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HAWAII TROPICAL FRUIT PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK

2017 and Succeeding Crop Years

**RISK MANAGEMENT AGENCY
KANSAS CITY, MO 64133**

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| TITLE: HAWAII TROPICAL FRUIT PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK | NUMBER: FCIC-25860 |
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| SUBJECT: Provides procedures and instructions for administering the Hawaii Tropical Fruit pilot crop insurance program. | OPI: Actuarial and Product Design Division |
| | APPROVED: <i>/s/ Thomas W. Worth</i> Acting Deputy Administrator for Product Management |

REASON FOR ISSUANCE

The Hawaii Tropical Fruit Pilot Loss Adjustment Standards Handbook is being issued and effective for the Hawaii Tropical Fruit pilot program available beginning with the 2017 crop year. Changes and additions are highlighted; three stars (***) indicate removed information.

1. Part 1 Section 2(D): Updates the forms requirements from the Documents and Supplemental Standards Handbook.
2. Part 3 Section 24(B) and Section 24(C): Clarifies that appraisals of unharvested production include only undamaged banana bunches and coffee cherries, similar to appraisals for unharvested Hawaii No. 1 papaya fruit.
- 3: Updates abbreviations and includes references to the General Standards Handbook.
4. Part 3 Sections 21 and 24: Rewrote for clarity.

HAWAII TROPICAL FRUIT PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK

CONTROL CHART

| Hawaii Tropical Fruit Pilot Loss Adjustment Standards Handbook | | | | | | | |
|--|-----------------|---------------|-----------------|-------------------|--------------------|---------|---------------------|
| | TP Page(s) | TC Page(s) | Text Page(s) | Exhibit Number | Exhibit Page(s) | Date | Directive Number |
| Insert | Entire Handbook | | | | | | |
| Current Index | 1-2 | 1-2 | 1-11 | 1 | 12 | 09-2016 | FCIC-25860 |
| | | | | 2 | 13-14 | 09-2016 | FCIC-25860 |
| | | | | 3 | 15-18 | 09-2016 | FCIC-25860 |
| | | | | 4 | 19-33 | 09-2016 | FCIC-25860 |
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FILING INSTRUCTIONS

This handbook replaces the 2014 Hawaii Tropical Fruit Pilot Loss Adjustment Standards Handbook, FCIC-25860 (9-2013). This handbook is effective for the 2017 and succeeding crop years and is not retroactive to any 2016 or prior crop year determinations.

**HAWAII TROPICAL FRUIT PILOT LOSS ADJUSTMENT STANDARDS
HANDBOOK
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(RESERVED)

PART 1 GENERAL INFORMATION AND RESPONSIBILITIES

1 General Information

A. Purpose and Objective

The RMA-issued loss adjustment standards for this crop are the official standard requirements for adjusting losses in a uniform and timely manner. The RMA-issued standards for this crop and crop year are in effect as of the signature date for this crop handbook located at www.rma.usda.gov/handbooks/25000/index.html.

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

B. Related Handbooks

The following table identifies handbooks that shall be used in conjunction with this handbook.

| Handbook | Relation/Purpose |
|----------|--|
| CIH | Provides overall general underwriting (not crop specific) process. |
| DSSH | Provides the form standards and procedures for use in the sales and service of crop insurance contracts. |
| GSH | Provides general crop information |
| LAM | Provides overall general loss adjustment (not crop-specific) process. |

- (1) Terms, abbreviations, and definitions general (not crop specific) to loss adjustment are identified in the GSH.
- (2) Terms, abbreviations, and definitions specific to HTF loss adjustment and this handbook are in exhibits 1 and 2, herein.

C. CAT Coverage

Refer to the CIH and LAM for provisions and procedures not applicable to CAT coverage.

D. Irrigated Practice

Refer to the CIH, GSH and LAM for irrigated practice guidelines.

A. Utilization of Standards

All AIPs shall 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.

B. Form 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 the insured; and
- (2) The original and all remaining copies as instructed by the AIP.

C. Record Retention

It is the AIP's responsibility to maintain records (documents) as stated in the SRA and described in the LAM.

D. Form Standards

- (1) The entry items and completion instructions in exhibits 3 and 4 are the minimum requirements for the HTF Appraisal Worksheet and PW. All entry items are "Substantive" (they are required).
- (2) The Privacy Act and Non-Discrimination statements are required statements that must be printed on the form or provided to the insured in a separate document. These statements are not shown on the example form(s) in exhibits 3-4. The current Non-Discrimination Statement and Privacy Act Statement can be found on the RMA website at: <http://www.rma.usda.gov/regs/required.html> or successor website.
- (3) The certification statement required by the current DSSH must be included on the PW 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 Insurance Corporation, an agency of the United States, subsidizes and reinsured this crop insurance."
- (4) Refer to the DSSH for other crop insurance form requirements (such as point size of font, and so forth).

3-10 (Reserved)

PART 2 POLICY INFORMATION

The AIP determines the insured has complied with all policy provisions of the insurance contract. The HTF pilot CP, which are to be considered in this determination include (but are not limited to):

11 Insurability

The following may not be a complete list of insurability requirements. Refer to the **CCIP-BP**, CP, and SP 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 CP; 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 pilot CP for specific insured causes of loss. See the **CCIP-BP** and the HTF pilot CP for causes of loss that are excluded.

12 Unit Division

Refer to the insurance contract for unit provisions.

13-20 (Reserved)

PART 3 APPRAISALS

Potential production for all types of inspections will be appraised in accordance with procedures as specified in this handbook and the LAM.

