



United States  
Department of  
Agriculture



Federal Crop  
Insurance  
Corporation

FCIC-25860 (12-2018)

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

## **2019 and Succeeding Crop Years**



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

<b>TITLE: Hawaii Tropical Fruit Loss Adjustment Standards Handbook</b>	<b>NUMBER: FCIC-25860</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 Fruit 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 Fruit 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 in text are highlighted. Three stars (\*\*\*) identify information that has been removed. Three stars (\*\*\*) identify information that has been removed.

1. Hawaii Tropical Fruit 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. Part 3, Section 23: Removed reference to papaya fruit on the ground to comply with industry standards.
3. 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 FRUIT LOSS ADJUSTMENT STANDARDS HANDBOOK

## CONTROL CHART

Hawaii Tropical Fruit Loss Adjustment Standards Handbook							
	TP Page(s)	TC Page(s)	Text Page(s)	Exhibit Number	Exhibit Page(s)	Date	FCIC Number
Remove	Entire Handbook					09-2016	FCIC-25860
Current Index	1-2	1-2	1-12	1-5	13-34	12-2018	FCIC-25860

### FILING INSTRUCTIONS:

This handbook replaces FCIC-25860, Hawaii Tropical Fruit Pilot Loss Adjustment Standards Handbook, dated September 29, 2016. 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 FRUIT LOSS ADJUSTMENT STANDARDS HANDBOOK  
TABLE OF CONTENTS**

**PAGE NO.**

**PART 1 GENERAL INFORMATION AND RESPONSIBILITIES**

1	General Information.....	1
2	AIP Responsibilities .....	2
3-10	(Reserved)	

**PART 2 POLICY INFORMATION**

11	Insurability .....	3
12	Unit Division .....	4
13-20	(Reserved)	

**PART 3 APPRAISAL INFORMATION**

21	Selecting Representative Samples .....	5
22	Appraisal Methods.....	6
23	Unharvested Production Appraisal .....	6
24	Harvested Production Appraisal .....	10
25	Appraisal Deviations and Modifications .....	10
26-30	(Reserved)	

**PART 4 WORKSHEET INFORMATION**

31	General Information.....	11
32-40	(Reserved)	

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

**PAGE NO.**

**EXHIBITS**

1	Acronyms and Abbreviations .....	13
2	Definitions .....	14
3	Form Standards – Appraisal Worksheet .....	16
4	Form Standards – Production Worksheet .....	20
5	Representative Sample Requirements .....	34

# PART 1 GENERAL INFORMATION AND RESPONSIBILITIES

## 1 General Information

---

### 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 APH HTF program.

Handbook	Relation/Purpose
CIH	General underwriting process.
DSSH	Standards, information, statements, and disclosures for forms.
GSH	General crop insurance information.
HTF ISH	Underwriting procedures for HTF.
LAM	General loss adjustment (not crop specific) 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 HTF 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

---

### 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 (document) 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 HTF 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 HTF CP which are to be considered in this determination include (but are not limited to):

### 11 Insurability

---

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

#### A. Insured Crop

The crop insured will be any one or more HTF crop(s) in the county:

- (1) for which the insured elects insurance coverage;
- (2) in which the insured has a share;
- (3) for which a premium rate is provided by the actuarial documents;
- (4) that are grown to produce a crop intended to be sold for human consumption;
- (5) that are grown from plant material adapted to the area and propagated using acceptable propagation practices;
- (6) that, if the orchard is inspected, is acceptable to the AIP;
- (7) that meets the applicable age requirements for the crop provided in the CP; and
- (8) that is an HTF crop specifically listed in the policy.

#### B. Interplanted Crops

HTF crops interplanted with another perennial crop are insurable unless the AIP inspects the acreage and determines that such acreage does not meet the policy requirements for insurability.

#### C. Insurance Coverage

- (1) Coverage begins on the later of:
  - (a) January 1 for coffee cherries and June 1 for banana and papaya fruit; or
  - (b) For the year of application, if the application is received after December 2 but prior to January 1, insurance will attach upon the AIP's acceptance no earlier than 30-days after the properly completed application is received in the AIP's local office, unless the AIP inspects the acreage during the 30-day period and determine that it does not meet insurability requirements.

## 11 Insurability (Continued)

---

### C. Insurance Coverage (continued)

- (2) Coverage ends the earlier of May 31 or upon determination of the death or total destruction of the insured crop on the unit.

### D. Uninsured Damage

- (1) For coffee: Nematodes are not an insured cause of loss on coffee grown on trees less than five years of age (e.g. four years after setout).
- (2) Refer to the **CCIP-BP** and the HTF CP for causes of loss that are excluded.

## 12 Unit Division

---

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 HTF CP.

13-20 (Reserved)

## PART 3 APPRAISAL INFORMATION

Potential production from all types of inspections shall be appraised in accordance with procedures as specified in this handbook and the LAM.

### 21 Selecting Representative Samples

---

- (1) Make a general examination of all acreage in the unit to determine the type and scope of damage.
- (2) Determine the number and general location of trees to be used in the representative sample based on:
  - (a) total acreage and number of trees bearing insurable tropical fruit in the unit, orchards or sub-orchards in the unit;
  - (b) whether the insured has partially harvested any areas;
  - (c) the number of trees with unharvested fruit; and
  - (d) If the fruit damage is uniform over the entire unit, or if the fruit damage is concentrated in certain areas of the unit.
- (3) Use as many samples as necessary to accurately determine potential production. The table in exhibit 5 shows the minimum number of trees that are required to be sampled for a unit, orchard or sub-orchard.
- (4) Account for all insured trees in the unit:
  - (a) Locate a corner tree (or the first insurable tree on an outside row).
  - (b) Proceed along each row, count each insured tree, and identify separately as undamaged, or damaged by insurable causes, or damaged by uninsurable causes.
  - \*\*\* (c) Do not count skips, and other types of trees, trees that were dead before an insured cause of loss occurred.
  - (c) At the end of each row, proceed down the adjacent row in the opposite direction beginning with the first tree and count, until the entire unit, orchard or sub-orchard has been covered.
- (5) Only select insured fruit that will be harvested for the current crop year for the representative sample.

