



United States
Department of
Agriculture



Federal Crop
Insurance
Corporation

FCIC-25640 (01-2024)

PECAN REVENUE LOSS ADJUSTMENT STANDARDS HANDBOOK

2024 and Succeeding Crop Years

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**UNITED STATES DEPARTMENT OF AGRICULTURE
FARM PRODUCTION AND CONSERVATION
RISK MANAGEMENT AGENCY**

TITLE: PECAN REVENUE LOSS ADJUSTMENT STANDARDS HANDBOOK	NUMBER: FCIC-25640 OPI: Product Management
EFFECTIVE DATE: 2024 and Succeeding Crop Years	ISSUE DATE: January 31, 2024
SUBJECT: Provides the procedures and instructions for administering the Pecan Revenue crop insurance program.	APPROVED: <i>/s/ John W. Underwood for</i> Deputy Administrator for Product Management

REASON FOR ISSUANCE

This handbook is being issued to provide loss adjustment procedures and instructions for administering the Pecan Revenue Crop Insurance Program beginning with the 2024 crop year. This handbook replaces FCIC-25640, 2020 Pecan Revenue Loss Adjustment Standards Handbook, dated November 25, 2019. This handbook is effective for the 2024 and succeeding crop years and is not retroactive to any 2023 or prior crop year determinations. This handbook is effective upon approval and until obsoleted.

SUMMARY OF CHANGES

Listed below are the changes to the 2024 FCIC-25640 Pecan Revenue Loss Adjustment Standards Handbook with significant content change. All changes, and additions are highlighted. Minor changes and corrections are not included in this listing. *** used throughout the handbook indicate where major deletions occurred.

Reference	Description of Change
Throughout	Updated to External Handbook Standards.
Throughout	Reformatted the handbook into parts, paragraphs, subparagraphs, and exhibits in accordance with the new handbook standards format. Many paragraphs and sections within the handbook were rewritten or relocated to increase clarity and understanding. Throughout the handbook, references were revised to reflect the new handbook format, removal and rearrangement of various sections and tables. Throughout the amended pages, changes were made to correct spelling, punctuation, formatting and to correct subparagraph and section numbering.
Para. 1B	Added source of authority.
Para. 1C	Added Civil Rights statement.
Para. 1D	Updated Related Handbook information.
Para. 11B	Updated portions of Para. 11B to align with CP updates.
Exhibit 2	Added language at the beginning of Exhibit 2.
Exhibit 2	Updated the definition of “Direct Marketing”.

PECAN REVENUE LOSS ADJUSTMENT STANDARDS HANDBOOK

TABLE OF CONTENTS

PART 1: GENERAL INFORMATION AND RESPONSIBILITIES	1
1 General Information.....	1
2 AIP Responsibilities	2
3-10 Reserved.....	3
PART 2: POLICY INFORMATION	4
11 Insurability	4
12-20 Reserved.....	5
PART 3: APPRAISALS	6
21 Pecan Appraisals	6
22 Appraisal Methods	7
23 Market Price for Appraised Production.....	8
24 Appraisal Deviations and Modifications	8
25 General Information for Worksheet Entries and Completion Procedures.....	9
26-30 Reserved.....	9
PART 4: SUMMARY OF HARVESTED PECAN PRODUCTION.....	10
31 Harvested Production Information.....	10
32-40 Reserved.....	11
PART 5: PRODUCTION WORKSHEET	12
41 General Information for Production Worksheet Entries and Completion Procedures	12
42-50 Reserved.....	12
EXHIBITS	13
Exhibit 1 Acronyms and Abbreviations	13
Exhibit 2 Definitions	14
Exhibit 3 Form Standards – Appraisal Worksheet	16
Exhibit 4 Form Standards – Summary of Harvested Pecan Production Worksheet	19
Exhibit 5 Form Standards – Production Worksheet.....	22
Exhibit 6 Reference Material	38

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 requirements for adjusting losses in a uniform and timely manner. The RMA issued standards for this crop and crop year are in effect as of the signature date for this crop handbook located at: www.rma.usda.gov/Policy-and-Procedure/Loss-Adjustment-Standards---25000.

This handbook remains in effect until superseded by reissuance. A bulletin or FAD can supersede selected portions of the handbook.

B. Source of Authority

Refer to the LAM for sources of authority.

C. Title VI of the Civil Rights Act of 1964

The USDA prohibits discrimination against its customers. Title VI of the Civil Rights Act of 1964 provides that “No person in the United States shall, on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance.” Therefore, programs and activities that receive Federal financial assistance must operate in a non-discriminatory manner. Also, a recipient of RMA funding may not retaliate against any person because they opposed an unlawful practice or policy, or made charges, testified or participated in a complaint under Title VI.

It is the AIPs’ responsibility to ensure that standards, procedures, methods and instructions, as authorized by FCIC in the sale and service of crop insurance contracts, are implemented in a manner compliant with Title VI. Information regarding Title VI of the Civil Rights Act of 1964 and the program discrimination complaint process is available on the USDA public website at www.ascr.usda.gov. For more information on the RMA Non-Discrimination Statement see the DSSH.

1 General Information (Continued)

D. Related Handbooks

The following table provides handbooks related to this handbook.

Handbook	Relation/Purpose
CIH	This handbook provides the official FCIC-approved underwriting standards for policies administered by AIPs for the General Administrative Regulations, Common Crop Insurance Policy Basic Provisions, and Area Risk Protection Regulations.
DSSH	This handbook provides the official FCIC-approved form standards for use in the sale and service of any eligible Federal crop insurance policy; required statements and disclosures; and the standards for submission and review of non-reinsured supplemental policies in accordance with the SRA.
GSH	This handbook provides the official FCIC-approved standards for policies administered by AIPs under the General Administrative Regulations, Common Crop Insurance Policy Regulations Basic Provisions, including the Catastrophic Risk Protection Endorsement; the Area Risk Protection Insurance Regulations Basic Provisions; the Stacked Income Protection Plan of Insurance; the Rainfall Index Plan; and the Whole-Farm Revenue Protection Pilot Policy.
LAM	This handbook provides the official FCIC-approved general loss adjustment standards for all levels of insurance provided under FCIC unless a publication specifies that none or only specified parts of this handbook apply.
RPAM	This handbook provides specific procedural requirements for adjusting tree crop losses. An insurance provider can authorize the use of the RPAM in lieu of crop-specific appraisal procedures as authorized in a Crop LASH.

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

E. CAT Coverage

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

F. Irrigated Practice

Refer to the DSSH for irrigated practice guidelines.

2 AIP Responsibilities

A. Utilization of Standards

All AIPs shall 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 described in the LAM.