21 Selecting Representative Samples

- (1) Make a general examination of all acreage in the **unit**. Determine the number and general location of trees that you will use for representative samples based on:
 - (a) Total acreage and number of trees bearing insurable tropical fruit in **the unit, orchards or sub-orchards in the unit;**
 - (b) Whether the insured has partially harvested any areas;
 - (c) The number of trees with unharvested fruit; and
 - (d) If the fruit damage is uniform over the entire **unit**, or if the fruit damage is concentrated in certain areas of the **unit**.
- (2) Use as many samples as necessary to accurately determine potential production. The table in exhibit 5 shows the minimum number of trees that are required to be sampled for a **unit, orchard or sub-orchard**.
- (3) Account for all insured trees in the unit:
 - (a) Locate a corner tree (or the first insurable tree on an outside row *******).
 - (b) Proceed along each row, count each insured tree *******.
 - (c) Do not count skips, other types of trees, trees that were dead before an insured cause of loss occurred and trees damaged or destroyed by uninsured causes.
 - (d) At the end of each row, proceed down the adjacent row in the opposite direction beginning with the first tree and count, until the entire unit, **orchard or sub-orchard***** has been covered.
- (4) Make all loss determinations that paragraph 24 requires.

Only select insured fruit that will be harvested for the current crop year for the representative sample.

22 Reserved

23 Appraisal Methods

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

24 Unharvested Production Appraisal

Use the appraisal worksheet to record appraisal determinations for this appraisal method.

A. Papaya

(1) Representative Sampling

- (a) Select trees randomly though out the **unit, orchard, or sub-orchard**, unless the damage is spotty or the trees are various ages. Include trees with both damaged and undamaged fruit in the sample.
- (b) Establish separate representative orchards or sub-orchards if the unit has dissimilar production potential or damage, when part of the **unit** is unharvested or partially harvested, or if the trees are of varying ages.
- (c) Include only trees in the sample that will produce harvestable fruit within the crop year.
- (d) Obtain sample fruit from the top, bottom, **middle left and right ***** of the sample tree and any fruit on the ground within 2 feet of the base of the tree.

- (2) Count the number of fruit that meet the standards for Hawaii No. 1 for each sample tree. Total the number of fruit for all sampled trees and divide by the total number of sample trees to determine the average number of fruit per tree.
- (3) Pick 10 percent of the mature fruit from each sample tree that has mature fruit (round to the nearest whole fruit), but do not exceed 20 fruit per tree. Include any mature fruit on the ground in the sample. Weigh the mature picked and fallen fruit to determine the total mature fruit weight (rounded to the nearest tenth pound).
- (4) Divide the total fruit weight by the total number of fruit weighed to determine the average weight per fruit (rounded to the nearest tenth pound).

- (5) Multiply the average number of fruit per tree by the average weight per fruit to determine the average pounds per tree (rounded to the nearest tenth pound).
- (6) Multiply the average pounds of fruit per tree by the number of insurable trees per acre to determine the pounds of fruit per acre (rounded to whole pounds).

B. Bananas

(1) Special Considerations

- (a) A banana tree is a group of stalks residing in a single “banana mat.” A banana mat is the entire plant consisting of one or more pseudo stems (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 the “mother plant” and the younger or smaller stalks are the “daughter plants” growing up and around the mother plant. If a cause of loss destroys the mother plant it destroys the entire tree since the daughter plants exist via the root system of the mother plant.
- (b) The loss adjuster must determine if the insured elected optional units by harvest period. If optional units by harvest period are in effect for the unit, each separate stalk is an optional unit because each stalk represents a different harvest period.

(2) Selection of representative samples

- (a) Select the sample trees randomly throughout the field, unless the acreage does not have similar production potential or damage, when part of the acreage is unharvested or partially harvested, or the trees are of varying ages.
- (b) Include trees in the sample from the interior of the field. Use a zigzag pattern extending from one corner of the field to the opposite corner, diagonally.

(3) Appraisal procedure

- (a) Total the number of **undamaged** banana bunches for all sample trees and divide by the total number of sample trees (round results to the nearest hundredths) to determine the average number of bunches per tree.
- (b) Pick each mature **undamaged** banana bunch from the sample trees. Weigh the mature banana bunches to determine the total fruit (bunch) weight (rounded to the nearest tenth pound).
- (c) Divide the total fruit (bunch) weight by the total number of mature banana bunches weighed to determine the average weight per fruit (bunch) (rounded to tenths).

24 Unharvested Production Appraisals (Continued)

- (d) Multiply the average number of fruit (bunches) per tree by the average weight per fruit (bunch) to determine the average pounds of fruit per tree (rounded to tenths).
- (e) Multiply the average pounds of fruit per tree by the number of insurable trees per acre to determine the pounds of fruit per acre (in whole pounds).

C. Coffee

(1) Special Consideration: Fruitful Branch Units (FBU)

A FBU is a primary lateral with at least three nodes and 10 or more cherries. An FBU can have secondary branches (laterals). If the primary lateral has two or more secondary branches with at least 10 cherries each, then you can designate the secondary branches as FBUs. Ignore branches with less than 10 cherries; they generally do not produce harvestable cherries.

(2) Appraisal Procedure.

- (a) Estimate yield by an individual tree (for five trees or less)
 - (1) Determine the number of FBUs per tree by walking around the tree and counting FBUs.
 - (2) Walk around the tree again. Count and record the number of **undamaged** fruit on 10 randomly chosen FBUs (identify each FBU for use in item (4) below) and divide by 10 to determine the average number of **undamaged** fruit per FBU.
 - (3) Multiply the number of FBUs per tree by the average number of fruit per FBU. This result is the average number of fruit per tree.
 - (4) Collect 50 ripe fruit from the 10 randomly selected FBUs (five from each); weigh them and divide by 50 to determine the average weight per fruit, rounded to the nearest thousandth of a pound.
 - (5) Multiply the average weight per fruit by the average number of fruit per tree to determine the average pounds of fruit per tree, rounded to thousandths.
 - (6) Multiply the average pounds of fruit per tree by the number of insurable trees per acre to determine the pounds of fruit per acre, rounded to the nearest whole pound.
- (b) Estimating yield by sample field (six or more trees)
 - (1) Determine an area that is representative of the damage in the unit.