## 22 Appraisal Methods

---

Use the applicable appraisal method below to determine the amount of appraised production on insured acreage:

IF the appraisal method is...	USE...
Unharvested Production Appraisal	To appraise fruit prior to harvest.
Harvested Production Appraisal	To apply harvested acreage yields to unharvested acreage.

## 23 Unharvested Production Appraisal

---

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

### A. Papayas

(1) Representative Sampling:

- (a) Select trees that are representative of the damage due to insurable causes throughout the unit, unless the damage is spotty or the trees are of varying ages. Include trees with both damaged and undamaged fruit in the sample.
- (b) Establish separate representative orchards or sub-orchards if the unit has dissimilar production potential or damage, when part of the unit is unharvested or partially harvested, or if the trees are of varying ages.
- (c) Include only trees in the sample that will produce harvestable fruit within the crop year.

\*\*\*

- (d) Obtain a representative sample of fruit from undamaged trees only.

- (2) Count the number of fruit that meet the standards for Hawaii No. 1 for each sample tree. Total the number of fruit for all sampled trees and divide by the total number of sample trees to determine the average number of fruit per tree.

\*\*\*

- (3) Pick 10 percent of the mature fruit from each sample tree that has mature fruit (round to the nearest whole fruit), but do not exceed 20 fruit per tree. Weigh the mature picked to determine the total mature fruit weight (rounded to the nearest tenth pound).
- (4) Divide the total fruit weight by the total number of fruit weighed to determine the average weight per fruit (rounded to the nearest tenth pound).
- (5) Multiply the average number of fruit per tree by the average weight per fruit to determine the average pounds per tree (rounded to the nearest tenth pound).

**A. Papayas (continued)**

- (6) Multiply the average pounds of fruit per tree by the number of insurable trees per acre to determine the pounds of fruit per acre (rounded to whole pounds).

**B. Bananas**

(1) Special Considerations:

- (a) A banana tree is a group of stalks residing in a single “banana mat.” A banana mat is the entire plant consisting of one or more pseudo stems (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” and the younger or smaller stalks are the “daughter plants” growing up and around the mother plant. If a cause of loss destroys the mother plant, it destroys the entire tree since the daughter plants exist via the root system of the mother plant.
- (b) The loss adjuster must determine if the insured elected optional units by harvest period. If optional units by harvest period are in effect for the unit, each separate stalk is an optional unit because each stalk represents a different harvest period.

(2) Selection of Representative Samples:

- (a) Select the sample trees randomly throughout the field, unless the acreage does not have similar production potential or damage, when part of the acreage is unharvested or partially harvested, or the trees are of varying ages.
- (b) Include trees in the sample from the interior of the field. Use a zigzag pattern extending from one corner of the field to the opposite corner, diagonally.

(3) Appraisal Procedure:

- (a) Total the number of undamaged banana bunches for all sample trees and divide by the total number of sample trees (round results to the nearest hundredths) to determine the average number of bunches per tree.
- (b) Pick each mature undamaged banana bunch from the sample trees. Weigh the mature banana bunches to determine the total fruit (bunch) weight (rounded to the nearest tenth pound).
- (c) Divide the total fruit (bunch) weight by the total number of mature banana bunches weighed to determine the average weight per fruit (bunch) (rounded to tenths).
- (d) Multiply the average number of fruit (bunches) per tree by the average weight per fruit (bunch) to determine the average pounds of fruit per tree (rounded to tenths).

**B. Bananas (continued)**

- (e) Multiply the average pounds of fruit per tree by the number of insurable trees per acre to determine the pounds of fruit per acre (in whole pounds).

**C. Coffee**

(1) Special Consideration: Fruitful Branch Units (FBU)

An FBU is a primary lateral with at least three nodes and 10 or more cherries. An FBU can have secondary branches (laterals). If the primary lateral has two or more secondary branches with at least 10 cherries each, then you can designate the secondary branches as FBUs. Ignore branches with less than 10 cherries; they generally do not produce harvestable cherries.

(2) Appraisal Procedure:

- (a) Estimating yield by an individual tree (for five trees or less):
  - (i) Determine the number of FBUs per tree by walking around the tree and counting FBUs.
  - (ii) Walk around the tree again. Count and record the number of undamaged fruit on 10 randomly chosen FBUs (identify each FBU for use in item (4) below) and divide by 10 to determine the average number of undamaged fruit per FBU.
  - (iii) Multiply the number of FBUs per tree by the average number of fruit per FBU. This result is the average number of fruit per tree.
  - (iv) Collect 50 ripe fruit from the 10 randomly selected FBUs (five from each); weigh them and divide by 50 to determine the average weight per fruit, rounded to the nearest thousandth of a pound.
  - (v) Multiply the average weight per fruit by the average number of fruit per tree to determine the average pounds of fruit per tree, rounded to thousandths.
  - (vi) Multiply the average pounds of fruit per tree by the number of insurable trees per acre to determine the pounds of fruit per acre, rounded to the nearest whole pound.
- (b) Estimating yield by sample field (six or more trees):
  - (i) Determine an area that is representative of the damage in the unit.
  - (ii) Count the number of trees in the sample area.

