



**United States
Department of
Agriculture**



**Federal Crop
Insurance
Corporation**

FCIC-24210 (12-2018)

HAWAII TROPICAL TREES INSURANCE STANDARDS HANDBOOK

**2019 and Succeeding Crop
Years**

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

TITLE: HAWAII TROPICAL TREES INSURANCE STANDARDS HANDBOOK	NUMBER: FCIC-24210
EFFECTIVE DATE: 2019 and Succeeding Crop Years	ISSUE DATE: December 17, 2018
SUBJECT: Provides procedures and instructions for administering the Hawaii Tropical Trees crop insurance program.	OPI: Actuarial and Product Design Division
	APPROVED: <i>/S/ Richard H. Flourney</i> Deputy Administer for Product Management

REASON FOR ISSUANCE

The Hawaii Tropical Trees Pilot Insurance Standards Handbook is being replaced and this handbook will be effective for the 2019 crop year for the Hawaii Tropical Trees program. Some editorial revisions were made, including but not limited to, renumbering, reformatting, removing redundancies, and adding standard language. Changes or additions in text are highlighted. Three stars (***) identify removed information.

1. Hawaii Tropical Trees plan of insurance is being converted to permanent program, Part 1: removed the duration.
2. Part 2: removed the insurable acreage limitation.
3. Part 32 and Exhibit 2: Revised chart in the definition of “age” to capture the days between the 12th and 13th, 24th and 25th, and the 35th and 36th months.
4. Part 32: revised the references.

HAWAII TROPICAL TREE INSURANCE STANDARDS HANDBOOK

CONTROL CHART

Hawaii Tropical Trees Insurance Standards Handbook							
	TP Page(s)	TC Page(s)	Text Page(s)	Exhibit Number	Exhibit Page(s)	Date	Directive Number
Insert	Entire Handbook					09-2016	FCIC-24210
Current Index	1-2	1-2	1-8	1	9	12-2018	FCIC-24210
				2	10	12-2018	FCIC-24210
				3	12	12-2018	FCIC-24210
				4	14	12-2018	FCIC-24210

FILING INSTRUCTIONS

This handbook replaces FCIC-24210, Hawaii Tropical Trees Pilot Crop Insurance Underwriting Guide, dated September 2016. This handbook is effective for the 2019 and succeeding crop years and is not retroactive to any prior crop year determinations.

**HAWAII TROPICAL TREES PROGRAM
INSURANCE STANDARDS HANDBOOK**

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(RESERVED)

PART 1 GENERAL INFORMATION AND RESPONSIBILITIES

1 General Information

A. Purpose

The RMA-issued insurance standards handbook provides procedure for administrating the TDO HTT CP, and supplements the CIH, GSH and LAM via exceptions, changes, and additions. If there is a conflict between this handbook and the CIH, GSH or the LAM, this handbook controls.

B. Source of Authority

The TDO HTT program is an RMA-developed product approved by the FCIC Board of Directors on August 15, 2018, under Section 523 of the Federal Crop Insurance Act. This handbook provides the FCIC-approved procedures for administering the program.

C. Area

See Actuarial Documents for the area.

D. Applying for the TDO HTT Program

AIPs shall use the standard application for the TDO HTT program. The application must indicate the insured has selected TDO HTT CP along with other required information.

E. Related Handbooks

The following table identifies handbooks related to the TDO HTT program.

Handbook	Relation/Purpose
CIH	General underwriting procedures.
DSSH	Standards, information, statements, and disclosures for forms.
GSH	General administrative procedures
LAM	General loss procedures.
HTT LASH	Loss procedures for TDO HTT.

A. AIP Responsibilities

AIPs must use standards, procedures, methods and instructions as authorized by FCIC in the sale and service of crop insurance contracts. Each AIP is responsible for using RMA approved procedure. AIPs should report any program issues to the Actuarial and Product Design Division (APDD) of the Risk Management Agency (RMA).

B. Insured's Responsibilities

To be eligible for the TDO HTT program, insured must comply with all terms and conditions of the CCIP-BP, and the TDO HTT CP.

