



Product
Development
Division

FCIC-25640 (10-2004)

PECAN REVENUE LOSS ADJUSTMENT STANDARDS HANDBOOK

2005 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25640
SUBJECT: PECAN REVENUE LOSS ADJUSTMENT STANDARDS HANDBOOK 2005 AND SUCCEEDING CROP YEARS	DATE: October 20, 2004	
	OPI: Product Development Division	
	APPROVED: /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 THE 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 information that has been removed.

Changes for Crop Year 2005 (FCIC-25640) Issued October 2004:

- A. Removed all References to “Pilot,” as Pecan Revenue has been converted to a permanent program.
- B. Eliminated the use of “NOTES” throughout the handbook, and incorporated the language into the body of the text and renumbered paragraphs accordingly.
- C. Changed the word “Grove” to “Orchard” throughout the handbook.
- D. Changed “see” to “refer to” throughout the handbook.
- E. Updated language throughout the handbook to conform to current standard language where applicable.
- F. Page 1, Section 1: Added statement “THIS HANDBOOK MUST BE USED IN CONJUNCTION WITH THE LOSS ADJUSTMENT MANUAL (LAM).”
- G. Page 1, Section 2 A: Added “and signed by the insured” under distribution of forms.
- H. Page 1, Section 2 B: Added abbreviation for Catastrophic Risk Protection.

PECAN REVENUE LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

- I. Page 2, Section 2 B(4): Added definitions for “Amount of Insurance,” “Approved Average Revenue,” “Average Gross Sales,” “Enterprise Unit,” “Gross Sales,” “Hedge,” “In-Shell Pecans,” “Scion,” “Sequentially Thinned,” “Set Out,” “Top Work,” “Two-Year Coverage Module.”
- J. Page 2, Section 2 B(4): Added “shipper” and “broker” to the definition of “Direct Marketing” as examples of intermediaries that may be bypassed when “direct marketing” the pecan crop.
- K. Page 3, Section 2 B (4): Revised definition of “Market Price” to comply with policy definition.
- L. Page 4, Section 3 A: Added language from policy to the list of conditions for “insurability.”
- M. Page 4, Section 3 A: Removed requirement that trees must be growing in a distinguishable pattern, since this is no longer required in the policy.
- N. Page 4, Section 3 A: Removed paragraph stating requirements for a written agreement, as this is not relevant to the loss adjustment process and is contained in the policy.
- O. Page 4, Section 3 A: Removed “Cause of Loss” as that language is not contained in other handbooks and can be found in the Crop Provisions and Basic Provisions.
- P. Page 4, Section 3 B: Added standard language to “Provisions Not Applicable to CAT.”
- Q. Page 4, Section 3 B: Removed reference to “Optional Units,” since optional units are not allowed for Pecan Revenue.
- R. Page 5, Section 3 C: Replaced standard language with language from policy for “Unit Division.”
- S. Page 5, Section 4 A (4): Removed “Unless the insurance period had ended prior to each of the following events.”
- T. Page 5, Section 4 A(4)(a): Added language to clarify that “within three days” applies to the date harvest should have started as well as the number of days specified in the Basic Provisions for initial discovery of damage.
- U. Page 5, Section 4 A(4)(b): Added language to indicate that direct marketing is allowed only by Special Provision or Written Agreement.
- V. Page 5, Section 4 A(4): Added and revised language to comply with new policy language.
- W. Page 6, Section 4 A(4)(d): Added statement “Refer to the Basic Provisions for more information regarding the requirements for filing a notice of damage or loss.”

PECAN REVENUE LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

- X. Page 7, Section 5 C: Removed the words “harvested and unharvested” since once the acreage is harvested it can not be inspected as unharvested acreage.
- Y. Page 7, Section 6: Revised language to establish the “Market Price” for appraised production.
- Z. Page 8, Section 8 A(3): Added standard language to indicate that separate appraisal worksheets are required for each “unit appraised.”
- AA. Page 10, Section 8 B 14: Added language to refer to Table B for determining the “number of trees per acre.”
- BB. Page 10, Section 8 B 16 & 19: Added the word “appraised” to the instructions to distinguish between total acres and appraised acres.
- CC. Page 12, Section 9 A(5)(b): Added the word “sold” to emphasize the distinction between sold and unsold harvested production.
- DD. Page 12, Section 9 A(5): Added “Each unit” to the requirements for separate Summary of Harvested Production worksheets.
- EE. Page 12, Section 9 C(1): Added language to clarify the distinction between unsold harvested production (stored) that is marketable, and unsold harvested production that is damaged due to an insurable cause.
- FF. Page 13, Section 9 C(2): Removed language stating that the “market price” would be the price on the date of the end of the insurance period, since this definition has been revised in the policy.
- GG. Page 13, Section 9 C: Removed paragraph that calculates the value of damaged production that can not be marketed, since this is not included in the revenue to count.
- HH. Page 13, Section 9 D: Revised the section “Market Price For Harvested Production” to comply with the policy language. Added instruction to check the SPOI or Written Agreement when determining “market price” for direct marketed pecans.
- II. Page 14, Section 9 E Items 7-10: Changed “Summary of Harvested Production form” to “harvested production documentation forms” to clarify the difference between acceptable documentation for production and the actual Summary of Harvested Production form. Added “Refer to Section 9 B” in Item 7.
- JJ. Page 14, Section 9 E 11: Changed “Price Received” to “Market Price” and revised language to conform to the new crop provisions.
- KK. Page 14, Section 9 E 12-19: Renumbered Item entries from number 12 to the end of the form.