## **23 Unharvested Production Appraisal (Continued)**

---

### **C. Coffee (continued)**

- (iii) Walk a zigzag pattern across the area randomly selecting sample trees. Refer to exhibit 5 for tree sampling requirements.
- (iv) Walk halfway around the first selected tree and count and record the number of FBUs (see (1) above) on half the tree. Multiply the number of FBUs per half-tree by two to determine the number of FBUs per sample tree.
- (v) On the same tree half, count and record the number of undamaged fruit on 10 randomly chosen FBUs (identify each FBU for use in (8) below). Total the number of fruit and divide by 10. This result is the average number fruit per FBU for the sample tree.
- (vi) Repeat the procedures in (4) and (5) above on each additional sample tree, except take FBU and undamaged fruit counts from the alternating sides of each following sample tree. The purpose is to count and record from an equal number of half-tree sides for the sample trees.
- (vii) For each sample tree, multiply the number of FBUs per sample tree times the average number of fruit per FBU, total the results, and divide by the number of sample trees. The result is the average number of fruit per tree.
- (viii) Collect 50 ripe fruit from the 10 randomly chosen FBUs (five fruit from each FBU) from each sample tree and weigh the fruit to the nearest thousandth of a pound or measure in grams and convert to pounds by dividing by 453.6).
- (ix) Total the weight from each sample tree (from (8) above) and divide the total weight by the result of 50 multiplied by the number of sample trees to determine the average weight per fruit to nearest thousandths of a pound.
- (x) Multiply the average weight per fruit by the average number of fruit per tree to determine the average pounds per tree (to nearest thousandths).
- (xi) Multiply the average pounds of fruit per tree by the number of insurable trees per acre to determine the pounds of fruit per acre (round to whole pounds).

## **24 Harvested Production Appraisal**

---

Use this method to appraise unharvested acreage only when uniform damage occurs prior to harvest and you have inspected the acreage prior to harvest. If you have determined that production is uniform over the unit acreage, then you may appraise damaged unharvested acreage at the yield per acre of the harvested portion. Document the inspection in the Narrative section of the PW or on a Special Report.

## **24 Harvested Production Appraisal (Continued)**

---

- (1) Prior to harvest:
  - (a) The insured notifies the AIP of damaged HTF production.
  - (b) The AIP inspects the damaged production and verifies that the level of production is uniform over the entire unit.
- (2) Divide harvested production by the number of harvested acres to calculate the harvested yield per acre.
- (3) Document these inspections and calculations in the Narrative section of the PW or on a Special Report.

## **25 Appraisal Deviations and Modifications**

---

### **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.

## **26-30 (Reserved)**



## PART 4 WORKSHEET INFORMATION

### 31 General Information

---

#### A. Appraisal Worksheet

- (1) Include the AIP's name in the appraisal worksheet title if not preprinted on the worksheet.
- (2) Include the claim number on the appraisal worksheet (when required by the AIP), when a worksheet entry is not provided.
- (3) Separate appraisal worksheets must be completed for each unit appraised and for each orchard or sub-orchard including orchards or sub-orchards with differing base (APH) yields or farming practices (applicable to preliminary and final claims). See Exhibit 5 for sampling requirements.

#### 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.
- (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.

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

---

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

- (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.

**32-40 (Reserved)**

## Acronyms and Abbreviations

Acronym/Abbreviation	Term
AIP	Approved Insurance Provider
CAT	Catastrophic Risk Protection Endorsement
CCIP-BP	Common Crop Insurance Policy Basic Provisions
CIH	Crop Insurance Handbook
CLU	Common Land Unit
CP	Crop Provisions
DSSH	Document and Supplemental Standards Handbook
FAD	Final Agency Determination
FBU	Fruitful Branch Unit
FCIC	Federal Crop Insurance Corporation
GPS	Global Positioning System
GSH	General Standards Handbook
HTF	Hawaii Tropical Fruit
LAM	Loss Adjustment Manual
PW	Production Worksheet
RMA	Risk Management Agency
SP	Special Provisions
SRA	Standard Reinsurance Agreement
TMK	Tax Map Key
USDA	United States Department of Agriculture
UUF	Uninsured Unavoidable Fire

**Definitions**

---

Age (Growth Stage) means December 31<sup>st</sup> for coffee cherries, or May 31<sup>st</sup> for banana and papaya fruit, according to the following table:

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

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

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

Crop Year means, in lieu of the definition in the CCIP-BP, is the following:

- 1) For coffee cherries, the period beginning January 1 and extending through May 31 of the following calendar year;
- 2) For banana and papaya fruit, the period beginning June 1 and extending through May 31 of the following calendar year.
- 3) The crop year will be designated by the calendar year in which the period begins.

Damage means any reduction in the yield of fruit due to an insured cause of loss listed in section 10 of the HTF CP.

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

Fallow means land cleared of trees and not replanted to any crop for the specified amount of time contained in the SP.

Harvest means severance of mature fruit or coffee cherries from the tree by manually pulling or cutting the fruit from the tree. For mechanically harvested coffee, the removal of coffee cherries from the tree by machine.

Nematodes (*Meloidogyne konaensis*: the Kona Coffee root-knot nematode) means the small, parasitic roundworms that reside in the earth in some areas of Kona, reduces 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.

**Definitions (Continued)**

---

Stumping means for coffee, a cultural practice as recommended by crop experts at the University of Hawaii or other agricultural experts, that severely prunes or cuts back the tree. It is not an acceptable cultural practice for bananas and papayas.

Type means a class of a tropical fruit crop with similar characteristics that are grouped for insurance purposes and are contained in the SP.

Uninsured Damage means any reduction in the yield of fruit due to an uninsured cause of loss in accordance with section 10 (b), of the HTF CP.

