree.
Sound Wet in-shell	The weight of the macadamia nuts as they are removed from the orchard, with the nut meats in the shells, after removal of the husk but prior to being dried. Excludes immature and unsound nuts (floaters and peewees). This is the weight used for Actual Production History (APH) and claims purposes.

3. INSURANCE CONTRACT INFORMATION

The **AIP** is to determine that the insured has complied with all policy provisions of the insurance contract. **Macadamia Nut Crop Provisions (hereafter referred to as 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, Crop Provisions and Special Provisions (SP) for a complete list.

- (1) The crop insured will be all macadamia nuts in the county, in which the insured has a share, for which a premium rate is provided by the actuarial documents, and that are:
 - (a) Grown on tree varieties that:
 - 1 Were commercially available when the trees were set out;
 - 2 Are adapted to the area; and
 - 3 Are grown on rootstock that is adapted to the area.
 - (b) Grown in an orchard that, if inspected, is considered acceptable by the AIP;
 - (c) Grown on trees that have reached at least the fifth growing season after being set out or grafted. However, the AIP may agree in writing to insure acreage that has not reached this age if the acreage has produced at least 200 pounds of (wet, in-shell) macadamia nuts per acre in a previous crop year; and
 - (d) Produced from blooms that normally occur during the calendar year in which insurance attaches and that are normally harvested prior to the end of the insurance period.
- (2) Macadamia acreage interplanted with another perennial crop is insurable unless the AIP inspects the acreage and determines that it does not meet the requirements contained in the policy.
- (3) Refer to the crop provisions for specific insured causes of loss. Refer to the Basic Provisions and the Crop Provisions for causes of loss that are excluded.

B. PROVISIONS AND PROCEDURES 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

Refer to the insurance contract for unit provisions. Unless limited by the Crop Provisions or SPs, a basic unit, as defined in the Basic Provisions, may be divided into optional units if, for each optional unit, all conditions stated in the applicable provisions are met.

4. MACADAMIA NUT APPRAISALS

A. GENERAL INFORMATION

- (1) Potential production for all types of inspections will be appraised in accordance with procedures specified in this handbook and the LAM.
- (2) These procedures apply when appraising potential production of unharvested mature nuts.
- (3) Appraisals are to be made:
 - (a) When the insured has acreage that he/she does not intend to harvest or which is unharvested on the calendar date for the end of the insurance period;
 - (b) Prior to production being sold by direct marketing; or
 - (c) As determined by the AIP.

Refer to the LAM for additional reasons for appraisals.

B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS

Determine the number and general location of trees to be used in the representative sample based on:

- (1) Total insured acreage listed in the Summary of Coverage and number of trees in the unit, orchard and/or sub-orchard in the unit.
- (2) Extent of variation in the amount of production or damage within the acreage. When variable damage causes the crop potential to be significantly different within the same orchard, or when the insured wishes to destroy or not harvest a portion of the orchard, split the orchard into sub-orchards and appraise each one separately.
- (3) Percent of each variety in the acreage.
- (4) Tree age, size, density, and vigor.
- (5) Take not less than the minimum number (count) of representative samples required in TABLE A for each orchard or sub-orchard.

5. APPRAISAL METHODS

A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

Appraisal Method...	Use...
Nut Weight Appraisals	to record in-husk and in-shell nut weights taken from representative sample trees.
Harvested Appraisals	when applying harvested acreage yields to unharvested acreage.

B. NUT WEIGHT APPRAISALS

(1) General Information:

- (a) Verify all acreage and nut varieties to be appraised with the Summary of Coverage.
- (b) Since macadamia nuts are harvested several times during the insurance period, determine the insured's harvest schedule and normal harvest dates.
- (c) When an insured reports damage, appraisals may be required for each applicable normal harvest date. Multiple appraisals may be needed to determine the amount of appraised potential production on the unit for the current crop year.
- (d) Select representative sample trees using the criteria in subsection 4 B.
- (e) Make arrangements with the insured to harvest nuts from the ground under sample trees as the crop reaches maturity.
- (f) Document in the Remarks of the appraisal worksheet or on a Special Report, the row and tree number of each sample tree. This is necessary to assure the adjuster returns to the same sample trees to determine appraised potential production for each succeeding appraisal during the crop year.
- (g) Tally all appraisals from all sample trees to calculate the unit appraisal.