PECAN REVENUE LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

- LL. Page 14, Section 9 E 12: Revised instructions for “Line Harvested Value” to comply with the policy definition of “Market Price.”
- MM. Page 14, Section 9 E 15: Added “This value is transferred to the Production Worksheet, Section II, column “R” as a separate line entry for each Summary of Harvested Pecan Production Worksheet completed.”
- NN. Page 15, Summary of Harvested Pecan Production: Added Heading “Market Price” and added column, “Avg. Area Price” as unnumbered column under market price. Also moved prior numbered columns “Price Received” and “AMS Price” to unnumbered columns under “Market Price.” Re-numbered remaining entries from Item 12-19.
- OO. Page 17, Section 10 B 2: Removed reference to “only one unit per county.”
- PP. Page 17-18, Section 10 B 12: Added standard language pertaining to worksheet entries for additional units.
- QQ. Page 18, Section 10 B 13: Added instruction for recording “Estimated Production Per Acre” on Production Worksheet.
- RR. Page 19, Section 1, Item A: Added “REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRIES OF FIRST CROP AND SECOND CROP CODES.”
- SS. Page 20, Section 1, Item E: Revised instructions for “Risk” to comply with standard language.
- TT. Page 21, Section 1, Item H: Changed “without consent” to “with consent” in definition of “UH.”
- UU. Page 21, Section 1, Item H & I: Added “Refer to the Lam for information on Gleaning.”
- VV. Page 21, Section 1, Item L: Deleted “(Market Price)” from heading and deleted “(average cash in-shell price)” from the instruction and replaced with “in accordance with the policy definition.”
- WW. Page 22, Section 1, Item M (3): Added “results in dollars and cents” to clarify the entry.
- XX. Page 22, Section 1, Item N: Revised instructions to read “((Column “J” times column “L”) added to the entry in column “M”).”
- YY. Page 22, Section 1, Item P: Replaced the word “policy” with “Summary of Coverage.”
- ZZ. Page 23, Narrative Item i: Added standard language in narrative instructions for “Production Not to Count.”

PECAN REVENUE LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

- AB. Page 25, Section II (3)(b) & (c): Added distinction between unsold commercially stored and farm stored production.
- AC. Page 26, Section II, Item A₂: Added “REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRIES OF FIRST CROP AND SECOND CROP CODES.”
- AD. Page 26, Section II, Item B-H a & b: Added distinction between unsold commercially stored and farm stored production.
- AE. Page 26, Section II, Item I: Revised language to distinguish between sold, stored, and direct marketed production as separate line entries on the PW.
- AF. Page 27, Section II, Item R: Replaced old language regarding market price and number of buyers, with new language that complies with the policy language.
- AG. Page 27, Section II, Item 22-24: Added paragraph stating conditions for keeping totals separate and referring to insurance provider’s instructions.
- AH. Page 27, Item 24: Added instructions for CAT coverage only, to multiply the total of Items 22 and 23 by fifty-five percent (.55) for proper entry.
- AI. Page 28, Production Worksheet Section I, Column N: Added formula for calculating column “N” under the heading.
- AJ. Page 29, Table A: Revised Minimum Representative Sample Requirements Table.
- AK. Page 29, Table B: Added “Number of Trees Per Acre” table to assist in determining actual number of trees per acre.

Control Chart For: Pecan Revenue Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	Entire Handbook					
Current Index	1-6	1-2	1-28	29	10-2004	FCIC-25640

PECAN REVENUE LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

(RESERVED)

PECAN REVENUE 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	4
C. UNIT DIVISION.....	5
4. PECAN APPRAISALS	5
A. GENERAL INFORMATION	5
B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS	6
5. APPRAISAL METHODS.....	7
A. GENERAL INFORMATION	7
B. HARVESTED SAMPLE FROM REPRESENTATIVE TREES.....	7
C. APPLYING HARVESTED ACREAGE YIELD TO UNHARVESTED ACREAGE	7
6. MARKET PRICE FOR APPRAISED PRODUCTION.....	7
7. APPRAISAL DEVIATIONS AND MODIFICATIONS	8
A. DEVIATIONS	8
B. MODIFICATIONS	8
8. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES	8
A. GENERAL INFORMATION	8
B. WORKSHEET ENTRIES AND COMPLETION INFORMATION.....	9
APPRAISAL WORKSHEET EXAMPLE.....	11

PECAN REVENUE LOSS ADJUSTMENT HANDBOOK

TABLE OF CONTENTS (Continued)

	<u>PAGE</u>
9. SUMMARY OF HARVESTED PECAN PRODUCTION WORKSHEET ENTRIES AND COMPLETION PROCEDURES	12
A. GENERAL INFORMATION	12
B. DOCUMENTATION FORMS	12
C. ACCOUNTING FOR PRODUCTION	12
D. MARKET PRICE FOR HARVESTED PRODUCTION	13
E. WORKSHEET ENTRIES AND COMPLETION INFORMATION.....	13
SUMMARY OF HARVESTED PECAN PRODUCTION WORKSHEET EXAMPLE	15
10. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES	16
A. GENERAL INFORMATION	16
B. FORM ENTRIES AND COMPLETION INFORMATION	16
SECTION I, ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS.....	19
SECTION II, HARVESTED PRODUCTION.....	24
PRODUCTION WORKSHEET EXAMPLE.	28
11. REFERENCE MATERIAL	29
TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS.	29
TABLE B - NUMBER OF TREES PER ACRE	29

1. INTRODUCTION

THIS HANDBOOK MUST BE USED IN CONJUNCTION WITH THE LOSS ADJUSTMENT MANUAL (LAM).

