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Federal Crop
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Product
Development
Division

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MACADAMIA NUT LOSS ADJUSTMENT STANDARDS HANDBOOK

2005 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25260
SUBJECT: MACADAMIA NUT LOSS ADJUSTMENT STANDARDS HANDBOOK 2005 AND SUCCEEDING CROP YEARS	DATE: September 26, 2003	
	OPI: Product Development Division	
	 /s/ Tim B. Witt Deputy Administrator, Research and Development	

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2005 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR 2005 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 **highlighted**. Three stars (***) identify where information has been removed.

Changes for (month) 2003 (FCIC-25260):

- A. Page TC 1, section 4 C: Deleted subsection entitled “Important Appraisal Information” as this text no longer applies to the new nut weight appraisal method. Section 5 B: Inserted reference to Nut Count Appraisals. Section 7 C: Inserted reference to the Appraised Production Worksheet.
- B. Page TC 2, section 9: Deleted **TABLE B**. Number of wet in-shell nuts per pound by variety is no longer needed for nut count appraisals. **TABLE C** is re-designated as **TABLE B**.
- C. Page 1, section 2 B (3): Deleted “Abbreviations” subsection and RPAM abbreviation. renumbered remaining subsections.
- D. Pages 1 to 2, section 2 B (3): Inserted new appraisal terms and definitions for: “Block,” “Floaters,” “Husking,” “Peewees,” “Sound wet in-shell,” “Top-worked,” and “Wet in-husk” nuts that track with the new nut count appraisal method.
- E. Page 3, section 3 B: Reformatted items (1) through (4) and inserted revised hail and fire exclusion text. Also, inserted a “**NOTE**” that refers to the Crop Insurance Handbook and Loss Adjustment Manual for additional information on crop provisions not applicable to CAT coverage.
- F. Page 4, section 4 B: Subsection (1), inserted clarifying text referring to the total insured acreage listed on the Summary of Coverage and number of trees in the unit or suborchard in the unit. Subsection (2), Inserted phrase “*or not harvested*” to the “**NOTE**.” Subsection (4), deleted text “*the average in the unit from which nuts have been harvested and the extent in variation in the amount of unharvested nuts on the trees.*” Subsection (5), deleted text pertaining to the Random Path Appraisal Method as this method is no longer authorized for this crop. These changes track with the new nut count appraisal method.

MACADAMIA NUT LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

- G. Page 4, section 4 C: Deleted “Important Appraisal Information” subsection as this information no longer applies to the new nut weight appraisal method.
- H. Page 5, section 5 A: Removed reference to “Nut Count Appraisals” and “Harvested Sample from Representative Trees” and replaced them with reference to the new “Nut Weight Appraisal” method.
- I. Page 5, section 5 B: Deleted subsection entitled “Unharvested Methods” and replaced it with “Nut Weight Appraisals.”
- J. Pages 7 through 10, section 7: Inserted new appraisal worksheet and item entry instructions for “Nut Weight Appraisals.”
- K. Pages 11 through 13, section 7 C: Inserted new summary worksheet and item entry instructions.
- L. Page 18, section 8, column E: Inserted revised “Rate Class” and “High Risk Area” text to track with standards handbook format.
- M. Pages 18 and 19, section 8, columns H and I: Inserted references to gleaned acreage.
- N. Page 21, item s: Inserted instructions to document the name and address of charitable organizations that are benefactors of gleaned acreage production.
- O. Page 25, Example Production Worksheet: Revised item entries to track with new example appraisal and summary worksheets.
- P. Page 27, **TABLE A**: Inserted a “**NOTE**” that provides instructions for selecting representative sample trees by variety, as applicable.
- Q. Page 27, **TABLE B**: Deleted “Number of Wet In-shell Macadamia Nuts per Pound by Variety” table as this data is no longer needed for nut count appraisals. Converted **TABLE C** “Tree Population per Acre” to **TABLE B**.
- R. Throughout the handbook, made syntax and format changes as needed so that this handbook tracks with the RMA-approved handbook standards format.