(2) Appraisal Method:

- (a) Collect all harvestable wet in-husk nuts on the ground under each sample tree. In orchards where trees are in close proximity, select only those nuts that are within the drip line of the sample tree canopy.
- (b) Record the weight of wet in-husk nuts from each sample tree in column 15 on the appraisal worksheet.
- (c) Total the weight of all wet in-husk sample nuts and record weight in column 16 on the appraisal worksheet.
- (d) Husk all wet in-husk sample nuts. Weigh the husked nuts and record the gross wet in-shell weight (includes sound nuts, unsound nuts and peewees) in column 17 on the appraisal worksheet.

- (e) Remove **peewees** and trash. Use a bucket of water to “float” the gross wet in-shell nuts. Remove all unsound nuts (floaters). The remaining nuts are sound wet in-shell nuts. Weigh the sound wet in-shell nuts and record the weight in column 18.
- (f) Divide the weight of the sound wet in-shell nuts by the number of samples to calculate the average pounds of sound wet in-shell nuts per tree.
- (g) Multiply the weight of sound wet in-shell nuts by the number of bearing trees in the orchard or suborchard to calculate the total pounds of sound wet in-shell nuts.
- (h) Tally individual appraisals on the summary sheet. After the last harvest, tally all summary sheet totals to calculate the unit appraisal.

C. **APPRAISALS USING HARVESTED SAMPLES OR ACREAGE**

- (1) **Representative Tree Appraisals:** When selected representative harvested macadamia trees are used for the appraisal, the adjuster and insured will jointly select representative sample trees that reflect the type/severity of insured damage in the unit/orchard and the percent of each variety. The adjuster will make arrangements with the insured to do a field inspection while the insured harvests the selected representative sample trees. During the field inspection, the adjuster will:
 - (a) Determine the amount of appraised potential production on each sample tree as described in section 5 B above, and
 - (b) Document the amount of potential appraised production on the appraisal worksheet as described in section 7 below.
- (2) **Representative Harvested Acreage Appraisals:** Use this method to determine potential production when part of the acreage in the unit has been harvested. Use this method only when harvested acreage can be verified as being representative of the unharvested acreage.
 - (a) Conduct appraisals to determine the amount of potential production on the unharvested representative acreage.
 - (b) Compare the appraisal for the unharvested acreage determined in (a) above to the actual production from the harvested acreage. If the appraised potential production is comparable to the harvested production, use the average harvested production per acre from the harvested acreage as the per acre appraisal for the unharvested acreage; otherwise, use the appraisal procedures specified in section 5B above.

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 STANDARDS

- (1) The entry items in subsection C are the minimum requirements for the Macadamia Nuts appraisal worksheet for both unharvested and harvested appraisals. 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 or provided to the insured as a separate document. These statements are not shown on the example form in this section. The current Non-Discrimination and Privacy Act statements can be found on the RMA website at <http://www.rma.usda.gov/regs/required.html> or successor website.
- (4) Refer to the DSSH for other crop insurance form requirements (e.g., font point, size, etc.).

B. GENERAL INFORMATION FOR APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

- (1) Include the insurance provider’s name in the appraisal worksheet title if not preprinted on the AIP’s worksheet or when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the AIP) when a worksheet entry is not provided.
- (3) Separate appraisal worksheets are required for:
 - (a) each unit;
 - (b) each field or subfield; or
 - (c) insured and uninsured cause of damage appraisals.

If the insured does not know the name of the varieties in the orchard or sub-orchard, combine and appraise all unknown varieties on a separate “All Variety” worksheet.

- (4) Refer to the LAM for information on “0” (zero) appraisals.

- (5) Standard appraisal worksheet items are numbered consecutively in subsection 7C below. An example appraisal worksheet is also included to illustrate how to complete all entries, except items 25 through 27.

C. MACADAMIA NUT WEIGHT APPRAISAL WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

**Item
No.**

Information Required

Company: Name of AIP if not pre-printed on the worksheet (Company Name).