D. Form Standards

- (1) The entry items in [Exhibits 3 through 5](#) are the minimum requirements for the Appraisal Worksheets, Summary of Harvested Production Worksheet, and the Claim Form (hereafter referred to as "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 through 5](#). The current Non-Discrimination Statement and Privacy Act Statement can be found on the RMA website at www.rma.usda.gov/About-RMA/Laws-and-Regulations/Required-Statements 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 point size of font, and so forth).

PART 2: POLICY INFORMATION

11 Insurability

A. General Information

- (1) This section lists most insurability requirements for pecans. Refer to the BP, CP, and SP for a complete list of insurability requirements.
- (2) AIPs shall determine if the insured has complied with all of the policy provisions of the insurance contract.

B. Insured Crop

The insured crop will be all the pecans in the county:

- (1) that are grown for harvest as pecans;
- (2) in which the insured has a share;
- (3) for which a premium rate is provided by the actuarial documents;
- (4) that are in an orchard that consists of a minimum of one (1) contiguous acre unless allowed by SP;
- (5) that are grown in an orchard that, if inspected, is considered acceptable by the AIP;
- (6) that are grown on trees that have produced at least 600 pounds of pecans in-shell per acre (or an amount provided in the SP) in at least one of the previous four crop years, unless otherwise allowed by WA. This amount of production must be achieved subsequent to any top work that occurs within a unit;
- (7) that are grown on varieties or a grouping of varieties within a unit that are not designated as uninsurable in the SP; and
- (8) that are not (unless allowed by the SP or by WA):
 - (a) grown on trees that have been hedged;
 - (b) direct marketed to consumers; or
 - (c) interplanted with another perennial crop.

C. Unit Division

- (1) Unless acreage is removed or the insured fails to provide acceptable records necessary to determine a loss, for both years of the two-year coverage module a unit will be:
 - (a) an enterprise unit as defined in Section 1 of the BP and Section 2 of the CP;
 - (b) a basic unit as defined in Section 1 of the BP; and
 - (c) optional units as defined in the CP.

- (2) Unit structure will be determined when acreage is reported but may be adjusted or combined when adjusting a loss. However, no further unit division may be made after the acreage reporting date of the first year of the two-year coverage module for any reason. If the insured is unable to provide separate acceptable records at the time of loss for any:
 - (a) optional unit, the units must be combined to reflect the structure for which production records are available; or
 - (b) basic unit, commingled production or revenue must be allocated to each basic unit in proportion to the liability on the harvested acreage for each unit.

- (3) For more information on unit structure, refer to the CP, CIH, BP, and the LAM.

12-20 Reserved

PART 3: APPRAISALS

21 Pecan Appraisals

A. General Information

- (1) Potential production for all types of inspections will be appraised in accordance with the procedures specified in this handbook and the LAM.
- (2) Circumstances that require an appraisal include (but are not limited to):
 - (a) when the insured chooses not to harvest acreage;
 - (b) production remains on harvested acreage;
 - (c) if verifiable production records may not be available; or
 - (d) if any production will be sold by direct marketing.
- (3) Make separate appraisals for each pecan variety grown in the orchard, as applicable.
- (4) Within the policy provisions is a requirement that an insured file a “notice of damage or loss:”
 - (a) Within three days of initial discovery of damage, or within three days of the date that harvest of the damaged variety should have started if the crop will not be harvested.
 - (b) At least 15 days before harvest begins if any production from any unit will be direct marketed to consumers, if allowed by the SP or by WA. Failure to give timely notice that production will be sold by direct marketing will result in an appraised dollar value of production to count that is not less than the amount of insurance per acre for the direct-marketed acreage if such failure results in the AIP’s inability to make the required appraisal.
 - (c) At least 15 days prior to the beginning of harvest if a claim for indemnity is to be filed or immediately if a loss occurs or becomes evident during harvest.
 - (d) Refer to the BP for more information regarding the requirements for filing a “notice of damage or loss.”
- (5) The insured must not sell, destroy, or dispose of the damaged crop until after the AIP has given written consent to do so.
- (6) If the insured fails to meet the requirements listed above and such failure results in the AIP’s inability to inspect the damaged production, all such production will be considered undamaged and included as production to count.
- (7) AIP representatives will set appraisal dates whenever possible after the crop has reached maturity.

B. Selecting Representative Samples for Appraisals

- (1) Make a general examination of all acreage in the unit. Determine the number and general location of trees used as representative samples based on:
 - (a) total acreage and number of trees;
 - (b) extent of variation in the amount of production or damage within the acreage and location of the nuts on the tree;
 - (c) percent of each variety in the acreage;
 - (d) tree age, size, density, planting pattern, and vigor;
 - (e) the acreage in the unit from which nuts have been harvested and the extent of variation in the amount of unharvested nuts on the trees; and
 - (f) whether or not any areas have been partially harvested.
- (2) When variable damage causes the crop potential to be significantly different within the same orchard, or when the insured wishes to destroy a portion of the orchard; split the orchard into sub-orchards, and appraise each orchard or sub-orchard separately.
- (3) Use as many sample trees as necessary to accurately determine potential production, but not less than the minimum required in [Exhibit 6](#), Table A (Minimum Representative Sample Requirements) for each orchard or sub-orchard.
- (4) The RPAM may be used at the discretion of the AIP to appraise the crop production. The RPAM can be found on the RMA website or successor website. Use this method in lieu of appraisal methods in the Pecan Revenue crop loss adjustment handbook, as applicable.

22 Appraisal Methods

A. General Information

These instructions provide information on appraisal methods for:

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

B. Harvested Sample from Representative Trees

- (1) The loss adjuster shall:
 - (a) Arrange with the insured to harvest nuts on the ground under the representative trees after the crop has reached maturity.
 - (b) Arrange with the insured to jointly determine the trees to be selected for this representative sample.
 - (c) Make a sketch map of the orchard and mark the sample trees by row number and tree count within the chosen row.
 - (d) Use the production from the representative trees to determine the appraisal.
 - (e) Be present when the representative trees are harvested.
- (2) Neither the type of producing operation nor economic considerations (e.g., cost of harvesting) are to be considered when establishing appraised production to count.

C. Applying Harvested Acreage Yield to Unharvested Acreage

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

23 Market Price for Appraised Production

The value for appraised production will be established by using the Market Price (refer to the definition of Market Price in [Exhibit 2](#)).

24 Appraisal Deviations and Modifications

A. Deviations

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

B. Modifications

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

25 General Information for Worksheet Entries and Completion Procedures

- (1) Include the AIP's name in the appraisal worksheet title if not preprinted on the worksheet or when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the AIP) when a worksheet entry is not provided.
- (3) When a remarks section is not included on the form, document pertinent information about the appraisal, including any appropriate calculations, on a Special Report and attach to the worksheet.
- (4) Standard appraisal worksheet items are numbered consecutively in [Exhibit 3](#). Example appraisal worksheets are also provided to illustrate how to complete item entries.
- (5) For all zero appraisals, refer to the LAM.