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 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 the slipsheet pages shall constitute the handbook. A bulletin can supersede either the original handbook or subsequent slipsheets.

A. DISTRIBUTION

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

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

B. TERMS, ABBREVIATIONS, AND DEFINITIONS

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

AMS Agricultural Marketing Service

CAT **Catastrophic Risk Protection**

RPAM Random Path Appraisal Method

(4) Definitions:

Amount of insurance (per acre)

The amount determined by multiplying the insured's approved average revenue per acre by the coverage level percentage elected.

Approved average revenue (per acre)

The total of the insured's average gross sales per acre based on at least the most recent consecutive four years of sales records building to ten years, and dividing that result by the number of years of average gross sales per acre. If the insured provides more than four years of sales records, they must be the most recent consecutive 6, 8 or 10 years of sales records. If the insured does not provide at least four years of gross sales records, the approved average revenue will be:

(1) The average of two years of the insured's gross sales per acre and two years of the lowest available dollar span amount provided in the actuarial documents; or

(2) If the insured does not provide any gross sales records, the lowest available dollar span amount provided in the actuarial documents.

Average gross sales (per acre)

The insured's gross sales of pecans for a crop year divided by the net acres of pecans grown during that crop year.

Direct marketing

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

Enterprise unit

In lieu of the definition of "enterprise unit" contained in the Basic Provisions, for pecan revenue, an enterprise unit will be all insurable pecan acreage in the county in which the insured has any share on the date coverage begins for the crop year.

Gross sales

Total value of in-shell pecans grown during a crop year

Harvest

Collecting mature pecans from the orchard.

Hedge

The removal of vegetative growth from the tree to prevent overcrowding of pecan trees.

In-shell pecans	Pecans that are removed from the orchard with the nut-meats in the shell.
Market price	The market price that is the greater of: <ul style="list-style-type: none"> (1) The average price per pound for in-shell pecans of the same variety or varieties insured offered by buyers on the day the insured sells any pecans, harvests any pecans if they are not sold, or pecans are appraised if the insured is not harvesting them, in the area in which the insured normally markets the pecans (If buyers are not available in the immediate area, the insurance provider will use the average in-shell price per pound offered by buyers nearest to the insured's area); (2) The actual price received for any sold pecan production; (3) The average of the AMS prices for similar quality pecans published during the week the insured sells any pecans, harvests pecans if they are not sold, or pecans are appraised if the insured is not harvesting them.
Scion	Twig or portion of a pecan variety used in top work.
Sequentially thinned	A method of systematically removing pecan trees for the purpose of improving sunlight penetration and maintaining the proper spacing necessary for continuous production.
Set out	The transplanting of pecan trees into the orchard.
Top work	To graft scions of one pecan variety onto the tree or branch of another pecan variety.
Two-year coverage Module	A two-crop-year subset of a continuous policy in which the insured agrees to insure the crop for both years of the module, and the insurance provider agrees to offer the same premium rate, amount of insurance per acre, coverage level, terms and conditions of insurance for each year of coverage except for legislatively mandated changes, as long as all policy terms and conditions are met for each year of the coverage module, including the timely payment of premium, and the insured has not done anything that would result in a revision to these terms, as specified in the policy.

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, **that** are to be considered in this determination, include (but are not limited to):

A. INSURABILITY

The crop insured will be all the pecans in the county **in which the insured has a share**, for which a premium rate is provided by the actuarial documents,

- (1) **That are in an orchard that consists of a minimum of one (1) contiguous acre unless allowed by written agreement;**
 - (2) **That are grown for harvest as pecans;**
 - (3) That are grown in an orchard that, if inspected, is considered acceptable by the insurance provider;
 - (4) That **are grown on trees that** have reached at least the 12th growing season after **either** being set out or replaced by transplants, or that are in at least the 5th growing season after top work, and have produced at least 600 pounds of pecans in-shell per acre in at least one year after having been grafted;
- ***
- (5) That are **not** (unless allowed by the Special Provisions or by written agreement):
 - (a) **Grown on trees that are, or have been** hedged;
 - (b) Direct marketed to consumers; or
 - (c) Interplanted with another perennial crop.
- ***

B. PROVISIONS NOT APPLICABLE TO CAT COVERAGE

- (1) Written Agreements.
- (2) Hail and Fire Exclusion provisions (also not applicable **if additional coverage is less than 65/100 or equivalent coverage**).
- (3) **High risk land exclusions.**

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

C. UNIT DIVISION

- (1) Specifically for pecans, for both years of the two-year coverage module a unit will be:
 - (a) An enterprise unit as defined in the Crop Provisions; or
 - (b) A basic unit as defined in Section 1 of the Basic Provisions.
- (2) Provisions contained in the Basic Provisions that allow optional units by section, section equivalent, or FSA farm serial number, by irrigated and non-irrigated practices, or grown under an organic farming practice are not applicable.

