

United States
Department of
Agriculture



Federal Crop
Insurance
Corporation



Risk
Management
Agency



Product
Administration
and Standards
Division

FCIC-25270 (11-2010)
FCIC-25270-1 (07-2011)
FCIC-25270-2 (08-2012)

MACADAMIA TREE LOSS ADJUSTMENT STANDARDS HANDBOOK

2013 and Succeeding Crop Years

**RISK MANAGEMENT AGENCY
KANSAS CITY, MO**

TITLE: MACADAMIA TREE LOSS ADJUSTMENT STANDARDS HANDBOOK	NUMBER: FCIC-25270 (11-2010) FCIC-25270-1 (07-2011) FCIC-25270-2 (08-2012)
EFFECTIVE DATE: 2013 and Succeeding Crop Years	ISSUE DATE: August 30, 2012
SUBJECT: Provides the procedures and instructions for administering the macadamia tree insurance program	OPI: Product Administration and Standards Division
	APPROVED: August 30, 2012 /s/ Tim B. Witt Deputy Administrator for Product Management

REASONS FOR AMENDMENT

Major Changes: See changes or additions in text which have been **highlighted**. Three stars (***) identify where information has been removed.

1. Page 8, subsection 5 C: Revised “Tree Count” appraisal instructions to document damaged/destroyed tree acres on the appraisal worksheet and to document undamaged tree acres on the Production Worksheet.
2. Page 18, subsection 8 C: Revised Production Worksheet item 19 “Determined Acres” instructions to separately document damaged/destroyed trees acres and undamaged trees acres.
3. Page 19, subsection 8 C: Inserted Production Worksheet item 29 “Stage” instructions to document unit damaged/destroyed tree acres (designated by the letter “D”) and undamaged tree acres (designated by the letters “UD”).
4. Page 20, subsection 8 C: Transferred instructions from item 35 “Quality Factor” to item 32b “Factor” for “D” tree acres to enter the result of subtracting appraisal worksheet entry in item 24 from 1.000. Inserted instructions for “UD” tree acres to enter “1.000.”
5. Page 20, subsection 8 C: Expanded Production Worksheet item 36 “Production Post-QA,” instructions to include separate calculations for appraisals (column 34 multiplied by column 32b) and destruction orders (column 34 multiplied by column 35).
6. Page 26: Inserted an example Production Worksheet that illustrates how to document quality factors, damaged/destroyed tree acres, undamaged tree acres, factors, and dollar amounts for claims based on Tree Count Appraisals.

MACADAMIA TREE LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

Control Chart For: Macadamia Tree Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	1-2		3-4 7-8 17-18 19-20 25-26		11/2010 07/2011 11/2010 07/2011 11/2010	FCIC-25270 FCIC-25270-1 FCIC-25270 FCIC-25270-1 FCIC-25270
Insert	1-2		3-4 7-8 17-20 25-26	27	08-2012 08-2012 08-2012 08-2012	FCIC-25070-2 FCIC-25270-2 FCIC-25270-2 FCIC-25270-2
Current Index	1-2	1-2	1-2 3-4 5-6 7-8 9-14.3 15-16 17-20 21-22 23-24 25-26	27	11/2010 08-2012 07/2011 08-2012 07/2011 11/2010 08/2012 07/2011 11/2010 08/2012	FCIC-25270 FCIC-25270-2 FCIC-25270-1 FCIC-25270-2 FCIC-25270-1 FCIC-25270 FCIC-25270-2 FCIC-25270-1 FCIC-25270 FCIC-25270-2

EXAMPLE:

The insured selects \$2,000 as the amount of insurance per acre. The inspection revealed that the current stand is 85 percent of the original planted acreage. The amount of insurance per acre is reduced as follows:

- $90\% - 85\% = 5$ percentage points (0.05) below 90%
- $1.00 - 0.05 = 0.95$ remaining amount of insurance
- $\$2,000 \times 0.95$ remaining = \$1,900 reduced amount of insurance per acre

- (3) **Interplanted Trees.** Macadamia tree interplanted with another perennial crop are insurable unless the AIP inspects the acreage and determines that it (acreage) does not meet the insurability requirements contained in the policy.
- (4) **Causes of Loss.** Refer to the CP for specific insured causes of loss. Also, refer to the Basic Provisions and the CP for causes of loss that are excluded.