C. Forms Standards

1. The Privacy Act and Non-Discrimination statements are required statements that must be printed on the form or provided to the insured as a separate document. The current Non-Discrimination statement and Privacy Act Statement can be found on the RMA website at: www.rma.usda.gov or successor website. These statements are not shown on the example forms in this handbook.
2. The Certification Statement must be included on any form that collects information from the producer and that the producer signs.
3. AIPs must develop their forms according to RMA's approved standards contained in this handbook or as specified in the DSSH and provide all required information.
4. Refer to the DSSH for other crop insurance form requirements (such as font size, and so forth).

3-20 (Reserved)

PART 2 INSURABILITY

21 Insurable Crops

A. Each of the following is a separate crop under this program:

Bananas trees;
Coffee trees, and
Papaya trees.

B. Interplantings

Crops interplanted with another perennial crop are insurable unless the AIP inspects the acreage and determines that it is not insurable.

C. Age Requirements for Insurance

Insurance will attach to:

- (1) Banana trees set out prior to December 31 preceding the crop year.
- (2) Papaya trees:
 - (a) That are more than twelve (12) months old on December 31 preceding the crop year, unless otherwise provided in the SP; and
 - (b) Are less than age four (4) years old before the beginning of the crop year.
- (3) Coffee trees set out prior to December 31 preceding the crop year.

D. Non-insurable trees

- (1) Trees determined dead, unsound, diseased, unhealthy, toppled or uprooted.
- (2) Grown on acreage designated uninsurable on the actuarial documents.
- (3) Papaya trees:

That were planted (set out) less than twelve (12) months prior to the beginning of the crop year (January 1); or

That have reached age four (4) before the beginning of the crop year.
- (4) Coffee trees that were transplanted (set out) on acreage where coffee trees were determined to be dead in accordance with the TDO HTT CP due to a nematode infestation, unless:
 - (a) The destroyed trees have been either chipped and mulched or removed from the intended replanting site;

21 Insurable Crops (Continued)

- (b) The soil was treated in accordance with practices recommended by an agricultural expert.
- (c) The site was fallow for the period of time contained in the SP.

22 Insurable Type and Practices

A. Insurable Types

See the actuarial documents for the available types, by crop.

B. Insurable Practices

See the actuarial documents for the available practices, by crop.

23 Units and Coverage Levels

A. Units

Establish basic units according to the CCIP-BP; however, section 34 of the CCIP-BP, which allows enterprise and whole farm units, does not apply to TDO HTT. Do not establish optional units by irrigated and non-irrigated practices; legal descriptions; or farm serial numbers. The TDO HTT CP establishes optional units by noncontiguous land or by type for all crops if types are provided in the SP.

- All optional units must be identified on the forms used to report tree numbers and acreage.
- When adjusting a loss, units may be adjusted or combined to reflect the actual unit structure.
- For optional units, acceptable records must be available for at least the most recent crop year.

B. Coverage Levels

Coverage is available in 5 percent (5%) increments from 50 percent to 75 percent. CAT coverage is offered.

24 Reports

Required reports will be given as changes, additions, deletions, and/or modifications, and supplemental instructions to the CIH.

A. Occurrence Loss Option (OLO)

- (1) Coverage provided by the OLO is available for coffee trees, if:
 - (a) The insured has obtained coverage for coffee trees provided by the TDO HTT CP;
 - (b) The OLO is elected at the time of application, or on or before December 31, preceding the initial crop year for which the option will be effective (for carryover insureds). If the applicant/insured elects the OLO, all coffee trees within the county insured by the TDO HTT policy will be covered by this option;
 - (c) The additional premium indicated on the actuarial documents for this optional coverage is paid; and
 - (d) The insured has not elected coverage under the Catastrophic Risk Protection Endorsement.
- (2) The provisions of this option are continuous and may be cancelled or terminated in accordance with the cancellation and termination provisions of the TDO HTT CP.
- (3) If the OLO is elected, and the number of coffee trees that are dead or destroyed due to an insured cause is more than three (3) percent of the number of insured trees in the unit, the indemnity will be determined by:
 - (a) Multiplying the number of dead or destroyed trees (by age) in the unit (since the beginning of the crop year) times the tree reference price (by age) and totaling the results;
 - (b) Multiplying the result of (a) times the coverage level;
 - (c) Multiplying the result of (b) times the share;
 - (d) Multiplying the result of (c) times the underreport factor; and
 - (e) Subtracting any indemnity previously paid for the current crop year from (d) to determine the indemnity owed as a result of the most recent insurable cause of loss.