## 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.

Element/Item Number		Standard
	Company	Name of the AIP (company name) if not pre-printed on the worksheet.
	Claim Number	Claim number as assigned by the AIP.
1.	Insured's Name	Name of insured that identifies exactly the person (legal entity) to whom the policy is issued.
2.	Policy Number	Insured's assigned policy number.
3.	Unit Number	Unit number from the Summary of Coverage after it is verified to be correct.
4.	Crop/Practice/Type	Crop Name, Type, Practice entered exactly as specified on the actuarial documents for the crop/type/practice that the insured grows.
5.	Acres Appraised	The number of determined acres appraised, rounded to tenths.
6.	Crop Year	Four-digit crop year, as defined in the policy, for which the claim is filed.
7.	Orchard ID	Orchard or sub-orchard identification symbol.
8.	Type Name	The type of fruit.
9.	Acres	The number of acres appraised in this sample, rounded to tenths.
10.	Number of Fruit per Sample Tree	The number of fruit counted from each sample tree. Two entries are required for coffee: the top number is the number of FBUs for each sample tree; the bottom number is the average number of fruit per FBU.
11.	Total Fruit - All Sample Trees	The total number of fruit counted from item 10 from all of the sample trees. For coffee, multiply the number of FBUs per tree by the average number of fruit per FBU for each sample tree. Total the results for all sample trees and enter in this block.
12.	Total Fruit Weight - All Sampled Trees	Weigh all sampled fruit to the nearest tenth of a pound. Round coffee to the nearest thousandths of a pound.
13.	Number of Sampled Trees.	Total number of sample trees.
14.	Average Fruit per Tree	Result of dividing item 11 by item 13, entered in whole fruit.
15.	Average Weight per Fruit	Item 12 divided by item 11. The total weight of fruit divided by the number of fruit weighed, rounded to the nearest tenth of a pound. For coffee, round to the nearest thousandth of a pound.
16.	Average Pounds per Tree	Item 14 multiplied by item 15, rounded to the nearest tenth of a pound. Round coffee to the nearest thousandth of a pound.
17.	Insurable Trees per Acre	Enter the number of insurable trees per acre. <b>Only</b> for the purpose of determining the pounds of fruit per acre, you may reduce the number of insurable trees by the number of trees that the insurance provider authorized destruction of to limit the spread of disease.
18.	Fruit Pounds per Acre	Item 16 multiplied by item 17, rounded to whole pounds.
19.	Reject Factor	Make no entry.
20.	Net Fruit Pounds per Acre	Entry from item 18.
21.	% Acres Appraised	Column 9 divided by item 5. The sum of all item 21 entries must equal 1 (or 100 if entries are in percent).

## Form Standards – Appraisal Worksheet (Continued)

Element/Item Number		Standard
22.	Fruit per Acre	Item 20 multiplied by item 21.
23.	Appraisal (Lbs. /A.)	Total of all item 22 entries.
24.	Remarks	Enter whether the appraisal was a <b>Harvested Production Appraisal</b> or an <b>Unharvested Production Appraisal</b> and any other pertinent information.
<b>The following required entries are not illustrated on the Appraisal Worksheet example below.</b>		
25.	Insured's Signature and Date	Insured's (or insured's authorized representative's) signature and date. Before obtaining the insured's signature, <u>review all entries</u> on the appraisal worksheet with the insured or insured's authorized representative, particularly explaining codes which may not be readily understood.
26.	Adjuster's Signature, Code No., 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 the signature date, document the appraisal date 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)

PAPAYA EXAMPLE

FOR ILLUSTRATION PURPOSES ONLY HAWAII TROPICAL FRUIT APPRAISAL WORKSHEET					COMPANY: ANY COMPANY					1. INSURED'S NAME I.M. INSURED			2. POLICY NUMBER XXXX-X	3. UNIT NO. 0001-0001BU			
					CLAIM NUMBER: XXXXX					4. CROP/PRACTICE/TYPE Papaya (0257) PRACTICE (997) Type (122)			5. ACRES APPRAISED 1.0			6. CROP YEAR 20XX	
7	8	9	10			11	12	13	14	15	16	17	18	19	20	21	22
Orchard ID	Type Name	Acres	Number of Fruit Per Sample Tree			Total Fruit- All Sample Trees	Total Fruit Weight - All Sample Trees	Number of Sample Trees	Avg. Fruit Per Tree 11÷ 13	Avg. Weight per Fruit 12 ÷ 11	Average Pounds Per Tree 14x15	Insurable Trees Per Acre	Fruit Lbs. Per Acre 16x17	Reject Factor	Net Fruit Lbs. Per Acre	% Acres Appraised 9÷5	Fruit/Acre 20x21
1A	Non- GMO	1.0	10	20	17	130	130.0	10	13	1.0	13.0	100	1300	---	1300	100	1300
			5	18	10												
			8	12	11												
			19														
24. REMARKS FRUIT COUNT APPRAISAL 100 TREES ON THE ONE ACRE 10% SAMPLE													23. APPRAISAL (LBS./A.)  1300				

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



Form Standards – Appraisal Worksheet (Continued)

COFFEE EXAMPLE

FOR ILLUSTRATION PURPOSES ONLY <b>HAWAII TROPICAL FRUIT APPRAISAL WORKSHEET</b>					COMPANY: ANY COMPANY					1. INSURED'S NAME I.M. INSURED				2. POLICY NUMBER XXXX-X	3. UNIT NO. 0001-0001BU		
					CLAIM NUMBER: XXXXXX					4. CROP/PRACTICE/TYPE COFFEE (0256) PRACTICE (997) Type (997)				5. ACRES APPRAISED 1.0			6. CROP YEAR 20YY
7	8	9	10			11	12	13	14	15	16	17	18	19	20	21	22
Orchard ID	Type Name	Acres	Number of Fruit Per Sample Tree			Total Fruit- All Sample Trees	Total Fruit Weight - All Sample Trees	Number of Sample Trees	Avg. Fruit Per Tree 11÷ 13	Avg. Weight per Fruit 12 ÷ 11	Average Pounds Per Tree 14x15	Insurable Trees Per Acre	Fruit Lbs. Per Acre 16x17	Reject Factor	Net Fruit Lbs. Per Acre	% Acres Appraised 9÷5	Fruit/Acre 20x21
1A	NTS	1.0	15	20	30	6775	24.1	10	678	.004	2.712	100	271	---	271	100	271
			30	35	15												
			35	20	25												
			40	20	25												
			20	20	40												
			40	15	30												
			30														
			15														
24. REMARKS FRUIT COUNT APPRAISAL 100 TREES ON THE ONE ACRE 10% SAMPLE													23. APPRAISAL (LBS./A.)  271				
<b>This form example does not illustrate all required entry items (e.g., signatures, required statements etc.).</b>																	

**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. Refer to paragraph 31 for general form standards and other general information.