Control Chart For: Macadamia Nut Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	Entire Handbook FCIC-25260 (March 1996)					
Current Index	1-2	1-2	1-25	26-28	9-2003	FCIC-25260

MACADAMIA NUTS LOSS ADJUSTMENT HANDBOOK

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1. INTRODUCTION

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

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 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 macadamia nut loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.

- (3) Definition(s):

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

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

Direct Marketing	Sale of the insured crop directly to consumers without the intervention of an intermediary such as a wholesaler, retailer, packer, processor, shipper or buyer. Examples of direct marketing include selling through an on-farm or roadside stand, farmer's market, and permitting the general public to enter the orchard for the purpose of picking all or a portion of the crop.
Floaters	Inedible, husked "field run" nuts identifiable by water floatation.
Graft	The uniting of a macadamia shoot to an established macadamia tree rootstock for future production of macadamia nuts.
Harvest	Picking of mature macadamia nuts from the ground.
Husking	Removal of the outer layer (husk or exocarp) revealing the wet in-shell nut.
Peewees	Mature and immature wet in-shell nuts that are smaller than the acceptable size for processing.
Rootstock	The root and stem portion of the macadamia tree to which a macadamia shoot can be grafted.
Top-worked	A tree that has branches with different varieties of the same nut variety grafted onto the scaffold branches of the tree.
Wet in-husk	The weight of in-husk macadamia nuts as they are removed from the orchard that includes immature and unsound nuts (floaters and peewees) prior to drying.
Scaffold Branches	The main branches connected to the tree trunk that form the framework of the tree.
Sound Wet in-shell	The weight of the macadamia nuts as they are removed from the orchard, with the nut meats in the shells, after removal of the husk but prior to being dried. Excludes immature and unsound nuts (floaters and peewees). This is the weight used for Actual Production History (APH) and claims purposes.

3. INSURANCE CONTRACT INFORMATION

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

B. PROVISIONS NOT APPLICABLE TO CAT COVERAGE

- (1) Optional Units.
- (2) Written Agreements
- (3) Hail and Fire Exclusion provisions. (also not applicable if additional coverage is less than 65/100 or comparable coverage).
- (4) High Risk Land Exclusion.

NOTE: Refer to the Crop Insurance Handbook (CIH) and Loss Adjustment Manual (LAM) for other provisions not applicable to CAT.

C. UNIT DIVISION

Refer to the insurance contract for unit provisions. Unless otherwise allowed by written agreement, optional units may be established only if each optional unit:

- (1) Contains at least 80 acres of bearing macadamia trees; or

- (2) Is located on non-contiguous land.

4. MACADAMIA NUT APPRAISALS

A. GENERAL INFORMATION

Potential production will be appraised in accordance with procedures specified in this handbook and the LAM.

B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS

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

- (1) Total insured acreage listed in the Summary of Coverage and number of trees in the unit and/or sub-orchard in the unit.

- *** (2) Extent of variation in the amount of production or damage within the acreage.

NOTE: When variable damage causes the crop potential to be significantly different within the same orchard, or when the insured wishes to destroy or not harvest a portion of the orchard, split the orchard into sub-orchards and appraise each one separately.

- (3) Percent of each variety in the acreage.

- (4) Tree age, size, density, and vigor.

- (5) Take not less than the minimum number (count) of representative samples required in **TABLE A**.

5. APPRAISAL METHODS

A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

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

B. NUT WEIGHT APPRAISALS

(1) General Information:

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

(2) Appraisal Method:

- (a) Collect all harvestable wet in-husk nuts on the ground under each sample tree. In orchards where trees are in close proximity, select only those nuts that are within the drip line of the sample tree canopy.
- (b) Record the weight of wet in-husk nuts from each sample tree in column 15 on the appraisal worksheet.
- (c) Total the weight of all wet in-husk sample nuts and record weight in column 16 on the appraisal worksheet.
- (d) Husk all wet in-husk sample nuts. Weigh the husked nuts and record the gross wet in-shell weight in column 17 on the appraisal worksheet.
- (e) Remove peewees (undersized nuts) and trash. Then, use a bucket of water to "float" the gross wet in-shell nuts. Remove all un-sound nuts (floaters). The remaining nuts are sound wet in-shell nuts. Weigh the sound wet in-shell nuts and record the weight in column 18.
- (f) Divide the weight of the sound wet in-shell nuts by the number of samples to calculate the average pounds of sound wet in-shell nuts per tree.