Claim Number: Claim Number as assigned by the **AIP**.

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 Number:** **Unit** number from Summary of Coverage after it is verified to be correct.
4. **Number Trees/Acre:** The actual number of bearing trees per acre. If a 100% stand, refer to **TABLE B**. Refer to current Producer's Pre-acceptance Worksheet, Pre-acceptance Perennial Crop Inspection Report, and/or addendum worksheets, as applicable, to determine the number of insurable trees in the unit/acreage. Also refer to the LAM for additional instructions on determining the number of trees per acre.
5. **Appraisal Number:** The applicable appraisal number for the current crop year.
6. **Cause of Damage:**
 - (a) **Date:** Enter date(s) of damage (e.g., MM/DD/YYYY)
 - (b) **Damage:** Enter cause(s) of damage.
7. **Crop:** "Macadamia Nuts."
8. **Unit Acres:** **Determined** total unit acres, to tenths.
9. **Appraised Acres:** Total of column 14 entries, to tenths.
10. **Appraisal Date:** The applicable appraisal date (e.g., MM/DD/YYYY).
11. **Crop Year:** Four-digit crop year (e.g., YYYY), as defined in the policy, for which the claim has been filed.
12. **Orchard ID:** Orchard or sub-orchard identification symbol.

13. **Variety:** Variety name(s) of trees in the orchard or sub-orchard being appraised. If variety(ies) are unknown, list as “All Variety(ies).”
14. **Acres:** **Determined** orchard or sub-orchard acres being appraised, rounded to tenths.
15. **Pounds of Wet In-husk Nuts per Sample Tree:** Gather all wet in-husk nuts on the ground under representative sample trees. Weigh nuts and enter weight in pounds rounded to tenths. Refer to subsection 2 B for definition of wet in-husk nuts. **Nuts damaged by uninsured causes must be documented on a separate appraisal worksheet.**
16. **Total Pounds Wet In-husk Nuts All Samples:** Total of item 15 entries for each representative sample tree, in pounds rounded to tenths.
17. **Gross Wet In-shell Pounds:** Husk all nuts from representative sample trees. Weigh the husked nuts and record the weight, in pounds rounded to tenths. Gross wet in-shell poundage includes floaters and peewees. **DO NOT REMOVE** floaters and peewees for this weighing.
18. **Total Sound Wet In-shell Pounds:** Remove floaters, peewees, trash and nuts damaged by uninsured causes. **DO NOT** include nuts damaged by uninsured causes on this worksheet as such nuts must be documented on a separate appraisal worksheet. Weigh the remaining sound wet in-shell nuts that can be processed. Enter weight in pounds rounded to tenths. ******* Show calculations used in the “Remarks” section.
19. **Number of Sample Trees:** Number of representative sample trees in item 15 for each orchard or sub-orchard.
20. **Average Sound Wet In-shell Pounds Per Tree:** Item 18 divided by item 19, in pounds rounded to hundredths.
21. **Number of Trees:** Item 4 times column 14, round to the nearest whole tree.
22. **Total Sound Wet In-shell Pounds:** Item 20 times items 21, rounded to nearest whole pound.
23. **Appraisal:** Total of all column 22 entries, in whole pounds.
24. **Remarks:** **Document information pertinent to the appraisal, sampling, conditions in general, unusual circumstances and reasons for uninsured cause of damage appraisals.**

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** (or the insured’s authorized representative), particularly explaining codes, etc., that may not be readily understood.

26. **Adjuster's Signature, Code No., 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 signature date, document the date of appraisal in the Remarks section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.
27. **Pg. ___ of ___:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 3, etc.).