4. PECAN APPRAISALS

A. GENERAL INFORMATION

- (1) Potential production for all types of inspections will be appraised in accordance with the procedures specified in this handbook and in the LAM.
- (2) Circumstances that require an appraisal include (but are not limited to):
 - (a) When the insured chooses not to harvest acreage;
 - (b) Production remains on harvested acreage;
 - (c) If verifiable production records may not be available; or
 - (d) If any production will be sold by direct marketing.
- (3) Make separate appraisals for each pecan variety grown in the orchard, as applicable.
- (4) **Applicability** - Within the policy provisions is a requirement that an insured file a "notice of damage or loss:"
 - (a) Within three days of initial discovery of damage, or within three days of the date that harvest of the damaged variety should have started if the crop will not be harvested.
 - (b) At least 15 days before harvest begins if any production from any unit will be direct marketed to consumers, if allowed by the Special Provisions or by written agreement. Failure to give timely notice that production will be sold by direct marketing will result in an appraised dollar value of production to count that is not less than the amount of insurance per acre for the direct-marketed acreage if such failure results in the insurance provider's inability to make the required appraisal.
 - (c) At least 15 days prior to the beginning of harvest if a claim for indemnity is to be filed, or immediately if a loss occurs during harvest.
 - (d) The insured must not sell, destroy or dispose of the damaged crop until after the insurance provider has given written consent to do so.

(e) If the insured fails to meet the requirements listed above and such failure results in the insurance provider's inability to inspect the damaged production, all such production will be considered undamaged and included as production to count.

(f) Refer to the Basic Provisions for more information regarding the requirements for filing a “notice of damage or loss.”

(5) **Appraisal dates** - Insurance provider representatives will set appraisal dates whenever possible **after the nut drop period**.

B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS

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

(1) Total acreage and number of trees;

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

(3) Percent of each variety in the acreage.

(4) Tree age, size, density, planting pattern, and vigor.

(5) The acreage in the unit from which nuts have been harvested and the extent of variation in the amount of unharvested nuts on the trees; and

(6) Whether or not any areas have been partially harvested.

(7) When variable damage causes the crop potential to be significantly different within the same **orchard**, or when the insured wishes to destroy a portion of the **orchard** split the **orchard** into **suborchards**, and appraise each **orchard** or **suborchard** separately.

(8) Use as many sample trees as necessary to accurately determine potential production, **but not less than the minimum required in TABLE A for each orchard or suborchard.**

(9) The **Random Path Appraisal Method** (RPAM) may be used at the discretion of the insurance provider to appraise the crop production. Use this method in lieu of appraisal methods in the **Pecan Revenue** crop loss adjustment handbook as applicable.

5. APPRAISAL METHODS

A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

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

B. HARVESTED SAMPLE FROM REPRESENTATIVE TREES

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

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

C. APPLYING HARVESTED ACREAGE YIELD TO UNHARVESTED ACREAGE

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

6. MARKET PRICE FOR APPRAISED PRODUCTION

The value for **appraised production** will be established by taking the **greater of**:

- (1) The average price per pound for in-shell pecans of the same variety or varieties insured offered by buyers in the insured's normal marketing area on the day the pecans are appraised. If buyers are not available in the immediate area, use the average in-shell price per pound offered by the nearest available buyers; or
- (2) The average of the AMS prices for similar quality pecans published during the week the pecans are appraised.

7. APPRAISAL DEVIATIONS AND MODIFICATIONS

A. DEVIATIONS

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

B. MODIFICATIONS

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

8. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

- (1) Include the insurance provider's name in the appraisal worksheet title if not preprinted on the insurance provider's worksheet and when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the insurance provider), when a worksheet entry is not provided.
- (3) Separate appraisal worksheets are required for each unit appraised. Refer to section 4 for sampling requirements.
- (4) Standard appraisal worksheet items are numbered consecutively in subsection B, below. An example appraisal worksheet is also provided to illustrate how to complete entries.

B. WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item

No. Information Required

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

1. **Insured's Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy Number:** Insured's assigned policy number.
3. **Claim Number:** Claim number as assigned by the insurance provider.
4. **Unit Number:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
5. **Crop Year:** **Four-digit** crop year, as defined in the policy, for which the claim has been filed.
6. **Cause of Damage:** **Name of** insured cause of loss. **Refer to** the LAM for cause of loss and applicable codes. If it is evident that no indemnity is due, enter "NONE." If an insured cause of loss is coded as "Other," explain in the "Remarks" section of the Appraisal Worksheet.
7. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., Aug. 11).
8. **Unit Acres:** Number of determined acres, to tenths, for the unit.
9. **Orchard ID:** **Orchard** identification symbol.
10. **Pounds of Pecans per Sample Tree:** Number of pounds of pecans from the ground under **each** sample tree, rounded in pounds to tenths.
11. **Total Pounds Pecans:** Total pounds of pecans from **all** sample trees (results in pounds to tenths).
12. **Number of Trees Sampled:** The **total** number of trees sampled.
13. **Pounds per Tree:** Total Pounds Pecans (item 11) divided by Number of Samples (item 12), results in pounds to tenths.