(g) Multiply the weight of sound wet in-shell nuts by the number of bearing trees in the orchard or suborchard to calculate the total pounds of sound wet in-shell nuts.

(h) Tally individual appraisals on the summary sheet. After the last harvest, tally all summary sheet totals to calculate the unit appraisal.

C. HARVESTED APPRAISALS

*** Use this method only when harvested acreage can be verified representative of unharvested acreage. This is done by actually inspecting the harvested and unharvested acreage prior to any harvest to compare the nut crop on the ground under the trees. Document such inspections in the “Narrative” section of the claim form or on a Special Report.

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

6. APPRAISAL DEVIATIONS AND MODIFICATIONS

A. DEVIATIONS

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

B. MODIFICATIONS

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

7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

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

- (3) Separate appraisal worksheets are required for each unit, variety, and sub-orchard, as applicable. Refer to section 4 B for sampling requirements. If the insured does not know the name of the variety(ies) in the orchard, combine all unknown variety(ies) into an “All Variety” worksheet.

NOTE: Standard appraisal worksheet items are numbered consecutively in subsection 7 B. An example appraisal worksheet is also provided to illustrate how to complete entries.

MACADAMIA NUT WEIGHT APPRAISAL WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item

No. Information Required

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

Claim Number: Claim Number as assigned by the insurance provider.

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:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
4. **Number Trees/Acre:** The actual number of bearing trees per acre. If a 100% stand, refer to **TABLE B**.
5. **Appraisal Number:** The applicable appraisal number for the current crop year.
6. **Cause of Damage:** Date (e.g., MM/DD/YYYY) and cause of damage.
7. **Crop:** “Macadamia Nuts.”
8. **Unit Acres:** Total unit acres, to tenths.
9. **Appraised Acres:** Total of column 14 entries, to tenths.
10. **Appraisal Date:** The applicable appraisal date (e.g., MM/DD/YYYY).
11. **Crop Year:** Four-digit crop year (e.g., YYYY), as defined in the policy, for which the claim has been filed.
12. **Orchard ID:** Orchard or sub-orchard identification symbol.

13. **Variety:** Variety name(s) of trees in the orchard or sub-orchard being appraised. If variety(ies) are unknown, list as “All Variety(ies).”
14. **Acres:** Orchard or sub-orchard acres being appraised, rounded to tenths.
15. **Pounds of Wet In-husk Nuts per Sample Tree:** Gather all wet in-husk nuts on the ground under representative sample trees. Weigh nuts and enter weight in pounds rounded to tenths.
- NOTE:** Refer to subsection 2 B for definition of wet in-husk nuts.
16. **Total Pounds Wet In-husk Nuts All Samples:** Total of item 15 entries for each representative sample tree, in pounds rounded to tenths.
17. **Gross Wet In-shell Pounds:** Husk all nuts from the representative sample trees. Weigh the husked nuts and record the weight, in pounds rounded to tenths.
- NOTE:** Gross wet in-shell poundage includes floaters and peewees. Do not remove floaters and peewees for this weighing.
18. **Total Sound Wet In-shell Pounds:** Remove floaters, peewees, and trash. Weigh the remaining sound wet in-shell nuts that can be processed. Enter weight in pounds rounded to tenths. Show calculations used in the “Remarks” section.
- NOTE:** Refer to subsection 2 B for definition of floaters and peewees.
19. **Number of Sample Trees:** Number of representative sample trees in item 15 for each orchard or sub-orchard.
20. **Average Sound Wet In-shell Pounds Per Tree:** Item 18 divided by item 19, in pounds rounded to hundredths.
21. **Number of Trees:** Item 4 times column 14, round to the nearest whole tree.
22. **Total Sound Wet In-shell Pounds:** Item 20 times items 21, rounded to the nearest whole pound.
23. **Appraisal:** Total of all column 22 entries, in whole pounds.
24. **Remarks:** Enter husking calculations and any remarks explaining unusual circumstances encountered when completing appraisal.
25. **Adjuster’s Signature, Code No., and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured’s authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.