D. MACADAMIA NUT SUMMARY OF APPRAISED PRODUCTION WORKSHEET ENTRIES AND COMPLETION INFORMATION

- (1) **General Information:** Use this worksheet to summarize and total the pounds of appraised macadamia nuts from each appraisal on the unit. Separate summary worksheets are required for each unit and for uninsured cause of loss appraisals. Attach all summary worksheets to the Production Worksheet or place in the insured's claim file.
- (2) The entry items in subsection C are the minimum requirements for the nut summary worksheet. All of these entry items are "Substantive," (i.e., they are required).
- (3) Nut summary worksheet completion instructions. The completion instructions for the required entry items on the summary worksheet in the following subsections are "Substantive," (i.e., they are required).
- (4) The Privacy Act and Nondiscrimination statements are required statements that must be printed on the form or provided to the insured as a separate document. These statements are not shown on the example form in this exhibit. The current Non-Discrimination and Privacy Act statements can be found on the RMA website at <http://www.rma.usda.gov/regs/required.html> or successor website.
- (5) Refer to the DSSH for other crop insurance form requirements (e.g., font point, size, etc.).
- (6) Standard summary worksheet items are numbered consecutively. An example appraisal worksheet is also included to illustrate how to complete all entries, except for items 15 through 17.

Verify or make the following entries:

**Item
No.**

Information Required

Company: Name of AIP, if not preprinted on the worksheet. (Company Name).

Claim Number: Claim Number as assigned by the AIP.

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. **Crop Year:** Four-digit crop year (e.g., YYYY) as defined in the policy, for which the claim has been filed.
4. **Unit Number:** Transfer entry from item number 3 on the Appraisal Worksheet.
5. **Unit Acres:** Total unit acres, rounded to tenths.
6. **Appraisal Number:** The applicable appraisal number from item 5 on the appraisal worksheet.

7. **Appraisal Date:** The applicable appraisal date from item 10 on the appraisal worksheet.
8. **Variety:** The applicable variety name from column 13 on the appraisal worksheet.
9. **Acres Appraised:** The applicable acres (to tenths) appraised from item 9 on the appraisal worksheet.
10. **Appraisal in Pounds:** Total sound wet in-shell pounds of nuts from item 23 of the appraisal worksheet in whole pounds.
11. **Total Pounds from Column 10:** Total all column 10 entries in whole pounds.
12. **Appraised Acres:** Transfer entry from column 9.
13. **Total Pounds Per-Acre Appraisal:** Item 11 divided by item 12, rounded to the nearest whole pound. **If more than one summary worksheet is used, total entries from all summary worksheets on the last worksheet.**
14. **Remarks:** Pertinent information about any of the appraisals.

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

15. **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 Summary of Appraised Production Worksheet **WITH THE INSURED** (or the insured's authorized representative), particularly explaining entries that may not be readily understood.
16. **Adjuster's Signature, Code No., and Date:** Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed.
17. **Pg. ___ of ___:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 3, 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 the “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 to the insured 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> or successor website.
- (4) The certification statement required by the current Document and Supplemental Standards Handbook (DSSH) (FCIC-24040) must be included on the form directly above the insured’s signature block and 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 WORKSHEET ENTRIES AND COMPLETION PROCEDURES

- (1) The Production Worksheet is a progressive form containing all notices of damage for all preliminary and final inspections (including “No Indemnity Due” claims) 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 uninsured causes 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 as 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 of the policy have not been met. If any have not, the adjuster should contact the AIP.
- (5) Instructions labeled “**PRELIMINARY**” apply to preliminary inspections 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:

Item

No. Information Required

1. **Crop/Code #:** “Macadamia Nuts” (0023).

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, 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 identifications) as applicable for the crop.

4. **Date(s) of Damage:** First three letters of the month(s) during which the determined insured damage occurred for the inspection and cause(s) of damage listed in item 5. 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., “Jan 10”). Enter additional dates of damage in the extra spaces, as needed. If more space is needed, document 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 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 loss 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	MAY	JUN 15	JUL 30	AUG	AUG
5. Cause(s) of Damage	Excess Moisture	Wind	Hail	Drought	Heat
6. Insured Cause %	10	20	15	25	20
Narrative: Additional date of damage – SEP 30, Cause of Damage – Volcanic Eruption, Insured Cause% is 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. A non-loss unit is any unit for which a Production Worksheet has not been completed. Additional non-loss units may be entered on a single Production Worksheet. If more spaces are needed for non-loss units, enter the unit numbers, identified as “Non-Loss Units,” in the Narrative or on an attached Special Report.