14. **Trees per Acre:** Number of bearing trees per acre. **Refer to TABLE B.**
15. **Pounds per Acre:** Pounds per Tree (item 13) times Trees per Acre (item 14), results in whole pounds.
16. **Acres per Plot:** Number of acres **appraised** for each sample plot.
17. **Total Pounds per Plot:** Pounds per Acre (item 15) times Acres per Plot (item 16).
18. **Total Appraisal (Pounds):** Enter the sum of the item 17 entries.
19. **Total Number of Acres:** Total the number of acres **appraised** (item 16) for all sample plots.
20. **Average Pounds Per Acre:** Total Appraisal (item 18) divided by Total Number of Acres (item 19). Round to the nearest whole pound.
21. **Remarks:** Enter any additional information pertinent to the appraisal.
22. **Adjuster's Signature, Code Number, 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/Narrative section of the Appraisal **Worksheet** (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.
23. **Insured's Signature & Date:** Insured's (or insured's authorized representative's) signature and date. **BEFORE** obtaining insured's signature, **REVIEW ALL ENTRIES** on the Appraisal **Worksheet** **WITH THE INSURED**, particularly explaining codes, etc., which may not be readily understood.
24. **Page Number:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

For Illustration Purposes Only PECAN REVENUE APPRAISAL WORKSHEET		COMPANY NAME: <p style="text-align: center;">Any Company</p>					1. INSURED'S NAME <p style="text-align: center;">I. M. Insured</p>						
		2. POLICY NUMBER <p style="text-align: center;">XXXXXXXXXX</p>			3. CLAIM NUMBER <p style="text-align: center;">XXXXXX</p>			4. UNIT NUMBER <p style="text-align: center;">00100</p>					
		5. CROP YEAR <p style="text-align: center;">YYYY</p>		6. CAUSE OF DAMAGE <p style="text-align: center;">Freeze</p>				7. DATE OF DAMAGE <p style="text-align: center;">Dec 10</p>		8. UNIT ACRES <p style="text-align: center;">22.5</p>			
9. ORCHARD ID	10. POUNDS OF PECANS PER SAMPLE TREE					11. TOTAL POUNDS PECANS	12. NUMBER OF TREES SAMPLED	13. POUNDS PER TREE	14. TREES PER ACRE	15. POUNDS PER ACRE	16. ACRES PER PLOT	17. TOTAL POUNDS PER PLOT	
A-1	10.0	9.0	9.0	10.0	9.0	47.0	÷ 5	= 9.4	x 14	= 132	x 5.0	= 660	
A-2	9.0	10.0	9.0	6.0	6.0	40.0	÷ 5	= 8.0	x 14	= 112	x 5.0	= 560	
A-3	12.0	9.0	9.0	11.0	9.0	50.0	÷ 5	= 10.0	x 14	= 140	x 5.0	= 700	
						÷	=	x	=	x	=		
						÷	=	x	=	x	=		
						÷	=	x	=	x	=		
						÷	=	x	=	x	=		
						÷	=	x	=	x	=		
21. REMARKS Distance between trees—55 ft. x 55 ft.								18. TOTAL APPRAISAL (POUNDS)				1920	
								19. TOTAL NUMBER OF ACRES		15.0			
								20. AVERAGE POUNDS PER ACRE (18÷19)		128			
22. ADJUSTER'S SIGNATURE AND CODE NUMBER I.M. Adjuster XXXXX					DATE MM/DD/YYYY		23. INSURED'S SIGNATURE I. M. Insured					DATE MM/DD/YYYY	

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

A. GENERAL INFORMATION

- (1) The Summary of Harvested Pecan Production Worksheet hereafter is referred to as the Summary Worksheet.
- (2) The Summary Worksheet contains the items and information required for documenting the value of harvested production.
- (3) Include the insurance provider's name in the Summary Worksheet title if not preprinted on the insurance provider's worksheet.
- (4) Include the claim number on the Summary Worksheet (when required by the insurance provider), when a worksheet entry is not provided.
- (5) Separate Summary Worksheets are required for:
 - (a) Each unit
 - (b) Each buyer receiving sold production,
 - (c) Unsold harvested production, and
 - (d) Production direct marketed.
- (6) Standard worksheet items are numbered consecutively in subsection 9E. An example Summary Worksheet is also provided to illustrate how to complete entries.

B. DOCUMENTATION FORMS

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

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

C. ACCOUNTING FOR PRODUCTION

- (1) Do not complete the Summary of Harvested Pecan Production Worksheet until all production which will be sold is sold. It may be necessary to distinguish between marketable unsold harvested production (stored) and unsold harvested production which is not and will not be sold due to damage from an insurable cause of loss.

- (2) The value of any stored unsold **harvested** production will be determined by multiplying the market price, as defined in the policy **and section "D" below**, times the pounds (in-shell basis) of **marketable** pecans in storage.

D. MARKET PRICE FOR HARVESTED PRODUCTION

The value for harvested production will be established by taking the **greater** of:

- (1) The actual price received for any sold pecan production;
- (2) The average price per pound for in-shell pecans of the same variety or varieties insured offered by buyers on the day the insured sells any pecans, if sold, or harvests any pecans if they are not sold, in the area in which the insured normally markets the pecans. If buyers are not available in the immediate area, the average in-shell price per pound offered by buyers nearest to the insured's area will be used;
- (3) The average of the AMS prices for similar quality pecans published during the week that includes the day the insured sells any pecans, or harvests pecans if they are not sold.
- (4) If direct marketing is allowed by the Special Provisions of Insurance or by Written Agreement, review those documents for any required adjustments in determining "market price."

E. WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

**Item
No.**

Information Required

- Company Name:** Name of insurance provider, if not preprinted on the worksheet.
- 1. **Insured's Name:** Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
- 2. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim is filed.
- 3. **Policy Number:** Insured's assigned policy number.
- 4. **Claim Number:** Claim number as assigned by the insurance provider.
- 5. **Unit Number:** Five-digit unit number from the Summary of Coverage after it is verified to be correct, (e.g., 00100).
- 6. **Unit Acres:** Unit acres, rounded to tenths.

7. **Name, Address, and Phone Number of Buyer:** The name, address, and phone number of the buyer from the harvested production **documentation** form. **Refer to section 9 B.**
8. **Date Received:** Date (e.g., MM/DD/YYYY) nuts are received by the buyer. This should be the same date shown on the harvested production **documentation** form.
9. **Receipt Number:** Applicable number from the harvested production **documentation** form.
10. **Pounds Harvested:** Pounds of harvested nuts (rounded to the nearest whole pound) from the harvested production **documentation** forms.
11. **Market Price:** Record the Average Area Price, Price Received, and the AMS Price in the appropriate columns (in dollars and cents). Refer to the definition of Market Price for information on determining the correct entry for each column. If pecans are unsold, make no entry in the "Price Received" column.
12. **Line Harvested Value:** Pounds Harvested Nuts (item 10) times **the greater** of the three values entered under "Market Price" (item 11), results in dollars and cents. If the pecans have not been sold (stored), use the **greater** of the "Average Area Price" offered by buyers on the day the pecans were harvested, or the "AMS Price" (average price for the week that includes the date the pecans were harvested).
13. **Total Harvested Pounds:** Total of item 10 entries, (results in whole pounds).
14. **Total Harvested Value:** Total of item **12** entries, (results in dollars and cents).
15. **Weighted Average Value per Pound:** Total Harvested Value (item **14**) divided by Total Harvested Pounds (item **13**). (Results in dollars and cents.) **This value is transferred to the Production Worksheet, Section II, column "R" as a separate line entry for each Summary of Harvested Pecan Production Worksheet completed. Refer to Section 9 A(5)**
16. **Remarks:** Enter pertinent information about any delivered harvested production and its price.
17. **Adjuster's Signature and Code Number, & Date:** Signature of adjuster, code number and date signed **after** the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Summary Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.
18. **Insured's Signature & Date:** Insured's (or insured's authorized representative's) signature and date. **BEFORE** obtaining insured's signature, **REVIEW ALL ENTRIES** on the Production Worksheet **WITH THE INSURED**, particularly explaining codes, etc., that may not be readily understood.
19. **Page Number:** Page numbers - (Example: Page 1 of 1, or Page 1 of 2, Page 2 of 2, etc.).

For Illustration Purposes Only		COMPANY NAME: Any Company			1. INSURED'S NAME I.M. Insured	
		2. CROP YEAR YYYY	3. POLICY NUMBER XXXXXXXXXX		4. CLAIM NUMBER XXXXXXX	5. UNIT NUMBER 00100
		6. UNIT ACRES 22.5	7. NAME, ADDRESS, AND PHONE NUMBER OF BUYER AAA Buyer 110 Main Anycity, State (XXX) XXX-XXXX			
8	9	10	11			12
DATE RECEIVED	RECEIPT NUMBER	POUNDS HARVESTED	AVG AREA PRICE	PRICE RECEIVED	AMS PRICE	LINE HARVESTED VALUE
MM/DD/YYYY	XXXXXX	1200	0.63	0.65	0.60	780.00
		13. TOTAL HARVESTED POUNDS 1200				14. TOTAL HARVESTED VALUE 780.00
		15. WEIGHTED AVERAGE VALUE PER POUND: 0.65				
16. REMARKS 4.2 acres harvested						
17. ADJUSTER'S SIGNATURE AND CODE NUMBER I. M. Adjuster XXXXX			DATE MM/DD/YYYY	18. INSURED'S SIGNATURE I. M. Insured		DATE MM/DD/YYYY

10. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

- (1) The claim form (hereafter referred to as "Production Worksheet") is a progressive form containing all notices of damage for all preliminary and final inspections on a unit.
- (2) If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and the insured are to initial any line deletions.
- (3) **Refer to** the LAM for instructions regarding the following:
 - (a) Acreage report errors.
 - (b) Delayed notices and delayed claims.
 - (c) Corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
 - (d) Claims involving a Certification Form (when all of the acreage on the unit has been appraised to be put to another use or other reasons described in the LAM).
 - (e) "No Indemnity Due" claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the value of production exceeded the guarantee).
- (4) The adjuster is responsible for determining if any of the insured's requirements under the notice and claim provisions of the policy have not been met. If any have not, the adjuster should contact the insurance provider.
- (5) Instructions labeled "**PRELIMINARY**" apply to preliminary inspections only. Instructions labeled "**FINAL**" apply to final inspections only. Instructions not labeled apply to ALL inspections.

B. FORM ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item

No. **Information Required**

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

2. **Unit #:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
3. **Legal Description:** Section, township, and range number or other legal description that identifies the location of the unit.
4. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE where applicable as in the case of freeze damage (e.g., DEC 11).
5. **Cause of Damage:** Name of insured cause(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." Insurance coverage is provided against damage or loss from insects and disease but not damage due to insufficient or improper application of pest and disease control measures.

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

6. **Primary Cause %:**

PRELIMINARY: MAKE NO ENTRY.

