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Product  
Development  
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# **PECAN REVENUE PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK**

**2000 and Succeeding Crop Years**

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

<b>FEDERAL CROP INSURANCE HANDBOOK</b>		<b>NUMBER: 25640</b>
<b>SUBJECT:</b>  <b>PECAN REVENUE PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK 2000 AND SUCCEEDING CROP YEARS</b>	<b>DATE: SEPTEMBER 17, 1999</b>	
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	<b>APPROVED:</b> <i>R.E. Waggoner</i> <i>for Tim B. Witt</i> Deputy Administrator, Research and Development	

**THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2000 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR THE 2000 AND SUCCEEDING CROP YEARS, ALL REINSURED COMPANIES 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 **redlined**. Three stars (\*\*\*) identify information that has been removed.

**1. Changes for September 1999 issuance: (FCIC-25640)**

**Inserts:**

- A. The Pecan handbook has been revised to a "Standard" format.**
- B. In section 2 B, an abbreviation for Random Path Appraisal Method and definitions for direct marketing, harvest and market price.**
- C. In section 2 A, distribution procedure for loss adjustment forms.**
- D. In section 5 A, table listing appraisal methods.**
- E. New Pecan Appraisal Worksheet adding entries for company name, claim number, and page numbers, and eliminating entries for crop name and sample number.**

**PECAN REVENUE PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK**

**SUMMARY OF CHANGES/CONTROL CHART (Continued)**

- F. Section 9, new Summary of Harvested Pecan Production Worksheet adding entries for company name and page numbers and reversing the order of the signature blocks for the insured and adjuster. Corrected entries on the form to agree with the Production Worksheet example.**
- G. Section 9 C, clarification of how the value of unsold harvested production is determined.**
- H. Section 10 B, clarification of entry in Section II, item R of the production worksheet identifying the values used for unsold harvested production.**
- I. Section 10 B, Sections I and II, information on gleaned acreage.**
- J. Section 11, Reference Material, which contains TABLE A - Minimum Representative Sample Requirements showing new sample size recommendations.**

**Removes:**

Abbreviations found in the LAM.

<b>Control Chart For: Pecan Revenue Pilot Loss Adjustment Standards Handbook</b>						
	<b>SC Page(s)</b>	<b>TC Page(s)</b>	<b>Text Page(s)</b>	<b>Reference Material</b>	<b>Date</b>	<b>Directive Number</b>
<b>Remove</b>	<b>Entire Handbook</b>					
<b>Current Index</b>	<b>1-2</b>	<b>1-2</b>	<b>1-26</b>	<b>27</b>	<b>09-1999</b>	<b>FCIC-25640</b>

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# 1. INTRODUCTION

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

## 2. SPECIAL INSTRUCTIONS

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

### A. DISTRIBUTION

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

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

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

### B. TERMS, ABBREVIATIONS, AND DEFINITIONS

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

***	<b>AMS</b>	Agricultural Marketing Service
	<b>RPAM</b>	Random Path Appraisal Method

- (4) Definitions:

<b>Direct Marketing</b>	Sale of the insured crop directly to consumers without the intervention of a wholesaler, retailer, packer, processor, sheller, or similar buyer. Examples of direct marketing include selling through an on-farm or roadside stand, farmer's market, permitting the general public to enter the field for the purpose of harvesting all or a portion of the crop, or shelling and packing the insured's own pecans.
<b>Harvest</b>	Collecting mature pecans from the ground.
<b>Market price</b>	The average cash in-shell price per pound for pecans of the same variety or varieties insured offered by at least three buyers in the area in which the insured normally markets the pecans. If three buyers are not available in the immediate area, use the nearest buyers to the insured's area.

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

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

#### **A. INSURABILITY**

- (1) The crop insured will be all the pecans in the county for which a premium rate is provided by the actuarial documents and grown on trees that are;
  - (a) Growing in a grove that is inspected and accepted by the insurance provider;
  - (b) Growing on trees that have reached at least the 12th growing season either after being set out or replaced by transplants, or that are in at least the 5th growing season after top work, unless acceptable records are provided that show that these trees have produced at least 600 pounds of nuts per acre during a prior year;
  - (c) Not direct marketed to consumers (unless allowed by the Special Provisions or by written agreement);
  - (d) Not growing on trees that are or have been (unless allowed by the Special Provisions or by written agreement):
    - 1 Hedged; or
    - 2 Interplanted with another perennial crop.
  - (e) Not growing in an indistinguishable pattern.

- (2) Insurance by written agreement will be allowed only in counties where the pecan actuarial documents have been filed.
- (3) Causes of loss. See the crop provisions for specific insured and uninsured causes of loss.