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

PRELIMINARY: MAKE NO ENTRY.

FINAL: Estimated yield per acre, in whole pounds of sound, wet in-shell nuts, 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 of 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, types, varieties or cropping practices; irrigated practices, or organic practices, as applicable,
- (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 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 the appraisal worksheet, sketch map or an aerial photograph. Refer to the narrative instructions.
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 and second crop codes.
18. **Reported Acres:** In the 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. Refer to the LAM or CIH for acreage determination instructions specific to perennial crops.
19. **Determined Acres:** Refer to the LAM for definition of acceptable determined acres for perennial crops used herein and how acres for perennial crops are determined. Determined acres to tenths for the field or subfield 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 or CIH for acreage determination instructions specific to perennial crops.

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 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:** Three-digit code for the correct “Rate Class” specified on the actuarial documents. 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 AIP’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 grown by the insured. If “No Type Specified” is shown in the actuarial documents, enter the appropriate three digit code number from the actuarial documents (e.g. 997). If a type is not specified on the actuarial documents, MAKE NO ENTRY.

23.-25. 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 the 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. 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 the 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 abbreviation as shown below.

STAGE

EXPLANATION

“P”..... Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the AIP, or from which production was sold by direct marketing if 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 for information on gleaning.

30. Use of Acreage: Intended or Final Use. Use the following “Intended Use” abbreviations.

<u>USE</u>	<u>EXPLANATION</u>
“Bulldozed,” etc.	Use made of acreage
“WOC”	Other use without consent (refer to LAM for more information)
“SU”	Solely uninsured
“ABA”	Abandoned without consent
“H”	Harvested
“UH”	Unharvested

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 for information on gleaning.

31. Appraised Potential: Per-acre appraisal in whole sound, wet in-shell pounds of POTENTIAL production for the acreage appraised. Refer to section 4 above, “Macadamia Nut Appraisals,” for additional instructions.

32a-33. MAKE NO ENTRY.

34. Production Pre QA: Transfer entry from item 31 times item 19, round result to whole sound wet in-shell 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 LAM paragraphs 96 J (2) and 102A for additional information. Otherwise, MAKE NO ENTRY.

36. Production Post QA: Result of multiplying item 34 by item 35, in whole sound wet in-shell pounds. If no entry in item 35, transfer the entry from item 34.

37. Uninsured Causes: Result of per acre appraisal for uninsured causes (taken from the appraisal worksheet or other documentation) multiplied by item 19, rounded to whole sound wet in-shell 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 item 19 entry by NOT LESS than the insured’s production guarantee per acre in whole, sound, wet in-shell pounds for the line, (calculated by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any “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 whole sound, wet in-shell pounds, by item 19 for any such acreage.

- b. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.
- c. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.
- d. For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.
- e. For all other appraisals, MAKE NO ENTRY.

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

39. **Total:** Total determined acres in 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.

Qualifying QA Condition:	
Test Weight (TW)	Dark Roast
Kernel Damage (KD)	Sclerotinia
Garlicky (Grade)	Ergoty (Grade)
Aflatoxin	COFO (commercially objectionable foreign odor)
Vomitoxin	Other
Fumonisin	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. Refer to the Narrative instructions for documentation requirements.
- 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 LEAVE BLANK. Refer to the Narrative for documentation requirements.

42. **Totals:** Total of 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,” adjuster’s initials, and date.
- b. If notice of damage was given and “No Inspection” is necessary, enter the unit number(s), “No Inspection,” date, and adjuster’s initials. The insured’s signature is not required.
- c. Explain any uninsured causes, unusual, or controversial cases.
- d. If there is an appraisal in section I, column **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 was not recorded on the appraisal worksheet.
- f. State that there is “No other fire insurance” when fire damages or destroys the insured crop, and it is determined that the insured has no other fire insurance. Also refer to the LAM.
- g. Explain any errors found on the Summary of Coverage.
- h. Explain any commingled production. Refer to the LAM.
- i. Explain any entry for “Production Not to Count” in section II, column **62** and/or any production not included in section II, column **56** entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).
- j. Explain a “No” checked in item **44**.
- k. Attach a aerial photograph or sketch map 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.