26-30 Reserved

PART 4: SUMMARY OF HARVESTED PECAN PRODUCTION

31 Harvested Production Information

A. General Information

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

B. Documentation Forms

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

- (1) grower statements;
- (2) buyer load delivery receipts; and
- (3) other forms that contain harvested production information and are acceptable to the AIP.

C. Accounting for Production

- (1) A claim cannot be settled until harvest is complete.
- (2) Do not complete the Summary Worksheet until all production which will be sold during the harvest period is sold. It may be necessary to distinguish between marketable unsold harvested production (stored) and unsold harvested production which is not and will not be sold due to damage from an insurable cause of loss.

D. Value for Harvested Production

- (1) The value for harvested production will be established by using the actual price received each day for any sold pecan production.

Exception: The market price must be used if:

- (a) the price received is not verifiable by sales receipts from a disinterested third party;
 - (b) the pecan production was direct marketed; or
 - (c) excluding pecans sold under contract, the price received is less than 95 percent of the lowest AMS price for the nearest location for similar quality, quantity, and variety of in-shell pecans published during the week the pecans are sold. If AMS prices are not published for the week the pecans are sold, the price received will be not less than 95 percent of the lowest price per pound for in-shell pecans of the same variety or varieties insured offered by buyers in the area where the insured normally markets the pecans or the area nearest the insured if prices are not available in the immediate area on the day the pecans are sold.
- (2) The value of any stored unsold harvested production will be determined by multiplying the market price times the pounds (in-shell basis) of marketable pecans in storage.
 - (3) Refer to the CP, SP, and [Exhibit 2](#) for more information on the definition of market price.
 - (4) If direct marketing is allowed by the SP or by WA, review those documents for any required adjustments in determining “market price.”

32-40 Reserved

PART 5: PRODUCTION WORKSHEET

41 General Information for Production Worksheet Entries and Completion Procedures

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

42-50 Reserved

EXHIBITS

Exhibit 1 Acronyms and Abbreviations

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

Approved Acronym/Abbreviation	Term
AIP	Approved Insurance Provider
AMS	Agricultural Marketing Service
BP	Basic Provisions-Common Crop Insurance Policy
CAT	Catastrophic Risk Protection
CIH	Crop Insurance Handbook
CLU	Common Land Unit
COFO	Commercially Objectionable Foreign Odor
CP	Crop Provisions
DSSH	Document Supplemental Standards Handbook
FAD	Final Agency Determination
FCIC	Federal Crop Insurance Corporation
FDA	Food and Drug Administration
FSA	Farm Service Agency
GPS	Global Positioning System
GSH	General Standards Handbook
LAM	Loss Adjustment Manual
NPP	Nuts Per Pound
PW	Production Worksheet
QA	Quality Adjustment
QAF	Quality Adjustment Factor
RMA	Risk Management Agency
RPAM	Random Path Appraisal Method
SP	Special Provisions
SRA	Standard Reinsurance Agreement
UUF	Uninsured Unavoidable Fire
WA	Written Agreement

See the BP, GSH, CP, and ISH for definitions not specific to loss adjustment.

Amount of Insurance (per acre): The amount determined by multiplying the insured's approved average revenue per acre by the coverage level percentage elected.

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

- (1) the average of the two most recent consecutive years of the insured's gross sales per acre and two years of the T-revenue; or
- (2) if the insured does not provide any gross sales records, the T-revenue.

Average Gross Sales (per acre): The insured's gross sales of pecans for a crop year divided by the net acres of pecans grown during that crop year.

Direct Marketing: In addition to the definition contained in section 1 of the BP, the sale of the insured crop directly to consumers without the intervention of an intermediary including a sheller. An additional example of direct marketing includes the producer shelling and packing their own pecans.

Gross Sales: Total value of in-shell pecans grown during a crop year.

Harvest: Collecting mature pecans from the orchard.

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

In-Shell Pecans: Pecans that are removed from the orchard with the nut-meats in the shell.

Market Price:

- (1) The average of the AMS prices for the nearest location for similar quality, quantity, and variety of in-shell pecans published during the week the insured sells any pecans, harvests pecans if they are not sold, or pecans are appraised if the insured is not harvesting them, unless otherwise provided in the SP.
- (2) If AMS prices are not published for the week, the average price per pound for in-shell pecans of the same variety or varieties insured offered by buyers on the day the insured sells any pecans, harvests any pecans if they are not sold, or pecans are appraised if they are not going to be harvested, in the area in which the insured normally markets the pecans. If buyers are not available in the immediate area, the AIP will use the average in-shell price per pound offered by buyers nearest to the insured's area.
- (3) If neither AMS prices nor local market prices are available for the week the pecans were harvested, use the most recent AMS report for your area, or the area nearest to you if a report is not available for your area to determine the market price.

Scion: Twig or portion of a pecan variety used in top work.

Sequentially Thinned: A method of systematically removing pecan trees for the purpose of improving sunlight penetration and maintaining the proper spacing necessary for continuous production.

Top Work: To graft scions of one pecan variety onto the tree or branch of another pecan variety.

Transitional Revenue (T-revenue): A value determined by FCIC and published in the actuarial documents.

Two-Year Coverage Module: A two-crop-year subset of a continuous policy in which the insured agrees to insure the crop for both years of the module, and the insurance provider agrees to offer the same premium rate, amount of insurance per acre, coverage level, terms and conditions of insurance for each year of coverage except for legislatively mandated changes, as long as all policy terms and conditions are met for each year of the coverage module, including the timely payment of premium, and the insured has not done anything that would result in a revision to these terms, as specified in the policy.

Exhibit 3 Form Standards – Appraisal Worksheet

Verify and/or make the following entries for each appraisal worksheet element/item number. A completed appraisal worksheet example is at the end of this exhibit. For general form standards and other general information, see [Subparagraph 2D](#) and [Paragraph 25](#).