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

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

## **C. UNIT DIVISION**

A basic unit will be all insurable acreage of pecans in the county in which the insured has a share on the date coverage begins for the crop year. Optional units are not allowed.

# **4. PECAN APPRAISALS**

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## **A. GENERAL INFORMATION**

- (1) Potential production will be appraised in accordance with the procedures specified in this handbook and in the LAM.
- (2) Specifically for pecans, circumstances that require an appraisal include (but are not limited to):
  - (a) When the insured chooses not to harvest acreage;
  - (b) Production remains on harvested acreage;
  - (c) If verifiable production records may not be available (roadside markets, etc.); or
  - (d) If any production will be sold by direct marketing.
- (3) Make separate appraisals for each pecan variety grown in the grove, as applicable.
- (4) Applicability - Within the policy provisions is a requirement that an insured file a "notice of damage or loss" unless the insurance period had ended prior to each of the following events:
  - (a) Within three days of initial discovery of damage or the date that harvest of the damaged variety should have started if the crop will not be harvested.
  - (b) At least 15 days before any production from any unit will be marketed directly to consumers.



**NOTE:** In the event of failure to give timely notice that production will be sold by direct marketing, and such failure causes the insurance provider to not be able to make the required appraisal, apply a dollar value equal to not less than the amount of insurance per acre.

- (c) If the insured fails to meet the requirements listed above and such failure results in the insurance provider's inability to inspect the damaged production, all such production will be considered undamaged and included as production to count.
- (5) **Appraisal dates:**
- (a) Insurance provider representatives will set appraisal dates whenever possible **after the nut drop period.**

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

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

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

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

- (3) Percent of each variety in the acreage.
- (4) Tree age, size, density, planting pattern, and vigor.
- (5) The acreage in the unit from which nuts have been harvested and the extent of variation in the amount of unharvested nuts on the trees; and
- (6) Whether or not any areas have been partially harvested.
- (7) Use as many sample trees as necessary to accurately determine potential production. Refer to **TABLE A** for minimum sample requirements.
- (8) The (RPAM) may be used at the discretion of the insurance provider to appraise the crop production. Use this method in lieu of appraisal methods in the crop loss adjustment handbook as applicable.

## 5. APPRAISAL METHODS

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### A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

Appraisal Method...	Use...
Harvested Sample	harvested production from representative trees.
Harvested Acreage Yield	harvested production from harvested acreage when verified to be representative of unharvested acreage.

### B. HARVESTED SAMPLE FROM REPRESENTATIVE TREES

Arrange with the insured to harvest nuts on the ground under the representative trees after the crop has reached maturity. The adjuster and insured should jointly determine the trees to be selected for this representative sample. Make a sketch map of the grove, and mark the sample trees by row number and tree count within the chosen row. Use the production from the representative trees to determine the appraisal. An adjuster must be present when the representative trees are harvested.

**NOTE:** Neither the type of producing operation nor economic considerations (e.g., cost of harvesting) are to be considered when establishing appraised production to count.

### C. APPLYING HARVESTED ACREAGE YIELD TO UNHARVESTED ACREAGE

Use this method only when harvested acreage can be verified to be representative of unharvested acreage. Verify acreage by actually inspecting, prior to any harvest, the harvested and unharvested acreage to compare the crop on the ground and on the trees. Document such inspections in the remarks section of the claim form or on a Special Report form.

## 6. MARKET PRICE FOR APPRAISAL METHODS

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The value for appraised production will be established by taking the average cash in-shell price per pound for the same variety or varieties offered by at least three buyers in the marketing area. If three buyers are unavailable in the immediate area, use the nearest available buyers.

## **7. 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 or deviations in this handbook. See the LAM for additional information.

## **8. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES**

### **A. GENERAL INFORMATION**

- (1) Include the insurance provider's name in the appraisal worksheet title if not preprinted on the insurance provider's worksheet and when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the insurance provider), when a worksheet entry is not provided.

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

- (3) Separate appraisal worksheets are required for each grove or subgrove. See section 4 for sampling requirements.

### **B. WORKSHEET ENTRIES AND COMPLETION INFORMATION**

Verify or make the following entries:

Item

**No.**      **Information Required**

**Company Name:** Name of insurance provider, if not preprinted on the worksheet.

1.      **Insured's Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2.      **Policy Number:** Insured's assigned policy number.

