

United States
Department of
Agriculture



Federal Crop
Insurance
Corporation



Product
Administration and
Standards Division

FCIC-25860 (10-2006)

HAWAII TROPICAL FRUIT PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK

2007 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25860 (10-2006)
SUBJECT: HAWAII TROPICAL FRUIT PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK 2007 AND SUCCEEDING CROP YEARS	OPI: Product Administration and Standards Division	
	APPROVED: /s/ Tim B. Witt Deputy Administrator, Product Management	
	DATE: October 2006	

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-ISSUED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2007 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:

This is the initial issuance of this handbook.

SUMMARY OF CHANGES/CONTROL CHART (Continued)

Control Chart For: Hawaii Tropical Fruit							
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Exhibit(s)	Date	Directive Number
Remove							
Current Index	1-2	1-2	1-34	35		10-2006	FCIC-25860

HAWAII TROPICAL FRUIT PILOT LOSS ADJUSTMENT HANDBOOK

TABLE OF CONTENTS

	<u>PAGE</u>
1. INTRODUCTION	1
2. SPECIAL INSTRUCTIONS	1
A. DISTRIBUTION.....	1
B. TERMS, ABBREVIATIONS, AND DEFINITIONS	1
3. INSURANCE CONTRACT INFORMATION	4
A. INSURABILITY	4
B. PROVISIONS NOT APPLICABLE TO CAT COVERAGE	5
C. UNIT DIVISION.....	5
4. HAWAII TROPICAL FRUIT APPRAISALS	6
A. GENERAL INFORMATION	6
B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISAL	7
C. IMPORTANT APPRAISAL INFORMATION	8
5. APPRAISAL METHODS	8
A. GENERAL INFORMATION	8
B. UNHARVESTED PRODUCTION APPRAISALS	8
FOR PAPAYAS	8
FOR BANANAS	10
FOR COFFEE	11
C. HARVESTED APPRAISAL METHODS	13
6. APPRAISAL DEVIATIONS AND MODIFICATIONS	14
A. DEVIATIONS.....	14
B. MODIFICATIONS.....	14

HAWAII TROPICAL FRUIT PILOT LOSS ADJUSTMENT HANDBOOK

TABLE OF CONTENTS (Continued)

	<u>PAGE</u>
7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES	14
A. APPRAISAL WORKSHEET FORM STANDARDS	14
B. GENERAL INFORMATION FOR WORKSHEET ENTRIES AND COMPLETION INFORMATION	15
C. WORKSHEET ENTRIES AND COMPLETION INFORMATION.....	15
APPRAISAL WORKSHEET.....	18
8. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES	20
A. CLAIM FORM STANDARDS.....	20
B. GENERAL INFORMATION FOR CLAIM FORM ENTRIES AND COMPLETION INFORMATION	20
C. FORM ENTRIES AND COMPLETION INFORMATION.....	21
SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS.....	24
SECTION II - HARVESTED PRODUCTION.....	30
CLAIM FORM EXAMPLE	34
9. REFERENCE MATERIAL	35
RESERVED.....	35

1. INTRODUCTION

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

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

2. SPECIAL INSTRUCTIONS

This handbook remains in effect until superseded by reissuance of **either** the entire handbook **or** selected portions (through amendments or bulletins). If amendments 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 and signed by the insured (or the insured's authorized representative) for the loss adjustment inspection:

One legible copy to insured. The original and all remaining copies as instructed by the approved insurance provider (AIP). It is the AIP's responsibility to maintain original insurance documents relative to policyholder servicing as designated in their approved plan of operations.

B. TERMS, ABBREVIATIONS, AND DEFINITIONS

- (1) Terms, abbreviations, and definitions that are **general** (not crop-specific) to loss adjustment are identified in the LAM.
- (2) Terms, abbreviations, and definitions **specific** to Hawaii Tropical Fruit (HTF) loss adjustment and this handbook that are not defined in this section are defined as they appear in the text.

(3) Abbreviations:

APH – Actual Production History

FBU – Fruitful Branch Unit

HTF – Hawaii Tropical Fruit

T/C – Tree Count

(4) Definitions:

Age (Year of Growth) For insurance purposes, tree age will be determined on December 31st according to the following table:

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

Crop

Each of the following is a separate crop under these provisions:

Bananas grown for fresh market;
Papayas grown for fresh market; and
Coffee cherries grown for processing.

Crop Year

In lieu of the definition in the Basic Provisions, the period beginning January 1 and extending through December 31 of the same calendar year for banana and papaya. For coffee, the period beginning January 1 and extending through February 28 of the following calendar year. The crop year will be designated by the calendar year in which the period begins.

Damage

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

Direct Marketing

Sale of the insured crop directly to consumers without the intervention of an intermediary such as a wholesaler, retailer, packer, processor, shipper, or buyer. Examples of direct marketing include selling through an on-farm or roadside stand, farmer's market, and permitting the general public to enter the orchard for the purpose of picking all or a portion of the crop.

