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Corporation

FCIC-25850 (12-2018)

# **HAWAII TROPICAL TREES LOSS ADJUSTMENT STANDARDS HANDBOOK**

## **2019 and Succeeding Crop Years**



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

<b>TITLE: HAWAII TROPICAL TREES LOSS ADJUSTMENT STANDARDS HANDBOOK</b>	<b>NUMBER: FCIC-25850</b>
<b>EFFECTIVE DATE: 2019 and Succeeding Crop Years</b>	<b>ISSUE DATE: December 17, 2018</b>
<b>SUBJECT:</b>  <b>Provides the procedures and instructions for administering the Hawaii Tropical Trees crop insurance program.</b>	<b>OPI: Actuarial and Product Design Division</b>
	<b>APPROVED:</b>  <i>/S/ Richard H. Flourney</i> <b>Deputy Administrator for Product Management</b>

**REASON FOR ISSUANCE**

The Hawaii Tropical Trees Pilot Loss Adjustment Standards Handbook is being replaced, and this handbook will be effective for the 2019 crop year for the Hawaii Tropical Trees Program. Changes or additions to text are highlighted. Three stars (\*\*\*) identify information that has been removed.

1. Hawaii Tropical Trees plan of insurance is being converted to permanent program. In doing so, some editorial revisions were made, including but not limited to, renumbering, reformatting, and adding standard language.
2. Exhibit 2: Revised chart in the definition of “age” to capture the days between the 12<sup>th</sup> and 13<sup>th</sup>, 24<sup>th</sup> and 25<sup>th</sup>, and the 35<sup>th</sup> and 36<sup>th</sup> months.

# HAWAII TROPICAL TREES LOSS ADJUSTMENT STANDARDS HANDBOOK

## CONTROL CHART

Hawaii Tropical Trees Loss Adjustment Standards Handbook							
	TP Page(s)	TC Page(s)	Text Page(s)	Exhibit Numbers	Exhibit Page(s)	Date	FCIC Number
Remove	Entire Handbook					09-2013	FCIC-25850
Current Index	1-2	1-2	1-11	1-4	12-34	12-2018	FCIC-25850

### FILING INSTRUCTIONS:

This handbook replaces FCIC-25850, Hawaii Tropical Trees Pilot Loss Adjustment Standards Handbook, dated September 26, 2013. This handbook is effective for the 2019 and succeeding crop years and is not retroactive to any 2018 or prior crop year determinations.

**HAWAII TROPICAL TREES LOSS ADJUSTMENT STANDARDS HANDBOOK  
TABLE OF CONTENTS**

**PAGE NO.**

<b>PART 1 GENERAL INFORMATION AND RESPONSIBILITIES.....</b>	<b>1</b>
1    General Information.....	1
2    AIP Responsibilities .....	2
3-10 (Reserved).....	2
<b>PART 2 POLICY INFORMATION .....</b>	<b>3</b>
11   Insurability.....	3
12   Unit Division .....	4
13   Amount of Insurance .....	4
14-20 (Reserved).....	5
<b>PART 3 APPRAISAL INFORMATION.....</b>	<b>6</b>
21   Election of the CTVE .....	6
22   Appraisal Methods.....	6
23   Dead/Destroyed Tree Appraisal Method.....	6
24   Appraisal Deviations and Modifications .....	8
25-30 (Reserved).....	8
<b>PART 4 WORKSHEET INFORMATION .....</b>	<b>9</b>
31   General Information.....	9
32-40 (Reserved).....	11
<b>EXHIBITS</b>	
1    Acronyms and Abbreviations .....	12
2    Definitions .....	13
3    Form Standards – Appraisal Worksheet .....	16
4    Form Standards – Production Worksheet .....	22

# PART 1 GENERAL INFORMATION AND RESPONSIBILITIES

## 1 General Information

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### A. Purpose and Objective

The RMA-issued loss adjustment standards for this crop are the official standard requirement for adjusting losses in a uniform and timely manner.

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

### B. Related Handbooks

The following table identifies handbooks related to the HTT program.

Handbook	Relation/Purpose
CIH	General underwriting process.
DSSH	Standards, information, statements and disclosure for forms.
<b>GSH</b>	<b>General crop insurance information.</b>
<b>HTT ISH</b>	<b>Underwriting procedures for HTT.</b>
LAM	General loss adjustment process.

- (1) Terms, abbreviations, and definitions general (not crop specific) to loss adjustment are identified in the **GSH** and the LAM.
- (2) Terms, abbreviations, and definitions specific to loss adjustment and this handbook are in Exhibits 1 and 2 herein.

### C. CAT Coverage

Refer to the CIH, **GSH** and LAM for provisions and procedures not applicable to CAT.

### D. Irrigated Practice

Refer to the CIH, **GSH** and LAM for irrigated practice guidelines.

## 2 AIP Responsibilities

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### A. Utilization Standards

All AIPs will utilize these standards for both loss adjustment and loss training for the applicable crop year. These standards, which include crop appraisal methods, claims completion instructions, and form standards, supplement the general (not crop-specific) loss adjustment standards identified in the LAM.

### B. Form Distribution

The following is the minimum distribution of forms completed by the adjuster and signed by the insured (or the insured's authorized representative) for the loss adjustment inspection.

- (1) One legible copy to the insured; and
- (2) The original and all remaining copies as instructed by the AIP.

### C. Record Retention

It is the AIP's responsibility to maintain records (documents) as stated in the SRA and as described in the LAM.

### D. Form Standards

- (1) The entry items and completion instructions in Exhibits 3 and 4 are the minimum requirements for the HTT Appraisal Worksheet and Production Worksheet. All entry items are "Substantive" (they are required).
- (2) 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. These statements are not shown on the example form(s) in exhibits 3 - 4. The current Non-Discrimination Statement and Privacy Act Statement can be found on the RMA website at: [www.rma.usda.gov](http://www.rma.usda.gov) or successor website.
- (3) The certification statement required by the current DSSH must be included on the Production Worksheet directly above the insured's signature block immediately followed by the statement below:  

"I understand the certified information on this Production Worksheet will be used to determine my loss, if any, to the above unit. The insurance provider may audit and approve this information and supporting documentation. The Federal Crop Insurance Corporation, an agency of the United States, subsidizes and reinsures this crop insurance."
- (4) Refer to the DSSH for other crop insurance form requirements (such as font size, etc.).

3-10 (Reserved)

## PART 2 POLICY INFORMATION

The AIP determines if the insured has complied with all policy provisions in the insurance contract. The HTT CP which are to be considered in this determination include (but are not limited to):

### 11 Insurability

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The following may not be a complete list of insurability requirements. Refer to the **CCIP-BP**, the HTT CP, and the SP for a complete list.