B. PROVISIONS AND PROCEDURES NOT APPLICABLE TO CAT COVERAGE:

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

C. UNIT DIVISION

- (1) **Basic Units.** Refer to the insurance contract for unit provisions. Unless limited by the CP or SP, a basic unit as defined in the Basic Provisions may be divided into optional units if, for each optional unit, all conditions stated in the applicable provisions are met.
- (2) **Optional Units.** Unless otherwise allowed by a written agreement, optional units may be established only if each optional unit:
 - (a) Contains at least 80 acres of insurable age macadamia trees; or
 - (b) Is located on non-contiguous land.
- (3) **Acreage and Tree Record Requirements.** The insured must provide records, which can be independently verified, of acreage and age of trees for each unit for at least the last crop year.

4. MACADAMIA TREE APPRAISALS

A. GENERAL INFORMATION

- (1) **Appraisal Requirements.** Macadamia trees that are damaged or destroyed by insured causes will be appraised in accordance with procedures in this handbook and the LAM. Refer to the LAM and subsection 5 A, herein, for information on when appraisals are required.

- (2) **Uninsured Damage.** Any trees damaged by uninsured causes will not be included in determining the actual percent of damage. Enter the percent damage due to uninsured causes in the Narrative section of the Production Worksheet. Explain the cause of such damage.
- (3) **Notice of Damage.** The Basic Provisions require insureds to file a “notice of damage or loss” with the AIP **within** 3 days of the insured’s initial discovery of damage but not later than 15 days after the end of the insurance period by unit for each insured crop.
- (4) **Separate Appraisals by Tree Age.** The adjuster will complete a separate appraisal worksheet for each age group of trees on the unit or plot when the producer’s records show age and location of the individual trees. The actual percent of loss determined for each age group of trees will be used to determine the amount of loss on the Production Worksheet for that age of tree.
- (5) **Multiple-age Tree Appraisals.** For a unit or plot that contains more than one age group of trees on the acreage report, and there are no maps or records available that show age and location of the individual trees to allow division into subfields by age of trees, the adjuster will complete the appraisal worksheet based on a representative sample of **all** trees in the unit or plot. The percent of loss determined will be an average for the entire acreage being appraised. The sample size will be large enough to reasonably expect that all ages of trees have been sampled during the appraisal.
 - (a) For such appraisals, make no entry on the appraisal worksheet for item 10 (“Year Setout”) and item 11 (% Value).
 - (b) Once the Applicable Percent of Loss (item 24) is determined, apply that percentage on the Production Worksheet for each line with the applicable acreage and age of trees.

B. SELECTING REPRESENTATIVE SAMPLE TREES FOR APPRAISAL

- (1) Take the number (count) of representative sample trees required in **TABLE A**.
- (2) Make a general examination of all acreage in the unit/plot to determine the type/severity/location of damage or destroyed trees before selecting representative sample trees for appraisal.
- (3) Select and examine sample trees that are representative of the type and severity of insured damage in the unit/plot.
- (4) Locate a corner tree (the first insurable tree on an outside row – refer to the diagram below); this will be the first sample tree. Proceed along each row and select every 5th or 10th insured tree, as applicable, as a sample tree. Do not count skips, other types of trees, macadamia trees that are less than one year old, macadamia trees that were dead before insured damage occurred, and macadamia trees damaged by uninsured causes.
 - (5) At the end of each row, proceed down the adjacent row in the opposite direction beginning with the first tree and identify sample trees down each succeeding row until the entire unit or plot has been covered (refer to the diagrams below).

- 2 Record the percent damage, rounded to two decimal places, (e.g., .30, .38, or .33, etc.) due solely to insurable causes in Part II of the appraisal worksheet.

(c) **Destroyed Trees.**

- 1 If a tree is damaged by insured causes to the extent that replacement (including grafts) is required, identify the tree as destroyed on the appraisal worksheet.
- 2 If no grafts are viable (alive), the tree is considered destroyed even if the rootstock is still viable.
- 3 Units/plots with over 80 percent actual damage from insurable causes will be considered destroyed (100 percent damaged).

(3) **Calculating the Applicable Percent of Loss.** The information contained in (a) through (h) below track with the calculations in part II of the appraisal worksheet.