Element/Item Number	Description
Company	Name of the AIP, if not preprinted on the worksheet (Company Name).
1. Insured’s Name:	Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.
2. Policy Number:	Insured’s assigned policy number.
3. Claim Number:	Claim number as assigned by the AIP.
4. Unit Number:	Unit number from the Summary of Coverage after it is verified to be correct.
5. Crop Year:	Four-digit crop year, as defined in the policy, for which the claim has been filed.
6. Cause of Damage:	Name of insured cause of loss. Refer to the LAM for cause of loss and applicable codes. If it is evident that no indemnity is due, enter “NONE.” If an insured cause of loss is coded as “Other,” explain in the Remarks section of the Appraisal Worksheet.
7. Date of Damage:	First three letters of the month during which most of the insured damage (including progressive damage) occurred. Include the specific date where applicable as in the case of hail damage (e.g., Aug. 11).
8. Unit Acres:	Number of determined acres, to tenths, in orchard or sub-orchard of the unit being appraised. If the pecan orchard has no established planting pattern refer to Exhibit 6 , Table C.
9. Orchard ID:	Orchard or sub-orchard identification symbol.
10. Pounds of Pecans Per Sample Tree:	Number of pounds of pecans from the ground under each sample tree, rounded to tenths.
11. Total Pounds Pecans:	Sum of entries in item 10, in pounds to tenths.
12. Number of Trees Sampled:	The total number of trees sampled.
13. Pounds Per Tree:	Total Pounds Pecans (item 11) divided by Number of Samples (item 12), results in pounds rounded to tenths.
14. Trees Per Acre:	Number of bearing trees per acre. Refer to Exhibit 6 , Table B.
15. Pounds Per Acre:	Pounds per Tree (item 13) times Trees per Acre (item 14), result rounded to whole pounds.
16. Acres Per Plot:	Number of acres appraised for each sample plot. If the pecan orchard has no established planting pattern refer to Exhibit 6 , Table C.
17. Total Pounds Per Plot:	Pounds per Acre (item 15) times Acres per Plot (item 16), rounded to whole pounds.
18. Total Appraisal (Pounds):	Enter the sum of the item 17 entries.
19. Total Number of Acres:	Total the number of acres appraised (item 16) for all sample plots.

Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

Element/Item Number	Description
20. Average Pounds Per Acre:	Total Appraisal (item 18) divided by Total Number of Acres (item 19). Round to the nearest whole pound. Transfer this entry to item 31 “Appraised Potential” on the PW.
21. Remarks:	Remarks pertinent to the appraisal, sampling, conditions in general (e.g., very hot and dry), etc. Document how any appraisals for uninsured causes of loss were determined.
22. Adjuster’s Signature, Code Number, and Date:	Signature of adjuster, code number and date signed after the insured (or insured’s authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the PW.
23. 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, etc., which may not be readily understood.
24. Page Number:	Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

For Illustration Purposes Only PECAN REVENUE APPRAISAL WORKSHEET		COMPANY NAME: <p style="text-align: center;">Any Company</p>					1. INSURED'S NAME <p style="text-align: center;">I. M. Insured</p>					
		2. POLICY NUMBER <p style="text-align: center;">XXXXXXXX</p>			3. CLAIM NUMBER <p style="text-align: center;">XXXXX</p>			4. UNIT NUMBER <p style="text-align: center;">0001-0001BU</p>				
		5. CROP YEAR <p style="text-align: center;">YYYY</p>		6. CAUSE OF DAMAGE <p style="text-align: center;">Freeze</p>				7. DATE OF DAMAGE <p style="text-align: center;">Dec 10</p>		8. UNIT ACRES <p style="text-align: center;">22.5</p>		
9. ORCHARD ID	10. POUNDS OF PECANS PER SAMPLE TREE					11. TOTAL POUNDS PECANS	12. NUMBER OF TREES SAMPLED	13. POUNDS PER TREE	14. TREES PER ACRE	15. POUNDS PER ACRE	16. ACRES PER PLOT	17. TOTAL POUNDS PER PLOT
	10.0	9.0	9.0	10.0	9.0							
A-1						47.0	÷ 5 =	9.4	x 14 =	132	x 5.0 =	660
A-2	9.0	10.0	9.0	6.0	6.0	40.0	÷ 5 =	8.0	x 14 =	112	x 5.0 =	560
A-3	12.0	9.0	9.0	11.0	9.0	50.0	÷ 5 =	10.0	x 14 =	140	x 5.0 =	700
							÷ =		x =		x =	
							÷ =		x =		x =	
							÷ =		x =		x =	
							÷ =		x =		x =	
							÷ =		x =		x =	
							÷ =		x =		x =	
21. REMARKS						18. TOTAL APPRAISAL (POUNDS)					1920	
Distance between trees—55 ft. x 55 ft.						19. TOTAL NUMBER OF ACRES					15.0	
						20. AVERAGE POUNDS PER ACRE (18÷19)					128	

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

Exhibit 4 Form Standards – Summary of Harvested Pecan Production Worksheet

Verify and/or make the following entries for each summary of harvested PW element/item number. A completed summary of harvested PW example is at the end of this exhibit. For general form standards and other general information, see [Subparagraph 2D](#) and [Paragraph 31](#).

Element/Item Number	Description
Company	Name of the AIP, if not preprinted on the worksheet (Company Name).
1. Insured’s Name:	Name of insured that identifies exactly the person (legal entity) to whom the policy is issued.
2. Crop Year:	Four-digit crop year, as defined in the policy, for which the claim is filed.
3. Policy Number:	Insured’s assigned policy number.
4. Claim Number:	Claim number as assigned by the AIP.
5. Unit Number:	Unit number from the Summary of Coverage after it is verified to be correct.
6. Unit Acres:	Number of determined acres, to tenths, in orchard or sub-orchard of the unit being appraised. If the pecan orchard has no established planting pattern refer to Exhibit 6 , Table C.
7. Name, Address, and Phone Number of Buyer:	The name, address, and phone number of the buyer from the harvested production documentation form. Refer to Subparagraph 31B .
8. Date Received:	Date (e.g., MM/DD/YYYY) nuts are received by the buyer. This should be the same date shown on the harvested production documentation form.
9. Receipt Number:	Applicable number from the harvested production documentation form.
10. Pounds Harvested:	Pounds of harvested nuts (rounded to the nearest whole pound) from the harvested production documentation forms.
11. Price:	In the appropriate column under “Price,” record the “Price Received” or the “Market Price” (AMS Price or Ave. Area Price) in cents per pound to two-decimal places (e.g., 0.65, etc.) for sold harvested production (Refer to Paragraph 31D). For appraised harvested and unharvested production, record the “Market Price” (AMS Price or Avg. Area Price) as defined in the CP and the SP (Refer to Paragraph 23).
12. Line Harvested Value:	Pounds Harvested Nuts (item 10) times the value entered under “Price” (item 11), results in dollars and cents.
13. Total Harvested Pounds:	Total of item 10 entries, (results in whole pounds).
14. Total Harvested Value:	Total of item 12 entries, (results in dollars and cents).
15. Weighted Average Value per Pound:	Total Harvested Value (item 14) divided by Total Harvested Pounds (item 13). (Results rounded in dollars and cents.) This value is transferred to the PW, Section II, column “64a” as a separate line entry for each Summary of Harvested Pecan PW completed.