#### A. Insured Crop

The crop insured will be all of the trees of each HTT crop in the county:

- (1) that are set out in the county listed on the application;
- (2) that are grown to produce a crop intended to be sold for human consumption;
- (3) for which the applicant provides evidence of at least four (4) consecutive years of experience growing the crop, excluding year of setout;
- (4) that are inspected and acceptable to the AIP;
- (5) that is an HTT crop specifically listed in the CP;
- (6) for which the insured elects insurance coverage;
- (7) in which the insured has a share;
- (8) for which a premium rate is provided by the actuarial documents;
- (9) that are grown from plant material adapted to the area and propagated using acceptable propagation practices;
- (10) that, if the orchard is inspected, is acceptable to the insurance provider; and
- (11) that meets the applicable age requirements for the crop provided in the CP.

#### B. Interplanted Crops

HTT crops interplanted with other trees or other perennial crop are insurable, unless the AIP inspects the acreage and determines that it does not meet the policy requirements for insurability.



## 11 Insurability (Continued)

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### A. Insurance Coverage

- (1) In addition to the exclusions listed in the **CCIP-BP**, insurance will not be provided for any trees that are:
  - (a) Dead, unsound, diseased, or unhealthy;
  - (b) Toppled or uprooted; or
  - (c) Grown on acreage designated on the actuarial documents as uninsurable.
- (2) Insurance will not attach on papaya trees:
  - (a) That have not been set out at least 12 months prior to December 31 preceding the crop year, unless specified in the special provisions; and
  - (b) That have reached age four (4) before the beginning of the crop year.
- (3) Insurance will not attach to any replanted coffee trees on acreage where the coffee trees were determined to be dead in accordance with the HTT CP due to a nematode infestation, unless the trees are either chipped and mulched or removed from the intended replanting site, the soil is treated according to recommended practices, and the site is fallowed for the time period specified in the SP.
- (4) Insurance will not attach to acreage where replacement trees or trees on new acreage have been planted after the date that insurance has attached for the crop year. Insurance may attach on such acreage for the following crop year on January 1. Papaya trees are not insurable during the twelve months after set out, unless otherwise specified in the SP.

### B. Uninsured Damage

Refer to the **CCIP-BP** and the HTT CP for causes of loss that are excluded.

## 12 Unit Division

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Refer to the insurance contract for unit provisions. Unless limited by the CP or SP you may divide the basic unit as defined by the **CCIP-BP** into optional units, if for each optional unit the insured meets all conditions stated in the HTT CP.

## 13 Amount of Insurance

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- (1) Use the corresponding value by age specified on the actuarial documents for each tree age to establish the amount of insurance for the unit.

### **13 Amount of Insurance (Continued)**

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- (2) For each age, multiply the number of reported insurable trees per unit by the applicable tree reference price (or the CTV reference price if the CTVE is elected) from the (2)actuarial documents for the county. Total these amounts and multiply the total by the coverage level the insured elects and the insured's share.

**14-20 (Reserved)**

## PART 3 APPRAISAL INFORMATION

Conduct tree counts for all types of inspections in accordance with procedures as specified in this handbook and the LAM.

### 21 Election of the CTVE

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- (1) If the insured elected the CTVE, complete two (2) separate Appraisal Worksheets.
  - (a) Complete the first appraisal worksheet for the HTT crop and use the Tree Reference Prices.
  - (b) Complete the second appraisal worksheet for the CTVE and use the CTV reference prices.
- (2) Apply the same coverage level for the unit for the base policy and the CTVE.
- (3) Complete the CTVE appraisal worksheet after completing the appraisal for the base policy.
- (4) Use the percent of damage recorded in Part II of the base policy Appraisal Worksheet to complete the percent of damage entry in Part II of the CTVE Appraisal Worksheet (do not complete Part III of the CTVE Appraisal Worksheet).

### 22 Appraisal Methods

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Appraisal Method...	USE...
Dead/Destroyed Tree	For all appraisals.

### 23 Dead/Destroyed Tree Appraisal Method

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Use the appraisal worksheet to record appraisal determinations for this appraisal method.

#### A. For all crops:

- (1) Count the number of insurable trees in the unit.
- (2) Count the insurable trees that are dead or destroyed due to insurable causes of loss that occurred during the insurance period for the crop year.
- (3) Count the insurable trees that are dead or destroyed due to uninsurable causes of loss that occurred during the insurance period for the crop year. Do not include these trees in the tree counts when determining the percent of dead/destroyed trees.

**B. A tree is considered dead whenever:**

(1) A banana tree:

The tree (mother plant) has been uprooted or broken.

**Note:** The banana "tree" is a group of stalks residing in a single "banana mat". The banana mat is the entire plant, consisting of one or more pseudostems (upright, trunk-like structures) formed by tightly packed concentric layers of sheaths, an underground rhizome, and a fibrous root system. The oldest or tallest stalk is the "mother plant", with the younger or smaller stalks called "daughter plants" growing up and around the mother plant. If the mother plant is killed, the entire tree is dead since the daughter plants exist via the root system of the mother plant.

(2) A papaya tree:

- (a) The tree has been uprooted.
- (b) All leaves have been stripped from the tree.
- (c) The tree is broken.

(3) A coffee tree:

- (a) There is no live wood in any of the verticals, or in the stump.
- (b) The tree is uprooted.
- (c) All verticals have been broken to less than one inch above the ground.
- (d) The University of Hawaii or the Hawaii State Department of Agriculture has diagnosed a nematode infection of 50 percent and the nematode infestation has reduced the tree's expected production by at least 40 percent over the past two years. The University of Hawaii must verify the 40 percent production reduction is due to a nematode infestation and the insured's records must document the reduction in production.
- (e) Nematode infestation is an insurable cause of loss only for coffee trees that are five (5) or more years old.

(4) Any live tree that the AIP authorizes to be destroyed to contain disease spread. The insured must destroy trees to control the spread of BBTV or PRSV according to PPCB procedures and must complete the destruction of the trees prior to the final claim settlement.

## **24** Appraisal Deviations and Modifications

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### **A. Deviations**

AIPs shall obtain RMA written authorization prior to implementing any appraisal deviation as stated in the LAM.