24 Unharvested Production Appraisals (Continued)

- (2) Count the number of trees in the sample area.
- (3) Walk a zigzag pattern across the area randomly selecting sample trees.

See exhibit 5 for complete tree sampling requirements.

- (4) 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.
- (5) On the same tree half, count and record the number of **undamaged** fruit on 10 randomly chosen FBUs (identify each FBU for use in (8) below). Total the number of fruit and divide by 10. This result is the average number fruit per FBU for the sample tree.
- (6) Repeat the procedures in (4) and (5) above on each additional sample tree, except take FBU and **undamaged** fruit counts 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.
- (7) 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 number of fruit per tree.
- (8) 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 453.6).
- (9) Total the weight from each sample tree (from (8) above) and divide the total weight by the result of 50 multiplied by the number of sample trees to determine the average weight per fruit to nearest thousandths of a pound.
- (10) Multiply the average weight per fruit by the average number of fruit per tree to determine the average pounds per tree (to nearest thousandths).
- (11) Multiply the average pounds of fruit per tree by the number of insurable trees per acre to determine the pounds of fruit per acre (round to whole pounds).

25 Harvested Production Appraisals

Use this method to appraise unharvested acreage only when uniform damage occurs prior to harvest and you have inspected the acreage prior to harvest. If you have determined that production is uniform over the unit acreage, then you may appraise damaged unharvested acreage at the yield per acre of the harvested portion. Document the inspection in the Narrative section of the PW or on a Special Report.

- (1) Prior to harvest:
 - (a) The insured notifies the insurance provider of damaged HTF production.
 - (b) The AIP inspects the damaged production and verifies that the level of production is uniform over the entire unit.
- (2) Divide harvested production by the number of harvest acres to calculate the harvested yield per acre.
- (3) Document these inspections and calculations in the Narrative section of the **PW** or on a Special Report.

26 Deviations and Modifications

- (1) Deviations in appraisal methods require FCIC written authorization (as described in the LAM) prior to implementation.
- (2) There are no pre-established modifications contained in this handbook. Refer to the LAM for additional information.

27 General Information for Worksheet Entries and Completion Procedures

- (1) Include the AIP'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 must be completed for each unit appraised and for each **orchard or sub-orchard** including orchards or sub-orchards with differing base (APH) yields or farming practices (applicable to preliminary and final claims). See exhibit 5 for sampling requirements.
- (4) Standard appraisal worksheet items are numbered consecutively in exhibit 3. An example appraisal worksheet is also provided to illustrate how to complete item entries.

28-30 (Reserved)

PART 4 PRODUCTION WORKSHEET

31 General Information for Worksheet Entries and Completion Procedures

- (1) The **PW** 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 **PW** 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 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.
- (6) Standard **PW** items are numbered consecutively in exhibit 4. An example **PW** is also provided to illustrate how to complete item entries.

Acronyms and Abbreviations

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

| Approved Acronym/Abbreviation | Term |
|--|--|
| AIP | Approved Insurance Provider |
| APH | Actual Production History |
| *** | *** |
| CAT | Catastrophic Risk Protection |
| CCIP-BP | Common Crop Insurance Policy-Basic Provisions |
| CIH | Crop Insurance Handbook, FCIC-18010 |
| CLU | Common Land Unit |
| CP | Crop Provisions |
| DSSH | Document and Supplemental Standards Handbook, FCIC-24040 |
| FBU | Fruitful Branch Unit |
| FCIC | Federal Crop Insurance Corporation |
| GSH | General Standards Handbook, FCIC-18190 |
| HTF | Hawaii Tropical Fruit |
| LAM | Loss Adjustment Manual, FCIC-25010 |
| PW | Production Worksheet |
| RMA | Risk Management Agency |
| SP | Special Provisions |

Definitions

Age (Year of Growth) means tree age (growth stage) and 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 means 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 means, in lieu of the definition in the **CCIP-BP**, 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 means 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 **CP**.

Direct Marketing means the 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 means land cleared of trees and not replanted to any crop for the specified amount of time contained in the **SP**.

Harvest means 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) means 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 means the event of the tree being transplanted or direct seeded into the orchard.

Stumping means, 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.

Definitions (Continued)

Type means a class of a tropical fruit crop with similar characteristics that are grouped for insurance purposes and are contained in the **SP**.

Uninsured Damage means any reduction in the yield of fruit due to an uninsured cause of loss in accordance with section 10 (b), of the HTF Pilot **CP**.

Form Standards – Appraisal Worksheet

Verify and/or make the following entries for each appraisal worksheet element/item number. A completed appraisal worksheet example is at the end of this exhibit. For general form standards and other general information, see paragraph 27.

| Element/Item Number | Description |
|--|--|
| Company | Name of AIP, if not preprinted on the worksheet. |
| Claim Number | Claim number 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 the Summary of Coverage after it is verified to be correct. |
| 4. Crop/Practice | Crop Name (e.g., Coffee, Bananas or Papayas). |
| 5. Acres Appraised | The number of determined acres appraised, rounded to tenths. |
| 6. Crop Year | Four-digit 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 | The type of fruit |
| 9. Acres | The number of acres appraised in this sample, rounded to tenths. |
| 10. Number of Fruit per Sample Tree | The number of fruit counted from each sample tree. Two entries are required for coffee: the top number is the number of FBUs for each sample tree; the bottom number is the average number of fruit per FBU. |
| 11. Total Fruit—All Sample Trees | The total number of fruit counted from item 10 from all of the sample trees. For coffee, multiply the number of FBUs per tree by the average number of fruit per FBU for each sample tree. 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. Round coffee to the nearest thousandths of a pound. |
| 13. Number of Sampled Trees. | Total number of sample trees. |
| 14. Average Fruit per Tree | Result of dividing item 11 by item 13, entered 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 the nearest tenth of a pound. For coffee, round to the nearest thousandth of a pound. |
| 16. Average Pounds per Tree | Item 14 multiplied by item 15, rounded to the nearest tenth of a pound. Round coffee to the nearest thousandth of a pound. |