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 Appraisal Worksheet WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.

27. **Pg. ___ of ___:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 3, etc.).

MACADAMIA NUT WEIGHT APPRAISAL WORKSHEET (For Illustration Purposes Only)	COMPANY: <i>Any Company</i>	1. INSURED'S NAME: <i>I. M. Insured</i>			2. POLICY NUMBER: <i>XXXXXXX</i>	3. UNIT NUMBER: <i>00100</i>
	CLAIM NUMBER: <i>XXXXXXX</i>	4. NUMBER TREES/ACRE: <i>35</i>	5. APPRAISAL NUMBER: <i>1</i>		6. CAUSE OF DAMAGE: Date: <i>MM/DD/YYYY</i> Damage: <i>Wind</i>	
	7. CROP: <i>Macadamia Nuts</i>	8. UNIT ACRES: <i>20.1</i>	9. APPRAISED ACRES: <i>5.1</i>	10. APPRAISAL DATE: <i>MM/DD/YYYY</i>		11. CROP YEAR: <i>YYYY</i>

12 Orchard ID	13 Variety	14 Acres	15 Pounds of Wet In-husk Nuts per Sample Tree					16 Total Pounds Wet In-husk Nuts All Samples	17 Gross Wet In-shell Pounds	18 Total Sound Wet In-shell Pounds	19 Number of Sample Trees	20 Average Sound Wet In-shell Pounds per Tree (18 ÷ 19)	21 Number of Trees (4 x 14)	22 Total Sound Wet In-shell Pounds (20 x 21)
<i>A-1</i>	<i>Kau</i>	<i>3.1</i>	<i>10.3</i>	<i>9.8</i>	<i>14.2</i>	<i>11.0</i>	<i>8.9</i>	<i>108.2</i>	<i>54.1</i>	<i>39.2</i>	<i>10</i>	<i>3.92</i>	<i>109</i>	<i>427</i>
			<i>10.8</i>	<i>14.2</i>	<i>9.9</i>	<i>8.7</i>	<i>10.4</i>							
<i>A-2</i>	<i>Kau</i>	<i>2.0</i>	<i>12.0</i>	<i>9.6</i>	<i>8.4</i>	<i>10.3</i>	<i>8.9</i>	<i>110.0</i>	<i>55.6</i>	<i>38.0</i>	<i>10</i>	<i>3.80</i>	<i>70</i>	<i>266</i>
			<i>12.9</i>	<i>14.0</i>	<i>6.9</i>	<i>16.4</i>	<i>10.6</i>							

24. Remarks:

Orchard A1: 108.2 gross lbs. - 54.1 lbs. (husks) = 54.1 lbs. gross wet in-shell weight - 14.9 lbs. (floaters, peewees, and trash) = 39.2 lbs. sound wet in-shell nuts

Orchard A2: 110.0 gross lbs. - 54.4 lbs. (husks) = 55.6 lbs. gross wet in-shell weight - 17.6 lbs. (floaters, peewees, and trash) = 38.0 lbs. sound wet in-shell nuts

23. Appraisal
(Total Column 22 entries)

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25. Adjuster's Signature and Code Number: <i>I. M. Adjuster XXXXX</i>	Date: <i>MM/DD/YYYY</i>	26. Insured's Signature: <i>I. M. Insured</i>	Date: <i>MM/DD/YYYY</i>
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C. MACADAMIA NUT SUMMARY OF APPRAISED PRODUCTION WORKSHEET ENTRIES AND COMPLETION INFORMATION

General Information Use this worksheet to summarize and total the pounds of appraised macadamia nuts from each appraisal on the unit.