B. Comprehensive Tree Value Endorsement (CTVE)

- (1) The CTVE provides an additional amount of insurance for coffee and papaya trees, in addition to the amount of insurance provided by the TDO HTT CP.
- (2) The insured may elect the CTVE if the insured has not elected coverage under the CAT Endorsement.

25 Endorsements and Options (continued)

- (3) The CTVE is elected at the time of application, or on or before December 31, preceding the initial crop year for which the option will be effective (for carryover insureds).
- (4) The coverage level the insured elects for the TDO HTT CP will apply to the CTVE.
- (5) Calculate the CTV amount of insurance by multiplying the number of insurable trees of each crop by age in the unit times the applicable CTV reference price for the age, total these values, multiply the result times the coverage level, and then multiply this result times the insured's share.

CTV Amount of Insurance = sum (number of trees at each age x CTV reference price for each age) x coverage level x share.

(6) Example:

The insured has 1,000 insured coffee trees (500 are 2 years old with a \$3 CTV reference price and 500 are 6 years old with a \$6 CTV reference price). The insured elects the 75% coverage level and has 100% share in the trees.

$$\begin{aligned} &\text{Determine the amount of insurance as follows:} \\ &= [(500 \times \$3) + (500 \times \$6)] \\ &= [1,500 + 3,000] \times 0.75 \times 1.000 \\ &= \$3,375 \end{aligned}$$

26-30 (Reserved)

PART 3 APPLICABILITY OF HANDBOOKS

31 General Overview

This Part identifies information specific to the applicability of the CIH, GSH, and LAM, and any other procedural issuance that may require supplemental information regarding the TDO HTT. Unless specifically amended, supplemented or deleted by information in this handbook, all policy and procedure issuances apply to the TDO HTT.

32 Specific Information Regarding the Crop Insurance and General Standards Handbooks

The general rules of crop insurance, as provided in the GSH, apply to the TDO HTT program.

The following table provides general information, changes, additions, deletions and/or modifications, and termed supplemental instructions regarding the applicability of the CIH and GSH to the TDO HTT program.

CIH and GSH References	Supplemental Instructions
GSH Part 8, Section 2, Paragraph 831	An orchard plot map must accompany an application. See Exhibit 3.
GSH Part 2, Section 8, Paragraph 832	If the AIP receives an insured's application between December 2 and January 1, insurance will attach on the 30 th day after the AIP receives a properly completed application in their local office, unless the AIP inspects the trees during the 30-day period and determine that they do not meet insurability requirements.
CIH Part 10, Sections 3, 4, 6 and 7	Does not apply.
CIH Part 11	Does not apply.
CIH Part 12, Section 2, Paragraph 1211	In addition, for each crop unit, the insured must report the number of insurable and uninsurable trees, the age of insurable and uninsurable trees, the number of trees replaced during the preceding crop year and the number of trees removed and not replaced during the preceding crop year. An updated orchard location plot map must accompany an acreage report.
CIH Part 12, Section 2, Paragraphs 1214, 1215 and 1223	Does not apply.
CIH Parts 13-17	Does not apply.
CIH Part 18, Sections 4, 6, 7 and 8	Does not apply.