3. **Claim Number:** Claim number as assigned by the insurance provider.
4. **Unit Number:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
5. **Crop Year:** Crop year, as defined in the policy, for which the claim has been filed.
6. **Cause of Damage:** Insured cause of loss. Refer to the LAM for cause of loss and applicable codes. If it is evident that no indemnity is due, enter “NONE.” If an insured cause of loss is coded as “Other,” explain in the “Remarks” section of the appraisal worksheet.
7. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., Aug. 11).
8. **Unit Acres:** Number of determined acres, to tenths, for the unit.
9. **Grove ID:** Grove identification symbol.
10. **Pounds of Pecans per Sample Tree:** Number of pounds of pecans from the ground under the sample tree, rounded to pounds to tenths.
11. **Total Pounds Pecans:** Total pounds of pecans from sample trees (results in pounds to tenths).
12. **Number of Trees Sampled:** The number of trees sampled.
13. **Pounds per Tree:** Total Pounds Pecans (item 11) divided by Number of Samples (item 12), results in pounds to tenths.
14. **Trees per Acre:** Number of bearing trees per acre.
15. **Pounds per Acre:** Pounds per Tree (item 13) times Trees per Acre (item 14), results in whole pounds.
16. **Acres per Plot:** Number of acres for the sample plot.
17. **Total Pounds per Plot:** Pounds per Acre (item 15) times Acres per Plot ( item 16).
18. **Total Appraisal (Pounds):** Enter the sum of the item 17 entries.
19. **Total Number of Acres:** Total the number of acres (item 16) for all sample plots.
20. **Average Pounds Per Acre:** Total Appraisal (item 18) divided by Total Number of Acres (item 19). Round to the nearest whole pound.

21. **Remarks:** Enter any additional information pertinent to the appraisal.
22. **Adjuster's Signature and Code Number, & 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/Narrative section of the Appraisal form (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.
23. **Insured's Signature & Date:** Insured's (or insured's authorized representative's) signature and date. **BEFORE** obtaining insured's signature, **REVIEW ALL ENTRIES** on the appraisal form **WITH THE INSURED**, particularly explaining codes, etc., that may not be readily understood.
24. **Page Number:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

<b>For Illustration Purposes</b>  <b>PECAN APPRAISAL WORKSHEET</b>		COMPANY NAME: <p style="text-align: center;">Any Company</p>					1. INSURED'S NAME <p style="text-align: center;">I. M. Insured</p>					
		2. POLICY NUMBER <p style="text-align: center;">XXXXXXXX</p>			3. CLAIM NUMBER <p style="text-align: center;">XXXXX</p>			4. UNIT NUMBER <p style="text-align: center;">00100</p>				
		5. CROP YEAR <p style="text-align: center;">YYYY</p>		6. CAUSE OF DAMAGE <p style="text-align: center;">Frost</p>				7. DATE OF DAMAGE <p style="text-align: center;">Jun</p>		8. UNIT ACRES <p style="text-align: center;">15.0</p>		
GROVE ID 9	POUNDS OF PECANS PER SAMPLE TREE 10					TOTAL POUNDS PECANS 11	NUMBER OF TREES SAMPLED 12	POUNDS PER TREE 13	TREES PER ACRE 14	POUNDS PER ACRE 15	ACRES PER PLOT 16	TOTAL POUNDS PER PLOT 17
A-1	10.0	9.0	9.0	10.0	9.0	47.0	÷ 5 =	9.4	x 14 =	132	x 5.0 =	660
A-1	9.0	10.0	9.0	6.0	6.0	40.0	÷ 5 =	8.0	x 14 =	112	x 5.0 =	560
A-1	12.0	9.0	9.0	11.0	9.0	50.0	÷ 5 =	10.0	x 14 =	140	x 5.0 =	700
						÷ =		x =		x =		=
						÷ =		x =		x =		=
						÷ =		x =		x =		=
						÷ =		x =		x =		=
						÷ =		x =		x =		=
21. REMARKS									18. TOTAL APPRAISAL (POUNDS)		1920	
									19. TOTAL NUMBER OF ACRES		15.0	
									20. AVERAGE POUNDS PER ACRE (18 ÷ 19)		128	
22. ADJUSTER'S SIGNATURE AND CODE NUMBER					DATE	23. INSURED'S SIGNATURE					DATE	
I.M. Adjuster    XXXXX					MM/DD/YYYY	I. M. Insured					MM/DD/YYYY	

## **9. SUMMARY OF HARVESTED PECAN PRODUCTION WORKSHEET ENTRIES AND COMPLETION PROCEDURES**

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### **A. GENERAL INFORMATION**

- (1) The Summary of Harvested Pecan Production Worksheet herein is referred to as the summary worksheet.
- (2) The summary worksheet contains the items and information required for documenting the value of harvested production.
- (3) Include the insurance provider's name in the summary worksheet title if not preprinted on the insurance provider's worksheet.
- (4) Include the claim number on the summary worksheet (when required by the insurance provider), when a worksheet entry is not provided.