Fallowed	Land cleared of trees and not replanted to any crop for the specified amount of time contained in the Special Provisions.
Harvest	The severance of mature fruit or coffee cherries from the tree by manually pulling or cutting the fruit from the tree. For mechanically harvested coffee, the removal of coffee cherries from the tree by machine.
Hawaii No. 1 Papaya	Papaya fruit that grades Hawaii No. 1 (also classified as Hawaii Grade A) or those papayas grading better than Hawaii No. 1, which includes Hawaii Fancy (also classified as Hawaii Grade AA), unless otherwise specified in the Special Provisions.
Nematodes	(Meloidogyne konaensis: the Kona Coffee root-knot nematode) – The small, parasitic roundworms that reside in the earth in some areas of Kona, which reduces production, and could result in the death of coffee trees growing in these areas.
Set Out	The event of the tree being transplanted or direct seeded into the orchard.
Stumping	For coffee, a cultural practice that severely prunes or cuts back the tree that is recommended by crop experts at the University of Hawaii or other agricultural experts. It is not an acceptable cultural practice for bananas and papayas.
Type	Class of a tropical fruit crop with similar characteristics that are grouped for insurance purposes and are contained in the Special Provisions.
Uninsured Damage	Any reduction in the yield of fruit due to an uninsured cause of loss in accordance with section 10 (b), of the HTF Pilot Crop Provisions.

3. INSURANCE CONTRACT INFORMATION

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

A. INSURABILITY

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

- (1) The crop insured will be any one or more HTF crop(s):
 - (a) for which the insured elects insurance coverage;
 - (b) in which the insured has a share;
 - (c) for which a premium rate is provided by the actuarial documents;
 - (d) that are grown to produce a crop intended to be sold for human consumption;
 - (e) that are grown from plant material adapted to the area and propagated using acceptable propagation practices;
 - (f) that, if the orchard is inspected, is acceptable to the insurance provider; and
 - (g) that meets the applicable age requirements for the crop provided in the crop provisions; and
 - (h) that is an HTF crop specifically listed in the policy.
 - (i) for which the insured has provided for the insured acreage (excluding added land):
 - 1 For coffee and banana, for which the insured provides at least the most recent four consecutive crop years of acreage and production history, excluding the year of set out.
 - 2 For papaya, for which the insured has experience as a producer
 - a. Growing papaya for commercial sale; or
 - b. Participated in the management of a farming operation that grew the papaya for commercial sale; and
 - c. For which the insured provides acceptable records of at least the most recent four consecutive crop years of production history used to establish their papaya production experience.

- 3 Acceptable records of production history required under section (7) of the HTF Crop Provisions must be reported on a production report or other approved form acceptable to the insurance provider.
- (2) Hawaii tropical fruit crops interplanted with another perennial crop are insurable, unless the insurance provider inspects the acreage and determines that it does not meet the requirements contained in the policy.
 - (3) For coffee: Nematodes are not an insured cause of loss on coffee grown on trees less than five years of age (e.g. four years after setout).
 - (4) Coverage begins on the later of:
 - (a) January 1 of each crop year;
 - (b) The 30th day after your properly completed application is received in our local office.
 - (5) Coverage ends the earlier of December 31 for banana and papaya and February 28 for coffee, or upon determination of the death or total destruction of the insured crop on the unit.
 - (6) Refer to HTF Crop Provisions for specific insured causes of loss. See the Basic Provisions and the HTF Crop Provisions for causes of loss that are excluded.

B. PROVISIONS NOT APPLICABLE TO CAT COVERAGE

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

C. UNIT DIVISION

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

- (1) Optional units may be established if each optional unit is located on non-contiguous land (This provision is NOT applicable to papayas);
- (2) For bananas, optional units may be established by harvest period;
- (3) Optional units may be established by type for all crops; or
- (4) Optional units may be established by additional guidelines contained in the Special Provisions.

4. HAWAII TROPICAL FRUIT APPRAISALS

A. GENERAL INFORMATION

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

In the event the insured fails to give timely notice that the production will be sold by direct marketing, apply an appraised amount of production to count of not less than the production guarantee per acre, if such failure results in the inability of the insurance provider to make the required appraisal.

- (d) If the insured gave notice previously, in accordance with section 14 of the Basic Provisions, and intends to claim an indemnity on any unit, notice must be given at least 15 days prior to the beginning of harvest, or immediately if damage occurs during harvest, so that the AIP may inspect the damaged production.

B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS

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

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

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

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

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

- (5) Make all loss determinations as required in Section 5.

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

C. IMPORTANT APPRAISAL INFORMATION

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

5. APPRAISAL METHODS

A. GENERAL INFORMATION

These instructions provide information on appraisal methods by crop.

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

B. UNHARVESTED PRODUCTION APPRAISAL

FOR PAPAYAS ONLY:

Appraise unharvested production (for computing indemnities).

- (1) Select representative samples using the following criteria:
 - (a) Establish separate representative fields if the crop acreage in the sample does not have the similar production potential or damage or when all or part of the acreage is left unharvested or partially harvested.
 - (b) The sample selected should be representative of the age of trees in the field. If there are trees of varying ages, separate samples for each age group will be taken.