### **B. Modifications**

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

**25-30** (Reserved)

## PART 4 WORKSHEET INFORMATION

### 31 General Information

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#### C. Appraisal Worksheet

- (1) Include the AIP's name in the appraisal worksheet title if not preprinted on the AIP's worksheet.
- (2) Include the claim number on the appraisal worksheet (when required by the AIP), when a worksheet entry is not provided.
- (3) Check the applicable box by the appraisal worksheet title to indicate BP or CTVE appraisal worksheet.
- (4) Separate appraisal worksheets must be completed for each inspected unit and by practice or type, if the SP specifies separate practices or types. Use a continuation sheet if the number of trees counted exceeds the space on the appraisal worksheet.
- (5) If the insured elected the CTVE, complete Part II of the appraisal worksheet. Transfer information from Part I of the BP appraisal worksheet. Do not complete Part III of the CTVE appraisal worksheet. Attach the CTVE appraisal worksheet to the BP appraisal worksheet.
- (6) Use the CTV reference prices to complete Part II of the CTVE appraisal worksheet.
- (7) Complete the HTT Appraisal Worksheet and continuation sheet in the following order:
  - (a) PART I – INSURED'S INFORMATION
  - (b) PART III – APPRAISAL AND TREE COUNT
  - (c) PART II – PERCENT DEAD
- (8) Enter all percent entries as three-place decimals (e.g., enter 79.4% as .794; enter 100% as 1.000).

#### B. Production Worksheet

- (1) The PW is a progressive form containing all notices of damage for all preliminary and final inspections, including "No Indemnity Due" claims, on a unit.
- (2) If a PW has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.

**B. Production Worksheet (continued)**

- (3) Refer to the LAM for instructions regarding the following:
  - (a) Acreage report errors;
  - (b) Delayed notices of loss and delayed claims;
  - (c) Corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation;
  - (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use) or other reasons described in the LAM;
  - (e) "No Indemnity Due" claims (which must be verified by an appraisal or notification from the insured that the production exceeded the guarantee); and
  - (f) If the AIP determines a claim is to be denied.
- (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 AIP.
- (5) Production worksheet instructions:
  - (a) labeled "**Preliminary**" apply to preliminary inspections only;
  - (b) labeled "**Final**" apply to final inspections only; and
  - (c) not labeled apply to all inspections.

For this program, multiple final claims may be submitted. A "PRELIMINARY" is only applicable up to the time losses exceed the coverage level percent dollar deductible. Payable claims will always be labeled: "FINAL".

- (6) If the final remaining value of the entire unit is less than 20 percent of the original unit value at the time insurance attached (value of dead or destroyed trees exceeds 80 percent of the insurable value for the unit), the entire unit will be considered a 100 percent loss.
- (7) Multiple claims may be processed for the unit. For each claim for the unit, the dollar loss will be additive (carried forward) to the final claim for the unit.

## **31** General Information (Continued)

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### **B. Production Worksheet (continued)**

- (8) The total of all indemnities for the unit must not exceed the lesser of the amount of insurance for the unit or the unit value.
- (9) To assure that all claims can be properly accounted for, date(s) of final notice, the cause of loss, and the indemnity paid for each previous claim for the unit during the crop year must be recorded in the narrative of the Production Worksheet or in a Special Report.
- (10) If the insured has elected the Comprehensive Tree Value Endorsement, the adjuster will complete two separate Production Worksheets: the first for the Base Policy that uses the Tree Reference Prices and the second for the Comprehensive Tree Value Endorsement that uses the applicable CTV Reference Prices. The actuarial documents provide all prices. The same coverage level for the unit applies to the BP and the endorsement. Complete the BP claim prior to the CTV Endorsement claim. If no indemnity is due on the BP, do not complete the CTV Endorsement Production Worksheet.
- (11) Standard production worksheet items are numbered consecutively in Exhibit 4. An example production worksheet is also provided to illustrate how to complete item entries.

**32-40 (Reserved)**



## Acronyms and Abbreviations

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Acronym/Abbreviation	Term
AIP	Approved Insurance Provider
BP	Base Policy
BBTV	Banana Bunchy Top Virus
CCIP-BP	Common Crop Insurance Policy Basic Provisions
CAT	Catastrophic Risk Protection Endorsement
CIH	Crop Insurance Handbook
CLU	Common Land Unit
CP	Crop Provisions
CTV	Comprehensive Tree Value
CTVE	Comprehensive Tree Value Endorsement
DSSH	Document and Supplemental Standards Handbook
FAD	Final Agency Determination
FCIC	Federal Crop Insurance Corporation
GPS	Global Positioning System
GSH	General Standards Handbook
HTT	Hawaii Tropical Tree
LAM	Loss Adjustment Manual
OLO	Occurrence Loss Option
PPCB	Plant Pest Control Branch, Hawaii Department of Agriculture
PRSV	Papaya Ringspot Virus
PW	Production Worksheet
RMA	Risk Management Agency
SP	Special Provisions
SRA	Standard Reinsurance Agreement
TMK	Tax Map Key
USDA	United States Department of Agriculture

## Definitions

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Age (**Growth Stage**) means December 31<sup>st</sup> according to the following table:

<b>Growth Stage</b>	Months After Set Out
1	≤12
2	>12-24
3	>24-36
4	>36

Amount of Insurance means for each crop, the dollar amount for the unit calculated by multiplying the number of insurable trees reported by 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.

Broken means a trunk that is snapped into two or more sections.

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 BP 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, then totaling these values, and then multiplying this result by the coverage level selected by the insured.

**Definitions (Continued)**

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

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

Crop Year means, in lieu of the definition in the CCIP-BP, is 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 insurance attaches.

Dead (Death) means trees that die or will die due to insurable causes of loss specified in section 11(a) - (i) of the 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 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 11(a) - (i) of the 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 which reduce production and could result in the death of coffee trees growing in these areas.

PPCB means the Plant Pest Control Branch, an agency of the Hawaii Department of Agriculture, or a successor agency, which identifies trees with BBTV and PRSV and is responsible for controlling the spread of these diseases.

Replacement Trees means trees set out in existing orchards to replace trees that have died, been destroyed and/or removed.

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, adding these values, multiplying the result by the coverage level selected by the insured, and then multiplying this result by the insured's share.

**Definitions (Continued)**

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

Verticals means coffee tree branches that always grow upward from the trunk of the tree.

**Form Standards – Appraisal Worksheet**

Verify and/or make the following entries for each appraisal worksheet element/item number. A completed appraisal worksheet is at the end of this exhibit. Refer to paragraph 31 for general form standards and other general information.

**PART I – INSURED’S INFORMATION**

<b>Element/Item Number</b>		<b>Standard</b>
Appraisal Worksheet		Check the appropriate box to indicate whether this is a worksheet for the base policy or CTVE.
Company		Name of AIP (company name), if not preprinted on the worksheet.
Claim Number		Claim number as assigned by the AIP.
1.	Insured's Name	Name of the insured that identifies <u>exactly</u> the person (legal entity) to whom the policy is issued.
2.	Policy Number	Insured's assigned policy number.
3.	County	Name of the county where the trees are insured.
4.	Unit Number	Unit number from the Summary of Coverage after it is verified to be correct.
5.	Crop/Type/Practice	Crop Name, Type, Practice entered exactly as specified on the actuarial documents for the crop/type/practice that the insured grows.
6.	Crop Year	Four-digit crop year, as defined in the policy, for which the claim is filed.