32 Specific Information Regarding the Crop Insurance and General Standards Handbooks (continued)

CIH and GSH References	Supplemental Instructions										
CIH Part 18, Section 3, Paragraph 1817	Determine tree age (growth stage) on December 31, according to the following: <table border="1" data-bbox="727 428 1269 680" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th data-bbox="727 428 896 533">Age (Growth Stage)</th> <th data-bbox="896 428 1269 533">Months After Set Out</th> </tr> </thead> <tbody> <tr> <td data-bbox="727 533 896 569">1</td> <td data-bbox="896 533 1269 569">≤12</td> </tr> <tr> <td data-bbox="727 569 896 604">2</td> <td data-bbox="896 569 1269 604">>12-24</td> </tr> <tr> <td data-bbox="727 604 896 640">3</td> <td data-bbox="896 604 1269 640">>24-36</td> </tr> <tr> <td data-bbox="727 640 896 680">4</td> <td data-bbox="896 640 1269 680">>36</td> </tr> </tbody> </table> <p data-bbox="516 680 570 709">***</p> <p data-bbox="516 720 1305 827">Note: Banana Trees are insurable for growth stage I and II. Coffee Trees are insurable for growth stage I-IV. Papaya Trees are insurable for growth stage II and III.</p>	Age (Growth Stage)	Months After Set Out	1	≤12	2	>12-24	3	>24-36	4	>36
Age (Growth Stage)	Months After Set Out										
1	≤12										
2	>12-24										
3	>24-36										
4	>36										
CIH Part 18, Section 5, Paragraph 1838	A PAIR is required for added land, acreage and/or tree increases of 10 percent (10%) or more within an existing unit.										
CIH Part 18, Section 5, Paragraph 1840	Applies. For initial crop year applications filed between 12/22 and 1/1, complete the inspection immediately.										
CIH Part 18, Section 5, Paragraph 1841	Use the inspection report in Exhibit 4 of this handbook or other RMA approved form to record the inspection.										

33 Prevented Planting Loss Adjustment Standards Handbook

The Prevented Planting Loss Adjustment Standards Handbook is not applicable to the TDO HTT program.

34 Loss Adjustment Manual

The procedures identified in the LAM are adopted for the TDO HTT program.

35 Hawaii Tropical Fruit Loss Adjustment Standards Handbook

The Hawaii Tropical Tree Loss Adjustment Standards Handbook applies.

36 Document and Supplemental Standards Handbook

The Document and Supplemental Standards Handbook applies.

37-40 Reserved

PART 4 OTHER INFORMATION

Exhibit 1

Acronyms and Abbreviations

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

Approved Acronym/Abbreviation	Term
AIP	Approved Insurance Provider
BBTV	Banana Bunchy Top Virus
CAT	Catastrophic Risk Protection
CCIP-BP	Common Crop Insurance Provisions- Basic Provisions
CIH	Crop Insurance Handbook, FCIC-18010
CP	Crop Provisions
CTV	Comprehensive Tree Value
CTVE	Comprehensive Tree Value Endorsement
DSSH	Document and Supplemental Standards Handbook, FCIC-24040
FCIC	Federal Crop Insurance Corporation
GSH	General Standards Handbook, FCIC-18190
HTT	Hawaii Tropical Trees
LAM	Loss Adjustment Manual, FCIC-25010
OLO	Occurrence Loss Option
PRSV	Papaya Ringspot Virus
RMA	Risk Management Agency
SP	Special Provisions
TDO	Tree Dollar Amount of Insurance

Definitions

Age (Growth Stage) means December 31st according to the following table:

Year	Months After Set Out
1	≤12
2	>12-24
3	>24-36
4	>36

Amount of Insurance (Unit) means for each crop, the dollar amount for the unit calculated by multiplying the number of insurable trees reported at each age times the tree reference price for the age, totaling these values, multiplying the result by the coverage level selected by the insured, and then multiplying this result by the insured's share.

Banana Daughter Plant means the younger or smaller stalk residing in a single banana mat that is not insurable.

Banana Mother Plant means the oldest or tallest stalk considered as the banana tree.

Comprehensive Tree Value Endorsement (CTVE) means a separate coverage endorsement to the HTT CP that the insured may elect for an additional premium.

CTV Amount of Insurance means the dollar amount (by unit) calculated by multiplying the number of insurable trees of each crop reported by tree age times the CTV reference price for the age of the trees, totaling these values, multiplying the result by the coverage level selected by the insured, and then multiplying this result by the insured's share.