**NOTE:** Standard worksheet items are numbered consecutively in subsection 9E. An example summary worksheet is also provided to illustrate how to complete entries.

- (5) Separate summary worksheets are required for:
  - (a) Each buyer receiving production,
  - (b) Unsold harvested production, and
  - (c) Production direct marketed.

### **B. DOCUMENTATION FORMS**

Certain forms provide documentation of harvested production needed to complete item entries on the summary worksheet. Acceptable forms include:

- (1) Grower statements,
- (2) Buyer load delivery receipts,
- (3) Other forms that contain harvested production information and are acceptable to the insurance provider.

### **C. ACCOUNTING FOR PRODUCTION**

Do not complete the production worksheet until all production which can be sold is sold. It may be necessary to distinguish unsold harvested production (stored) and unsold harvested production which is not and will not be sold.

- (1) The value of any stored unsold harvested production will be determined by multiplying the market price, as defined in the policy, times the pounds (in-shell basis) of pecans in storage. The market price will be the price on the date of the end of the insurance period.
- (2) The value of any unsold harvested production which is not and will not be sold due to actual physical damage from an insurable cause specified in the crop provisions will be determined by multiplying the market price, as defined in the policy, times the pounds (in-shell basis) of unsold harvested pecans. The market price will be the price on the date of the end of the insurance period.

## D. PRICE

If the reported price received is inconsistent with the quality of pecans determined at the time of loss, use the average AMS prices or machine harvested blends published during the week the crop was sold to determine the harvested value.

## E. WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

### Item

### No.      Information Required

**Company Name:** Name of insurance provider, if not preprinted on the worksheet.

1.      **Insured's Name:** Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2.      **Crop Year:** Crop year, as defined in the policy, for which the claim is filed.
3.      **Policy Number:** Insured's assigned policy number.
4.      **Claim Number:** Claim number as assigned by the insurance provider.
5.      **Unit Number:** Five-digit unit number from the Summary of Coverage after it is verified to be correct, (e.g., 00100).
6.      **Unit Acres:** Unit acres, rounded to tenths.
7.      **Name, Address, and Phone Number of Buyer:** The name, address, and phone number of the buyer from the harvested production form.
8.      **Date Received:** Date (e.g., MM/DD/YYYY) nuts are received by the buyer. This should be the same date shown on the harvested production form.
9.      **Receipt Number:** Applicable number from the harvested production form.



10. **Pounds Harvested:** Pounds of harvested nuts (rounded to the nearest whole pound) from the Summary of Harvested Production form.
11. **Price Received:** The in-shell price received per pound (in dollars and cents).
12. **AMS Price:** The AMS price or machine harvested blends published during the week the crop was sold (average for the week sold).
13. **Line Harvested Value:** Pounds Harvested Nuts (item 10) times Price Received (item 11) or the AMS price (item 12) results in dollars and cents. If the reported price received is inconsistent with the quality of pecans inspected, use the average AMS prices or machine harvest blends published during the week the crop was sold to calculate the Line Harvested Value. Explain in the "Remarks" section.
14. **Total Harvested Pounds:** Total of item 10 entries, (results in whole pounds).
15. **Total Harvested Value:** Total of item 13 entries, (results in dollars and cents).
16. **Weighted Average Value per Pound:** Total Harvested Value (item 15) divided by Total Harvested Pounds (item 14). Results in dollars and cents.
17. **Remarks:** Enter pertinent information about any delivered harvested production and its price.
18. **Adjuster's Signature and Code Number, & 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/Narrative section of the Summary Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.
19. **Insured's Signature & Date:** Insured's (or insured's authorized representative's) signature and date. **BEFORE** obtaining insured's signature, **REVIEW ALL ENTRIES** on the Production Worksheet **WITH THE INSURED**, particularly explaining codes, etc., that may not be readily understood.
20. **Page Number:** Page numbers - (Example: Page 1 of 1, or Page 1 of 2, Page 2 of 2, etc.).



## **10. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES**

### **A. GENERAL INFORMATION**

- (1) The claim form (hereafter referred to as "Production Worksheet") is a progressive form containing all notices of damage for all preliminary and final inspections on a unit.
- (2) If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and the insured are to initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
  - (a) Acreage report contains errors.
  - (b) Delayed notices and delayed claims.
  - (c) Corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
  - (d) Claims involving a Certification Form (when all of 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 value of production exceeded the guarantee).
- (4) The adjuster is responsible for determining if any of the insured's requirements under the notice and claim provisions of the policy have not been met. If any have not, the adjuster should contact the insurance provider.
- (5) Instructions labeled "**PRELIMINARY**" apply to preliminary inspections only. Instructions labeled "**FINAL**" apply to final inspections only. Instructions not labeled apply to ALL inspections.