## Form Standards – Appraisal Worksheet (Continued)

## PART III - APPRAISAL AND TREE COUNT

Element/Item Number		Standard
a.	Trees Uninsurable	Enter the number of uninsurable trees.
b.	Trees Dead by Uninsured Causes	Enter the number of dead trees, by age, through uninsured causes with the designation “DUP” (Dead Uninsured Cause).
19.	Number	Make a check mark (✓) for each insurable tree.
20.	Age	Enter the age of the trees, as specified in the definitions. Enter 4 as the age of tree if the trees are 4 years or older.
21.	Dead	Make a check mark (✓) for each tree dead/destroyed due to an insurable cause of loss.
22.	Total Counted (page one)	Count the total number of check marks in column 19 and column 21 and enter the total number of trees counted (sum of column 19) and the total number of dead/destroyed trees (sum of column 21) for page one.
23.	Total Counted (continuation sheets)	Count the total number of check marks in column 19 and column 21 and enter the total number of trees counted (sum of column 19) and the total number of dead/destroyed trees (sum of column 21).
24.	Grand Total	Enter the sum of Item 22 and Item 23 (from all pages) to total the number of trees counted and the number of trees destroyed/dead.
25.	Total Counted (Age)	Record the total number of trees counted by age of tree for page one and any continuation sheets by counting the number of check marks (column 19) for each age (column 20).
26.	Total Dead (Age)	Record the total number of Dead/Destroyed trees counted by age of tree for page one and any continuation sheets by counting the number of check marks (column 21) for each age (column 20).
<b>The following required entries are not illustrated on the Appraisal Worksheet example below.</b>		
27.	Insured's Signature and Date	Insured's (or insured's authorized representative's) signature and date. Before obtaining insured's signature, review all entries on the appraisal worksheet with the insured or insured's authorized representative, particularly explaining codes which may not be readily understood.
28.	Adjuster's Signature, Code Number, and Date	Adjuster's signature, code number, and date signed <b>after</b> the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks section of the Appraisal Worksheet (if available); otherwise document the appraisal date in the Narrative of the PW.
Page Number		Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.

## Form Standards – Appraisal Worksheet (Continued)

## PART II – PERCENT DEAD

Element/Item Number		Standard
7.	Field ID/Plot Number	Enter the orchard, sub-orchard, or block identification number.
8.	Number of Trees	Enter the total Number of Trees counted (all insurable trees) transferred from Item 24, the Grand Totals of the Number Column (Column19) of Part III – APPRAISAL AND TREE COUNT.  <b>CTVE:</b> This will be the same as the Base Policy.
9.	Number of Trees (Age)	Enter the number of trees counted by age (1 through 4) from Item 25 (Total Counted by Tree Age) of PART III-APPRAISAL AND TREE COUNT to the corresponding row (by age) in Column 9.  <b>CTVE:</b> This will be the same as the base policy.
10.	Value of Tree (Age)	Enter the Tree Reference Price for the corresponding tree age from the actuarial documents.  <b>CTVE:</b> Enter the CTV Reference Price for the corresponding tree age from the actuarial documents.
11.	Total Value (Age)	For each tree age, multiply Column 9 (Number of Trees by Age of Tree) by Column 10 (Value per Tree by Age of Tree) to determine the total value by age of tree to the nearest dollar. Sum the result of each tree age to determine the total value of insurable trees and enter the total in the Total line, Column 11.
12.	Number of Dead Trees (Age)	Transfer the number of dead/destroyed trees counted by age from Item 26 (Total Dead by Tree Age) of PART III-APPRAISAL AND TREE COUNT to the appropriate corresponding field (age) in Column 12.  This will be the same for the Base Policy and CTVE.

## Form Standards – Appraisal Worksheet (Continued)

Element/Item Number		Standard
13.	Total Value of Dead Trees (Age)	For each tree age, multiply Column 12 (Number of Dead Trees by Age of Tree) by Column 10 (Value per Tree by Age of Tree) to determine the value of dead/destroyed trees by age of tree to the nearest dollar. Sum the result of each tree age to determine the total value of dead/destroyed trees and enter this result in the Total line, Column 13.
14.	Percent Damage	Divide the Total of Column 13 (Total Value of Dead Trees by Age of Tree) by the Total of Column 11 (Total Value by Age of Tree) and enter the results as three decimal places.
15.	Percent Dead Trees	Divide the Total of Column 12 (Number of Dead Trees by Age of Tree) by the Total of Column 9, (Number of Trees by Age of Tree), rounded to three decimal places.  If the insured has elected the OLO, and the result of Item 15 is less than or equal to 3% (0.030), no indemnity is payable on either the Base Policy or CTVE. Do not complete the Claim Form.
16.	Deductible	Make no entry.
17.	Applicable Percent of Loss	Make no entry.
18.	Value of Production to Count	Make no entry.



Form Standards – Appraisal Worksheet (Continued)