Enter all percent entries as three-place decimals (e.g., enter 79.4% as .794; enter 100% as 1.000).

Element/Item Number		Standard
1.	Crop/Code	The four-digit code assigned to the HTF crop insured.
2.	Unit Number	Unit number from the Summary of Coverage, verified to be correct.
3.	Location Description	Location description may include: (a) section, township, and range; (b) FSA Farm Numbers or CLU; (c) Tax Map Key; (d) tract numbers; (e) GPS identifications; or (f) grid identifications.
4.	Date(s) of Damage	(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.  (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.  (c) Enter additional dates of damage in the extra spaces as needed.  (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.  (e) Make no entry if there is no insurable cause of loss and a no indemnity claim will be completed.
5.	Cause(s) of Damage	(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.  (b) If an insured cause(s) of damage is coded as “Other,” explain in the Narrative.  (c) Enter additional causes of damage in the extra spaces, as needed.  (d) If more space is needed, document additional determined insured causes of damage in the Narrative or on a Special Report. Refer to item 6.  (e) If it is evident that no indemnity is due, enter “No Indemnity Due” across the columns in item 5. Refer to the LAM for more information on no indemnity due claims.

Form Standards – Production Worksheet (Continued)

Element/Item Number		Standard																		
6.	Insured Cause Percent (%)	<p><b>Preliminary:</b> Make no entry.</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="527 798 1469 934"> <tr> <td></td> <td>May 15</td> <td></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> <td></td> </tr> <tr> <td>6. Insured Causes %</td> <td>100</td> <td></td> <td></td> <td></td> <td></td> </tr> </table> <p>Narrative:</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 exactly the person (legal entity) to whom the policy is issued.																		
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 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 on a single PW.</p> <p>(d) If more spaces are needed for non-loss units, enter such unit numbers, in the Narrative or on a Special Report.</p>																		
13.	Est. Prod per Acre	<p><b>Preliminary:</b> Make no entry.</p> <p><b>Final:</b> Estimated yield per acre, in whole pounds from all non-loss units for the crop at the time of final inspection.</p>																		

## Form Standards –Production Worksheet (Continued)

Element/Item Number	Standard
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> <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>

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

Element/Item Number		Standard
15.	Companion Policy(s)	<p>(a) If no other person has a share in the unit (insured has a 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 instructions regarding companion policies.</p>

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

Make separate line entries for varying:

- (a) types, irrigated or organic practices, as applicable;
- (b) APH yields;
- (c) appraisals;
- (d) stages or intended use(s) of acreage;
- (e) shares, such as 50% and 75% shares on the same unit;
- (f) appraisals for damage due to hail or fire if a Hail and Fire Exclusion is in effect; or
- (g) recovery percentages.

16.	Field ID	The orchard identification symbol from the appraisal worksheet, sketch map, or an aerial photograph, as applicable. Refer to the Narrative instruction.
17.	Multi-Crop Code	Applicable two-digit code for 1 <sup>st</sup> crop and 2 <sup>nd</sup> crop. Refer to the LAM for instructions regarding 1 <sup>st</sup> crop and 2 <sup>nd</sup> crop entries.
18.	Reported Acres	<p>(a) In the event of over-reported acres, handle in accordance with the individual AIP instructions.</p> <p>(b) In the event of under-reported acres, enter the reported acres to tenths for the orchard/sub-orchard. If there are no under-reported acres, make no entry.</p> <p>Refer to the LAM or CIH for acreage determinations specific to perennial crops.</p>

## Form Standards –Production Worksheet (Continued)

Element/Item Number	Standard
19. Determined Acres	<p><b>Preliminary:</b></p> <p>(a) Enter the determined acres to tenths (include “E” if estimated) for which consent is given for other use or:</p> <ul style="list-style-type: none"> <li>(i) put to another use without consent;</li> <li>(ii) abandoned;</li> <li>(iii) damaged by uninsured causes; or</li> <li>(iv) for which the insured failed to provide acceptable records of production.</li> </ul> <p>(b) Refer to the LAM for procedures when estimated acres are allowed and documentation requirements.</p> <p>Refer to the GSH for definition of acceptable determined acres for perennial crops used herein.</p> <p><b>Final:</b> Determined acres to tenths.</p> <p>(a) Acreage breakdowns within a unit may be estimated (enter “E” in front of the acres) if a determination is impractical.</p> <p>(b) Account for all planted acreage in the unit.</p>
20. Interest or Share	<p>(a) Insured’s interest in crop to three-decimal places as determined at the time of inspection.</p> <p>(b) If shares vary on the same unit, use separate line entries.</p>
21. Risk	<p>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 AIP’s instructions. Refer to the LAM.</p> <p>Unrated land is uninsurable without a written agreement</p>
22. Type	<p>Three-digit code number entered exactly as specified on the actuarial documents. If “No Type” is shown in the actuarial documents, enter the appropriate three-digit type code number from the actuarial documents. If a type is not specified on the actuarial documents, make no entry.</p>
23. Class	<p>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.</p>
24. Sub Class	<p>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.</p>

Form Standards –Production Worksheet (Continued)