CTV Reference Price means the price per tree by tree age listed on the actuarial documents for tree value replacement that is used in calculating the CTV unit value, the CTV amount of insurance, and the indemnity.

CTV Underreport Factor means the result of dividing the CTV amount of insurance by the CTV unit value, rounded to two decimal places and not to exceed 1.00.

CTV Unit Value means the amount determined by multiplying the number of insurable trees in the unit on the day before the loss (but not reduced for any insured loss that occurred during the crop year) times the CTV reference prices listed in the actuarial documents for the applicable tree ages, totaling these values, multiplying the result times the coverage level selected by the insured, and then multiplying this result times the insured's share.

Crop means each of the following is a separate crop under the TDO HTT CP:

- Banana trees;
- Coffee trees; and
- Papaya trees.

Definitions (Continued)

Crop Year means, in lieu of the definition in the CCIP-BP, the period beginning January 1 and extending through December 31 of the same calendar year. The crop year will be designated by the calendar year in which the period begins.

Dead (Death) means trees that die or will die due to insurable causes of loss specified in section 11(a) – (i) of the TDO HTT CP.

Destroyed (Destruction of) Trees means live trees that are destroyed with our consent to control the spread of BBTV or PRSV as specified in sections 11(j) and 12(c) of the TDO HTT CP. This term is only used to describe the destruction of live trees to control the spread of BBTV or PRSV and not trees that die as a result of other insured causes of loss specified in section 11(a) – (i) of the TDO HTT CP.

Nematodes (*Meloidogyne konaensis*: the Kona Coffee root-knot nematode) means the small, parasitic roundworms that reside in the earth in some areas of Kona and reduce production and could result in the death of coffee trees growing in these areas.

Set Out means the event of the tree being transplanted or direct seeded into the orchard.

Toppled means a tree that is leaning and in danger of falling but is not uprooted.

Tree reference price means the value per tree by age contained in the actuarial documents.

Underreport factor means the result of dividing the amount of insurance by the unit value, rounded to two decimal places and not to exceed 1.00.

Unit Value means the amount determined by multiplying the number of insurable trees in the unit on the day before the loss (but not reduced for any insured loss that occurred during the crop year) times the tree reference prices contained in the actuarial documents for the applicable tree ages, totaling these values, multiplying the result times the coverage level selected by the insured, and then multiplying this result by the insured's share.

Uprooted means a tree that is not upright, and that has an exposed root system.

Orchard Location Plat Map

Instructions for completion:

Item:

- (1) Enter the name of the insured or applicant.
- (2) Enter the county in which the insured trees are located.
- (3) Enter the policy number.
- (4) Enter the crop and type as specified on the actuarial documents.
- (5) Enter the unit number.
- (6) Enter the insured's or applicant's address.
- (7) Maps: Cross through "Section" and identify the acreage to be mapped using an orchard designation.
 - (a) Orchards should be separated into sub-orchards (or blocks as defined in the CIH) according to tree age and type.
 - (b) Outline orchard location or sub orchard location and identify each sub orchard by orchard number and letter (e.g., 1A). Draw orchard or sub orchards in actual shapes and as close to scale as possible. Indicate which acreage has been excluded from coverage by outlining it and labeling it as "excluded" (uninsurable).
 - (c) Outline land ownership boundaries in red for each orchard involved. Indicate land ownership across orchard boundaries with tie bars.
- (8) Use continuation plat maps to identify additional orchard locations, as required.
- (9) Page numbers (Example: Page 1 of 1, Page 1 of 2, etc.)