COMPANY		ANY COMPANY										CLAIM NO.			XXXXXXX																
FOR ILLUSTRATION PURPOSES ONLY																															
<b>HAWAII TROPICAL TREES APPRAISAL WORKSHEET: Base Policy_X_CTVE__</b>																															
<b>PART I: INSURED'S INFORMATION</b>																															
1 NAME OF INSURED Joe Farmer								2 POLICY NUMBER XXXXXXXXX								3 COUNTY Hawaii				4 UNIT NUMBER XXXX-XXXXBU				5 CROP/TYPE/PRACTICE XXXX/XXX/XXX			6 CROP YEAR YYYY				
<b>PART II: PERCENT DEAD</b>																															
Field ID/Plot No. 7	Number of Trees 8	Number of Trees by Age of Tree 9		Value per Tree by Age of Tree 10		Total Value by Age of Tree (9 x 10) 11		Number of Dead Trees by Age of Tree 12		Total Value of Dead Trees by Age of Tree (12 x 10) 13		Percent Damage (Total 13 ÷ Total 11) 14		% Dead Trees (Total 12 ÷ Total 9) 15		Deductible 16		Applicable Percent of Loss 17		Value of Production To Count 18											
2A	279	1)		1)		1)		1)		1)		0.396	0.405					1)													
		2) 39		2) 19.00		2) 741		2) 23		2) 437								2)													
		3)		3)		3)		3)		3)								3)													
		4) 240		4) 28.00		4) 6,720		4) 90		4) 2,520								4)													
		<b>Total) 279</b>				<b>Total) \$7,461</b>		<b>Total) 113</b>		<b>Total) \$2,957</b>								<b>Total)</b>													
<b>PART III: APPRAISAL AND TREE COUNT</b>																															
<b>a. TREES UNINSURABLE</b>														<b>b. TREES DEAD BY UNINSURED CAUSES</b>																	
	Number	Age	Dead		Number	Age	Dead		Number	Age	Dead		Number	Age	Dead		Number	Age	Dead		Number	Age	Dead		Number	Age	Dead				
	19	20	21		19	20	21		19	20	21		19	20	21		19	20	21		19	20	21		19	20	21				
1	√	2	√	14	√	2		27	√	2	√	40	√	4	√	53	√	4		66	√	4	√	79	√	4	√	92	√	4	
2	√	2	√	15	√	2		28	√	2	√	41	√	4		54	√	4		67	√	4		80	√	4	√	93	√	4	
3	√	2	√	16	√	2	√	29	√	2	√	42	√	4		54	√	4	√	68	√	4		81	√	4	√	94	√	4	√
4	√	2	√	17	√	2		30	√	2		43	√	4		56	√	4	√	69	√	4	√	82	√	4		95	√	4	√
5	√	2	√	18	√	2		31	√	2		44	√	4	√	57	√	4		70	√	4		83	√	4	√	96	√	4	
6	√	2	√	19	√	2	√	32	√	2		45	√	4	√	58	√	4	√	71	√	4	√	84	√	4	√	97	√	4	√
7	√	2	√	20	√	2		33	√	2		46	√	4		59	√	4	√	72	√	4	√	85	√	4		98	√	4	√
8	√	2	√	21	√	2		34	√	2	√	47	√	4		60	√	4	√	73	√	4		86	√	4	√	99	√	4	√
9	√	2	√	22	√	2		35	√	2	√	48	√	4	√	61	√	4	√	74	√	4		87	√	4	√	100	√	4	√
10	√	2	√	23	√	2	√	36	√	2		49	√	4	√	62	√	4		75	√	4		88	√	4		101	√	4	√
11	√	2	√	24	√	2	√	37	√	2	√	50	√	4	√	63	√	4		76	√	4	√	89	√	4	√	102	√	4	√
12	√	2	√	25	√	2		38	√	2	√	51	√	4	√	64	√	4	√	77	√	4	√	90	√	4	√	103	√	4	√
13	√	2		26	√	2		39	√	2		52	√	4		65	√	4	√	78	√	4	√	91	√	4	√	104	√	4	√
																								<b>22 Total Counted (pg 1)</b>				104		63	
																								<b>23 Total Counted (continuation sheets)</b>				175		50	
<b>25 TOTAL COUNTED BY AGE OF TREE</b>				1-year-old trees				2-year-old trees				3-year-old trees				4-year-old trees								<b>24 Grand Total</b>				279		113	
				1) _____				2) 39				3) _____				4) 240															
<b>26 TOTAL DEAD BY AGE OF TREE</b>				1) _____				2) 23				3) _____				4) 90															

This form example does not illustrate all required entry items (e.g., signatures, dates, etc.).

Form Standards – Appraisal Worksheet (Continued)

FOR ILLUSTRATION PURPOSES ONLY HAWAII TROPICAL TREES APPRAISAL WORKSHEET (CONTINUATION SHEET)																												
1 NAME OF INSURED Joe Farmer							2 POLICY NUMBER XXXXXXXX					3 COUNTY Hawaii			4 UNIT NUMBER XXXX-XXXX-XX			5 CROP/TYPE/PRACTICE XXXX/XXX/XXX			6 CROP YEAR YYYY							
PART III: APPRAISAL AND TREE COUNT, continued																												
<b>a. TREES UNINSURABLE – TREES DEAD BY UNINSURED CAUSES</b>																												
	Number	Age	Dead		Number	Age	Dead		Number	Age	Dead		Number	Age	Dead		Number	Age	Dead		Number	Age	Dead		Number	Age	Dead	
	19	20	21		19	20	21		19	20	21		19	20	21		19	20	21		19	20	21		19	20	21	
145	√	4	√	170	√	4	√	195	√	4		220	√	4		245	√	4		270	√	4		295	√	4		320
146	√	4	√	171	√	4	√	196	√	4		221	√	4		246	√	4		271	√	4		296	√	4		321
147	√	4	√	172	√	4	√	197	√	4		222	√	4		247	√	4		272	√	4		297	√	4		322
148	√	4	√	173	√	4	√	198	√	4		223	√	4		248	√	4		273	√	4		298	√	4		323
149	√	4	√	174	√	4	√	199	√	4		224	√	4		249	√	4		274	√	4		299	√	4		324
150	√	4	√	175	√	4	√	200	√	4		225	√	4		250	√	4		275	√	4		300	√	4		325
151	√	4	√	176	√	4	√	201	√	4		226	√	4		251	√	4		276	√	4		301	√	4		326
152	√	4	√	177	√	4	√	202	√	4		227	√	4		252	√	4		277	√	4		302	√	4		327
153	√	4	√	178	√	4	√	203	√	4		228	√	4		253	√	4		278	√	4		303	√	4		328
154	√	4	√	179	√	4	√	204	√	4		229	√	4		254	√	4		279	√	4		304	√	4		329
155	√	4	√	180	√	4	√	205	√	4		230	√	4		255	√	4		280	√	4		305	√	4		330
156	√	4	√	181	√	4	√	206	√	4		231	√	4		256	√	4		281	√	4		306	√	4		331
157	√	4	√	182	√	4	√	207	√	4		232	√	4		257	√	4		282	√	4		307	√	4		332
158	√	4	√	183	√	4	√	208	√	4		233	√	4		258	√	4		283	√	4		308	√	4		333
159	√	4	√	184	√	4	√	209	√	4		234	√	4		259	√	4		284	√	4		309	√	4		334
160	√	4	√	185	√	4	√	210	√	4		235	√	4		260	√	4		285	√	4		310	√	4		335
161	√	4	√	186	√	4	√	211	√	4		236	√	4		261	√	4		286	√	4		311	√	4		336
162	√	4	√	187	√	4	√	212	√	4		237	√	4		262	√	4		287	√	4		312	√	4		337
163	√	4	√	188	√	4	√	213	√	4		238	√	4		263	√	4		288	√	4		313	√	4		338
164	√	4	√	189	√	4	√	214	√	4		239	√	4		264	√	4		289	√	4		314	√	4		339
165	√	4	√	190	√	4	√	215	√	4		240	√	4		265	√	4		290	√	4		315	√	4		340
166	√	4	√	191	√	4	√	216	√	4		241	√	4		266	√	4		291	√	4		316	√	4		341
167	√	4	√	192	√	4	√	217	√	4		242	√	4		267	√	4		292	√	4		317	√	4		342
168	√	4	√	193	√	4	√	218	√	4		243	√	4		268	√	4		293	√	4		318	√	4		343
169	√	4	√	194	√	4	√	219	√	4		244	√	4		269	√	4		294	√	4		319	√	4		344
																					<b>23 Total Counted</b> (continuation sheets)			175		50		

This form example does not illustrate all required entry items (e.g., signatures, dates, etc.).