Exhibit 4 Form Standards – Summary of Harvested Pecan Production Worksheet (Continued)

Element/Item Number	Description
16. Remarks:	Remarks pertinent to any entries or calculations on the worksheet.
17. Insured's Signature & Date:	Insured's (or insured's authorized representative's) signature and date. Before obtaining insured's signature, review all entries on the PW with the insured (or insured's authorized representative), particularly explaining codes, etc., that may not be readily understood.
18. Adjuster's Signature and Code Number, & Date:	Adjuster's Signature and Code Number, & Date: Signature of adjuster, code number and date signed after the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Summary Worksheet (if available); otherwise, document the appraisal date in the Narrative of the PW.
19. Page Number:	Page numbers - (Example: Page 1 of 1, or Page 1 of 2, Page 2 of 2, etc.).

Exhibit 5 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. For general form standards and other general information, see [Subparagraph 2D](#) and [Paragraph 41](#).

Element/Item Number	Description
1. Crop/Code #:	"Pecans" (0020).
2. Unit #:	Unit number from the Summary of Coverage after it is verified to be correct.
3. Location Description:	Land location that identifies the legal description, if available, and the location of the unit (e.g., section, township, and range; FSA Farm Numbers; FSA CLU and tract numbers; GPS identifications; or Grid identifications) as applicable for the crop.
4. Date(s) of Damage:	First three letters of the month(s) during which the determined insured damage occurred for the inspection and cause(s) of loss listed in item 5 below. If no entry in item 5 below, make no entry. For progressive damage, enter the month that identifies when the majority of the insured damage occurred. Include the specific date where applicable as in the case of hail damage (e.g., Aug 11). Enter additional dates of damage in the extra spaces, as needed. If more space is needed, document the additional dates of damage in the Narrative (or on a Special Report). Refer to the illustration in item 6 below. If there is no insurable cause of loss, and a no indemnity due claim will be completed, make no entry.
5. Cause(s) of Damage:	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. If an insured cause(s) of damage is coded as "Other," explain in the Narrative. Enter additional causes of damage in the extra spaces, as needed. If more space is needed, document the additional determined insured causes of damage in the Narrative (or on a Special Report). Refer to the illustration in item 6 below. 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).

Exhibit 5 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard																		
<p>6. Insured Cause %:</p>	<p>Preliminary: Make no entry.</p> <p>Final: 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. 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%. If there is no insurable cause of damage, and a no indemnity due claim will be completed, make no entry.</p> <p>Example entries for items 4-6 and the Narrative, reflecting entries for multiple dates of damage, the corresponding insured causes of damage and insured cause percent:</p> <table border="0" data-bbox="548 758 1502 909"> <tr> <td>4. Date of damage:</td> <td>Jun 5</td> <td>July 15</td> <td>Aug 3</td> <td>Sept 19</td> <td>Oct 20</td> </tr> <tr> <td>5. Cause(s) of Damage:</td> <td>Hail</td> <td>Tornado</td> <td>Flood</td> <td>Frost</td> <td>Freeze</td> </tr> <tr> <td>6. Insured Cause %:</td> <td>25</td> <td>20</td> <td>10</td> <td>20</td> <td>15</td> </tr> </table> <p>Narrative: Date of additional damage – Nov 1; cause of damage – Excess wind; Insured cause percent – 10%.</p>	4. Date of damage:	Jun 5	July 15	Aug 3	Sept 19	Oct 20	5. Cause(s) of Damage:	Hail	Tornado	Flood	Frost	Freeze	6. Insured Cause %:	25	20	10	20	15
4. Date of damage:	Jun 5	July 15	Aug 3	Sept 19	Oct 20														
5. Cause(s) of Damage:	Hail	Tornado	Flood	Frost	Freeze														
6. Insured Cause %:	25	20	10	20	15														
<p>7. Company/Agency:</p>	<p>Name of AIP and agency servicing the contract.</p>																		
<p>8. Name of Insured:</p>	<p>Name of insured that identifies exactly the person (legal entity) to whom the policy is issued.</p>																		
<p>9. Claim #:</p>	<p>Claim number as assigned by the AIP.</p>																		
<p>10. Policy #:</p>	<p>Insured’s assigned policy number.</p>																		
<p>11. Crop Year:</p>	<p>Four-digit crop year, as defined in the policy, for which the claim is filed.</p>																		
<p>12. Additional Units:</p>	<p>Preliminary: Make no entry.</p> <p>Final: Unit number(s) for all non-loss units for the crop at the time of final inspection. A non-loss unit is any unit for which a PW has not been completed. Additional non-loss units may be entered on a single PW. If more spaces are needed for non-loss units, enter the unit numbers identified as “Non-loss Units,” in the narrative or on an attached Special Report.</p>																		
<p>13. Est. Prod. Per Acre:</p>	<p>Preliminary: Make no entry.</p> <p>Final: Estimated yield per acre, in whole in-shell pounds, of all non-loss units for the crop at the time of final inspection.</p>																		

Exhibit 5 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
<p>14. Date(s) Notice of Loss:</p>	<p>Preliminary:</p> <ul style="list-style-type: none"> a. Date the notice of damage or loss was given for the unit in item 2, in the 1st or 2nd space, as applicable. Enter the complete date (MM/DD/YYYY). b. A third notice of damage or loss for a preliminary inspection (if needed) requires an additional set of PW. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set of PW. c. Reserve the “Final” space on the first page of the first set of PW for the date of notice for the final inspection. d. If the inspection is initiated by the AIP, enter “Company Insp.” Instead of the date. e. If the notice does not require an inspection, document as directed in the Narrative instructions. <p>Final: Transfer the last date (in the 1st or 2nd space from the first or second set of PW) to the final space on the first page of the first set of PW if a final inspection should be made as a result of the notice. Always enter the complete date of notice (MM/DD/YYYY) for the “Final” inspection in the final space of the first set of PW. For a delayed claim, refer to the LAM.</p>
<p>15. Companion Policies:</p>	<ul style="list-style-type: none"> a. If no other person has a share in the unit (insured has a 100 percent share), make no entry. b. In all cases where the insured has less than a 100 percent share of a loss-affected unit, ask the insured if the other person sharing in the unit has a multiple-peril contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter “None.” <ul style="list-style-type: none"> (1) 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. (2) 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. (3) If unable to verify the existence of a companion contract, enter “Unknown” and contact the AIP for further instructions.

Exhibit 5 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
15. Companion Policies (Continued):	c. Refer to the LAM for further information regarding companion contracts.

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

- (1) rate classes, types, classes, sub-classes, intended uses, irrigated practices, cropping practices, or organic practices, as applicable;
- (2) appraisals;
- (3) stages or intended use(s) of acreage;
- (4) shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (5) appraisals for damage due to hail or fire if Hail and Fire Exclusion is in effect.