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

- l. Explain any difference between date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
- m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
- n. Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with the AIP’s instructions.

- o. Explain any delayed notices or delayed claims as instructed in the LAM.
- p. Document any authorized estimated acres, as instructed in the LAM, shown in column 19.
- q. Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- r. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.
- s. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.

t. For production ordered destroyed by a Federal or State agency due to the presence of injurious substances or conditions, document the following:

- (1) Explain any “.000” factor entered in columns 35 and 65.
- (2) A description of the injurious substance or condition for which a destruction order was issued. The circumstances that caused the crop to be affected by an injurious substance or condition, the 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 issued by the Federal or State agency and (if applicable) a copy of the laboratory test results that confirms the presence of injurious substances or conditions.

Refer to the LAM for additional documentation requirements.

u. 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 storage facility, buyer, packinghouse, or processor as applicable in columns 49 through 52.
- (4) If additional lines are necessary, the data may be entered on a continuation sheet.
USE SEPARATE LINES FOR:

- (a) Separate storage facilities;
 - (b) Different first handlers (buyers, packers, processors, etc.). The insured must have maintained satisfactory records of ALL production sold or stored. Verify any packinghouse or processor records against written records from the first handler (refer to the LAM for farm record requirements); and
 - (c) Varying shares; e.g., 50 percent and 75 percent shares on same unit;
- (5) There will generally be no harvested production entries in columns 47 through 68 for preliminary inspections.
- (6) If harvested production is from more than one insured practice and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in columns “47” through “66” by practice. If production has been commingled, refer to the LAM.

Verify or make the following entries:

**Item
No.**

Information Required

43. **Date Harvest Completed: (Used 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) harvested, (2) totally destroyed, (3) put to other use, (4) a combination of harvested, destroyed, or put to other use, or (5) the calendar date for the end of the insurance period;
- b. If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvest, enter “**Incomplete.**”
- c. If at the time of final inspection (if prior to the end of the insurance period), **none** of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter “**No Harvest.**”
- d. If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, etc. Refer to the LAM.

44. **Damage similar to other farms in the area?:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Check “Yes” or “No.” Check “Yes” if amount and cause of damage due to insurable causes is similar to the experience of other 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 a transfer of right to indemnity is in effect for the unit for the crop year; otherwise, check “No.” Refer to the LAM.
- 47a. **Share:** RECORD ONLY VARYING SHARES on SAME unit to three decimal places.
- 47b. **Field ID:**
- If only one practice **for** harvested production is listed in Section I, MAKE NO ENTRY.
 - If more than one practice **for** harvested production is listed in Section I and a separate approved APH yield exists, indicate for each practice 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. If no first crop or second crop is designated, MAKE NO ENTRY.
- 49 - 52. **Length or Diameter, Width, Depth, Deduction:** For **harvested** production that is **commercially** stored or sold, enter the name and address of the storage facility, warehouse, buyer, packinghouse, or processor. For **harvested** production otherwise disposed of, indicate the disposition (sold by direct marketing, etc.).
- 53-55. MAKE NO ENTRY.
56. **Bu., Ton, Lbs., Cwt.:** Circle “Lbs.” in column heading. Production in whole, sound, wet in-shell pounds as determined by delivery records, production recaps, sales receipts from **buyers**, processors, **packers**, etc. (all production must be NET WEIGHT).
- 57-60b. MAKE NO ENTRY.
61. **Adjusted Production:** Enter whole sound, wet in-shell pounds from column **56**.
62. **Prod. Not to Count:** Net production NOT to count in whole sound, wet in-shell pounds WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., other units or uninsured acreage). THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN ANY “PRODUCTION NOT TO COUNT” IN THE NARRATIVE.
63. **Production Pre-QA:** Result of subtracting the entry in column **62** from column **61** in whole sound, wet in-shell pounds.
- 64a-b MAKE NO ENTRY.

65. **Quality Factor:** If due to insured causes, a Federal or State agency has ordered the insured harvested crop production to be destroyed, enter the factor “.000.” Refer to instructions for items 35 and 40 above for additional information and the Narrative for required documentation. Otherwise, MAKE NO ENTRY.