- (c) The sample trees must be selected randomly throughout the field, unless the damage is spotty and further subdividing the field into subfields will not assure that the extent of damage and remaining production can not be accurately determined. In such cases, the sample should include trees that contain both damaged and undamaged fruit, to establish an accurate appraisal.
 - (d) Sample trees will not include any trees that will not produce harvestable fruit within the crop year.
 - (e) The sample fruit are to be obtained from the inside, outside, top, and bottom of all four quadrants of the sample trees. Include any fruit on the ground.
 - (f) Samples may be obtained by selecting fruit from each sample tree in a representative number of rows. **See Section 4B(2) for complete tree sampling requirements.**
- (2) After selecting the sample trees, count the number of fruit per sample tree and the number of fruit on the ground that you determine to be from the sample tree. Fruit must be within 2 feet of the base of the sampled tree to be counted for that tree. Total this amount for all sample trees and then divide by the total number of sample trees (results in whole fruit) to determine the average fruit per tree. For loss adjustment purposes, only papaya fruit sampled that meets the standards for Hawaii No. 1 or better will be appraised production to count. The most recent copy of the grading standards can be downloaded from:
http://www.hawaiiag.org/hdoa/chr_adminrules_41.htm
- (3) Using the same sample trees, pick **10 percent of the mature fruit from each sample tree (round to the nearest whole fruit) but not to exceed 20 fruit; however, do not use less than one mature fruit per sample tree.** Exclude sample trees that do not include mature fruit. Include 10 percent of any mature fruit on the ground from the sample tree. Weigh the mature picked and fallen fruit to determine the total fruit weight (rounded to nearest tenth pound).
- (4) Divide the total fruit weight by the total number of fruit weighed to determine the average weight per fruit (to tenths).
- (5) Multiply the average fruit per tree by the average weight per fruit to determine the average pounds per tree (to tenths).
- (6) Multiply the average pounds per tree by the number of insurable trees per acre to determine the fruit pounds per acre (in whole pounds).

- (7) Record the information on the Appraisal Worksheet.

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

FOR BANANAS:

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

For loss adjustment purposes, the banana “tree” is actually a group of stalks representing separate harvest periods residing in a single “banana mat.” The banana mat is defined as the entire plant consisting of one or more pseudostems (upright, trunk-like structures) formed by tightly packed, concentric layers of sheaths, an underground rhizome, and a fibrous root system. The oldest, or tallest stalk, is considered the “mother plant,” with the younger, or smaller stalks, called “daughter plants” growing up and around the mother plant. If the mother plant is destroyed, the entire tree is considered destroyed, because the daughter plants exist via the root system of the mother plant. Under the crop provisions for HTF, Section 2, Unit Division, (b), optional units may be selected by harvest period. The loss adjuster must determine if optional units have been elected by the insured for the basic unit. If optional units are in effect for the unit, each separate stalk in the banana mat is an optional unit, because each stalk represents a different harvest period.

Appraise unharvested production (for computing indemnities).

- (1) Select representative samples using the following criteria:
 - (a) Establish separate representative fields if the crop acreage in the sample does not have the similar production potential and damage or when all or part of the acreage is left unharvested or partially harvested.
 - (b) The sample trees selected should be representative of the age of the trees in the field. If there are trees of varying ages, separate samples for each age group will be taken.
 - (c) Bananas are insured by harvest period (each harvest period may also qualify as an optional unit if elected by the insured; up to 2 optional units at any given time). Separate samples are required for each harvest period (or optional unit; each optional unit is adjusted using a separate appraisal worksheet).
 - (d) Sample trees will not include any trees that will not produce harvestable fruit within the current crop year.

- (e) The sample trees must be selected randomly throughout the field, unless the damage is spotty and further subdividing the field into subfields will not assure that the extent of damage and remaining production can not be accurately determined. In such cases, the sample should include trees that contain both damaged and undamaged fruit to establish an accurate appraisal. It is recommended that the samples are varied and include both exterior and interior rows along the perimeter of the sample field. The sample should also include banana trees located in the center of the sample field using a zigzag pattern extending from one corner of the field to the opposite corner, diagonally.
 - (f) Samples can be obtained by selecting fruit from each sample tree in a representative number of rows in the orchard. **See Section 4B(2) for complete tree sampling requirements.**
- (2) The number of banana bunches per tree can not exceed one. Total the number of bunches for all sample trees and then divide by the total number of sample trees (round results to hundredths) to determine the average number of bunches per tree.
 - (3) Using the same sample trees, pick each mature banana bunch. Exclude sample trees that do not include mature bunches. Weigh the mature banana bunches to determine the total fruit (bunch) weight (rounded to the nearest tenth pound).
 - (4) Divide the total weight by the total number of mature banana bunches weighed to determine the average weight per fruit (bunch) (round to tenths).
 - (5) Multiply the average fruit (bunch) per tree by the average weight per fruit (bunch) to determine the average pounds per tree (to tenths).
 - (6) Multiply the average pounds per tree by the number of insurable trees per acre to determine the fruit (bunch) pounds per acre (in whole pounds).
 - (7) Record the information on the Appraisal Worksheet.