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

7. **Company/Agency:** Name of company and agency servicing the contract.
8. **Name of Insured:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
9. **Claim #:** Claim number as assigned by the insurance provider.
10. **Policy #:** Insured's assigned policy number.
11. **Crop Year:** Crop year, as defined in the policy, for which the claim is filed.
12. **Additional Units:**

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

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

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

- a. If no other person has a share in the unit (insured has 100 percent share), MAKE NO ENTRY.
- b. In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril 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.
- (4) **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, types, or farming practices;
- (2) Appraisals;
- (3) Stages or intended use(s) of acreage;
- (4) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (5) Appraisals for damage due to hail or fire if Hail and Fire Exclusion is in effect.

Verify or make the following entries:

Item

No. Information Required

- A. **Field ID:** The field identification symbol from a sketch map or an aerial photo. **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.

REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRIES OF FIRST CROP AND SECOND CROP CODES.

- 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.

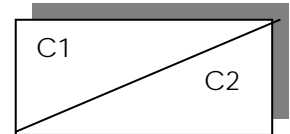
- d. For which the insured failed to provide acceptable sales records.
- e. From which production was sold by direct marketing if the insured failed to meet the requirements contained in the crop provisions.

FINAL: Determined acres to tenths.

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 insurance provider's instructions. In the event of under-reported acres, draw a diagonal line in "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 the insurance provider's instructions. Refer to the LAM.
- Unrated land is uninsurable without a written agreement.
- F. **Practice:** Three-digit code number, entered exactly as specified on the actuarial documents, for the practice carried out by the insured. If "No Practice Specified," enter the appropriate 3-digit code number from the actuarial documents.
 - G. **Type/Class/Variety:** Three-digit code number, entered exactly as specified on the actuarial documents, for the type grown by the insured. If "No Type Specified," enter the appropriate 3-digit code number from the actuarial documents.
 - H. **Stage:**

PRELIMINARY: MAKE NO ENTRY

FINAL: Stage abbreviations as shown below.

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 sales records of production which are acceptable to the insurance provider, or for which production was sold by direct marketing if the insured failed to meet the requirements contained in the crop provisions.
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"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 pounds of POTENTIAL production for the acreage appraised. Refer to Section 5 "Appraisal Methods" for additional instructions.

If there is no potential on UH acreage, enter "0."

K₁ - K₂. MAKE NO ENTRY.

L. **Shell and/or Quality Factor:** Enter the market price per pound in accordance with the policy definition, in dollars and cents, for the appraised production. Document in the Narrative the names, addresses and phone numbers of the buyers who were contacted to establish the market price, and the calculation of the market price (Refer to section 6).

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

a. Hail and Fire exclusion NOT in effect.

(1) Enter NOT LESS than the amount of insurance per acre for any "P" stage acreage.

(2) On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged SOLELY by uninsured causes separate from other production.

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

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

- 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.

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

O. **Total to Count:** Column "C" or "C₁" (actual acres) times Column "N" rounded to whole dollars.

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

Q. **Total:** Column "C₂" (reported acres) ("C" if acreage is not under-reported), times Column "P" in whole dollars.

16. **Total Acres:**

PRELIMINARY: MAKE NO ENTRY.

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

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 "Refer to 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, item M for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
- e. Document the actual appraisal date if an appraisal was performed prior to the adjuster's signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the appraisal worksheet.
- f. State that there is "No other fire insurance" when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Also, 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, item "O," and/or any production not included in Section II, item I or item "B – 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 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. Indicate on the aerial photo or sketch map, the disposition of acreage destroyed or put to another use with or without consent
 - (2) If uninsured causes are present; or
 - (3) For unusual or controversial cases.
- l. Explain any difference between date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
- m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.

- n. Explain the reason for a "No Indemnity Due" claim. "No Indemnity Due" claims are to be distributed in accordance with insurance provider instructions.
- o. Explain any delayed notices or delayed claims as instructed in the LAM.
- p. Document any authorized estimated acres shown in Section I, item C as follows: "Line 3 'E' acres authorized by insurance provider MM/DD/YYYY."
- q. Document the method and calculation used to determine acres for the unit. 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. Explain any "0" potential (pecans with no market value).
- t. Explain the reason that any harvested production is unsold.
- u. Document the bidders' names, addresses and phone numbers who established the value of appraised production. Show the calculation of the market price.
- v. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- w. Document any other pertinent information, including any data to support any factors used to calculate the production.

SECTION II - HARVESTED PRODUCTION

GENERAL INFORMATION:

- (1) Account for ALL HARVESTED PRODUCTION (for ALL ENTITIES sharing in the crop) except production appraised BEFORE harvest and shown in SECTION I because the quantity cannot be determined later.
- (2) For production commercially stored, sold, etc., enter the name and address of storage facility or buyer, as applicable in items B through H. For production otherwise disposed of, indicate the disposition (sold at roadside stand, etc.).
- (3) If additional lines are necessary, the data may be entered on a continuation sheet. **USE SEPARATE LINES FOR:**
 - (a) Different FIRST handlers (buyers). The insured must have maintained satisfactory records of ALL production sold or stored. Verify any records. In all localities, if the first handler was not a packer or processor, the production will be determined by the adjuster on the basis of available records.

- (b) Separate **commercial** storage facilities.
 - (c) Unsold **farm stored** production.
 - (d) Production sold directly to consumers.
 - (e) Varying shares; e.g., 50 percent and 75 percent shares on the same unit.
- (4) There will generally be no harvested production entries in items A through S for preliminary inspections.