Orchard Location Plat Map (continued)

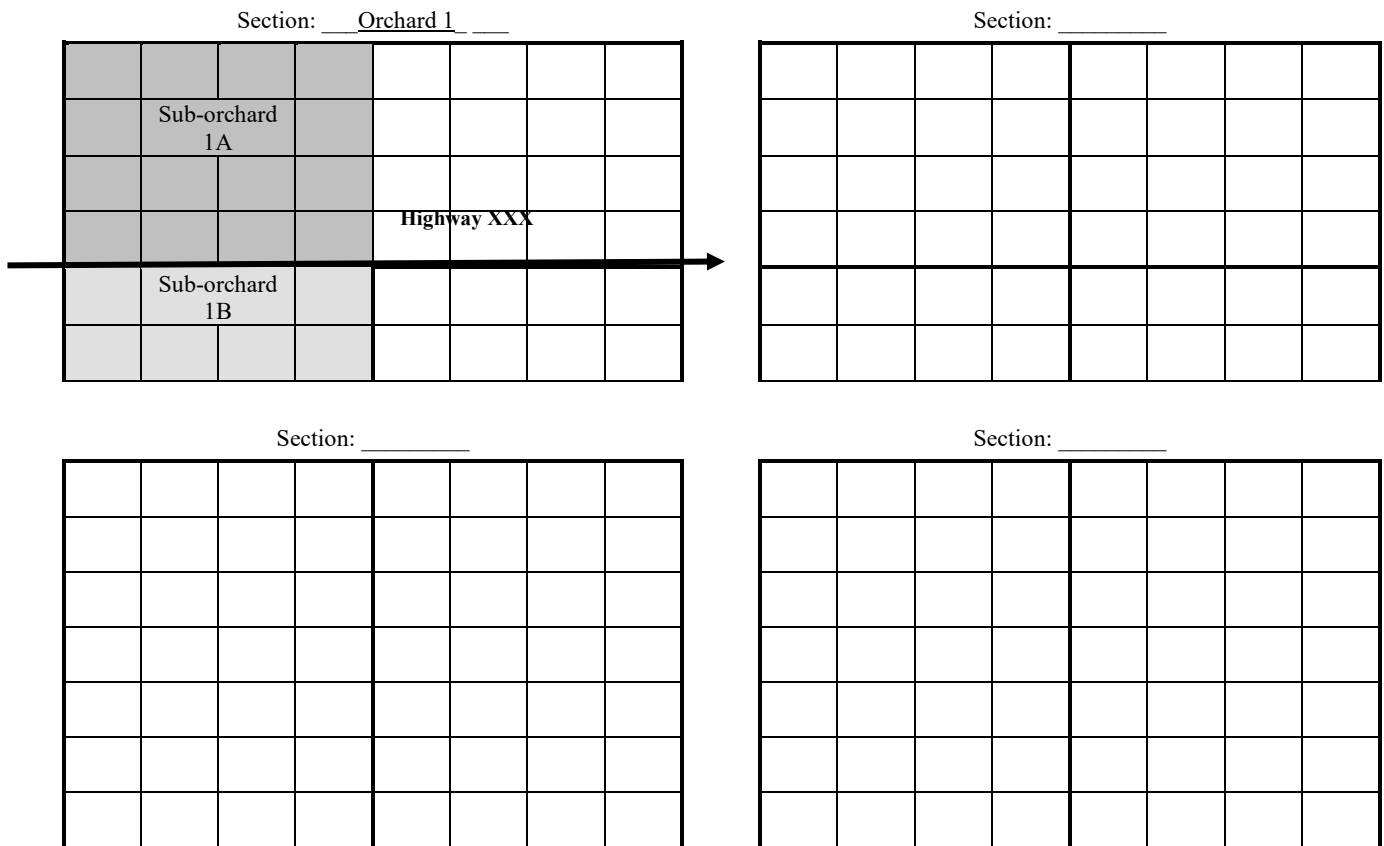
ORCHARD LOCATION PLAT MAP

Page 1 of 1

Insured A	Hawaii	XXXXXXXX
(Name of Insured or Applicant)	(County)	(Policy Number)

Crop: <u> Coffee </u>	Type: _____	Unit No.: <u> 0001-0001 OU </u>
-----------------------	-------------	---------------------------------

Address / Legal Description: 100 Any Street, Anytown, Hawaii XXXXX,



Comments:

HTT Orchard Inspection Report

Instructions for completion:

Item

No.