Form Standards – Appraisal Worksheet (Continued)

| | |
|-------------------------------|--|
| 17. Insurable Trees per Acre | Enter the number of insurable trees per acre. <i>Only</i> for the purpose of determining the pounds of fruit per acre, you may reduce the number of insurable trees by the number of trees that the insurance provider authorized destruction of 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. The sum of all item 21 entries must equal 1 (or 100 if entries are in percent). |
| 22. Fruit per 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.

| Element/Item Number | Description |
|--|--|
| 25. Insured's Signature and Date | Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining signature, REVIEW ALL ENTRIES on the appraisal worksheet WITH THE INSURED (or insured's authorized representative), particularly explaining codes, etc., which may not be readily understood. |
| 26. Adjuster's Code No., 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 signature date, document the date of the appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the PW . |
| Page Number | Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.). |

Form Standards – Appraisal Worksheet (Continued)

PAPAYA EXAMPLE

| | | | | | | | | | | | | | | | | | |
|---|-----------|-------|---------------------------------|----|----|-------------------------------|---------------------------------------|---|--------------------------------|----------------------------------|----------------------------------|----------------------------|---------------------------------|----------------------------|-------------------------|--------------------------|---------------------|
| 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. 0001-0001BU | | | |
| | | | CLAIM NUMBER: XXXXX | | | | | 4. CROP/PRACTICE/TYPE Papaya (0257) PRACTICE(997) Type(122) | | | | 5. ACRES APPRAISED 1.0 | | 6. CROP YEAR 20XX | | | |
| 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 | Non-Gmo | 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 | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | |
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| | | | | | | | | | | | | | | | | | |
| 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, required statements etc.).

Form Standards – Appraisal Worksheet (Continued)

COFFEE EXAMPLE

| | | | | | | | | | | | | | | | | | |
|---|-----------|-------|---------------------------------|----|----|-------------------------------|---------------------------------------|--|--------------------------------|----------------------------------|----------------------------------|--------------------------|--------------------------------|---------------|-------------------------|--------------------------|---------------------|
| 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. 0001-0001BU | | | | |
| | | | CLAIM NUMBER: XXXXX | | | | | 4. CROP/PRACTICE/TYPE COFFEE(0256) PRACTICE(997) Type(997) | | | 5. ACRES APPRAISED 1.0 | | 6. CROP YEAR 20YY | | | | |
| 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, required statements etc.).

Form Standards – Production Worksheet

Verify and/or make the following entries for each PW element/item number. A completed PW example is at the end of this exhibit. For general form standards and other general information, see paragraph 31.

| Element/Item Number | Description |
|-------------------------|---|
| 1. Crop/Code # | The four-digit code assigned to the crop. |
| 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 CLUs and tract numbers; GPS identifications; or Grid identifications) as applicable for the crop. The farm address. |
| 4. Date(s) of Damage | <p>First three letters of the month(s) during which the determined insured damage occurred for the inspection and cause(s) of loss 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., Aug 11). 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.</p> <p>If there is no insurable cause of loss and a no indemnity due claim will be completed, MAKE NO ENTRY.</p> |
| 5. Cause(s) of Damage | <p>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.</p> <p>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.</p> |
| 6. Insured Cause % | <p>PRELIMINARY: MAKE NO ENTRY.</p> <p>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%.</p> |

Form Standards – Production Worksheet (Continued)

| Element/Item Number | Description | | | | | | | | | | | | | | | | |
|-----------------------------------|---|----------------------|--------|--|--|-----------------------|------|--|--|--------------------|-----|--|--|------------|--|--|--|
| 6. Insured Cause % (continued) | <p>If there is no insurable cause of loss, and a no indemnity due claim will be completed, MAKE NO ENTRY.</p> <p>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 percentages:</p> <table border="1" data-bbox="735 533 1507 684"> <tr> <td data-bbox="735 533 1057 569">4. Date(s) of Damage</td> <td data-bbox="1057 533 1216 569">May 15</td> <td data-bbox="1216 533 1359 569"></td> <td data-bbox="1359 533 1507 569"></td> </tr> <tr> <td data-bbox="735 569 1057 604">5. Cause(s) of Damage</td> <td data-bbox="1057 569 1216 604">Wind</td> <td data-bbox="1216 569 1359 604"></td> <td data-bbox="1359 569 1507 604"></td> </tr> <tr> <td data-bbox="735 604 1057 640">6. Insured Cause %</td> <td data-bbox="1057 604 1216 640">100</td> <td data-bbox="1216 604 1359 640"></td> <td data-bbox="1359 604 1507 640"></td> </tr> <tr> <td colspan="4" data-bbox="735 640 1507 684">Narrative:</td> </tr> </table> | 4. Date(s) of Damage | May 15 | | | 5. Cause(s) of Damage | Wind | | | 6. Insured Cause % | 100 | | | Narrative: | | | |
| 4. Date(s) of Damage | May 15 | | | | | | | | | | | | | | | | |
| 5. Cause(s) of Damage | Wind | | | | | | | | | | | | | | | | |
| 6. Insured Cause % | 100 | | | | | | | | | | | | | | | | |
| Narrative: | | | | | | | | | | | | | | | | | |
| 7. Company/Agent | 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 | <p>PRELIMINARY: MAKE NO ENTRY.</p> <p>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 PW has not been completed. Additional non-loss units may be entered on a single PW.</p> <p>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.</p> | | | | | | | | | | | | | | | | |
| 13. Est. Prod. Per Acre | <p>PRELIMINARY: MAKE NO ENTRY.</p> <p>FINAL: Estimated yield per acre, in whole pounds, of ALL non-loss units for the crop at the time of final inspection.</p> | | | | | | | | | | | | | | | | |
| 14. Date(s) of Notice of Loss | <p>PRELIMINARY:</p> <p>(1) Date the first or second 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, and YYYY) for each notice.</p> <p>(2) A notice of damage or loss for a third preliminary inspection (if needed) requires an additional set of PWs. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set of PWs.</p> | | | | | | | | | | | | | | | | |