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

**Verify or make the following entries:**

**Item**

**No.      Information Required**

1.      **Crop/Code #:** "Pecans"(0020)

2. **Unit #:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100). There is only one unit per county.
3. **Legal Description:** Section, township, and range number or other legal description that identifies the location of the unit.
4. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE where applicable as in the case of freeze damage (e.g., DEC 11).
5. **Cause of Damage:** Name of insured cause of loss for **this crop** as listed in the LAM. If it is evident that no indemnity is due, enter "NONE." If an insured cause of loss is coded as "Other," explain in the "Narrative." Insurance coverage is provided against damage or loss from insects and disease but not damage due to insufficient or improper application of pest and disease control measures.

**NOTE:** See the Basic Provisions and the crop provisions for this crop for information pertaining to insured and uninsured causes of loss. Inability to market the pecans, unless such failure is due to actual physical damage caused by an insured cause of loss that occurs during the insurance period, is not an insured cause of loss.

6. **Primary Cause %:**

**PRELIMINARY:** MAKE NO ENTRY.

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

7. **Company/Agency:** Name of 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 insurance provider.
10. **Policy #:** Insured's assigned policy number.
11. **Crop Year:** Crop year, as defined in the policy, for which the claim is filed.
12. **Additional Units:** MAKE NO ENTRY.
13. **Est. Prod. Per Acre:** MAKE NO ENTRY.
14. **Date(s) Notice of Loss:**

**PRELIMINARY:**

- a. Date the notice of damage was given for the unit in item 2.
- b. A third preliminary inspection (if needed) requires an additional set of Production Worksheets. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set.
- c. Reserve the “Final” space on the first page of the first set of Production Worksheets for the date of notice for the final inspection.
- d. If the inspection is initiated by the insurance provider, enter “Company Insp.” instead of the date.

**FINAL:** Transfer the last date in the 1st or 2nd space to the FINAL space if a final inspection should be made as a result of the notice. Always enter the complete date of notice (month, day, year) for the FINAL inspection in the FINAL space on the first page of the first set of Production Worksheets. For a delayed notice of loss or delayed claim, refer to the LAM.

15. **Companion 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 contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter “NONE.”
  - (1) If the other person has a multiple-peril contract and it can be determined that the SAME insurance provider services it, enter the contract number. Handle these companion policies according to insurance provider instructions.
  - (2) If the OTHER person has a multiple-peril contract and a DIFFERENT insurance provider or agent services it, enter the name of the insurance provider and/or agent (and contract number) if known.
  - (3) If unable to verify the existence of a companion contract, enter “Unknown” and contact the insurance provider for further instructions.

**NOTE:** See the LAM for further information regarding companion contracts.

**SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS**

Make separate line entries for varying:

- (1) Rate classes, types, or farming practices;

- (2) Appraisals;
- (3) Stages or intended use(s) of acreage;
- (4) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (5) 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**

A.      **Field ID:** The field identification symbol from a sketch map or an aerial photo. See the narrative. In the margin (or in a separate column), enter the date of inspection for the last line entry of each inspection.

B.      **Preliminary Acres:**

**PRELIMINARY:** The number of acres, to tenths, (include “E” if estimated), for which consent for other use has been given. Determine actual acreage, to tenths, when the boundaries of the appraised acreage may not be determined later.

**FINAL:** MAKE NO ENTRY.

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

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

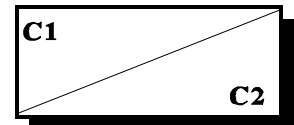
- a. Put to other use without consent.
- b. Abandoned.
- c. Damaged by uninsured causes.
- d. For which the insured failed to provide acceptable sales records.
- e. From which production was sold by direct marketing if the insured failed to meet the requirements contained in the crop provisions.

**FINAL:** Determined acres to tenths.

**NOTE:** Acreage breakdowns WITHIN a unit may be estimated (enter “E” in front of the acres) if a determination is impractical AND if authorization was received from the insurance provider. Document authorization in the Narrative.

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

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



- D. **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.
- E. **Risk:** The correct rate class from the actuarial documents. Verify with the Summary of Coverage, and if the rate class is found to be incorrect, revise according to the insurance provider's instructions. See the LAM.