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

FOR COFFEE:

Appraise unharvested production (for computing indemnities) as follows, either by individual tree or by sample field. Several appraisals may be necessary to account for all production from multiple picking dates. If there are 5 or less trees to be appraised, the individual tree appraisal procedure should be used. If there are 6 or more trees to be appraised, the sample field appraisal procedure should be used.

(1) Estimating yield by individual tree (for five or less trees):

- (a) Count and record the number of Fruitful Branch Units (FBU) on the tree by working around the perimeter of the tree back to the point where you started. The result is the number of FBUs per tree.

Note: An FBU is a primary lateral with at least three nodes, with fruit totaling 10 or more cherries. The branch can have secondary branches (laterals). If the primary branch has two or more secondary branches that have more than 10 cherries each, then the secondary branches can also be designated as FBUs. You must ignore branches that have fewer than 10 cherries, as they do not generally produce harvestable cherries.

- (b) Walk around the tree a second time. Count and record the number of fruit on 10 randomly chosen FBUs (identify each FBU for use in item (d) below) and divide by 10. The result is the average number of fruit per FBU.
- (c) Multiply the number of FBUs per tree times the average number of fruit per FBU. The result is the average fruit per tree.
- (d) Collect 50 ripe fruit from the 10 randomly chosen FBUs (five fruit from each), weigh them, and divide by 50 to determine the average weight per fruit to the nearest thousandth of a pound (or measure in grams and convert to pounds by dividing by 453.5).
- (e) Multiply the average weight per fruit times the average fruit per tree to determine the average pounds per tree (to thousandth).
- (f) Multiply the average pounds per tree times the number of insurable trees per acre to determine the fruit pounds per acre (to nearest whole pound).
- (g) Record the information on the Appraisal Worksheet.

(2) Estimating yield by sample field (six or more trees):

- (a) The adjuster will determine the area to be adjusted by selecting an area that is representative of the unit.
- (b) Count how many trees are in the sample area.
- (c) Walk a zigzag pattern across the area randomly selecting sample trees. **See Section 4B(2) for complete tree sampling requirements.**
- (d) Walk halfway around the first selected tree and count and record the number of FBUs (see Note in (1) above) on half the tree. Multiply the number of FBUs per half-tree by two to determine the number of FBUs per sample tree.

- (e) On the same tree half, count and record the number of fruit on 10 randomly chosen FBUs (identify each FBU for use in (h) below). Total the number of fruit and divide by 10. The result is the average number fruit per FBU for the sample tree.
- (f) Repeat the determinations in (d) and (e) on each additional sample tree, except that FBU and fruit counts are taken from the alternating sides of each following sample tree. The purpose is to count and record from an equal number of half-tree sides for the sample trees.
- (g) For each sample tree, multiply the number of FBUs per sample tree times the average number of fruit per FBU, total the results, and divide by the number of sample trees. The result is the average fruit per tree.
- (h) Collect 50 ripe fruit from the 10 randomly chosen FBUs (five fruit from each FBU) from each sample tree and weigh the fruit to the nearest thousandth of a pound (or measure in grams and convert to pounds by dividing by 453.5).
- (i) Total the weight from each sample tree (from (h) above) and divide the total weight by result of 50 times the number of sample trees to determine the average weight per fruit to nearest thousandth of a pound.
- (j) Multiply the average weight per fruit times the average fruit per tree to determine the average pounds per tree (to nearest thousandth).
- (k) Multiply the average pounds per tree times the number of insurable trees per acre to determine the fruit pounds per acre (round to whole pounds).
- (l) Record the information on the Appraisal Worksheet.

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

C. HARVESTED APPRAISAL METHODS

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

- (1) Prior to harvest, the insured must notify the insurance provider of any damaged HTF production so the insurance provider can inspect and verify the damaged production and that the level of production is uniform for the entire unit.
- (2) Divide harvested production by the number of harvested acres to calculate the harvested yield per acre.

- (3) Document such inspections and calculations in the “Narrative” section of the claim form or on a Special Report.

6. APPRAISAL DEVIATIONS AND MODIFICATIONS

A. DEVIATIONS

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

B. MODIFICATIONS

There are no pre-established appraisal modifications contained in this handbook (refer to the LAM for additional information).

7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. APPRAISAL WORKSHEET FORM STANDARDS

- (1) The entry items in subsection C are the minimum requirements for the HTF Appraisal Worksheet. All of these entry items are “Substantive,” (i.e., they are required.)
- (2) Appraisal Worksheet Completion Instructions. The completion instructions for the required entry items on the Appraisal Worksheet in the following subsections are “Substantive,” (i.e., they are required.)
- (3) The Privacy Act and Nondiscrimination statements are required statements that must be printed on the form or provided to the insured as a separate document. These statements are not shown on the example form in this exhibit. The current Privacy Act and Nondiscrimination Statements can be found in the Document and Supplement Standards Handbook (DSSH) FCIC-24040.
- (4) Refer to the DSSH for other crop insurance form requirements (e.g., font point size, etc.)