Verify or make the following entries:

**Item
No.**

Information Required

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

Claim Number: Claim Number as assigned by the insurance provider.

1. **Insured's Name:** Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy Number:** Insured's assigned policy number.
3. **Crop Year:** Four-digit crop year (e.g., YYYY) as defined in the policy, for which the claim has been filed.
4. **Unit Number:** Transfer entry from item number 3 on the Appraisal Worksheet.
5. **Unit Acres:** Total unit acres, rounded to tenths.
6. **Appraisal Number:** The applicable appraisal number from item 5 on the appraisal worksheet.
7. **Appraisal Date:** The applicable appraisal date from item 10 on the appraisal worksheet.
8. **Variety:** The applicable variety name from column 13 on the appraisal worksheet.
9. **Acres Appraised:** The applicable acres (to tenths) appraised from item 9 on the appraisal worksheet.
10. **Appraisal in Pounds:** Total sound wet in-shell pounds of nuts from item 23 of the appraisal worksheet in whole pounds.
11. **Total Pounds from Column 10:** Total all column 10 entries in whole pounds.
12. **Appraised Acres:** Transfer entry from column 9.
13. **Total Pounds Per-Acre Appraisal:** Item 11 divided by item 12, rounded to the nearest whole pound.

14. **Remarks:** Pertinent information about any of the appraisals.
15. **Adjuster's Signature, Code No., and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed.
16. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. **BEFORE** obtaining insured's signature, **REVIEW ALL ENTRIES** on the Summary of Appraised Production Worksheet **WITH THE INSURED**, particularly explaining entries which may not be readily understood.
17. **Pg. ___ of ___:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 3, etc.).

MACADAMIA NUT SUMMARY OF APPRAISED PRODUCTION WORKSHEET (For Illustration Purposes Only)	COMPANY: <i>Any Company</i>	1. INSURED'S NAME: <i>I. M. Insured</i>	2. POLICY NUMBER: <i>XXXXXXX</i>	
	CLAIM NUMBER: <i>XXXXXXX</i>	3. CROP YEAR <i>YYYY</i>	4. UNIT NUMBER: <i>00100</i>	5. UNIT ACRES: <i>20.1</i>

6 APPRAISAL NUMBER	7 APPRAISAL DATE:	8 VARIETY	9 ACRES APPRAISED	10 APPRAISAL IN POUNDS
<i>1</i>	<i>MM/DD/YYYY</i>	<i>Kau</i>	<i>5.1</i>	<i>693</i>
<i>2</i>	<i>MM/DD/YYYY</i>	<i>Kau</i>	<i>5.1</i>	<i>590</i>
<i>3</i>	<i>MM/DD/YYYY</i>	<i>Kau</i>	<i>5.1</i>	<i>691</i>
<i>4</i>	<i>MM/DD/YYYY</i>	<i>Kau</i>	<i>5.1</i>	<i>514</i>
<i>5</i>	<i>MM/DD/YYYY</i>	<i>Kau</i>	<i>5.1</i>	<i>605</i>

	11. TOTAL POUNDS FROM COLUMN 10:	<i>3,093</i>
	12. APPRAISED ACRES:	<i>5.1</i>
	13. TOTAL POUNDS PER-ACRE APPRAISAL:	<i>606</i>

14. REMARKS:

15. ADJUSTER'S SIGNATURE AND CODE #: <i>I. M. Adjuster XXXXX</i>	DATE: <i>MM/DD/YYYY</i>	16. INSURED'S SIGNATURE: <i>I. M. Insured</i>	DATE: <i>MM/DD/YYYY</i>
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8. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

- (1) The claim form (hereafter referred to as a “Production Worksheet”) is a progressive form containing all notices of damage for all preliminary and final inspections on a unit.
- (2) If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
 - (a) Acreage report errors.
 - (b) Delayed notices and delayed claims.
 - (c) Corrected claims or fire losses (double coverage) and cases involving 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 for 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 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 #:** “Macadamia Nuts” (0023).
2. **Unit #:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).