**Form Standards – Production Worksheet**

Verify and/or make the following entries for each PW element/item number. A completed PW example is at the end of this exhibit. If the insured has elected the OLO, the Base Policy instructions will apply. Refer to paragraph 31 for general form standards and other general information.

Element/Item Number		Standard
1.	Crop/Code	The four-digit code assigned to the HTT crop insured.
2.	Unit Number	Unit number from the Summary of Coverage, verified to be correct. Designate when the <b>CTV</b> Endorsement and/or the <b>OLO</b> are in effect.
3.	Location Description	<p>Land location that identifies the legal description, if available, and the location of the unit.</p> <p>Location description may include:</p> <ul style="list-style-type: none"> <li>(a) section, township, and range;</li> <li>(b) FSA Farm Numbers or CLU;</li> <li>(c) Tax Map Key;</li> <li>(d) tract numbers;</li> <li>(e) GPS identifications; or</li> <li>(f) grid identifications.</li> </ul>
4.	Date(s) of Damage	<ul style="list-style-type: none"> <li>(a) First three letters of the month(s) during which the determined insured damage occurred for the inspection and the cause(s) of damage listed in item 5. If no entry in item 5, make no entry.</li> <li>(b) For progressive damage, enter in chronological order the month when most of the insured damage occurred. Include the specific date where applicable as in the case of hail damage. Ex. Aug 18.</li> <li>(c) Enter additional dates of damage in the extra spaces as needed.</li> <li>(d) If more space is needed, document additional dates of damage in the Narrative or on a Special Report. Refer to the illustrations in item 6.</li> <li>(e) Make no entry if there is no insurable cause of loss and a no indemnity claim will be completed.</li> </ul>

Form Standards – Production Worksheet (Continued)

Element/Item Number		Standard															
5.	Cause(s) of Damage	<p>(a) Name of the determined insured cause(s) of damage for this crop as listed in the LAM for the date of damage listed in item 4 above for this inspection.</p> <p>(b) If an insured cause(s) of damage is coded as “Other,” explain in the Narrative.</p> <p>(c) Enter additional causes of damage in the extra spaces, as needed.</p> <p>(d) If more space is needed, document the additional determined insured causes of damage in the Narrative or on a Special Report. Refer to item 6.</p> <p>(e) If it is evident that no indemnity is due, enter “No Indemnity Due” across the columns in item 5.</p> <p>(f) Refer to the LAM for more information on no indemnity due claims.</p>															
6.	Insured Cause Percent (%)	<p><b>PRELIMINARY: MAKE NO ENTRY.</b></p> <p><b>FINAL:</b> Whole percent of damage for the insured cause of damage listed in item 5 above for this inspection. Enter additional “Insured Cause %” in the extra spaces, as needed.</p> <p>(a) If additional space is needed, enter the additional determined “Insured Cause %” in the Narrative or on a Special Report. The total of all “Insured Cause %” including those entered in the Narrative must equal 100%.</p> <p>(b) Example entries for items 4 thru 6 and the Narrative, reflecting entries for multiple dates of damage, the corresponding insured causes of damage and insured cause percentages:</p> <table border="1" data-bbox="613 1444 1430 1556"> <tr> <td></td> <td>May 15</td> <td></td> <td></td> <td></td> </tr> <tr> <td>5. Cause(s) of Damage</td> <td>Wind</td> <td></td> <td></td> <td></td> </tr> <tr> <td>6. Insured Causes %</td> <td>100</td> <td></td> <td></td> <td></td> </tr> </table> <p>Narrative: Additional date of damage -</p> <p>(c) Make no entry if there is no insurable cause of loss, and a no indemnity due claim will be completed.</p>		May 15				5. Cause(s) of Damage	Wind				6. Insured Causes %	100			
	May 15																
5. Cause(s) of Damage	Wind																
6. Insured Causes %	100																
7.	Company/Agent	Name of the AIP and agency servicing the contract.															
8.	Name of Insured	Name of the insured that identifies <u>exactly</u> the person (legal entity) to whom the policy is issued.															

## Form Standards – Production Worksheet (Continued)

Element/Item Number		Standard
9.	Claim Number	Claim number as assigned by the AIP.
10.	Policy Number	Insured's assigned policy number.
11.	Crop Year	Four-digit crop year, as defined in the policy, for which the claim is filed.
12.	Additional Units	<p><b>Preliminary:</b> MAKE NO ENTRY.</p> <p><b>Final:</b></p> <p>(a) Unit number(s) for all non-loss units for the crop at final inspection.</p> <p>(b) A non-loss unit is any unit with no completed PW.</p> <p>(c) Enter additional non-loss units may be entered on a single PW.</p> <p>(d) If more spaces are needed for non-loss units, enter such unit numbers identified as "Non-Loss Units in the Narrative or on a Special Report.</p>
13.	Est. Prod. Per Acre	MAKE NO ENTRY.
14.	Date(s) of Notice of Loss	<p><b>Preliminary:</b></p> <p>(a) Enter the date the first or second notice of damage or loss was given for the unit in item 2, in the 1<sup>st</sup> or 2<sup>nd</sup> space, as applicable. Enter the complete date for each notice in MM/DD/YYYY format.</p> <p>(b) A notice of damage or loss for a third preliminary inspection (if needed) requires an additional set of PWs. Enter the date of notice for a third preliminary inspection in the 1<sup>st</sup> space of item 14 on the second set of PWs.</p> <p>(c) Reserve the "Final" space on the first page of the first set of PW for the date of notice for the final inspection.</p> <p>(d) If inspection is initiated by the AIP, enter "Company Insp" instead of the date.</p> <p>(e) If the notice does not require an inspection, document as directed in the Narrative instruction.</p>

Form Standards – Production Worksheet (Continued)

14.	Date(s) of Notice of Loss (continued)	<p><b>Final:</b></p> <p>(a) Transfer the last date (in the 1<sup>st</sup> or 2<sup>nd</sup> space from first or second set of PWs) to the final space on the first page of the first set of PWs if a final inspection should be made as a result of the notice.</p> <p>(b) Always enter the complete date of notice for the “Final” inspection in the final space on the first page of the first set of PWs in MM/DD/YYYY format.</p> <p><b>Reminder:</b> For delayed notice of loss or delayed claim, refer to the LAM.</p>
15.	Companion Policy(s)	<p>(a) If no other person has a share in the unit (insured has 100 percent share), make no entry.</p> <p>(b) In all cases where the insured has less than a 100 percent share of a loss-affected unit, ask the insured if the other person sharing in the unit has a multiple-peril contract (not crop-hail, fire). If the other person does not, enter “None.”</p> <p>(i) if the other person has a multiple-peril contract and it can be determined that the same AIP services it, enter the contract number. Handle these companion policies according to AIP instructions.</p> <p>(ii) if the other person has a multiple-peril contract and a different AIP or agent services it, enter the name of the AIP and/or agent (and contract number) if known.</p> <p>(iii) if unable to verify the existence of a companion contract, enter “Unknown” and contact the AIP for further instructions.</p> <p>Refer to the LAM for further information on companion policies.</p>

**Form Standards –Production Worksheet (Continued)**

**Section I – Determined Acreage Appraised, Production, and Adjustments**

Make separate line entries for varying:

- (a) rate classes, types, classes, sub-classes, intended uses, irrigated practice, cropping practices, or organic practices, as applicable;
- (b) appraisals;
- (c) shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (d) appraisals for damage due to hail or fire if Hail and Fire Exclusion is in effect.