Element/Item Number		Standard														
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. If an intended use is not specified on the actuarial documents, make no entry.														
26.	Irrigated 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. 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. 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.														
29.	Stage	<p><b>Preliminary:</b> Make no entry.</p> <p><b>Final:</b> Stage abbreviation as shown below.</p> <table border="0"> <thead> <tr> <th><u>Stage</u></th> <th><u>Explanation</u></th> </tr> </thead> <tbody> <tr> <td>“P”</td> <td>Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the AIP</td> </tr> <tr> <td>“H”</td> <td>Harvested. Includes harvesting a portion of the crop on the acreage in a random manner, requiring an appraisal for any remaining production (“cherry-picking” only part of the fruit on the trees). Enter an appraisal for any such remaining production on the PW in item 31 and/or, if applicable, an appraisal for uninsured damage in item 37.</td> </tr> <tr> <td>“UH”</td> <td>Unharvested or put to other use with consent.</td> </tr> <tr> <td>“TZ”</td> <td>UUF/Third-Party Damage – Zero Production on same acreage.</td> </tr> <tr> <td>“TA”</td> <td>UUF/Third-Party Damage – Appraised production on same acreage.</td> </tr> <tr> <td>“TH”</td> <td>UUF/Third-Party Damage – Harvested production on same acreage.</td> </tr> </tbody> </table> <p>Refer to the LAM for information on gleaning.</p>	<u>Stage</u>	<u>Explanation</u>	“P”	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the AIP	“H”	Harvested. Includes harvesting a portion of the crop on the acreage in a random manner, requiring an appraisal for any remaining production (“cherry-picking” only part of the fruit on the trees). Enter an appraisal for any such remaining production on the PW in item 31 and/or, if applicable, an appraisal for uninsured damage in item 37.	“UH”	Unharvested or put to other use with consent.	“TZ”	UUF/Third-Party Damage – Zero Production on same acreage.	“TA”	UUF/Third-Party Damage – Appraised production on same acreage.	“TH”	UUF/Third-Party Damage – Harvested production on same acreage.
<u>Stage</u>	<u>Explanation</u>															
“P”	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the AIP															
“H”	Harvested. Includes harvesting a portion of the crop on the acreage in a random manner, requiring an appraisal for any remaining production (“cherry-picking” only part of the fruit on the trees). Enter an appraisal for any such remaining production on the PW in item 31 and/or, if applicable, an appraisal for uninsured damage in item 37.															
“UH”	Unharvested or put to other use with consent.															
“TZ”	UUF/Third-Party Damage – Zero Production on same acreage.															
“TA”	UUF/Third-Party Damage – Appraised production on same acreage.															
“TH”	UUF/Third-Party Damage – Harvested production on same acreage.															

## Form Standards –Production Worksheet (Continued)

Element/Item Number		Standard																				
30.	Use of Acreage	<p>Enter the applicable abbreviation as follows:</p> <table border="0"> <tr> <td style="vertical-align: top;"><u>USE</u></td> <td style="vertical-align: top;"><u>EXPLANATION</u></td> </tr> <tr> <td>“Bulldozed,” etc.</td> <td>Use made of acreage</td> </tr> <tr> <td>“WOC”</td> <td>Other use without consent</td> </tr> <tr> <td>“SU”</td> <td>Solely uninsured</td> </tr> <tr> <td>“ABA”</td> <td>Abandoned without consent</td> </tr> <tr> <td>“H”</td> <td>Harvested</td> </tr> <tr> <td>“HI”</td> <td>Harvest Incomplete</td> </tr> <tr> <td>“UH”</td> <td>Unharvested</td> </tr> <tr> <td>“DM”</td> <td>Direct Marketed Production</td> </tr> <tr> <td>“UR”</td> <td>Unacceptable Records</td> </tr> </table> <p><b>Important:</b> Verify any “Use of Acreage” entry. If the final use of the acreage was not as indicated, strike out and initial the original. Enter all data on a new line showing the correct “Use of Acreage.”</p> <p>Refer to the LAM for information on gleaning.</p>	<u>USE</u>	<u>EXPLANATION</u>	“Bulldozed,” etc.	Use made of acreage	“WOC”	Other use without consent	“SU”	Solely uninsured	“ABA”	Abandoned without consent	“H”	Harvested	“HI”	Harvest Incomplete	“UH”	Unharvested	“DM”	Direct Marketed Production	“UR”	Unacceptable Records
<u>USE</u>	<u>EXPLANATION</u>																					
“Bulldozed,” etc.	Use made of acreage																					
“WOC”	Other use without consent																					
“SU”	Solely uninsured																					
“ABA”	Abandoned without consent																					
“H”	Harvested																					
“HI”	Harvest Incomplete																					
“UH”	Unharvested																					
“DM”	Direct Marketed Production																					
“UR”	Unacceptable Records																					
31.	Appraised Potential	<p>(a) Transfer the per acre appraisal, in whole pounds, from item 17 on the appraisal worksheet.</p> <p>(b) If there is no potential on UH acreage, enter “0.”</p> <p>Refer to the LAM for procedures on documenting “0” yield appraisals.</p>																				
32a.- 32b.		Make no entry																				
33.	Shell %, Factor, or Value	Make no entry.																				
34.	Production Pre QA	Enter the result of multiplying item 19 by 31, rounded to whole pounds.																				
35.	Quality Factor	Make no entry																				
36.	Production Post QA	Transfer entry from column 34.																				
37.	Uninsured Causes	<p>Make the following entries rounded to whole pounds:</p> <p>Result of per acre appraisal for uninsured causes (taken from appraisal worksheet or other documentation) multiplied by column 19. Refer to the LAM for information on how to determine uninsured cause appraisals. If no uninsured causes, make no entry.</p>																				