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

- F. **Practice:** Three-digit code number, entered exactly as specified on the actuarial documents, for the practice carried out by the insured. If "No Practice Specified," enter the appropriate 3-digit code number from the actuarial documents.
- G. **Type/Class/Variety:** Three-digit code number, entered exactly as specified on the actuarial documents, for the type grown by the insured. If "No Type Specified," enter the appropriate 3-digit code number from the actuarial documents.
- H. **Stage:**

**PRELIMINARY:** MAKE NO ENTRY

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

<u>STAGE</u>	<u>EXPLANATION</u>
"P" . . . . .	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, for which the insured failed to provide sales records of production which are acceptable to the insurance provider, or for 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 without consent.

**GLEANED ACREAGE:** See Bulletin No. MGR-99-023, dated June 28, 1999 (or the LAM after the bulletin has been incorporated) for more information on gleaning.

- I. **Intended or Final Use:** Use of acreage. Use the following "Intended Use" abbreviations.

<u>USE</u>	<u>EXPLANATION</u>
“WOC”.....	Other use without consent
“SU” .....	Solely uninsured
“ABA”.....	Abandoned without consent
“H”.....	Harvested
“UH”.....	Unharvested

Verify any “Intended Use” entry. If the final use of the acreage was not as indicated, strike out the original line and initial it. Enter all data on a new line showing the correct “Final Use.”

**GLEANED ACREAGE: See Bulletin No. MGR-99-023, dated June 28, 1999 (or the LAM after the bulletin has been incorporated) for more information on gleaning.**

J. **Appraised Potential:** Per-acre appraisal in whole pounds of POTENTIAL production for the acreage appraised. (See appraisal methods for additional instructions.)

**NOTE:** If there is no potential on UH acreage, enter “0.”

K<sub>1</sub> - K<sub>2</sub> MAKE NO ENTRY.

L. **Shell and/or Quality Factor (Market Price):** Enter the **market price** (average cash in-shell price) **per pound**, in dollars and cents, for the appraised production. Document in the Narrative the names, addresses and phone numbers of the 3 bidders who established the market price, and the calculation of the market price (see section 6).

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

a. Hail and Fire exclusion NOT in effect.

(1) Enter NOT LESS than the amount of insurance per acre for any “P” stage acreage:

**NOTE:** On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged SOLELY by uninsured causes separate from other production.

(2) For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production per acre in whole pounds times the market price per pound, for any such acreage.

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

b. See 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.

N. **Adjusted Potential:** Potential to count in dollars and cents (Column "L" times the sum of Column "J" and Column "M").

O. **Total to Count:** Column "C" or "C<sub>1</sub>" (**actual** acres) times Column "N" rounded to whole dollars.

P. **Per Acre:** Per-acre Guarantee -Enter the amount of insurance per acre from the insured's policy.

Q. **Total:** Column "C<sub>2</sub>" (**reported** acres) ("C" if acreage is not under-reported), times Column "P" in whole dollars.

16. **Total Acres:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Total Actual Acres (Column "C" or ["C<sub>1</sub>" if there are under-reported acres]), to tenths.

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

17. **Totals:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Total of Column "O" and total of Column "Q."

**NARRATIVE:**

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

- a. If no acreage is released on the unit, enter "No acreage released," adjuster's initials, and date.
- b. If notice of damage was given and "No Inspection" is necessary, enter the unit number, "No Inspection," date, and adjuster's initials. The insured's signature is not required.
- c. Explain any uninsured causes, unusual or controversial cases.

- d. If there is an appraisal in Section I, item M for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
- e. Document the actual appraisal date if an appraisal was performed prior to the adjuster's signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the appraisal worksheet.
- f. State that there is "No other fire insurance" when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Also see the LAM.
- g. Explain any errors found on the Summary of Coverage.
- h. Explain any commingled production. See the LAM.
- i. Explain any entry for "Production Not to Count" and/or any production not included in Section II, item I or item B - E entries.
- j. Explain a "NO" checked in item 19.
- k. Attach a sketch map or aerial photograph to identify the total unit:
  - (1) If consent is or has been given to put part of the unit to another use;
  - (2) If uninsured causes are present; or
  - (3) For unusual or controversial cases.

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

- l. Explain any difference between date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
- m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
- n. Explain the reason for a "No Indemnity Due" claim. "No Indemnity Due" claims are to be distributed in accordance with insurance provider instructions.
- o. Explain any delayed notices or delayed claims as instructed in the LAM.
- p. Document any authorized estimated acres shown in Section I, item C as follows: "Line 3 'E' acres authorized by insurance provider MM/DD/YYYY."
- q. Document the method and calculation used to determine acres for the unit. See the LAM.
- r. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.