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 hail damage (e.g., AUG 11).
5. **Cause of Damage:** Name of insured cause(s) 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."

NOTE: Refer to the Basic Provisions and the crop provisions for this crop for information pertaining to insured and uninsured causes 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" for the major secondary cause of damage.

7. **Company/Agency:** Name of the company and agency servicing the contract.
8. **Name of Insured:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
9. **Claim #:** Claim number as assigned by the 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:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Unit number(s) for ALL non-loss units for the crop at the time of final inspection. A non-loss unit is any unit for which a Production Worksheet has not been completed. Additional non-loss units may be entered on a single Production Worksheet.

NOTE: If more spaces are needed for non-loss units, enter the unit numbers, identified as "Non-Loss Units," in the Narrative or on an attached Special Report.

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

PRELIMINARY: MAKE NO ENTRY.

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

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

PRELIMINARY:

- a. Date the notice of damage 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(ies):**

- a. If no other person has a share in the unit (insured has 100 percent share), MAKE NO ENTRY.
- b. In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril crop insurance contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter “NONE.”
 - (1) If the other person has a multiple-peril crop insurance contract and it can be determined that the SAME 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 crop insurance 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: Refer to the LAM for further information regarding companion contracts.

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

- (1) Rate classes, varieties or farming practices;
- (2) APH yields;
- (3) Appraisals;
- (4) Stages or intended use(s) of acreage;
- (5) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (6) Appraisals for damage due to hail or fire if 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. Refer to the "Narrative." In the margin (or in a separate column), enter the date of inspection for the last line entry of each inspection.

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:** Refer to 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 records of production.
- e. From which production was sold by direct marketing if the insured failed to meet the requirements contained in the crop provisions.

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 column "C" as shown.

C₁ Enter the ACTUAL acres for the orchard or suborchard.
 C₂ 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:** 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 insurance provider’s instructions. Refer to 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 appropriate three-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 appropriate three-digit code number from the actuarial documents.

H. **Stage:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Stage abbreviation 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, or for which the insured failed to provide records of production which are acceptable to the insurance provider, or from which production was sold by direct marketing if the insured failed to meet the requirements contained in the crop provisions.
“H”	Harvested.
“UH”	Unharvested or put to other use with consent.

GLEANED ACREAGE: Refer to the LAM for information on gleaning.

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: Refer to the LAM for information on gleaning.

J. **Appraised Potential:** Per-acre appraisal in whole, sound, wet in-shell pounds of POTENTIAL production for the acreage appraised. Refer to section 4, "Macadamia Nut Appraisals," for additional instructions.)

K₁ - L. MAKE NO ENTRY.

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

a. Hail and Fire exclusion NOT in effect.

- (1) Enter NOT LESS than the insured's production guarantee per acre in whole, sound, wet in-shell pounds for the line, (calculated by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any "P" stage acreage.

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, sound, wet in-shell pounds, for any such acreage.

b. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.

c. Enter the result of adding uninsured cause appraisals to Hail and Fire Exclusion appraisals.

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

N. **Adjusted Potential:** Column "J" plus column "M," results in whole, sound, wet in-shell pounds.

O. **Total to Count:** Column "C" or "C₁" (actual acres) times column "N," results in whole, sound, wet in-shell pounds.

P. **Per Acre:** Per Acre Guarantee - Enter the per-acre production guarantee from the insured's policy.

Q. **Total:** Column "C₂" (reported acres; "C" if acreage is not under-reported) times column "P," to tenths.

16. **Total Acres:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total Actual Acres [column “C” (or “C₁” if there are under-reported acres)], to tenths.