Verify or make the following entries:

**Item
No.**

Information Required

18. **Date Harvest Completed: (Used to determine if there is a delayed notice or a delayed claim. 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 or destroyed, or put to other use, or (5) the calendar date for the end of the insurance period..
- b. If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvest, enter "**Incomplete.**"
- c. If at the time of final inspection (if prior to the end of the insurance period), **none** of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter "**No Harvest.**"
- d. If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use. **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 a indemnity is in effect for the crop year; otherwise, check "No." **Refer to** the LAM.
21. **Transfer of Right to Indemnity:** Check "YES" **only** if a transfer of right to indemnity is in effect for the unit for the crop year; otherwise, check "No." **Refer to** the LAM.
- A₁. **Share:** RECORD ONLY VARYING SHARES on SAME unit to three-decimal places.
- A₂. **Field ID:** If only one practice and/or type of harvested production is listed in Section I, MAKE NO ENTRY.

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

REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRIES OF FIRST CROP AND SECOND CROP CODES.

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

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

I. **Bu., Ton, Lbs., Cwt:** Circle "Lbs." in column heading. Enter total sold, **stored, and direct marketed** production in whole pounds, **as separate line entries**. Maintain a copy of invoices, sales tickets, etc. for the unit.

J. - M₂. MAKE NO ENTRY.

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

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

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

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

Q₁. - Q₂. **Value:** MAKE NO ENTRY.

- R. **Quality Factor:** Transfer the weighted average value per pound from Item 15 of the appropriate Summary of Harvested Pecan Production Worksheet (in dollars and cents). Make separate line entries for sold, unsold (stored), and direct marketed production.
- S. **Production To Count:** Enter the result from multiplying Column "P" times Column "R" rounded to whole dollars.

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

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 dollars. **For CAT coverage only, the entry for Item 24 will be the total of Items 22 plus 23 multiplied by fifty-five percent (.55), unless otherwise instructed by the insurance provider.**

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

Final indemnity inspections should be signed on the bottom line.

26. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the Production Worksheet WITH THE INSURED, particularly explaining codes, etc., that may not be readily understood.

Final indemnity inspections should be signed on bottom line.

27. **Page Numbers:**

PRELIMINARY: Page numbers – "1," "2," etc., at the time of inspection.

FINAL: Page numbers (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

**PRODUCTION WORKSHEET
(FOR ILLUSTRATION PURPOSES ONLY)**

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

7 Company Any Company
Agency Any Agency

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

SECTION I – ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

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

NARRATIVE (If more space is needed, attach a Special Report) Buyer1, Address1, Buyer2, Address2, Buyer3, Address3
Avg. Area Price = .60 = (.55 + .65 + .60) ÷ 3 **AMS price = .58**

SECTION II – HARVESTED PRODUCTION

18 Date Harvest Completed MM/DD/YYYY					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									
A ₁ A ₂	B	C	D	E	F	G	H	I	J	K ₁ K ₂	L ₁ L ₂	M ₁ M ₂	N	O	P	Q ₁ Q ₂	R	S	
Share or Field ID	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	Bu. Ton (Lbs. Cwt.)	Shell/Sugar Factor	FM% Factor	Moisture% Factor	Test Wt. Factor	Adjusted Production HorIxJxK ₂ xL ₂ xM ₂	Prod. Not To Count	Production (N – O)	Value Mkt. Price	Quality Factor (Q ₁ ÷ Q ₂)	Production To Count (P x R)	
.500	AAA Buyer, 110 Main, Anycity, State							1200					1200		1200		.65	780	
I certify the information provided above, to the best of my knowledge, to be true and complete and that it will be used to determine my loss, if any, 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 other federal statutes															22 Section II Total		780		
															23 Section I Total		1405		
															24 Unit Total		2185		
25 Adjuster's Signature and Code Number								Date		26 Insured's Signature						Date			
1 st Inspection				I. M. ADJSUTER				XXXXX		MM/DD/YYYY		1 st Inspection				I. M. INSURED		MM/DD/YYYY	
2 nd Inspection												2 nd Inspection							
Final Inspection				I. M. ADJUSTER				XXXXX		MM/DD/YYYY		Final Inspection				I. M. INSURED		MM/DD/YYYY	
27 Page _1_ of _1_																			

11. REFERENCE MATERIAL

TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS

Number of Acres:	Select:
10.0 or Less	The lesser of 5 trees or 5% of the number of trees in the orchard (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.

TABLE B – NUMBER OF TREES PER ACRE

Distance Between Trees in the Row (Feet)

	15	20	25	30	35	40	45	50	55	60	65	70
15	194	145	116	97	83	73	65	58	53	48	45	41
20		109	87	73	62	54	48	44	40	36	34	31
25			70	58	50	44	39	35	32	29	27	25
30				48	41	36	32	29	26	24	22	21
35					36	31	28	25	23	21	19	18
40						27	24	22	20	18	17	16
45							22	19	18	16	15	14
50								17	16	15	13	12
55									14	13	12	11
60										12	11	10
65											10	10
70												9

For spacing not shown on the chart: Multiply the distance between trees in the row (nearest tenth of a foot) times the distance between rows (nearest tenth of a foot), and divide the result **into** 43,560 (number of sq. ft. in an acre) and round to the nearest whole number. Example: 38.0 ft. tree space times 62.0 ft. row space equals 2356 sq. ft. Then 43,560 divided by 2356 equals 18 trees per acre.