- s. Explain any “0” potential (pecans with no market value).
- t. Explain the reason that any harvested production is unsold.
- u. Document the bidders’ names, addresses and phone numbers who established the value of appraised production. Show the calculation of the market price.
- v. Document the name and address of the charitable organization when gleaned acreage is applicable. See Bulletin No. MGR-99-023, dated June 28, 1999 (or the LAM after bulletin has been incorporated) for more information on gleaning.
- x. Document any other pertinent information, including any data to support any factors used to calculate the production.

## SECTION II - HARVESTED PRODUCTION

### GENERAL INFORMATION:

- (1) Account for ALL HARVESTED PRODUCTION (for **ALL ENTITIES** sharing in the crop) except production appraised BEFORE harvest and shown in SECTION I because the quantity cannot be determined later.
- (2) For production commercially stored, sold, etc., enter the name and address of storage facility or buyer, as applicable in items B through H. For production otherwise disposed of, indicate the disposition (sold at roadside stand, etc.).
- (3) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:
  - (a) Different FIRST handlers (buyers). The insured must have maintained satisfactory records of ALL production sold or stored. Verify any records.  
  
**NOTE:** (In all localities) if the first handler was not a packer or processor, the production will be determined by the adjuster on the basis of available records.
  - (b) Separate storage facilities.
  - (c) Unsold production.
  - (d) Production sold directly to consumers.
  - (e) Varying shares; e.g., 50 percent and 75 percent shares on the same unit.
- (4) There will generally be no harvested production entries in items A through S for preliminary inspections.

**Verify or make the following entries:**

**Item**

**No.      Information Required**

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

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:**

- a.      The earlier of the date the ENTIRE acreage on the unit was (1) harvested, (2) totally destroyed, (3) put to other use, (4) a combination of harvested or 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. See the LAM.

19.      **Similar Damage:**

**PRELIMINARY:** MAKE NO ENTRY.

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

20.      **Assignment of Indemnity:** Check “YES” **only** if an assignment of a indemnity is in effect for the crop year; otherwise, check “No.” Refer to the LAM.

21.      **Transfer of Right to Indemnity:** Check “YES” **only** if a transfer of right to indemnity is in effect for the unit for the crop year; otherwise, check “No.” See the LAM.

A<sub>1</sub>.      **Share:** RECORD ONLY VARYING SHARES on SAME unit to three-decimal places.

A<sub>2</sub>.      **Field ID:** If only one practice and/or type of harvested production is listed in Section I, MAKE NO ENTRY.

If more than one practice and/or type of harvested production is listed in Section I, enter for each practice/type the corresponding Orchard ID (from Section I, item "A").

**B. - H. Length or Diameter, Width, Depth, Deduction:**

- a. For production stored or sold, enter the name and address of the **buyer**, **packinghouse**, or **processor** as applicable.
- b. For harvested, but unsold, production enter "STORED."
- c. For production that was direct marketed enter "DIRECT MARKETED."

**I. Bu., Ton, Lbs., Cwt:** Circle "Lbs." in column heading. Total sold and unsold production in whole pounds. Maintain a copy of invoices, sales tickets, etc. for the unit.

**J. - M<sub>2</sub>.** MAKE NO ENTRY.

**N. Adjusted Production:** Enter value from Column "I."

**O. Production Not to Count:** 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 dollar amount of insurance per acre, or from other sources (e.g., uninsured acreage).

THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN ANY "PRODUCTION NOT TO COUNT" IN THE NARRATIVE.

**P. Production:** Result of subtracting the entry in Column "O" from Column "N," in whole pounds.

**Q<sub>1</sub> - Q<sub>2</sub>.** **Value:** MAKE NO ENTRY.

**R. Quality Factor:** Enter the weighted average value per pound (in dollars and cents) for sold production (See item 16 of the Summary of Harvested Production). For harvested unsold production, enter the average market price per pound (in dollars and cents) as determined on the calendar date for the end of the insurance period using bids obtained from at least three buyers in the marketing area (see section 9). For stored and direct marketed production, make separate line entries.

**S. Production To Count:** Enter the result from multiplying Column "P" times Column "R" rounded to whole dollars.

**22. Section II Total:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Enter the total of Column "S," in whole dollars.