B. GENERAL INFORMATION FOR WORKSHEET ENTRIES AND COMPLETION INFORMATION

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

C. WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

<u>Item No.</u>	<u>Information Required</u>
------------------------	------------------------------------

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

Claim Number: Claim Number as assigned by the AIP.

- | | |
|----|--|
| 1. | Insured's Name: Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued. |
| 2. | Policy Number: Insured's assigned policy number. |
| 3. | Unit No.: Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g. 00100). |
| 4. | Crop/Practice: Crop Name (e.g., Coffee, Bananas, or Papayas). |
| 5. | Acres Appraised: Total number of determined acres (to tenths) being appraised in the unit. |
| 6. | Crop Year: Four-digit crop year, as defined in the policy, for which the claim is filed. |
| 7. | Orchard ID: Orchard or sub-orchard identification symbol. |
| 8. | Type Name: Type of fruit being appraised. |

9. **Acres:** Number of determined acres being appraised(to tenths).
10. **Number of Fruit per Sample Tree:** Number of fruit counted from each sample tree using the applicable sampling instructions listed in Sections 4.B and 5 in this handbook. For coffee, two entries are required for each sample tree. The top number will be the number of FBUs per tree. The bottom number will be the average number of fruit per FBU.
11. **Total Fruit - All Sample Trees:** Total number of fruit counted from item 10 from all of the sample trees. For coffee, multiply the number of FBUs per tree times the average number of fruit per FBU for each sample tree (item 10). Total the results for all sample trees and enter in this block.
12. **Total Fruit Weight - All Sampled Trees:** Weigh all sampled fruit (to the nearest tenth of a pound); or for coffee, collect 50 fruit and weigh to the nearest thousandth of a pound or measure in grams and convert to pounds by dividing by 453.5.
13. **Number of Sample Trees:** Total number of sample trees.
14. **Average Fruit per Tree:** Item 11 divided by item 13 (results in whole fruit).
15. **Average Weight per Fruit:** Item 12 divided by Item 11. The total weight of fruit divided by the number of fruit weighed rounded to nearest tenth of a pound (from item 12). For coffee, Item 12 divided by the number of fruit collected and weighed (50) rounded to nearest thousandths of a pound.
16. **Average Pounds per Tree:** Item 14 multiplied by item 15, rounded to nearest tenth of a pound (for coffee, round to the nearest thousandth of a pound).
17. **Insurable Trees per Acre:** Enter the number of insurable trees per acre

For the purpose of determining the fruit pounds per acre **only**, the number of insurable trees may be reduced by the number of trees the insurance provider has authorized the insured to destroy to limit the spread of disease.
18. **Fruit Pounds per Acre:** Item 16 multiplied by item 17 rounded to whole pounds.
19. **Reject Factor:** MAKE NO ENTRY.
20. **Net Fruit Pounds per Acre:** Entry from Item 18.
21. **% Acres Appraised:** Column 9 divided by item 5.
22. **Fruit/Acre:** Item 20 multiplied by item 21.
23. **Appraisal (Lbs. /A.):** Total of all item 22 entries.

24. **Remarks:** Enter whether the appraisal was a Fruit Count Appraisal or a Harvested Sample Appraisal and any other pertinent information.

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

25. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the Appraisal Worksheet WITH THE INSURED, (or the insured's authorized representative) particularly explaining codes etc., which may not be easily understood.
26. **Adjuster's Code Number, Signature and Date:** Signature of adjuster, code number, and date signed AFTER the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to the signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.
27. **Page Number: Page Numbers -** (Example: Page 1 of 1, Page 2 of 2, etc.).

FOR ILLUSTRATION PURPOSES ONLY HAWAII TROPICAL FRUIT APPRAISAL WORKSHEET			COMPANY: ANY COMPANY					1. INSURED'S NAME I.M. INSURED				2. POLICY NUMBER XXXX-X		3. UNIT NO. XXXXX			
CLAIM NUMBER: XXXXX			4. CROP/PRACTICE/TYPE Papaya (0257) PRACTICE (997) Type (121)				5. ACRES APPRAISED 1.0			6. CROP YEAR 200X							
7	8	9	10			11	12	13	14	15	16	17	18	19	20	21	22
Orchard ID	Type Name	Acres	Number of Fruit Per Sample Tree			Total Fruit- All Sample Trees	Total Fruit Weight - All Sample Trees	Number of Sample Trees	Avg. Fruit Per Tree 11÷ 13	Avg. Weight per Fruit 12 ÷ 11	Average Pounds Per Tree 14x15	Insurable Trees Per Acre	Fruit Lbs. Per Acre 16x17	Reject Factor	Net Fruit Lbs. Per Acre	% Acres Appraised 9÷5	Fruit/Acre 20x21
1A	NTS	1.0	10	20	17	130	130.0	10	13	1.0	13.0	100	1300	---	1300	100	1300
			5	18	10												
			8	12	11												
			19														
24. REMARKS FRUIT COUNT APPRAISAL 100 TREES ON THE ONE ACRE 10% SAMPLE													23. APPRAISAL (LBS./A.) 1300				