Element/Item Number	Standard
16. Field ID:	The field identification symbol from a sketch map or an aerial photo. Refer to the Narrative.
17. Multi-Crop Code:	The applicable two-digit code for first crop and second crop. Refer to the LAM for instructions regarding entry of first crop and second crop codes.
18. Reported Acres:	In event of over-reported acres, handle in accordance with the individual AIP's instructions. In the event of under-reported acres, enter the reported acres to tenths for the orchard or sub-orchard. If there are no under-reported acres make no entry.

Exhibit 5 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
<p>19. Determined Acres:</p>	<p>Refer to the LAM and CIH for definition of acceptable determined acres used herein and how acres for perennial crops are determined. Determined acres to tenths for the orchard or sub-orchard for which consent is given for other use and/or:</p> <ul style="list-style-type: none"> a. Put to other use without consent. b. Abandoned. c. Damaged by uninsured causes. d. For which the insured failed to provide acceptable records of production. e. From which production was sold by direct marketing if the insured failed to meet the requirements in the CP. <p>Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements.</p> <p>Final: Determined acres to tenths. Acreage breakdowns within a unit may be estimated (refer to the LAM) if a determination is impractical.</p> <p>Note: Account for all planted acreage in the unit.</p> <p>Note: Refer to Exhibit 6, Table C if the pecan orchard has no established planting pattern to establish insurable acres.</p>
<p>20. Interest or Share:</p>	<p>Insured’s interest in the crop to three decimal places as determined at the time of inspection. If shares vary on the same unit, use separate line entries.</p>
<p>21. Risk:</p>	<p>Three-digit code for correct “Rate Class” specified on the actuarial document maps. If the “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. Unrated land is uninsurable without a WA.</p>
<p>22. Type:</p>	<p>Three-digit code, 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 appropriate three-digit code from the actuarial documents, make no entry.</p>

Exhibit 5 Form Standards – Production Worksheet (Continued)

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

Exhibit 5 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard														
29. Stage:	<p>Preliminary: Make no entry.</p> <p>Final: Stage abbreviation as shown below.</p> <table border="0"> <thead> <tr> <th data-bbox="548 373 727 405">Stage</th> <th data-bbox="743 373 902 405">Explanation</th> </tr> </thead> <tbody> <tr> <td data-bbox="548 443 597 474">"P"</td> <td data-bbox="743 443 1498 667">Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, for which the insured failed to provide records of production which are acceptable to the AIP, or for which production was sold by direct marketing if the insured failed to meet the requirements in the CP.</td> </tr> <tr> <td data-bbox="548 705 597 737">"H"</td> <td data-bbox="743 705 883 737">Harvested.</td> </tr> <tr> <td data-bbox="548 774 618 806">"UH"</td> <td data-bbox="743 774 1344 806">Unharvested or put to other use with consent.</td> </tr> <tr> <td data-bbox="548 844 610 875">"TZ"</td> <td data-bbox="743 844 1425 917">UUF/Third Party Damage – Zero production on same acreage.</td> </tr> <tr> <td data-bbox="548 955 610 987">"TA"</td> <td data-bbox="743 955 1498 1029">UUF/Third Party Damage – Appraised production on same acreage.</td> </tr> <tr> <td data-bbox="548 1066 610 1098">"TH"</td> <td data-bbox="743 1066 1498 1140">UUF/Third Party Damage – Harvested production on same acreage.</td> </tr> </tbody> </table> <p>Gleaned Acreage: Refer to the LAM for information on gleaning.</p>	Stage	Explanation	"P"	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, for which the insured failed to provide records of production which are acceptable to the AIP, or for which production was sold by direct marketing if the insured failed to meet the requirements in the CP.	"H"	Harvested.	"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.
Stage	Explanation														
"P"	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, for which the insured failed to provide records of production which are acceptable to the AIP, or for which production was sold by direct marketing if the insured failed to meet the requirements in the CP.														
"H"	Harvested.														
"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.														

Exhibit 5 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard														
<p>30. Use of Acreage:</p>	<p>Enter the applicable abbreviation as follows:</p> <table border="0"> <thead> <tr> <th data-bbox="548 289 954 321">Use</th> <th data-bbox="954 289 1515 321">Explanation</th> </tr> </thead> <tbody> <tr> <td data-bbox="548 359 954 390">“Bulldozed” and so forth</td> <td data-bbox="954 359 1515 390">Use made of acreage.</td> </tr> <tr> <td data-bbox="548 428 954 459">“WOC”</td> <td data-bbox="954 428 1515 459">Other use without consent.</td> </tr> <tr> <td data-bbox="548 497 954 529">“SU”</td> <td data-bbox="954 497 1515 529">Solely uninsured.</td> </tr> <tr> <td data-bbox="548 567 954 598">“ABA”</td> <td data-bbox="954 567 1515 598">Abandoned without consent.</td> </tr> <tr> <td data-bbox="548 636 954 667">“H”</td> <td data-bbox="954 636 1515 667">Harvested.</td> </tr> <tr> <td data-bbox="548 705 954 737">“UH”</td> <td data-bbox="954 705 1515 737">Unharvested.</td> </tr> </tbody> </table> <p>Important: Verify any “Use of Acreage” entry. If the final use of the acreage was not as indicated, strike out the original line and initial it. Enter all data on a new line showing the correct “Use of Acreage.”</p> <p>Reminder: Refer to the LAM for information on gleaning.</p>	Use	Explanation	“Bulldozed” and so forth	Use made of acreage.	“WOC”	Other use without consent.	“SU”	Solely uninsured.	“ABA”	Abandoned without consent.	“H”	Harvested.	“UH”	Unharvested.
Use	Explanation														
“Bulldozed” and so forth	Use made of acreage.														
“WOC”	Other use without consent.														
“SU”	Solely uninsured.														
“ABA”	Abandoned without consent.														
“H”	Harvested.														
“UH”	Unharvested.														
<p>31. Appraised Potential:</p>	<p>Per-acre appraisal in whole pounds of potential production for the acreage appraised. Refer to Part 4, “Appraisals Methods” for additional instructions. If there is no potential on UH acreage, enter “0.” Refer the LAM for procedures for documenting zero yield appraisals.</p>														
<p>32a.-32b.</p>	<p>Make no entry.</p>														
<p>33. Shell %, Factor, or Value:</p>	<p>Enter the market price per pound in accordance with the CP definition, in dollars and cents, for the appraised production. Document in the Narrative the names, addresses and phone numbers of the buyers who were contacted to establish the market price, and the calculation of the market price (refer to Paragraph 23).</p>														
<p>34. Production Pre-QA:</p>	<p>Result of multiplying column 31 times column 19, and then multiplying this result times column 33, rounded to dollars and cents. If no entry in column 31, make no entry.</p>														
<p>35. Quality Factor:</p>	<p>“MAKE NO ENTRY”, unless under Section 15(j) of the BP and if due to insured causes, a Federal or State agency has ordered the appraised insured crop or production to be destroyed, enter the factor “0.000” for such appraised or harvested production as applicable. Instruct the insured to complete and submit a Certification Form stating the date the crop or production was destroyed and the method of destruction (refer to item 40 and the Narrative instructions below). Also refer to LAM for additional information.</p>														