Element/Item Number		Standard
16.	Field ID	The orchard (sub-orchard or block) identification symbol from an Orchard Location Plat Map. Refer to the narrative instructions. In the margin of the last line entry (or in a separate column, enter the date of inspection for the last line entry for each inspection.
17.	Multi-Crop Code	MAKE NO ENTRY.
18.	Reported Trees	In the event of over-reported trees, handle according to the individual AIP’s instructions. In the event of under-reported trees, enter the reported trees for the orchard or sub orchard.
19.	Determined Trees	<b>PRELIMINARY:</b> MAKE NO ENTRY.  <b>FINAL:</b> Enter the number of insurable trees for the respective age, from Part II of the Appraisal Worksheet, Column 9.  Insurable trees may NOT be estimated. Indicate on an orchard diagram (map) which trees are alive and dead.
20.	Interest or Share	(a) Insured’s interest in crop to rounded three-decimal places as determined at the time of inspection. (b) If shares vary on the same unit, use separate line entries.
21.	Risk	Three-digit code number for the correct rate class specified on the actuarial documents. Verify with the Summary of Coverage and if the rate class is found to be incorrect, revise according to the AIP’s instructions. Refer to the LAM.
22.	Type	Three-digit code number entered exactly as specified on the actuarial documents for the type grown by the insured. If “No Type Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a type is not specified on the actuarial documents, MAKE NO ENTRY.

## Form Standards –Production Worksheet (Continued)

Element/Item Number		Standard
23.	Class	Three-digit code number entered exactly as specified on the actuarial documents. If “No Class” is shown in the actuarial documents, enter the appropriate three-digit type code number from the actuarial documents. If a class is not specified on the actuarial documents, make no entry
24.	Sub-Class	Three-digit code number entered exactly as specified on the actuarial documents. If “No Sub Class” is shown in the actuarial documents, enter the appropriate three-digit type code number from the actuarial documents. If a sub class is not specified on the actuarial documents, make no entry
25.	Intended Use	Three-digit code number entered exactly as specified on the actuarial documents. If “No Intended Use” is shown in the actuarial documents, enter the appropriate three-digit type code number from the actuarial documents (e.g. 997). If an intended use is not specified on the actuarial documents, make no entry.
26.	Irr. Practice	Three-digit code number entered exactly as specified on the actuarial documents for the irrigated practice carried out by the insured. If “No Irrigated Practice Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g. 997). If an irrigated practice is not specified on the actuarial documents, make no entry.
27.	Cropping Practice	Three-digit code number entered exactly as specified on the actuarial documents. If “No Cropping Practice Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g. 997). If a cropping practice is not specified on the actuarial documents, make no entry.
28.	Organic Practice	Three-digit code number entered exactly as specified on the actuarial documents for the organic practice carried out by the insured. If “No Organic Practice Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents. If an organic practice is not specified on the actuarial documents, make no entry



## Form Standards –Production Worksheet (Continued)

Element/Item Number		Standard
29.	Acreage Use	MAKE NO ENTRY.
30.	Reference Price	Enter the Tree Reference Price by the applicable age from Column 10, Part II, of the respective Appraisal Worksheet.  For the <b>CTV</b> Endorsement: Enter the applicable <b>CTV</b> Reference Price by age from Column 10, Part II, of the respective Appraisal Worksheet.
31.	Coverage Level	Enter the coverage level to three decimal places from the insured's Summary of Coverage.
32.	Tree Value	Enter the value by tree age from Column 11 of Part II of the respective Appraisal Worksheet.
33.	Value of Dead Trees	Enter the value of dead trees by age from Column 13, Part II, of the respective appraisal worksheet.
34a.	Percent (%) Damage	Enter the entry from Column 14 of the respective Appraisal Worksheet.  If the Percent Damage FOR THE UNIT exceeds 80 percent, consider it a 100-percent loss. In this case, enter 1.000.
34b.	Percent (%) Loss	For policies without the <b>OLO</b> , enter the result of subtracting the deductible (1 minus the coverage level) from the value in 34a, rounded to three (3) decimal places. For policies with the <b>OLO</b> , make no entry.
35.	Percent (%) Remaining	For policies without the <b>OLO</b> , enter the result of subtracting the entry in Column 34b from the entry in Column 31.
36.	Value of Production to Count	For policies without the <b>OLO</b> , enter the result of multiplying the value(s) in Column 32 times Column 35 and round the results to dollars and cents. For policies with the <b>OLO</b> , enter the result of subtracting the entry(ies) in Column 33 from the entry(ies) in Column 32, multiplying the result(s) by the entry in Column 31, and rounding this result to dollars and cents (value of production to count = (tree value – value of dead trees) x coverage level).
37.	Per Tree	Enter the result of multiplying the value (s) in Column 30 times Column 31, rounded to dollars and cents.

## Form Standards –Production Worksheet (Continued)

Element/Item Number		Standard
38.	Total to Count	Enter the result of multiplying the tree count(s) in Column 19 times the value(s) in Column 37, rounding this result to dollars and cents.
39.	Underreport Factor	<p>Divide the amount of insurance on the summary of coverage by the total of column 38 times the share, rounded to two (2) decimal places. Enter 1.00 if the amount of insurance equals or exceeds the unit value. Show your calculations in the narrative.</p> <p><b>CTV Endorsement:</b> Divide the CTV amount of coverage from the Summary of Coverage by the CTV unit value (column 38) times the share, rounded to two (2) decimal places. Enter 1.00 if the amount of insurance equals or exceeds the unit value.</p>
40.	Uninsured Cause(s)	Enter the result of appraisals for uninsured causes (taken from the applicable appraisal worksheet or other documentation), rounded to whole cents. Document calculations in the narrative. Refer to the LAM for information on how to determine uninsured cause appraisals. If no uninsured causes, make no entry.
41.	Total Determined Trees	MAKE NO ENTRY.
42.	Totals	Total of entries in columns 36 and 38. Make no entry if an item has no entries.