66. **Production to Count:** Enter the result from multiplying item 63, times item 65, in whole sound, wet in-shell pounds. If no entry in item 65, transfer the entry from item 63.

67. **Total:** Total of column 63 in whole sound, wet in-shell pounds. If no entry in column 63, MAKE NO ENTRY.

68. **Section II Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of column 66 in whole, sound, wet in-shell 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 item 68 and item 69, in whole sound, wet in-shell 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, in whole sound, wet in-shell pounds, allocated to this unit that is included in Sections I and 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, in whole sound, wet in-shell pounds, 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.

The following required entries are not illustrated on the Production Worksheet example below.

73. **Insured’s Signature and Date:** Insured’s (or insured’s authorized representative’s) signature and date. BEFORE obtaining signature, REVIEW ALL ENTRIES on the Production Worksheet WITH THE INSURED (or the insured’s authorized representative), particularly explaining codes, etc., that may not be readily understood. Final indemnity inspections 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 indemnity inspections 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 # <i>Macadamia Nuts 0023</i>	2. Unit # <i>0001-0001-BU</i>	3. Location Description <i>SWI-96N-30W</i>	7. Company <i>Any Company</i>	Agency <i>Any Agency</i>	8. Name of Insured <i>I. M. Insured</i>
4. Date(s) of Damage <i>JUN 15</i>	5. Cause(s) of Damage <i>Wind</i>	6. Insured Cause % <i>100%</i>	9. Claim # <i>XXXXXXX</i>	11. Crop Year <i>YYYY</i>	
12. Additional Units <i>0002-0001-BU</i>	13. Est. Prod. Per Acre <i>3500</i>	10. Policy # <i>XXXXXXX</i>	14. Date(s) Notice of Loss <i>MM/DD/YYYY</i>	1st <i>MM/DD/YYYY</i>	2nd <i>MM/DD/YYYY</i>
			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
A	NS		5.1	1.000		997					002		UH	UH	606	-----		3091		3091		3091
B	NS		13.5	1.000		997					002		H	H		-----						
C	NS		1.5	1.000		997					002		H	H		-----					2300	2300
39. TOTAL			20.1	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 checked="" type="checkbox"/>										42. TOTALS		3091		3091	2300	5391		
41. Do any mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/>																						

NARRATIVE (If more space is needed, attach a Special Report) *Determined acreage from permanent measurements. Fields B&C: 18,000 lbs. wet in-shell nuts sold to Acme Nut Processors. Field C, 2300 pounds rejected by buyer due to insect damage – available control measures not applied, see attached Special Report.*

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed <i>MM/DD/YYYY</i>						44. Damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>					45. Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" 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. 58b.	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		
		<i>Acme Nut Processors. Any Town, State</i>							18000					18000		18000			18000		
67. TOTAL																	18000	68. Section II Total		18000	
																	69. Section I Total		5391		
																	70. Unit Total		23391		
																	71. Allocated Prod.				
																	72. Total APH Prod.		21091		

(For Illustration Purposes Only)

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

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9. REFERENCE MATERIAL

TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS

Number of Acres	Select:
0.1-10.0	The lesser of 5 trees or 5% of the number of trees in the orchard or sub-orchard (rounded to nearest whole tree).
One additional tree is required for each additional 10.0 acres (or fraction thereof) in the orchard or sub-orchard.	

Select representative sample trees from the orchard or sub-orchard by variety (also refer to sections 4 B and 7 B (3) above).

Select top-worked trees as representative samples only if there are at least 10 other top-worked trees in the block grafted to the same varieties.

TABLE B - TREE POPULATION PER ACRE

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

For spacings not shown on **this** chart: Multiply the distance between plants (nearest tenth of a foot) times the distance between rows (nearest tenth of a foot) and divide the result into 43,460 sq. ft. per acre (rounded to nearest whole number).

EXAMPLE: 6.5 ft. x 10 ft. = 65 sq. ft.
 43,560 sq. ft. per acre ÷ 65 sq. ft. = 670 trees per acre