Form Standards – Production Worksheet (Continued)

| Element/Item Number | Description |
|---|--|
| 14. Date(s) of Notice of Loss (continued) | <p>(3) Reserve the “Final” space on the first page of the first set of PWs the date of notice for the final inspection.</p> <p>(4) If the inspection is initiated by the AIP, enter “Company Insp.” instead of the date.</p> <p>(5) If the notice does not require an inspection, document as directed in the Narrative instructions.</p> <p>FINAL: Transfer the last date (in the 1st or 2nd space from the first or second set of PWs) to the FINAL space on the first page of the first set of PWs if a final inspection should be made as a result of the notice. Always enter the complete date of notice (MM, DD, and YYYY) for the “FINAL” inspection in the FINAL space on the first page of the first set of PWs. For a delayed notice of loss or delayed claim, refer to the LAM.</p> |
| 15. Companion Policy(s) | <p>(1) If no other person has a share in the unit (insured has 100 percent share), MAKE NO ENTRY.</p> <p>(2) 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.”</p> <p>(a) 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.</p> <p>(b) 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.</p> <p>(c) If unable to verify the existence of a companion contract, enter “Unknown” and contact the AIP for further instructions.</p> <p>(3) Refer to the LAM for further information regarding companion contracts.</p> |

Form Standards – Production Worksheet (Continued)

Section I – Determined Acreage Appraised, Production, and Adjustments

Make separate line entries for varying:

- (1) Rate classes, types, classes, sub-classes, intended uses, irrigated practices, cropping 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);
- (6) Appraisals for damage due to hail or fire if Hail and Fire Exclusion is in effect; or
- (7) Recovery percentages.

| Element/Item Number | Description |
|----------------------|--|
| 16. Field ID | The field or subfield identification symbol from a sketch map or an aerial photo. Refer to the Narrative instructions. |
| 17. Multi-Crop Code | PRELIMINARY AND FINAL: 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 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 field or sub field. If there are no under-reported acres MAKE NO ENTRY. |
| 19. Determined Acres | <p>Refer to the LAM for definition of acceptable determined acres used herein. Enter the determined acres to tenths for the field or subfield for which consent is given for other use and/or:</p> <ol style="list-style-type: none"> (1) Put to other use without consent; (2) Abandoned; (3) Damaged by uninsured causes; (4) For which the insured failed to provide acceptable records of production. <p>Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements.</p> <p>PRELIMINARY AND FINAL: Determined acres to tenths. Acreage breakdowns WITHIN a unit or field may be estimated (refer to the LAM) if a determination is impractical. Account for all planted acreage in the unit.</p> |

Form Standards – Production Worksheet (Continued)

| Element/Item Number | Description |
|-----------------------|---|
| 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 the 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. 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 the appropriate three-digit code number from the actuarial documents (e.g., 997). If a 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 a 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 an 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 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. 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 Specified" or "No Practice Specified" is shown in the actuarial documents, enter the 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. |

Form Standards – Production Worksheet (Continued)