FOR ILLUSTRATION PURPOSES ONLY HAWAII TROPICAL FRUIT APPRAISAL WORKSHEET						COMPANY: ANY COMPANY				1. INSURED'S NAME I.M. INSURED				2. POLICY NUMBER XXXX-X		3. UNIT NO. XXXXX	
CLAIM NUMBER: XXXXX						4. CROP/PRACTICE/TYPE COFFEE (0256) PRACTICE (997) Type (997)				5. ACRES APPRAISED 1.0				6. CROP YEAR 200X			
7	8	9	10			11	12	13	14	15	16	17	18	19	20	21	22
Orchard ID	Type Name	Acres	Number of Fruit Per Sample Tree			Total Fruit- All Sample Trees	Total Fruit Weight - All Sample Trees	Number of Sample Trees	Avg. Fruit Per Tree 11÷13	Avg. Weight per Fruit 12÷11	Average Pounds Per Tree 14x15	Insurable Trees Per Acre	Fruit Lbs. Per Acre 16x17	Reject Factor	Net Fruit Lbs. Per Acre	% Acres Appraised 9÷5	Fruit/Acre 20x21
1A	NTS	1.0	15	20	30	6775	0.200	10	678	.004	2.712	100	271	---	271	100	271
			30	35	15												
			35	20	25												
			40	20	25												
			20	20	40												
			40	15	30												
			30														
			15														
24. REMARKS FRUIT COUNT APPRAISAL 100 TREES ON THE ONE ACRE 10% SAMPLE													23. APPRAISAL (LBS./A.) 271				

8. CLAIM FORM ENTRIES AND COMPLETION INFORMATION

A. CLAIM FORM STANDARDS

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

“I understand the certified information on this Production Worksheet will be used to determine my loss, if any, to the above unit. The insurance provider may audit and approve this information and supporting documentation. The Federal Crop Insurance Corporation, an agency of the United States, subsidizes and reinsures this crop insurance.”

- (5) Refer to the DSSH for other crop insurance form requirements (e.g., point size of font, etc.)

B. GENERAL INFORMATION FOR CLAIM FORM ENTRIES AND COMPLETION INFORMATION

- (1) The Production Worksheet is a progressive form containing all notices of damage for all preliminary and final inspections on a unit.
- (2) If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured are to initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
 - (a) Acreage report errors.
 - (b) Delayed notices and delayed claims.

- (c) Corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
 - (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use or other reasons described in the LAM).
 - (e) “No Indemnity Due” claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).
- (4) The adjuster is responsible for determining if any of the insured’s requirements under the notice and claim provisions for the policy have not been met. If any have not, the adjuster should contact the AIP.
- (5) Instructions labeled “**PRELIMINARY**” apply to preliminary inspection only. Instructions labeled “**FINAL**” apply to final inspections only. Instructions not labeled apply to ALL inspections.

C. FORM ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item
No.

Information Required

1. **Crop/Code #:** The four-digit code assigned to the crop (XXXX).
2. **Unit #:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g. 00100).
3. **Legal description:** Legal description that identifies the location of the unit. For HTF, the address of the farm is also a sufficient description.
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 wind damage (e.g. AUG11).
5. **Cause of Damage:** Name of the 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.”

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% (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 AIP.

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

11. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim is filed.

12. **Additional Units:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Unit number(s) for ALL non-loss units for the crop at the time of final inspection. A non-loss unit is any unit for which a Production Worksheet has not been completed. Additional non-loss units may be entered on a single Production Worksheet. If more spaces are needed for non-loss units, enter the unit numbers identified as "non-Loss Units," in the Narrative or on an attached Special Report.

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

PRELIMINARY: MAKE NO ENTRY.

FINAL: Estimated yield per acre, in whole pounds, of 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 in the 1st or 2ndspace, as applicable. Enter the complete date (MM/DD/YYYY)for each notice.

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

FINAL: Transfer the last date in the first and second space from the first or second set of Production Worksheets to the FINAL space if a final inspection should be made as a result of the notice. Always enter the complete date of notice (MM/DD/YYYY) for the FINAL inspection in the FINAL space on the first page of the first set of Production Worksheets. For a delayed notice of loss or delayed claim, refer to the LAM.

15. **Companion Policy(s):**

- a. If no other person has a share in the unit (insured has 100-percent share), MAKE NO ENTRY.
- b. In all cases where the insured has LESS than a 100-percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril crop insurance contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter “NONE.”
 - (1) If the other person has a multiple-peril crop insurance contract and it can be determined that the SAME AIP services it, enter the contract number. Handle these companion policies according to AIP instructions.
 - (2) If the OTHER person has a multiple-peril crop insurance contract and a DIFFERENT AIP or agent services it, enter the name of the AIP and/or agent (and contract number), if known.
 - (3) If unable to verify the existence of a companion contract, enter “Unknown” and contact the AIP for further instructions.

SECTION I – ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

- (1) Rate classes, types 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. Refer to the LAM or CIH for acreage measurement instructions specific to perennial crops.

FINAL: MAKE NO ENTRY.