Information Required

PART I: GENERAL INFORMATION

1. **Name of Applicant or Insured:** Name of the insured that identifies EXACTLY the person (Legal entity) to whom the policy is issued
2. **Applicant/Insured's Street Mailing Address**
3. **Applicant/Insured's City, State and Zip Code**
4. **Applicant/Insured's Telephone Number**
5. **County or Island:** Name of county or island where the trees are physically located, and include tax map key if available.
6. **Crop:** Name of insured crop.
7. **Policy Number:** Applicant/Insured's policy number.
8. **Agent's Name:**
9. **Agent's Street Mailing Address:**
10. **Agent's City and State:**
11. **Agent's Zip Code:**

PART II: ORCHARD INFORMATION

12. **Check and Verify Acreage Report:** MAKE NO ENTRY.
13. **Note condition of Other HTT orchards owned or operated by the applicant/insured.**
14. **Is Orchard Managed by the Applicant/Insured:** Check "Yes" or "No," as applicable. If "No" is checked, enter manager's name, address, and telephone number.
15. **Is Orchard Located In An Established HTT Area:** Answer "Yes" or "No." If "No" is entered, explain general growing conditions and where the orchard is physically located. If additional space is needed, enter additional comments in "Remarks."
16. **Unit Number:** The eight digit number from the Summary of Coverage after it is verified to be correct (e.g., 0001-0001OU).
17. **Type:** Enter the appropriate name of type as specified on the actuarial documents.
18. **Acres in Plot:** Enter the number of acres in the orchard (sub orchard).

HTT Orchard Inspection Report (continued)

19. **Tree Spacing:** Enter the spacing in feet (e.g., 15 x 15). If spacing varies, enter “varying” and explain in item 28 “Remarks.”
20. **Tree Count:** Enter the total number of trees in each orchard (sub orchard).
21. **Trees by Year Set Out:** Enter the number of trees by the month and year of set out.
22. **Tree Condition:** Enter “acceptable” or the following, as applicable:
 - a. Trees damaged;
 - b. Not rotated, for papaya trees replanted in an orchard or sub orchard, where papaya trees were grown the previous crop year;
 - c. Coffee nematodes, for coffee trees replanted in an orchard or sub orchard where coffee trees were removed due to nematode infestation and the required cultural practices (see HTT CP, section 9(b)(1)) were not performed; or Other circumstances.
 - d. Explain any of the above tree conditions in item 28 “Remarks.”
23. **Rate Area:** Enter the correct rate class from the actuarial documents. Verify with the Summary of Coverage, and if the rate class is incorrect, revise according to AIP instructions.
24. **Crop Year:** Enter the crop year for which the inspection is performed.
25. **Excluded Trees:** List trees excluded from coverage.
26. **Pest Control Measures:** Enter one of the following for weed control: Chemical Weed Control (CWC), Weed Control without Chemicals (W/O CWC), or No Weed Control (NONE). Describe the insect and disease control programs for these trees; the methods and products used.

PART III: OTHER INFORMATION

27. **Check “A”** if there is nothing indicating a change in the data reported.
Check “B” if there are changes needed and enter “A Revised Acreage Report” as applicable.
28. **Remarks:** Note any of the following that may be applicable:
 - a. The number of trees in the original planting.
 - b. The trees on a unit which have been replaced or removed. Enter the total number of new trees set out with the appropriate dates.
 - c. Any unusual conditions in the orchard or local growing area.
 - d. Variations in tree spacing within an orchard.

HTT Orchard Inspection Report (continued)

e. Any reasons for not recommending insurance coverage.

If more space is needed, enter additional information on a Statement of Facts form and attach it to the inspection report.

29. **Is Application/Acreage Report Recommended For Acceptance:** Check “Yes” or “No” box, as applicable.

PART IV: REQUIRED SIGNATURE

The following are not shown on the Inspection Report:

- 30. **Orchard Inspector’s Printed Name and Signature:** Inspector prints name and signs report.
- 31. **Code Number:** Enter the Inspector’s code number.
- 32. **Date:** Inspector enters date of inspection report (MM/DD/YYYY).
- 33. **Page:** Page numbers (Example: Page 1 of 2, Page 2 of 2, etc.)