## Form Standards –Production Worksheet (Continued)

Element/Item Number		Standard
37.	Uninsured Causes	<p>(a) Hail and Fire Exclusion not in effect:</p> <p>(i) Enter the result of multiplying item 19 by not less than the insured's production guarantee per acre for the line, (calculate by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any "P" stage acreage. On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged solely by uninsured causes separate from other production.</p> <p>(ii) For acreage that is damaged partly by uninsured causes, enter the result of multiplying appraised uninsured loss of production per acre by item 19. Refer to the LAM for information regarding assessing uninsured cause appraisals.</p> <p>(b) Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.</p> <p>(c) Enter the result of adding uninsured cause appraisals to Hail and Fire Exclusion appraisals.</p> <p>Refer to the LAM for fire losses, if the insured also has other fire insurance (double coverage).</p>
38.	Total to Count	Enter the result of item 36 plus item 37, rounded to whole pounds.
39.	Total	Total of item 19, acres to tenths.
40.	Quality	Check "None."
41.	Mycotoxins exceed FDA, State, or other health organization maximum limits	Make no entry.
42.	Totals	Separately total items 34, 36, 37, and 38. Make no entry if an item has no entries.

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

If more space is needed, document on a Special Report, and enter “See Special Report.” Attach the Special Report to the PW.

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 “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.	If there is an appraisal in item 37 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 if 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. 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 item 62, and/or any production not included in item 56 entries. Example: Harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit.
j.	Explain a “No” checked in item 44.
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; (2) if uninsured causes are present; or (3) for unusual or controversial cases.  Indicate on the aerial photograph or sketch map, the disposition of acreage destroyed or put to other use with or without consent.
l.	Explain any difference between inspection and signature dates. For an absentee insured, enter the date of the inspection and the date of mailing the PW for signature.
m.	When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
n.	Explain the reason for a “No Indemnity Due” claim. No Indemnity Due claims are to be distributed in accordance with the AIP’s instructions.
o.	Document any authorized estimated acres shown in item 19 as follows: “Line 3 ‘E’ acres authorized by AIP MM/DD/YYYY.”
p.	Document the method and calculation used to determine acres for the unit. Refer to the LAM.
q.	For production that qualifies for quality adjustment:  (1) Explain any “0.000” QAF entered in items 35 and 65. Follow the documentation requirements listed in items 40 and 41 above.  (2) Refer to the LAM for additional documentation requirements.

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

r.	Explain any losses due to fire where weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed.
s.	Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
t.	Document any other pertinent information, including any data to support any factors used to calculate the production, other than harvested fresh production calculations, and harvest cost calculations.

**Section II: Determined Harvested Production**

## General Information:

- (a) When all acreage has been harvested, determine total production from warehouse receipts, packer/processor receipts, or farm management records (refer to the LAM for farm record requirements) verified by the adjuster and supported by written records from the first handler, as applicable. This production will be the basis for computing losses from the insured and uninsured causes of damage on the PW.
- (b) Account for all harvested production for all entities sharing in the crop except production appraised before harvest and shown in Section I herein because the quantity cannot be determined later.
- (c) For production commercially stored, sold, etc., enter the name and address of storage facility, buyer, packing house, or processor as applicable in items 49 through 52. For fruit otherwise disposed of, indicate the method of disposition.
- (d) The insured must maintain satisfactory records of all production sold. Verify any processing/packing house records. Refer to the LAM if acceptable sales records are not available.
- (e) If additional lines are necessary, the data may be entered on a continuation sheet. Use separate lines for:
  - (i) separate storage facilities;
  - (ii) different first handlers (buyers, packing houses, or processors);
    - (A) the insured should maintain satisfactory records of all production sold or stored,
    - (B) AIP shall verify any packing house or processor records,
    - (C) (iii) in all localities, if the first handler was not a packer or processor, the production shall be determined by the adjuster on the basis of available records.
  - (iii) varying shares; such as 50 and 75 percent shares on same unit; and

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

**Section II: Determined Harvested Production (continued)**

- (iv) If there is harvested production from more than one insured practice (or crop) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in items 47a through 66 by crop.

Refer to the LAM for commingled production.

- (f) There will generally be no harvested production entries in items 47a through 66 for preliminary inspections.

Element/Item Number		Standard
43.	Date harvest Completed	<p>Date in MM/DD/YYYY format that is used to determine if there is a delayed notice or a delayed claim. Refer to the LAM for delayed notice or delayed claim information.</p> <p><b>Preliminary:</b> Make no entry.</p> <p><b>Final:</b></p> <ul style="list-style-type: none"> <li>(a) The earlier of the date the entire acreage on the unit was (1) harvested, (2) totally destroyed, (3) put to other use, (4) a combination of harvested, destroyed, or put to other use, or (5) the calendar date for the end of the insurance period.</li> <li>(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.”</li> <li>(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.”</li> </ul> <p>If claim utilizes a Certification Form, enter date from such form when the entire unit is put to another use. Refer to the LAM.</p>
44.	Damage Similar to Other Farms in the Area?	<p><b>Preliminary:</b> Make no entry.</p> <p><b>Final:</b> 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.</p>
45.	Assignment of Indemnity	Check “Yes” only if an assignment of indemnity is in effect for the crop year; otherwise, check “No.” Refer to the LAM.
46.	Transfer if Right to Indemnity	Check “Yes” only if a transfer of right to an indemnity is in effect for the unit for the crop year; otherwise, check “No.” Refer to the LAM.
47a.	Share	Record only varying shares on same unit to three decimal places.