- (a) For each unit or plot, enter the total number of trees per unit and the total number of trees sampled.
- (b) Tally the number of trees destroyed. Divide the number of trees destroyed by the total number of trees sampled to calculate the percent loss.
- (c) Tally the number of trees damaged. Divide the number of trees damaged by the total number of trees sampled to calculate the percent of tree limb damage.
- (d) Tally the total percent damage from all trees. Divide the total percent of damage from all trees by the number of trees damaged to calculate the percent of limb loss. Multiply the percent of tree limb damage times the percent of limb loss.
- (e) Add the percent loss to the result from (d) to calculate the total percent loss.
 - 1 If the total percent loss is greater than 80 percent no additional calculations are necessary, the unit loss is considered 100 percent damaged.
 - 2 If the total percent loss is 80 percent or less, complete items (f), (g), and (h) below.
- (f) Calculate the deductible by subtracting the coverage level elected from 1.000 (e.g., if the coverage level is .750, then $1.000 - .750 = .250$ deductible).
- (g) Subtract the deductible from the total percent loss (e.g., $.556 - .250 = .306$).
- (h) Divide the result from (g) by the applicable coverage percent to calculate the applicable percent loss.

C. TREE COUNT APPRAISALS

- (1) **General Information.** Use the Tree Count appraisal method when insured macadamia tree damaged/destruction are in widely dispersed areas or concentrated in specific areas within the plot or unit. When damage is concentrated in specific area(s) of the unit, document such damaged/destroyed tree acres, tree counts, and damage/destruction percentages on separate appraisal worksheet(s), as applicable. Determine the number of undamaged tree acres and document such acres on the Production Worksheet (refer to the example Production Worksheet herein). Use such appraisal method to determine the number of damaged/destroyed trees and the “Applicable % Loss” as described below.
- (2) **Appraisal Method.**
 - (a) **Determine Number of Insured Trees.** Determine the total number of insured trees in the plot/unit being appraised. Refer to the PAW, PAIR, or other documentation, as applicable, to confirm the total number of insurable trees.
 - (b) **Determine Number of Damaged/Destroyed Trees.** Count the actual number of damaged/destroyed trees in the plot/unit due to insured causes. Do not count trees damaged by uninsured causes or trees that are uninsurable.
 - 1 Destroyed trees: Are trees with over 80% damage.
 - 2 Damaged trees: Determine percent damage in accordance with procedures in subsection 5 B (2) (a).
- (3) **Appraisal Worksheet Entries.** Document the number of insured trees, damaged, and destroyed trees in Part III of the appraisal worksheet. Calculate the “Applicable % Loss” in accordance with the appraisal worksheet item entry instructions in subsection 7 C, herein.

6. 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 contained in this handbook. Refer to the LAM for additional information.

7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. WORKSHEET STANDARDS

- (1) The entry items in subsection C are the minimum requirements for the Macadamia Tree Worksheet (hereafter referred to as the “Worksheet”). All of these entry items are “Substantive,” (i.e., they are required).

14. **Date(s) Notice of Loss:**

PRELIMINARY:

- a. Date the first or second 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) for each notice.
- b. A notice of damage or loss for a third preliminary inspection (if needed) requires an additional set of Production Worksheets. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set of Production Worksheets.
- c. Reserve the “Final” space on the first page of the first set of Production Worksheets for the date of notice for the final inspection.
- d. If the inspection is initiated by the AIP, enter “Company Insp.” instead of the date.
- e. If the notice does not require an inspection, document as directed in the Narrative instructions.

FINAL: Transfer the last date (in the 1st or 2nd space from first or second set of Production Worksheets) to the FINAL space on the first page of the first set of Production Worksheets 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 on the first page of the first set of Production Worksheets. For a delayed notice of loss or delayed claim, refer to the LAM.

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

- a. If no other person has a share in the unit (insured has 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.”
 - (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.
- 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) Types, irrigated 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.

16. **Field ID:** The orchard identification symbol from the appraisal worksheet, sketch map, or aerial photograph. Refer to the Narrative instructions.
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 the event of over-reported acres, handle in accordance with the individual AIP's instructions. For under-reported acres, enter the reported acres rounded to tenths for the orchard or sub-orchard. If there are no under-reported acres, MAKE NO ENTRY. Refer to the LAM or CIH for acreage determination instructions specific to perennial crops.
19. **Determined Acres:** Refer to the LAM for definition of acceptable determined acres for perennial crops used herein. Determined acres to tenths for which consent is given for other use and/or:
 - a. Put to other use without consent
 - b. Abandoned;
 - c. Damaged by uninsured causes;

Refer to the LAM for procedures and documentation requirements for estimating acres.