C. **Final Acres:** Refer to the LAM or CIH for definition of acceptable determined acres for perennial crops used herein. Determined acres to tenths (include “E” if estimated) for which consent is given for other use and/or:

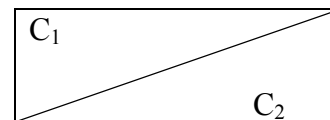
- a. Put to other use without consent.
- b. Abandoned.
- c. Damaged by uninsured causes.
- d. For which the insured failed to provide acceptable records of production.
- e. From which production was sold by direct marketing, if the insured failed to meet the requirements contained in the crop provisions.

FINAL: Determine acres to tenths.

Acres 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 AIP’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 sub-orchard.



C₂ Enter the REPORTED acres for the orchard or sub-orchard.

- 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 three-digit code for the correct “Rate Class” specified on the actuarial documents. If a “Rate Class” or “High Risk Area” is not specified on the actuarial documents, make no entry. Verify with the Summary of Coverage, and if the rate class is found to be incorrect, revise according to AIP’s instructions. Refer to the LAM. Unrated land is uninsurable without a written agreement.
- F. **Practice:** Three-digit 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 abbreviations as shown below.

STAGE EXPLANATION

- “P” Acreage abandoned without consent; put to other use without consent; damaged solely by uninsured causes; for which the insured failed to provide records of production that are acceptable to the insurance provider; or from which production was sold by direct marketing, if the direct marketing of the insured failed to meet the requirements contained in the crop provisions.
- “H” Harvested.
- “UH” Unharvested or put to other use with consent.

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

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

USE EXPLANATION

- “WOC” Other use without consent
“SU” Solely uninsured
“ABA” Abandoned without consent
“H” Harvested
“UH” Unharvested
“DM” Direct Marketed Production
“UR” Unacceptable Records

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.

- J. **Appraised Potential:** Per-acre appraisal in WHOLE pounds of POTENTIAL production for the acreage appraised. Refer to appraisal methods and applicable appraisal worksheet for additional instructions. If there is no potential on UH acreage, enter “O”.
- K.-L MAKE NO ENTRY.
- 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 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 an uninsured cause 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, for any such acreage. Refer to the LAM for concepts regarding assessing uninsured cause appraisals.
- 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."
- O. **Total to Count:** Column "C" or "C₁" (**actual** acres) times Column "N," with results in WHOLE 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," in WHOLE pounds.
16. **Total Acres:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total actual acres [column "C" (or "C₁" if there are under-reported acres)], to tenths.

17. **Totals:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of column "O" and column "Q" in WHOLE pounds.

NOTE: When separate line entries are made for varying shares, stages, APH yields, price elections, type, etc., within this unit, and totals need to be kept separate for calculating indemnities, make no entry and follow the insurance provider's instructions

NARRATIVE:

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

- a. If no acreage is released on the unit, enter "No acreage released," the adjuster's initials, and the date.
- b. If notice of damage was given and "No Inspection" is necessary, enter the unit number(s), "No Inspection," the date, and the adjuster's initials. The insured's signature is not required.
- c. Explain any uninsured causes or unusual or controversial cases.
- d. If there is an appraisal in Section 1, item "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. Document the inspection and calculations used for determining the yield per acre when using the harvested appraisal method.
- g. State that there is "No other fire insurance" when fire damages or destroys the insured crop, and it is determined that the insured has no other fire insurance. Also Refer to the LAM.
- h. Explain any errors found on the Summary of Coverage.
- i. Explain any commingled production. Refer to the LAM.
- j. Explain any entry for "Production Not to Count" in Section II, item "O," and/or any production not included in Section II, item I" or item "B" through "E" entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).

- k. Explain a “NO” checked in item 19.
- l. Attach a sketch map or aerial photograph to identify the total unit:
 - (1) If consent is or has been given to put part of the unit to another use;
 - (2) If uninsured causes are present; or
 - (3) For unusual or controversial cases.
- m. Explain any difference between the date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
- n. When any other adjuster or supervisor accompanies the adjuster on the inspection, enter the code number of the other adjuster or supervisor and the date of inspection.
- o. Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with the insurance provider’s instructions.
- p. Explain any delayed notices or delayed claims as instructed in the LAM.
- q. Document any authorized estimated acres shown in Section I, item “C” as follows: “Line 3 E” acres authorized by insurance provider “MM/DD/YYYY.”
- r. Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- s. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.
- t. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM.
- u. Document any other pertinent information, including any data to support any factors used to calculate the production.