NOTE: FOR ITEM 17, 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 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(s), “No Inspection,” date, and adjuster’s initials. The insured’s signature is not required.
- c. Explain any uninsured causes, unusual, or controversial cases.
- d. If there is an appraisal in section I, column “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 **was** not recorded on the appraisal worksheet.
- f. State that there is “No other fire insurance” when fire damages or destroys the insured crop, and it is determined that the insured has no other fire insurance. Also **refer to** the LAM.
- g. Explain any errors found on the Summary of Coverage.
- h. Explain any commingled production. **Refer to** the LAM.
- i. Explain any entry for “Production Not to Count” in section II, column “O,” and/or any production not included in section II, column “I” or column “B” through “E” entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).

- j. Explain a “No” checked in item 19.
- k. Attach a aerial photograph or sketch map to identify the total unit:
 - (1) If consent is or has been given to put part of the unit to another use;
 - (2) If uninsured causes are present; or
 - (3) For unusual or controversial cases.

NOTE: Indicate on the aerial photograph or sketch map, the disposition of acreage destroyed or put to other use with or without consent.
- l. Explain any difference between date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
- m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
- n. Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with the insurance provider’s instructions.
- o. Explain any delayed notices or delayed claims as instructed in the LAM.
- p. Document any authorized estimated acres shown in section I, column 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. Refer to the LAM.
- r. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.
- s. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- t. 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, buyer, packinghouse, or processor as applicable in columns “B” through “E.”

- (3) If additional lines are necessary, the data may be entered on a continuation sheet.
USE SEPARATE LINES FOR:
- (a) Separate storage facilities;
 - (b) Different buyers or processors - the insured must have maintained satisfactory records of ALL production;
 - (c) Varying shares; e.g., 50 percent and 75 percent shares on same unit;
- (4) There will generally be no harvested production entries in columns “A” through “S” for preliminary inspections.
- (5) If harvested production is 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 “A” through “S” by type. If production has been commingled, refer to the LAM.

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. Refer to the LAM.)

PRELIMINARY: MAKE NO ENTRY.

FINAL:

- a. The earlier of the date the ENTIRE acreage on the unit was (1) harvested, (2) totally destroyed, (3) put to other use, (4) a combination of harvested, destroyed, or put to other use, or (5) the calendar date for the end of the insurance period;
- b. If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvest, enter **“Incomplete.”**
- c. If at the time of final inspection (if prior to the end of the insurance period), **none** of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter **“No Harvest.”**
- d. If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, etc. Refer to the LAM.

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 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.” **Refer to** the LAM.
- A₁. **Share:** RECORD ONLY VARYING SHARES on SAME unit to three decimal places.
- A₂. **Field ID:**
- a. If only one practice, variety, or type of harvested production is listed in Section I, MAKE NO ENTRY.
 - b. If more than one practice, variety, 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, column “A”).
- B. - E. **Length or Diameter, Width, Depth, Deductions:** For macadamia nuts commercially stored or sold, enter the name and address of the **Buyers or Processors**, as applicable. For macadamia nuts otherwise disposed of, indicate method of disposition.
- F. - H. MAKE NO ENTRY.
- I. **Bu., Ton, Lbs., Cwt.:** Circle “Lbs.” in column heading. Production in whole, **sound**, wet in-shell pounds as determined by delivery records, production recaps, sales receipts from processors, etc. (**all production** must be NET WEIGHT).
- J. - M. MAKE NO ENTRY.
- N. **Adjusted Production:** Enter whole, **sound**, wet in-shell pounds from column “I.”
- O. **Prod. Not to Count:** Net production NOT to count in whole, **sound**, wet in-shell pounds WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., other units or uninsured acreage).
- THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN ANY “PRODUCTION NOT TO COUNT” IN THE NARRATIVE.
- P. **Production:** Result of subtracting the entry in column “O” from column “N,” in whole, **sound**, wet in-shell pounds.
- Q₁. - R. MAKE NO ENTRY.
- S. **Production to Count:** Column “P” entry in whole, **sound**, wet in-shell pounds.