FINAL: Determined acres to tenths. Acreage breakdowns WITHIN a unit may be estimated (Refer to the LAM) if a determination is impractical. ACCOUNT FOR ALL PLANTED ACREAGE IN THE UNIT. For acres appraised using the "Tree Count" appraisal method, when damaged/destroyed trees are concentrated in specific area(s) of the unit, document the number of damaged/destroyed tree acres on one line (transfer entry from item 9 Acres on the Appraisal Worksheet) and the number of undamaged tree acres on a separate line. Explain in the Narrative.

Example: A 10.0 acre unit of macadamia trees sustains insured damage on 3.0 acres. An appraisal worksheet was completed for the 3.0 acres of damaged tree acreage. 7.0 acres of trees are undamaged. Enter the 3.0 acres on one line and 7.0 acres of a separate line (refer to the example Production Worksheet herein).

20. **Interest or Share:** Insured's interest in crop to three-decimal places as determined at the time of inspection. If shares vary on the same UNIT, use separate line entries.
21. MAKE NO ENTRY.

22. **Type:** Three-digit code number, entered exactly as specified on the actuarial documents for the type grown by the insured. If “No Type Specified,” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If the actuarial documents do not contain type information, MAKE NO ENTRY.
23. **Class:** Three-digit code number, entered exactly as specified on the actuarial documents for the applicable Range Class. If “No Class Specified,” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If the actuarial documents do not contain class information, MAKE NO ENTRY.
- 24.-25. MAKE NO ENTRY.
26. **Irr. Practice:** Three-digit code number, entered exactly as specified on the actuarial documents for the irrigated practice carried out by the insured. If “No Irrigated Practice Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If actuarial documents do not contain irrigated practice information, MAKE NO ENTRY.
27. 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 (e.g., 997). If actuarial documents do not contain organic practice information, MAKE NO ENTRY.
29. **Stage:** For item 19 Determined Acres, on separate lines make the following entries:
- a. “D” for damaged/destroyed tree acres and
 - b. “UD” for undamaged tree acres.
30. MAKE NO ENTRY.
31. **Appraised Potential:** Line through column heading and enter “*Ref. Max. \$ Amt.*” Enter the applicable “Reference Maximum Dollar Amount” in whole dollars per acre. If the stand is less than 90 percent, based on the original planting pattern, verify that the dollar amount of insurance was reduced 1 percent for each percent below 90 percent. Enter such reduced amount and explain in the Narrative. Refer to the Summary of Coverage and actuarial documents for applicable information.
- 32a. MAKE NO ENTRY.
- 32b. **Factor:** Make factor entry as a three-place decimal (e.g., 0.592, etc.).
- a. When “D” is entered in column 29: 1.000 minus entry in column 24 “Applicable % Loss” on the Appraisal Worksheet. Document calculation in the Narrative (e.g., $1.000 - 0.408 = 0.592$).
 - b. When “UD” is entered in column 29: Enter “1.000.”

33. MAKE NO ENTRY.
34. **Production Pre QA:** Line through column heading and enter “*Amt. of Ins.*” Column 19 multiplied by column 31, results in whole dollars. If no entry in column 31, MAKE NO ENTRY.
- ***
35. **Quality Factor:** Under section 15 (j) of the Basic Provisions, if due to insured causes, a Federal or State agency has ordered the appraised insured crop or production to be destroyed, enter the factor “.000.” 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 below). Also refer to LAM paragraphs 96 J (2) and 102 A for additional information.
36. **Production Post-QA:** Make the following entries in whole dollars:
- a. **Appraisals:** Column 34 multiplied by column 32b; or
 - b. **Destruction orders:** Column 34 multiplied by 35.
37. **Unins. Causes:** Refer to the LAM when a hail-fire exclusion is in effect. Enter hail and fire exclusion appraisal per acre in whole dollars; otherwise, MAKE NO ENTRY. Document in the Narrative any tree damaged due to uninsured causes as a percent.
38. **Total to Count:** Column 36 plus column 37, results in whole dollars.
39. **Total:** Total determined acres to tenths from column 19.
40. **Quality:** Check the applicable qualifying quality adjustment condition(s) affecting the unit’s appraised and harvested production (refer to the Crop Provisions and Special Provisions) in the Table below.