| Element/Item Number | Description | | | | | | | | | | | | | | | | |
|-------------------------|---|--------------|--------------------|-------------|--|------------|-------------------|------------|---|-----------|------------|------------|--------------|------|----------------------------|------|----------------------|
| 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 | <p>PRELIMINARY: MAKE NO ENTRY.</p> <p>FINAL: Stage abbreviation as shown below.</p> <table border="0"> <thead> <tr> <th data-bbox="558 646 670 678"><u>STAGE</u></th> <th data-bbox="769 646 1008 678"><u>EXPLANATION</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="558 682 670 714">“P”</td> <td data-bbox="769 682 1463 825">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.</td> </tr> <tr> <td data-bbox="558 829 670 861">“H”</td> <td data-bbox="769 829 911 861">Harvested.</td> </tr> <tr> <td data-bbox="558 865 670 896">“UH”</td> <td data-bbox="769 865 1349 896">Unharvested or put to other use with consent.</td> </tr> </tbody> </table> <p>GLEANED ACREAGE: Refer to the LAM for information on gleaning.</p> | <u>STAGE</u> | <u>EXPLANATION</u> | “P” | Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the AIP. | “H” | Harvested. | “UH” | Unharvested or put to other use with consent. | | | | | | | | |
| <u>STAGE</u> | <u>EXPLANATION</u> | | | | | | | | | | | | | | | | |
| “P” | Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the AIP. | | | | | | | | | | | | | | | | |
| “H” | Harvested. | | | | | | | | | | | | | | | | |
| “UH” | Unharvested or put to other use with consent. | | | | | | | | | | | | | | | | |
| 30. Use of Acreage | <p>Use the following “Intended Use” abbreviations.</p> <table border="0"> <thead> <tr> <th data-bbox="558 1052 623 1083"><u>USE</u></th> <th data-bbox="769 1052 1008 1083"><u>EXPLANATION</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="558 1087 670 1119">“WOC”</td> <td data-bbox="769 1087 1114 1119">Other use without consent.</td> </tr> <tr> <td data-bbox="558 1123 670 1155">“SU”</td> <td data-bbox="769 1123 997 1155">Solely uninsured.</td> </tr> <tr> <td data-bbox="558 1159 670 1190">“AB”</td> <td data-bbox="769 1159 1138 1190">Abandoned without consent.</td> </tr> <tr> <td data-bbox="558 1194 670 1226">“H”</td> <td data-bbox="769 1194 911 1226">Harvested.</td> </tr> <tr> <td data-bbox="558 1230 670 1262">“UH”</td> <td data-bbox="769 1230 943 1262">Unharvested.</td> </tr> <tr> <td data-bbox="558 1266 670 1297">“DM”</td> <td data-bbox="769 1266 1133 1297">Direct Marketed Production</td> </tr> <tr> <td data-bbox="558 1302 670 1333">“UR”</td> <td data-bbox="769 1302 1062 1333">Unacceptable Records</td> </tr> </tbody> </table> <p>Verify any preliminary “Intended Use” entry. If the final use of the acreage was not as indicated, strike out the original line and initial it. Enter all data on a new line showing the correct “Final Use.”</p> <p>GLEANED ACREAGE: Refer to the LAM for information on gleaning.</p> | <u>USE</u> | <u>EXPLANATION</u> | “WOC” | Other use without consent. | “SU” | Solely uninsured. | “AB” | Abandoned without consent. | “H” | Harvested. | “UH” | Unharvested. | “DM” | Direct Marketed Production | “UR” | Unacceptable Records |
| <u>USE</u> | <u>EXPLANATION</u> | | | | | | | | | | | | | | | | |
| “WOC” | Other use without consent. | | | | | | | | | | | | | | | | |
| “SU” | Solely uninsured. | | | | | | | | | | | | | | | | |
| “AB” | Abandoned without consent. | | | | | | | | | | | | | | | | |
| “H” | Harvested. | | | | | | | | | | | | | | | | |
| “UH” | Unharvested. | | | | | | | | | | | | | | | | |
| “DM” | Direct Marketed Production | | | | | | | | | | | | | | | | |
| “UR” | Unacceptable Records | | | | | | | | | | | | | | | | |
| 31. Appraised Potential | <p>Per-acre appraisal in whole pounds of POTENTIAL production for the acreage appraised as shown on the appraisal worksheet. (See Part 3, “Appraisals” for additional instructions.)</p> <p>If there is no potential on UH acreage enter “0.” Refer to paragraph 921 A(9) in the LAM for procedures for documenting zero yield appraisals.</p> | | | | | | | | | | | | | | | | |

Form Standards – Production Worksheet (Continued)

| Element/Item Number | Description |
|------------------------------|--|
| 32a.-32b. | MAKE NO ENTRY. |
| 33. Shell%, Factor, or Value | MAKE NO ENTRY. |
| 34. Production Pre QA | PRELIMINARY AND FINAL: Result of multiplying column 31 times column 19, rounded to whole pounds. If no entry in column 31, MAKE NO ENTRY. |
| 35. Quality Factor | MAKE NO ENTRY. |
| 36. Production Post QA | Transfer entry from column 34. |
| 37. Uninsured Causes | <p>PRELIMINARY AND FINAL: Result of per acre appraisal for uninsured causes (taken from 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.</p> <p>(1) Hail and Fire exclusion NOT in effect.</p> <p>(a) 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, (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.</p> <p>(b) On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged SOLELY by uninsured causes separate from other production. Refer to the LAM for information on how to determine uninsured cause appraisals.</p> <p>(c) For acreage that is damaged PARTLY by uninsured causes, enter the result of multiplying the APPRAISED UNINSURED loss of production per acre in whole pounds, by column 19 entry for any such acreage.</p> <p>(2) Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.</p> <p>(3) Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.</p> <p>(4) For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.</p> |

Form Standards – Production Worksheet (Continued)

| Element/Item Number | Description |
|--|--|
| 38. Total to Count | PRELIMINARY AND FINAL: Result of adding item 36 and item 37. |
| 39. Total | PRELIMINARY: MAKE NO ENTRY. FINAL: Total determined acres (column 19), to tenths. |
| 40. Quality | Check “None.” |
| 41. Mycotoxins exceed FDA, State, or other health organization maximum limits? | MAKE NO ENTRY. |
| 42. Totals | Total of entries in columns 34, 36, 37 and 38. If a column has no entries, MAKE NO ENTRY. |

Narrative Instructions

If more space is needed, document on a Special Report, and enter “Refer to the Special Report.” Attach the Special Report to the **PW**.

- (1) If no acreage is released on the unit, enter “No acreage released,” adjuster’s initials, and date.
- (2) If notice of damage was given and no inspection is required, enter “No Inspection,” the unit number(s), date, and adjuster’s initials (do not enter unit numbers for which notice has not been given). The insured’s signature is not required.
- (3) Explain any uninsured causes, unusual, or controversial cases.
- (4) 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.
- (5) 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.
- (6) 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.
- (7) Explain any errors found on the Summary of Coverage.

Form Standards – Production Worksheet (Continued)

- (8) Explain any commingled production. Refer to the LAM.
- (9) Explain any entry for “Production Not to Count” in Section II, column 62 and/or any production not included in Section II, column 56 or column 49-52 entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).
- (10) Explain a “NO” checked in item 44, “Damage Similar to Other Farms in the Area?”
- (11) Attach a sketch map or aerial photo to identify the total unit:
 - (a) If consent is or has been given to put part of the unit to another use;
 - (b) If uninsured causes are present; or
 - (c) For unusual or controversial cases.