**Form Standards –Production Worksheet (Continued)**

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**Narrative Instructions**

If more space is needed document on a Special Report, enter “Refer to the Special Report.” Attach the Special Report to the Production Worksheet.

- (a) If no trees are released on the unit, enter “No trees released,” adjuster’s initials, and date.
- (b) If notice of damage was given and no inspection is required, enter “No Inspection,” the unit number(s), date, and adjuster’s initials (do not enter unit numbers for which notice has not been given). The insured’s signature is not required.
- (c) Explain any uninsured causes, unusual, or controversial cases.
- (d) 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.
- (e) 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.
- (f) Explain any errors found on the Summary of Coverage.
- (g) Attach a sketch map or aerial photograph to identify the total unit:
  - i. If you give or have given consent to put part of the unit to another use;
  - ii. If uninsured causes are present; or
  - iii. If the claim is unusual or controversial.
- (h) Indicate on the sketch map or aerial photo the disposition of acreage put to another use with or without consent.
- (i) Enter “OLO in effect” if the insured elected the OLO option. Enter “CTVE in effect” if this is a CTVE claim (OLO/CTVE if the OLO option also applies).
- (j) If an underreporting factor applies, record the amount of insurance for the unit from the Summary of Coverage and show the calculations used to determine the factor.
- (k) If applicable, explain that the 1.000 entry in Column 34a is based on appraised tree damage that exceeds 80 percent for the unit.

**Form Standards –Production Worksheet (Continued)**

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- (l) Enter the amount of any prior indemnity (total all prior indemnities). The total amount of indemnity payable for the unit is limited to the lesser of the amount of insurance shown on the Summary of Coverage or the unit value. Enter “No prior indemnities paid” if no other indemnity has been paid on the unit.
- (m) Explain a “NO” checked in item 44, “Damage Similar to Other Farms in the Area?”
- (n) 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.
- (o) When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and the date of inspection.
- (p) Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with the AIP’s instructions.
- (q) Explain any delayed notices or delayed claims as instructed in the LAM.
- (r) Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.
- (s) Document any other pertinent information, including any data to support any factors used to calculate the production. If on an attachment, enter “See attachment.”

## Form Standards –Production Worksheet (Continued)

## Section II – Determined Harvested Production

Element/Item Number		Standard
43.	Date Harvest Completed	Used to determine if there is a delayed notice or a delayed claim.  Refer to the LAM.  <b>PRELIMINARY:</b> MAKE NO ENTRY.  <b>FINAL:</b> MAKE NO ENTRY.
44.	Damage Similar to Other Farms in the Area?	<b>PRELIMINARY:</b> MAKE NO ENTRY.  <b>FINAL:</b> Check “Yes” or “No.” Check “Yes” if the amount and cause of damage are due to insurable causes and are similar to the experience of other farms in the area. If “No” is checked, explain in the “Narrative”.
45.	Assignment of Indemnity?	Check “Yes” <b>only</b> if an assignment of indemnity is in effect for the crop year; otherwise, check “No.”  Refer to the LAM.
46.	Transfer of Right to Indemnity?	Check “Yes” <b>only</b> if a transfer of right to indemnity is in effect for the unit for the crop year; otherwise, check “No.”  Refer to the LAM.
47a.- 72.		MAKE NO ENTRY.

### Form Standards –Production Worksheet (Continued)

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

Element/Item Number		Standard
73.	Insured's Signature and Date	<p>Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the Production Worksheet WITH THE INSURED (or insured's authorized representative), particularly explaining codes, etc., that may not be readily understood.</p> <p>Final indemnity inspections and final replanting payment inspections should be signed on bottom line.</p>
74.	Adjuster's Signature, Code Number, and Date	<p>Signature of adjuster, code number, and date signed <b>after</b> 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.</p> <p>Final indemnity inspections and final replanting payment inspections should be signed on bottom line.</p>
75.	Page Number	<p><b>PRELIMINARY:</b> "1," "2," etc., at the time of inspection.</p> <p><b>FINAL:</b> Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.</p>

**PRODUCTION WORKSHEET EXAMPLE**

1. Crop/Code <b>Papaya Tree</b> 0267	2. Unit # <b>0001-0001BU</b>	3. Location Description <b>13 NORTH SHORE</b>	7. Company Agency <b>ANY COMPANY</b> <b>ANY AGENCY</b>	8. Name of Insured <b>I.M. INSURED</b>
4. Date(s) of Damage <b>MAY 15 2017</b>				9. Claim # <b>XXXXXXXX</b>
5. Cause(s) of Damage <b>WIND</b>				11. Crop Year <b>YYYY</b>
6. Insured Cause % <b>100</b>				10. Policy # <b>XXXXXX</b>
12. Additional Units				14. Date(s) Notice of Loss <b>MM/DD/YYYY</b>
13. Est. Prod. Per Acre				Final <b>MM/DD/YYYY</b>
				15. Companion Policy(s)

**SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS**

A. ACTUARIAL														B. POTENTIAL YIELD						C. Stage Guarantee			
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32.	33.	34 a.	34 b.	35.	36.	37.	38.
Field ID	Multi-Crop Code	Reported Trees	Determined Trees	Interest or Share	Risk	Type	Class	Sub-Class	Intended Use	Irr. Practice	Cropping Practice	Organic Practice	Acreage Use	Reference Price	Coverage Level	Tree Value	Value of Dead Trees	% Damage	% Loss	% Remaining	Value to Count	Per Tree	Total to Count
2A			39	1.000	D02									19.00	.750	741	437	.396	.146	.604	447.56	14.25	555.75
2A			240	1.000	D04									28.00		6,720	2,520				4,058.88	21.00	5,040.00
39. URF		1.00	40. Uninsured Causes:							41. Total Determined Trees:							42. TOTALS		4,506.44	5,595.75			

NARRATIVE (if more space is needed, attach a Special Report): No prior indemnities paid.

**SECTION II – DETERMINED HARVESTED PRODUCTION**

43. Date Harvest Completed <b>MM/DD/YYYY</b>				44. Damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>								45. Assignment of Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>				46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					
A. MEASUREMENTS				B. GROSS PRODUCTION					C. ADJUSTMENTS TO HARVESTED PRODUCTION												
47a.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a.	59a.	60a.	61.	62.	63.	64a.	65.	66.		
47b.	Multi-Crop Code	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod.	Bu Ton (Lbs.) CWT.	Shell/Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production	Prod. Not to Count	Production Pre-QA	Value Mkt. Price	Quality Factor	Production to Count		
67. TOTAL																68. Section II Total					
																69. Section I Total					
																70. Unit Total					
																71. Allocated Prod.					
																72. Total APH Prod.					

This form example does not illustrate all required entry items (e.g., signatures, dates, statements etc.).