Exhibit 5 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
36. Production Post QA:	Transfer the entry in item 34, unless Section 15 (j) of the BP apply. If item 35 entry is "0.000," then enter "0.000."
37. Uninsured Cause:	<p>Result of per acre appraisal for uninsured causes (taken from appraisal worksheet or other documentation) multiplied by column 19, and then multiplying this result times column 33, rounded to dollars and cents. Refer to the LAM for information on how to determine uninsured cause appraisals. If no uninsured causes, make no entry.</p> <p>a. Hail and Fire exclusion NOT in effect.</p> <p>(1) Enter the result of multiplying column 19 entry by not less than the amount of insurance per acre for any "P" stage acreage.</p> <p>(2) On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged solely by uninsured causes separate from other production. Refer to the LAM for information on how to determine uninsured cause appraisals.</p> <p>(3) For acreage that is damaged partly by uninsured causes, enter the result of multiplying the appraised uninsured loss of production per acre in whole pounds by column 19 entry, times the market price per pound for any such acreage. (Enter results in dollars and cents).</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>d. For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.</p>
38. Total to Count:	Result of adding item 36 and item 37, rounded to whole dollars.
39. Total:	<p>PRELIMINARY: MAKE NO ENTRY.</p> <p>FINAL: Total determined acres (column 19), rounded to tenths.</p>

Exhibit 5 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
<p>40. Quality:</p>	<p>Check “None” unless the production is ordered destroyed by a Federal or State agency. In this case, check the applicable causes(s) in the table below that corresponds with the reason production was ordered to be destroyed. If none of the conditions listed below apply, check “Other” and explain in the Narrative or on a Special Report (refer to the Narrative instructions for documentation requirements).</p> <p>Qualifying QA Condition(s):</p> <p>Test Weight</p> <p>Kernel Damage and Total Defects</p> <p>Garlicky (Grade)</p> <p>Aflatoxin</p> <p>Vomitoxin</p> <p>Fumonisin</p> <p>Dark Roast (for Sunflowers only)</p> <p>Sclerotinia (for Sunflowers only)</p> <p>Ergoty (Grade)</p> <p>COFO (includes Musty and Sour Odor)</p> <p>Other</p> <p>None</p>
<p>41. Mycotoxins exceed FDA, State, or other health organizational maximum limits. Check “Yes”:</p>	<p>Check “Yes” if any mycotoxins exceed the FDA, state, or other health organization maximum limits, otherwise leave blank. Document in the Narrative (or on a Special Report), the disposition of the production that was:</p> <p>a. Sold, document the name and address of the buyer; or</p> <p>b. Not sold, document the date(s) of the disposition, how the production was used, or how it was destroyed.</p> <p>Refer to the LAM and the SP for additional information on mycotoxins.</p>
<p>42. Totals:</p>	<p>Total of entries in columns 34, 36, 37, and 38. If a column has no entries, make no entry.</p>

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 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.	If there is an appraisal in column 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 is not recorded on the appraisal worksheet.
f.	State that there is “No other fire insurance” when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Also refer to the LAM.
g.	Explain any errors found on the Summary of Coverage.
h.	Explain any commingled production. Refer to the LAM.
i.	Explain any entry for “Production Not to Count” in Section II, column 62 and/or any production not included in Section II, column 56 or column 49 - 52 entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).
j.	Explain a “No” checked in item 44.
k.	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 PW for signature.
l.	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.
m.	Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with the AIP’s instructions.
n.	Explain any delayed notices or delayed claims as instructed in the LAM.
o.	Document any authorized estimated acres, as instructed in the LAM, shown in Section I, column 19.
p.	Document the method and calculation used to determine acres for the unit. Refer to the LAM.
q.	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.
r.	Explain any “0” potential (pecans with no market value).
s.	Explain the reason that any harvested production is unsold.
t.	Document the bidders’ names, addresses and phone numbers who established the value of appraised production. Show the calculation of the market price.
u.	Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
v.	Document any other pertinent information, including any data to support any factors used to calculate the production.

SECTION II – DETERMINED HARVESTED PRODUCTION

- (1) Account for all harvested production (for all entities sharing in the crop) except production appraised before harvest and shown in Section I because the quantity cannot be determined later.
- (2) For production commercially stored, sold, etc., make entries in columns 49 through 52 as follows:
 - (a) Name and address of storage facility or buyer (sold at roadside stand, etc.).
 - (b) “Other disposition of crop,” etc.
- (3) If additional lines are necessary, the data may be entered on a continuation sheet. Use separate lines for:
 - (a) Different first handlers (buyers). The insured must have maintained satisfactory records of all production sold or stored. Verify any records. In all localities, if the first handler was not a packer or processor, the production will be determined by the adjuster on the basis of available records.
 - (b) Separate commercial storage facilities.
 - (c) Unsold harvested production.
 - (d) Production sold directly to consumers.
 - (e) Varying shares; e.g., 50 percent and 75 percent shares on the same unit.
- (4) There will generally be no harvested production entries in columns 47 through 66 for preliminary inspections.

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.)	<p>PRELIMINARY: MAKE NO ENTRY.</p> <p>FINAL:</p> <ul style="list-style-type: none"> 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. b. If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvest; enter “Incomplete.” c. If at the time of final inspection (if prior to the end of the insurance period), none of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter “No Harvest.”

Exhibit 5 Form Standards – Production Worksheet (Continued)

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.) (Continued)	d. If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use. Refer to the LAM.
44. Damage similar to other farms in the area?	PRELIMINARY: MAKE NO ENTRY. FINAL: Check “Yes” or “No.” Check “Yes” if the amount and cause of damage due to insurable causes is similar to the experience of other farms in the area. If “No” is checked, explain in the Narrative.
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 of Right to Indemnity:	Check “Yes” only if a transfer of right to indemnity is in effect for the unit for the crop year; otherwise, check “No.” Refer to the LAM.
47a. Share:	Record only varying shares on same unit to three decimal places.
47b. Field ID:	a. If only one practice and/or type of harvested production is listed in Section I, make no entry. b. If more than one practice and/or type of harvested production is listed in Section I enter for each practice/type the corresponding Orchard ID (from Section I, column 16).
48. Multi-Crop Code:	The applicable two-digit code for first crop and second crop. Refer to the LAM for instructions regarding entry of first crop and second crop codes.
49. – 52.	a. For harvested production sold or commercially stored, enter the name and address of the buyer, packinghouse, processor, or storage facility as applicable. Indicate if “sold” or “stored.” b. For harvested but unsold farm stored production, enter “FARM STORED.” c. For production that was direct marketed, enter “DIRECT MARKETED.”
53. – 55.	“MAKE NO ENTRY.”
56. Bu., Ton, Lbs., Cwt.:	Circle “Lbs.” in column heading. Enter total sold, stored, and direct marketed production in whole pounds, as separate line entries from item 13 “Total Harvested Pounds” on the Summary of Harvested PW or other documents. Maintain a copy of invoices, sales tickets, etc. for the unit.
57. – 60b.	“MAKE NO ENTRY”.