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

- (12) 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 PWs for signature.
- (13) When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and the date of inspection.
- (14) Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with the AIP’s instructions.
- (15) Explain any delayed notices or delayed claims as instructed in the LAM.
- (16) Document any authorized estimated acres shown in Section I, column 19.
- (17) Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- (18) 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.
- (19) Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- (20) Document any other pertinent information, including any data to support any factors used to calculate the production. If on an attachment, enter “See attachment.”

Form Standards – Production Worksheet (Continued)

Section II – Determined Harvested Production

- (1) Account for ALL HARVESTED PRODUCTION (for ALL ENTITIES sharing in the crop) except production appraised BEFORE harvest and shown in Section I because the quantity cannot be determined later (e.g., high moisture grain going into air-tight storage, released for other uses, etc.).
- (2) For production commercially stored, sold, etc., make entries in columns 49 through 52 as follows:
 - (a) Name and address of storage facility or buyer.
- (3) If acceptable sales or weight tickets are not available, refer to the LAM.
- (4) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:
 - (a) Varying names and addresses of buyers of sold production.
 - (b) Varying shares; e.g., 50 percent and 75 percent shares on same unit.

Form Standards – Production Worksheet (Continued)

- (5) There will generally be no harvested production entries in columns 47 through 66 for preliminary inspections.
- (6) If there is harvested production from more than one insured practice (or type) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in columns 47 through 66 by type or practice. If production has been commingled, refer to the LAM.

| Element/Item Number | Description |
|--|--|
| 43. Date Harvest Completed | <p>Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM.</p> <p>PRELIMINARY: MAKE NO ENTRY.</p> <p>FINAL:</p> <p>(1) 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.</p> <p>(2) If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage on the unit that the insured does not intend to harvest, enter “Incomplete.”</p> <p>(3) 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.”</p> <p>(4) 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.</p> |
| 44. Damage Similar to Other Farms in the Area? | <p>PRELIMINARY: MAKE NO ENTRY.</p> <p>FINAL: Check “Yes” or “No.” Check “Yes” if the amount and cause of damage due to insurable causes is similar to the experience of other farms in the area. If “No” is checked, explain in the Narrative.</p> |
| 45. Assignment of Indemnity? | <p>Check “Yes” only if an assignment of indemnity is in effect for the crop year; otherwise, check “No.” Refer to the LAM.</p> |
| 46. Transfer of Right to Indemnity? | <p>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.</p> |
| 47a. Share | <p>RECORD ONLY VARYING SHARES on SAME unit to three decimal places.</p> |

Form Standards – Production Worksheet (Continued)

| Element/Item Number | Description |
|--------------------------|---|
| 47b. Field ID | (1) If only one practice and/or type of harvested production is listed in Section I, MAKE NO ENTRY. (2) If more than one practice and/or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type the corresponding Field ID (from Section I, item 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. Length or Diameter | For fruit sold, enter the name and address of the Buyers or Processors, as applicable. For fruit otherwise disposed of, indicate the method of disposition. |
| 50. Width | |
| 51. Depth | |
| 52. Deductions | |
| 53. Net Cubic Feet | MAKE NO ENTRY. |
| 54. Conversion Factor | MAKE NO ENTRY. |
| 55. Gross Prod. | MAKE NO ENTRY. |
| 56. Bu., Ton, Lbs., Cwt. | Circle “Lbs.” in column heading. Production in whole pounds as determined by delivery records, production recaps, sales receipts from processors (must be NET WEIGHT), etc. |

Form Standards – Production Worksheet (Continued)

| Element/Item Number | Description |
|-------------------------|--|
| 57. Shell/Sugar Factor | MAKE NO ENTRY. |
| 58a.-59b. | MAKE NO ENTRY. |
| 60a. Test Wt. | MAKE NO ENTRY. |
| 60b. Factor | MAKE NO ENTRY. |
| 61. Adjusted Production | Enter WHOLE pounds from column 56. |
| 62. Prod. Not to Count | <p>Net production NOT to count, in whole 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) in the same storage structure (if the storage entries include such production).</p> <p>THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN THE TOTAL BIN CONTENTS (bin grain depth, etc.) AND ANY “PRODUCTION NOT TO COUNT” IN THE NARRATIVE.</p> <p>NOTE: Consider ALL UNHARVESTED papaya Hawaii No. 1 papaya. Consider all culled papaya fruit (i.e., not grading as Hawaii No. 1 papaya) of HARVESTED papaya fruit production not to count.</p> |
| 63. Production Pre-QA | Result of subtracting column 62 from column 61. |
| 64a.-65. | MAKE NO ENTRY. |
| 66. Production to Count | Enter result from column 63. |
| 67. | Total of column 63. If no entry in column 63, MAKE NO ENTRY. |

For items 68-72. When separate line entries are made for varying shares, stages, APH yields, price elections, types, etc., within the unit, and totals need to be kept separate for calculating indemnities, MAKE NO ENTRY and follow the AIP’s instructions. Otherwise, make the following entries.

| Element/Item Number | Description |
|----------------------|---|
| 68. Section II Total | <p>PRELIMINARY: MAKE NO ENTRY.</p> <p>FINAL: Total of Column 66.</p> |
| 69. Section I Total | <p>PRELIMINARY: MAKE NO ENTRY.</p> <p>FINAL: Enter figure from Section I, column 38 total.</p> |
| 70. Unit Total | <p>PRELIMINARY: MAKE NO ENTRY.</p> <p>FINAL: Total of 68 and 69.</p> |
| 71. Allocated Prod. | Refer to paragraphs 1233C(5) and 1234 of the LAM for instructions for determining allocated production. Enter the total production, rounded to whole pounds, allocated to this unit that is included in Section I or II of the PW. Document how allocated production was determined and record supporting calculations in the Narrative or on a Special Report. |