23. **Section I Total:**
- PRELIMINARY:** MAKE NO ENTRY.
- FINAL:** Enter the total of Section I, Column "O" total.
24. **Unit Total:**
- PRELIMINARY:** MAKE NO ENTRY.
- FINAL:** Total of 22 and 23, in whole dollars.
25. **Adjuster's Signature, Code Number, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. For an absentee insured, enter adjuster's code number **ONLY**. The signature and date will be entered **AFTER** the absentee has signed and returned the Production Worksheet.
- NOTE:** Final indemnity inspections should be signed on the bottom line.
26. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. **BEFORE** obtaining insured's signature, **REVIEW ALL ENTRIES** on the Production Worksheet **WITH THE INSURED**, particularly explaining codes, etc., that may not be readily understood.
- NOTE:** Final indemnity inspections should be signed on bottom line.
27. **Page Numbers:**
- PRELIMINARY:** Page numbers - "1," "2," etc., at the time of inspection.
- FINAL:** Page numbers (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

## PRODUCTION WORKSHEET (FOR ILLUSTRATION PURPOSES ONLY)

1 Crop/Code# Pecans (0020)	2 Unit# 00100	3 Legal Description SW1-96N-30W
4 Date of Damage DEC 10		7
5 Cause of Damage Freeze		
6 Primary Cause % 100%		
12 Additional Units		
13 Est. Prod. Per Acre		

Agency Any Company  
Any Agency

8 Name of Insured I.M. Insured		
9 Claim # XXXXXXXX	11 Crop Year YYYY	
10 Policy # XXXXXXXX		
14 Date(s) Notice of	1st MM/DD/YYYY	2nd MM/DD/YYYY
15 Companion Policy(s) NONE		

### SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K <sub>1</sub> K <sub>2</sub>	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+ Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)
A	15.0	15.0	.500	D07	002	999	UH	UH	128		.60		76.80	1152	600	9000
B M/D	3.3	3.3	.750	D07	002	999	UH	UH	128		.60		76.80	253	600	1980
C M/D	4.2	4.2	.500	D07	002	999	H	H							600	2520
16 TOTAL		22.5											17 TOTALS	1405		13500

NARRATIVE (see attached Special Report) Buyer1, Address1, Buyer 2, Address 2, Buyer3, Address 3

Market price = .60 = .55 + .65 + .60 ÷ 3

### SECTION II - HARVESTED PRODUCTION

18 Date Harvest Completed MM/DD/YYYY      19 Is damage similar to other farms in the area? Yes  No       20 Assignment of Yes  No       21 Transfer of Right To Indemnity? Yes  No

MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION									
A <sub>1</sub> A <sub>2</sub>	B	C	D	E	F	G	H	I	J	K <sub>1</sub> K <sub>2</sub>	L <sub>1</sub> L <sub>2</sub>	M <sub>1</sub> M <sub>2</sub>	N	O	P	Q <sub>1</sub> Q <sub>2</sub>	R	S
Share Field ID	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	Bu. Ton (Lbs.) CWT	Shell/ Sugar Factor	FM % Factor	Moisture % Factor	Test WT Factor	Adjusted Production (H01)xJxKxL2xM2	Prod. Not to Count	Production (N - O)	Value Mkt. Price	Quality Factor	Production to Count (P x R)
500 C	PACK	INC	CITY	STATE				1200					1200		1200		.65	780

I certify the information provided above, to the best of my knowledge, to be true and complete and that it will be used to determine my loss, if any, for damage to my insured crops. I understand that this Production Worksheet and supporting papers are subject to audit and approval by the company. I understand that this crop insurance is subsidized and reinsured by the Federal Crop Insurance Corporation, an agency of the United States. I understand that any false or inaccurate information may result in the sanctions outlined in my policy and administrative, civil, and criminal sanctions under 18 U.S.C. §§1006 and 1014, 7 U.S.C. § 1506, 31 U.S.C. §§3729 and 3730 and other federal statutes.

	22 Section II	780
	23 Section I Total	1405
	24 Unit Total	2185

25 Adjuster's Signature		Code #	Date	26 Insured's Signature		Date
1st Inspection	I . M . ADJUSTER	XXXXX	MM/DD/YYYY	1st Inspection	I . M . INSURED	MM/DD/YYYY
2nd Inspection				2nd Inspection		
Final Inspection	I . M . ADJUSTER	XXXXX	MM/DD/YYYY	Final Inspection	I . M . INSURED	MM/DD/YYYY

27 Page  
1 of 1

## 11. REFERENCE MATERIAL

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**TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS**

Number of Acres:	Select:
10.0 or Less	The lesser of 10 trees or 5% of the number of trees in the orchard (for .5 tree or more, round to the next whole tree).
10.1 to 100.0	10 trees plus 3 trees per additional 10.0 acres.
100.1 or more	37 trees plus 5 trees per additional 100.0 acres.