## Form Standards –Production Worksheet (Continued)

Element/Item Number		Standard
47b.	Field ID	<p>(a) If only one practice and/or type of harvested production is listed in Section I, make no entry.</p> <p>(b) If more than one practice and/or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type, the corresponding Field ID (from item 16).</p>
48.	Multi-Crop Code	<p>The applicable two-digit code for first crop and second crop.</p> <p>Refer to the LAM for instructions regarding entry of 1<sup>st</sup> crop and 2<sup>nd</sup> crop codes.</p>
49.- 52.	Length or Diameter/ Width/Depth/ Deductions	<p>(a) For fruit sold, enter the name and address of the buyer, packing house, or processor, as applicable.</p> <p>(b) For fruit otherwise disposed of, identify such method of disposition.</p>
53.- 55.		Make no entry.
56.	Bu., Ton, Lbs., Cwt.	<p>(a) Circle “Lbs.” in item heading.</p> <p>(b) Enter the amount of harvested fruit production, in whole pounds, determined by delivery records, production recaps, sales receipts from processors, etc. Such records must be net weight.</p>
57.- 60b.		Make no entry.
61.	Adjusted Production	Enter whole pounds from column 56.
62.	Prod. Not to Count	<p>Net production not to count, rounded to whole pounds, when acceptable records identifying such production are available, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources such as other units or uninsured acreage.</p> <p>This entry must never exceed entry in item 56 for harvested production shown on the same line.</p> <p>Explain any “Production Not to Count” in the Narrative.</p> <p><b>Important:</b> Consider all unharvested papaya Hawaii No. 1 papaya. Consider all culled papaya fruit (i.e., not grading as Hawaii No. 1 papaya) of harvested papaya fruit production not to count.</p>
63.	Production Pre-QA	<p>Make the following entries:</p> <p>(a) When there is an entry in item 62, enter the result of item 61 minus item 62.</p> <p>(b) When there is no entry in item 62, transfer entry from item 61.</p>

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

Element/Item Number		Standard
64a.-65.		Make no entry.
66.	Production to Count	Enter result from column 63.
67.	Total	Total of item 63 entries. If no entry in item 63, make no entry.

For items 68-72. When separate line entries are made for varying shares, stages, APH yields, price elections, types, etc., within the unit, and totals need to be kept separate for calculating indemnities, make no entry and follow the AIP’s instructions. Otherwise, make the following entries:

68.	Section II Total	Total of item 66 entries.
69.	Section I Total	Total of item 38 entries.
70.	Unit Total	The result of item 68 plus item 69.
71.	Allocated Prod.	(a) Total production, in whole pounds, allocated to this unit that is included in Sections I or II of the PW.  (b) Document how allocated production was determined and record supporting calculations in the Narrative or on a Special Report.  Refer to the LAM for instructions for determining allocated production.
72.	Total APH Prod.	Make the following entries:  (a) When there are entries in item 37 and/or item 71, enter the result of item 70 minus item 71 minus total of item 37.  (b) When there is no entry in item 71 and item 37, transfer entry from item 70.  Make no entry when separate APH yields are maintained by type/practice within the unit.

**The following required entries are not illustrated on the PW example below.**

73.	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 PW. Final indemnity inspections should be signed on the bottom line.
74.	Insured’s Signature and Date	Insured’s or insured’s authorized representative’s signature and date. Before obtaining the 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. Final indemnity inspections should be signed on the bottom line.
	Page Number	Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.

Form Standards –Production Worksheet (Continued)

PRODUCTION WORKSHEET EXAMPLE

1. Crop/Code # Papaya 0257	2. Unit # 0001-0001BU	3. Location Description 13 NORTH SHORE	7. Company Agency ANY COMPANY ANY AGENCY	8. Name of Insured I.M. INSURED
4. Date(s) of Damage MAY 15	5. Cause(s) of Damage WIND	6. Insured Cause % 100	12. Additional Units	13. Est. Prod. Per Acre
9. Claim # XXXXXXXXXX				11. Crop Year YYYY
10. Policy # XXXXXXX				14. Date(s) Notice of Loss 1st MM/DD/YYYY 2nd Final MM/DD/YYYY
15. Companion Policy(s)				

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL															B. POTENTIAL YIELD							
16. Field ID	17. Multi-Crop Code	18. Reported Acres	19. Determined Acres	20. Interest or Share	21. Risk	22. Type	23. Class	24. Sub-Class	25. Intended Use	26. Irr Practice	27. Cropping Practice	28. Organic Practice	29. Stage	30. Use of Acreage	31. Appraised Potential	32a. Moisture % Factor	32b. Shell %, Factor, or Value	33. Production Pre QA	34. Quality Factor	35. Production Post QA	36. Uninsured Causes	37. Total to Count
1A	NS		1.0	1.000		122					002		UH	UH	1300			1300		1300		1300
2A	NS		1.0	1.000		122					002		H	H								
39. TOTAL			2.0	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input type="checkbox"/> None <input checked="" type="checkbox"/> 41. Mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/>													42. TOTALS	1300		1300		1300

NARRATIVE (If more space is needed, attach a Special Report): . Determined acres were measured.

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed MM/DD/YYYY						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. Share Field ID	47b. Multi-Crop Code	48. Length or Diameter	49. Width	50. Depth	51. Deduction	52. Net Cubic Feet	53. Conversion Factor	54. Gross Prod.	55. Bu Ton (Lbs.) CWT	56. Shell/ Sugar Factor	57. FM% Factor	58a. Moisture % Factor	58b. Test WT Factor	59a. Adjusted Production	59b. Prod. Not to Count	60a. Production Pre-QA	60b. Value Mkt. Price	61. Quality Factor	62. Production to Count	63. Section II Total	64. Section I Total	65. Unit Total	66. Allocated Prod.	67. Total APH Prod.																			
Papaya Juice Inc									2000					2000		2000					2000	1300	3300		3300																		
201 Ridge Road, Kauai, HI																																											
67. TOTAL																					2000																						

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

**Representative Sample Requirements**

<b>Acres</b>	<b>Minimum Number of Samples</b>
0.1 – 10.0	The lesser 5 trees or 5% of the number of trees in the orchard.
10.1 – 100.0	5 trees plus 1 additional tree for each additional 10 acres (or fraction thereof).
100.1 or more	14 trees plus 1 additional tree for each additional 100.0 acres (or fraction thereof).