Form Standards – Production Worksheet (Continued)

| Element/Item Number | Description |
|---------------------|---|
| 72. Total APH Prod. | Result of subtracting the total of column 37 (item 42 “Totals”) and item 71 (Allocated Prod.) from item 70 (Unit Total). If no entries in item 37 and item 71, transfer the entry in item 70. MAKE NO ENTRY when separate APH yields are maintained by type, practice, etc., within the unit. |

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

| Element/Item Number | Description |
|--|--|
| 73. Insured’s Signature and Date | <p>Insured’s (or insured’s authorized representative’s) signature and date. BEFORE obtaining insured’s signature, REVIEW ALL ENTRIES on the PW WITH THE INSURED (or insured’s authorized representative), particularly explaining codes, etc., that may not be readily understood.</p> <p>Final indemnity inspections and final replanting payment inspections should be signed on bottom line.</p> |
| 74. Adjuster’s Signature, Code #, and Date | <p>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 PW.</p> <p>Final indemnity inspections and final replanting payment inspections should be signed on bottom line.</p> |
| 75. Page | <p>PRELIMINARY: Page numbers – “1,” “2,” etc., at the time of inspection.</p> <p>FINAL: Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).</p> |

Form Standards – Production Worksheet (Continued)

PRODUCTION WORKSHEET EXAMPLE

| | | | | |
|---|--------------------------------------|--|---|---|
| 1. Crop/Code # Papaya 0257 | 2. Unit # 0001-0001BU | 3. Location Description 13 NORTH SHORE | 7. Company Agency ANY COMPANY ANY AGENCY | 8. Name of Insured I.M. INSURED |
| 4. Date(s) of Damage MAY 15 | 5. Cause(s) of Damage WIND | 6. Insured Cause % 100 | 12. Additional Units | 13. Est. Prod. Per Acre |
| 9. Claim # XXXXXXXX | | | | 11. Crop Year YYYY |
| 10. Policy # XXXXXX | | | | 14. Date(s) Notice of Loss MM/DD/YYYY |
| 14. Date(s) Notice of Loss MM/DD/YYYY | | | | Final MM/DD/YYYY |
| 15. Companion Policy(s) | | | | |

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

| A. ACTUARIAL | | | | | | | | | | | | | | | B. POTENTIAL YIELD | | | | | | | |
|--------------|---------------------|--------------------|----------------------|---|----------|----------|-----------|---------------|------------------|------------------|-----------------------|----------------------|-----------|--------------------|-------------------------|------------------------|--------------------------------|-----------------------|--------------------|------------------------|----------------------|--------------------|
| 16. Field ID | 17. Multi-Crop Code | 18. Reported Acres | 19. Determined Acres | 20. Interest or Share | 21. Risk | 22. Type | 23. Class | 24. Sub-Class | 25. Intended Use | 26. Irr Practice | 27. Cropping Practice | 28. Organic Practice | 29. Stage | 30. Use of Acreage | 31. Appraised Potential | 32a. Moisture % Factor | 32b. Shell %, Factor, or Value | 33. Production Pre QA | 34. Quality Factor | 35. Production Post QA | 36. Uninsured Causes | 37. Total to Count |
| 1A | NS | | 1.0 | 1.000 | | 122 | | | | | 002 | | UH | UH | 1300 | | | 1300 | | 1300 | | 1300 |
| 2A | NS | | 1.0 | 1.000 | | 122 | | | | | 002 | | H | H | | | | | | | | |
| 39. TOTAL | | | 2.0 | 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"/> 41. Mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/> | | | | | | | | | | | | | 42. TOTALS | 1300 | | 1300 | | 1300 |

NARRATIVE (If more space is needed, attach a Special Report): . Determined acres were measured.

SECTION II – DETERMINED HARVESTED PRODUCTION

| 43. Date Harvest Completed MM/DD/YYYY | | | | | | 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. Share | 47b. Field ID | 48. Multi-Crop Code | 49. Length or Diameter | 50. Width | 51. Depth | 52. Deduction | 53. Net Cubic Feet | 54. Conversion Factor | 55. Gross Prod. | 56. Bu Ton (Lbs.) CWT | 57. Shell/ Sugar Factor | 58a. FM% Factor | 58b. Moisture % Factor | 59a. Test WT Factor | 60a. Adjusted Production | 60b. Prod. Not to Count | 61. Production Pre-QA | 62. Value Mkt. Price | 63. Quality Factor | 64. Production to Count | | | |
| | | Papaya Juice Inc | | | | | | | 2000 | | | | | 2000 | | 2000 | | | | 2000 | | | |
| 201 Ridge Road, Kauai, HI | | | | | | | | | | | | | | | | | | | | | | | |
| 67. TOTAL | | | | | | | | | | | | | | | | | 2000 | 68. Section II Total | | 2000 | | | |
| | | | | | | | | | | | | | | | | | 69. Section I Total | | 1300 | | | | |
| | | | | | | | | | | | | | | | | | 70. Unit Total | | 3300 | | | | |
| | | | | | | | | | | | | | | | | | 71. Allocated Prod. | | | | | | |
| | | | | | | | | | | | | | | | | | 72. Total APH Prod. | | 3300 | | | | |

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

Minimum Representative Sample Requirements

Table A – Minimum Representative Sample Requirements

| Acres | Minimum No. of Samples |
|---------------|--|
| 10.0 or less | The lesser of 5 trees or 5% of the number of trees in the unit or each orchard or each sub-orchard as applicable (rounded to the nearest whole tree). |
| 10.1 to 100.0 | 5 trees plus 1 additional tree for each additional 10.0 acres. |
| 100.1 | 14 trees plus 1 additional tree for each additional 100.0 acres (or fraction thereof) in the unit or each orchard or each sub-orchard as applicable (rounded to the nearest whole tree). |