NOTE: FOR ITEMS 22 - 24. 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 INSURANCE PROVIDER'S INSTRUCTIONS; OTHERWISE, MAKE THE FOLLOWING ENTRIES.

22. **Section II Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of column "S," in whole, **sound**, wet in-shell pounds.

23. **Section I Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Enter figure from section I, column "O" total.

24. **Unit Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of items 22 and 23, in whole, **sound**, wet in-shell pounds.

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

NOTE: Final **indemnity** inspection should be signed on 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** inspection 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 # <i>Macadamia Nuts 0023</i>	2 Unit # <i>00100</i>	3 Legal Description <i>SW1-96N-30W</i>
4 Date of Damage <i>Aug 11</i>		
5 Cause of Damage <i>Rain</i>		
6 Primary Cause % <i>100%</i>		
12 Additional Units <i>00200</i>		
13 Est. Prod. Per Acre <i>4,500</i>		

7 Company Agency: *Any Company*

8 Name of Insured <i>I. M. Insured</i>			
9 Claim # <i>XXXXXXXX</i>		11 Crop Year <i>YYYY</i>	
10 Policy # <i>XXXXXXXX</i>			
14 Date(s) Notice of Loss	1st <i>MM/DD/YYYY</i>	2nd	Final <i>MM/DD/YYYY</i>
15 Companion Policy(s)			

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL									POTENTIAL YIELD							STAGE GUARANTEE														
A	B	C	D	E	F	G	H	I	J	$\frac{K_1}{K_2}$	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)														
<i>A</i>		<i>5.1</i>	<i>1.000</i>	<i>A01</i>	<i>002</i>	<i>997</i>	<i>UH</i>	<i>UH</i>	<i>606</i>				<i>606</i>	<i>3,091</i>	<i>5,400</i>	<i>27,540</i>														
<i>B</i>		<i>15.0</i>	<i>1.000</i>	<i>A01</i>	<i>002</i>	<i>997</i>	<i>H</i>	<i>H</i>							<i>5,400</i>	<i>81,000</i>														
16 TOTAL														<i>20.1</i>	17 TOTALS														<i>3,091</i>	<i>108,540</i>

NARRATIVE (If more space is needed, attach a Special Report) *Determined acreage from permanent measurements. Field B: 20,00 lbs. wet in-shell nuts sold to Acme Nut Processors.*

SECTION II - HARVESTED PRODUCTION

18 Date Harvest Completed <i>MM/DD/YYYY</i>					19 Is damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>					20 Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					21 Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>				
MEASUREMENTS					GROSS PRODUCTION					ADJUSTMENTS TO HARVESTED PRODUCTION									
$\frac{A_1}{A_2}$	B	C	D	E	F	G	H	I	J	$\frac{K_1}{K_2}$	$\frac{L_1}{L_2}$	$\frac{M_1}{M_2}$	N	O	P	$\frac{Q_1}{Q_2}$	R	S	
Share Field ID	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (FxG)	Bu. Ton (Lbs. CWT)	Shell/Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production (HorLxKxLxM)	Prod. Not to Count	Production (N - O)	Value Mkt. Price	Quality Factor (Q1 ÷ Q2)	Production to Count (PxR)	
	<i>Acme Nut Processors Any Town, State</i>							<i>20,000</i>					<i>20,000</i>		<i>20,000</i>			<i>20,000</i>	
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, to my insured crop. 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 Total <i>20,000</i>																			
23 Section I Total <i>3,091</i>																			
24 Unit Total <i>23,091</i>																			

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

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9. REFERENCE MATERIAL

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 trees 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.

NOTE: Select representative sample trees by variety when the following situations exist in the orchard: (1) macadamia nut varieties are similar in size; and (2) macadamia nut varieties are grown in the same block. Select top-worked trees as representative samples only if there are at least 10 other top-worked trees in the block grafted to the same varieties.

TABLE B - TREE POPULATION PER ACRE

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

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

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