Exhibit 5 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
61. Adjusted Production:	Enter value from column “56.”
62. Prod. Not to Count:	Net production NOT to count, in whole pounds, when acceptable records identifying such production are available, from harvested acreage which has been assessed an appraisal of not less than the dollar amount of insurance per acre, or from other sources (e.g., uninsured acreage). This entry must never exceed production shown on the same line. Explain any “Production not to Count” in the Narrative.
63. Production Pre-QA:	Result of subtracting column 62 from column 61, in whole pounds.
64a. Value:	Transfer the weighted average value per pound from Item 15 of the appropriate Summary of Harvested Pecan PW (in dollars and cents). Make separate line entries for sold production, unsold production (stored), varying shares on the same unit, and direct marketed production.
64b. MKT Price:	“MAKE NO ENTRY.”
65. Quality Factor:	For State/Federal Destruction Orders: (1) Under section 15 (j) of the BP, if due to insured causes, a Federal or State agency has ordered the appraised crop or production to be destroyed, enter the factor “0.000.” (2) Instruct the insured to complete and submit a Certification Form stating the date the crop or production was destroyed and the method of destruction (refer to the LAM).
66. Production to Count:	Enter the result from multiplying Column “63” times Column “64a” rounded to whole dollars. If the entry in column 65 is “0.000,” then enter “0.000”.
67. Total of Column 63:	Total of column 63. If no entry in column 63, Make No Entry.

For items 68 – 72. When separate line entries are made for varying share, stages, 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.

Element/Item Number	Standard
68. Section II Total:	PRELIMINARY: MAKE NO ENTRY. FINAL: Total of column 66, in whole dollars.
69. Section I Total:	PRELIMINARY: MAKE NO ENTRY. FINAL: Enter figure from Section I, column 38 total.
70. Unit Total:	PRELIMINARY: MAKE NO ENTRY. FINAL: Total of column 68 and column 69, in whole dollars.
71. Allocated Prod.:	“MAKE NO ENTRY.”
72. Total APH Prod.:	“MAKE NO ENTRY.”

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 the signature, review all entries on the PW with the insured (or insured’s authorized representative), particularly explaining codes, etc., that may not be readily understood.</p> <p>Final indemnity inspections should be signed on bottom line.</p>
74. Adjuster’s Signature, Code #, and Date:	<p>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.</p> <p>Final indemnity inspections should be signed on bottom line.</p>
75. Page:	<p>PRELIMINARY: Page numbers - “1,” “2,” etc., at the time of inspection.</p> <p>FINAL: Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).</p>

Exhibit 5 Form Standards – Production Worksheet (Continued)

PRODUCTION WORKSHEET EXAMPLE

1. Crop/Code # Pecans 0020	2. Unit # 0001-0001BU	3. Location Description SW1-96N-30W	7. Company Agency Any Company Any Agency	8. Name of Insured I. M. Insured
4. Date(s) of Damage Dec 10	5. Cause(s) of Damage Freeze	6. Insured Cause % 100	12. Additional Units	13. Est. Prod. Per Acre
9. Claim # xxxxxxx		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) None				

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION, AND ADJUSTMENTS

A. ACTUARIAL															B. POTENTIAL YIELD							
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a. 32b.	33.	34.	35.	36.	37.	38.
Field ID	Multi-Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Type	Class	Sub-Class	Intende d Use	Irr. Practice	Cropping Practice	Organic Practice	Stage	Use of Acreage	Appraised Potential	Moisture % Factor	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count
A	NS		15.0	.500		999				002			UH	UH	128	-----	.60	1152.00		1152.00		1152
B	NS		3.3	.750		999				002			UH	UH	128	-----	.60	253.44		253.44		253
C	NS		4.2	.500		999				002			H	H		-----						
39. TOTAL			22.5	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 x <input type="checkbox"/>												42. TOTALS		1405.4 4		1405.4 4		1405
41. Mycotoxins exceed FDA, State or other health organization maximum limits. Yes <input type="checkbox"/>																						

NARRATIVE (If more space is needed, attach a Special Report) **Buyer 1, Address 1; Buyer 2, Address 2; Buyer 3, Address 3**

Avg. Market Price = .60 (.55+.65+.60) ÷ 3

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed MM/DD/YYYY						44. Damage similar to other farms in the area Yes <input type="checkbox"/> X <input 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. 47b.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a. 58b.	59a. 59b.	60a. 60b.	61.	62.	63.	64a. 64b.	65.	66.				
Share	Multi-Crop Code	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod.	By-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				
.500	NS	AAA Buyer, 110 Main, Anycity, State						1200			-----	-----	-----		1200		1200	----- .65		780			
67. TOTAL																1200	68. Section II Total		780				
																69. Section I Total		1405					
																70. Unit Total		2185					
																71. Allocated Prod.							
																72. Total APH Prod.							

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

Table A: Minimum Representative Sample Requirements

Number of Acres:	Select:
10.0 or Less	The lesser of 5 trees or 5 percent of the number of trees in the orchard (rounded to the nearest whole tree).
10.1 to 100.0	5 trees plus 1 tree per each additional 10.0 acres.
100.1 or more	14 trees plus 1 tree per each additional 100.0 acres.

Table B: Number of Trees per Acre

Distance Between Trees in the Row (Feet)

Distance Between Trees in the Row (Feet)

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

For spacing not shown on the chart:

Multiply the distance between trees in the row (nearest tenth of a foot) times the distance between rows (nearest tenth of a foot), then divide the result into 43,560 (number of sq. ft. in an acre) and round to the nearest whole number.

Example: 38.0 ft. tree space times 62.0 ft. row space equals 2,356 sq. ft. Then 43,560 divided by 2,356 equals 18 trees per acre.

Table C: For pecan trees with no established planting pattern, the formula below is used to establish insurable acres:

Acreage should be verified at the time of loss using the formula below for pecan acreage with no established planting pattern. Fourteen trees per acre are used as the standard number of trees per acre on pecan acreage without a distinguishable planting pattern. Determined acres using this method cannot exceed the actual number of acres on which the trees are located.

Formula for Establishing Insurable Acres when there is no Established Planting Pattern
A= Acres
N= Number of trees in the orchard/grove
Formula: $N \div 14 = A$

Example: 31 trees \div 14 = 2.214 rounded to 2.2 acres