SECTION II – HARVESTED PRODUCTION

A. GENERAL INFORMATION:

- (1) When all acreage has been harvested, determine total production from warehouse receipts, packer/processor receipts, or farm management records (refer to the LAM for farm record requirements) verified by the adjuster and supported by written records from the first handler. This production will be the basis for computing losses from the insured and uninsured causes of damage on the Production Worksheet.
- (2) Account for ALL HARVESTED PRODUCTION (for ALL ENTITIES sharing in the crop) except production appraised BEFORE harvest and shown in Section I because the quantity cannot be determined later.
- (3) For production commercially stored, sold, etc., enter the name and address of the storage facility, buyer, packinghouse, or processor as applicable in items “B” through “E”. For fruit otherwise disposed of, indicate the method of disposition (e.g., sold at roadside stand, etc.)
- (4) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:
 - (a) Separate storage facilities;
 - (b) Different FIRST Handles (buyers, packing houses, or processors). The insured must have maintained satisfactory records of ALL production sold or stored. Verify any packing house or processor records. IN all localities, if the first handler was not a packer or processor, the production will be determined by the adjuster on the basis of available records.
 - (c) Varying shares (e.g. 50-percent and 75-percent shares on the same unit);
 - (d) If there is harvested production from more than one insured practice (or crop) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in items “A” through “S” by practice or type. If production has been commingled, refer to the LAM.
 - (e) There will generally be harvested production entries in columns “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. Refer to the LAM.)

PRELIMINARY: MAKE NO ENTRY

FINAL:

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

19. **Similar Damage:**

PRELIMINARY: MAKE NO ENTRY.

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

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 an assignment of indemnity is in effect for the crop year; otherwise, check “No.” Refer to the LAM.

- A₁. **Share:** RECORD ONLY VARYING SHARES on the 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, item “A”).

B. – E. **Length or Diameter, Width, Depth, Deductions:** For fruit sold, enter the name and address of the Buyers or Processors, as applicable. For fruit stored on the farm, enter “Stored on the Farm.” For fruit otherwise disposed of, indicate method of disposition (sold by direct-marketing, etc.)

F. – H. MAKE NO ENTRY.

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

J. – M MAKE NO ENTRY.

N. **Adjusted Production:** Enter WHOLE pounds from column “I.”

O. **Prod. Not to Count:** Net production NOT to count in WHOLE pounds WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE from harvested acreage that has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., other unit or uninsured acreage).

EXPLAIN ANY “PRODUCTION NOT TO COUNT” IN THE NARRATIVE.

ALL UNHARVESTED papaya is considered as Hawaii No.1 papaya. Culled papaya fruit (i.e., not grading as Hawaii No. 1 papaya) of HARVESTED papaya fruit is considered production not to count.

P. **Production:** Column “N” minus column “O” results in WHOLE pounds.

Q. – R. MAKE NO ENTRY.

S. **Production to Count:** Column “P” entry in WHOLE pounds.

FOR ITEMS 22 AND 23 – WHEN SEPARATE LINE ENTRIES ARE MADE FOR VARYING SHARES, STAGES, APH YIELDS, PRICE ELECTIONS, TYPES, ETC., WITHIN THE UNIT, AND TOTALS NEED TO BE KEPT SEPARATE FOR CALCULATING INDEMNITIES, MAKE NO ENTRY AND FOLLOW THE AIP’S INSTRUCTIONS; OTHERWISE, MAKE THE FOLLOWING ENTRIES.

22. **Section II Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of Column “S,” to WHOLE 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 22 and 23, in WHOLE pounds.

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

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. Final 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 or insured’s authorized representative, particularly explaining codes and other items that may not be readily understood. 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 # PAPAYA 0257	2. Unit # XXXXX	3. Legal Description 13 NORTH SHORE OAHU	7. Company ANY COMPANY	8. Name of Insured I. M. INSURED	9. Claim # XXXXXXXXX	11. Crop Year 2005
4. Date of Damage MAY 01	5. Cause of Damage WIND	6. Primary Cause % 100	Agency ANY AGENCY	10. Policy # XXXXXXXXX		
12. Additional Units				14. Date(s) Notice of Loss 05/05/XX	1 st	2 nd Final 05/05/2005
13. Est. Prod. Per Acre				15. Companion Policy(ies)		

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Actuarial									Potential Yield						Stage Guarantee	
A	B	C	D	E	F	G	H	I	J	K	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 Causes	Adjusted Potential	Total to Count	Per Acre	Total
1A		1.0	100	XX	XX		UH	UH	1300	-----			1300	1300	3800	3800
1B		1.0	100	XX	XX		H	H	0	-----			0	0	3800	3800
16. TOTAL		2.0											17. TOTALS	1300		7600

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

SECTION II - HARVESTED PRODUCTION

18. DATE HARVEST/SALE COMPLETED MM/DD/YYYY	19. IS DAMAGE SIMILAR TO OTHER FARMS IN THE AREA? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	20. ASSIGNMENT OF INDEMNITY? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	21. TRANSFER OF RIGHT TO INDEMNITY? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
---	--	---	--

MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION										
A1/A2	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	
Share	Length of Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	Bu. Ton CWT	Shell/Sugar Factor	FM% Factor	Moisture % Factor	Test Wt. Factor	Adjusted Production	Production Not to Count	Production (N-O)	Value Mkt Price	Quality Factor	Production to Count (PxR)	
-----	Papaya	Juice	Inc.					2000					2000		2000			2000	
-----	201	Ridge	Road																
-----	Kauai	HI																	

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 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 TOTAL	2000
23. SECTION I TOTAL	1300
24. UNIT TOTAL	3300

9. REFERENCE MATERIAL

RESERVED