Qualifying Quality Adjustment Conditions Table

TW (Test Weight)	Dark Roast
KD (Total Defects)	Sclerotinia
Aflatoxin	Ergoty
Vomitoxin	CoFo (Commercially Objectionable Foreign Material)
Fumonisin	Other
Garlicky	None

- a. Check “Other” if the identified injurious substances or conditions, for which a destruction order was issued, are not listed above. For mycotoxins, refer to item 41 below. Refer to the Narrative instructions for documentation requirements.
 - b. Otherwise, check “None.”
41. **Mycotoxins exceed FDA, State, or other health organization maximum limits.** Check “Yes” if mycotoxin listed in item 40 (including any identified as “Other”) exceed the Federal, State, or other health organization maximum limits; otherwise, MAKE NO ENTRY.
42. **Totals:** Total of columns 34, 36, 37 and 38, in whole dollars, if there is an entry in the respective columns; otherwise, MAKE NO ENTRY.

PRODUCTION WORKSHEET

1. Crop/Code#: Macadamia Trees 0024	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 Jun 1				9. Claim # XXXXXXXX	11. Crop Year YYYY		
5. Cause(s) of Damage Wind				10. Policy # XXXXXXXX			
6. Insured Cause % 100				14. Date(s) Notice of Loss MM/DD/YYYY	1st MM/DD/YYYY	2nd	Final MM/DD/YYYY
12. Additional Units				15. Companion Policy(s)			
13. Est. Prod. Per Acre							

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	Intended Use	Irr Practice	Cropping Practice	Organic Practice	Stage	Use of Acres	Appraised Potential Ref Max \$ Amt	Moisture % Factor	Shell %, Factor, or Value	Production Pre-QA Amt of Ins	Quality Factor	Production Post QA	Unins. Causes	Total to Count
A			25.0	1.000		997	D03						D		2,939	0.592		73,475		43,497		43,497
39. TOTAL			25.0	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 type="checkbox"/>												42. TOTALS		73,475		43,497		43,497
															41. Do any mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/>							

NARRATIVE (If more space is needed, attach a Special Report) **Orchard A, item 32b Factor: 1.000 – 0.408 (from appraisal worksheet item 24 entry) = 0.592**

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. 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	Bu., Ton Lbs. CWT	Shell/Sugar Factor	FM % Factor	Moisture % Factor	Test Wt. Factor	Adjusted Production	Prod not to Count	Production Pre-QA	Value Mkt. Price	Quality Factor	Production to Count		
67. TOTAL																	68. Section II Total				
																	69. Section I Total		43,497		
																	70. Unit Total		43,497		
																	71. Allocated Prod.				
																	72. Total APH Prod.				

Example Representative Sample Claim

(For Illustration Purposes Only)

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

PRODUCTION WORKSHEET

1. Crop/Code#: Macadamia Trees 0024	2. Unit # 0002-0001BU	3. Location Description SW1-96N-20W	7. Company Agency <u>Any Company</u> <u>Any Agency</u>	8. Name of Insured I. M. Insured			
4. Date(s) of Damage Jun 1	5. Cause(s) of Damage Fire	6. Insured Cause % 100	12. Additional Units	13. Est. Prod. Per Acre	9. Claim # XXXXXXX	11. Crop Year YYYY	10. Policy # XXXXXXXX
				14. Date(s) Notice of Loss MM/DD/YYYY	1st MM/DD/YYYY	2nd MM/DD/YYYY	Final MM/DD/YYYY
				15. Companion Policy(s)			

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	Intended Use	Irr Practice	Cropping Practice	Organic Practice	Stage	Use of Acres	Appraised Potential Ref Max \$ Amt.	Moisture % Factor	Shell %, Factor, or Value	Production Pre-QA Amt. of Ins	Quality Factor	Production Post QA	Unins. Causes	Total to Count
A			3.0	1.000		997	D03						D		2,939	0.792		8,817		6,983		6,983
B			7.0	1.000		997	D03						UD		2,939	1.000		20,573		20,573		20,573
39. TOTAL		10.0	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 type="checkbox"/>											42. TOTALS		29,390	27,556	27,556				
															41. Do any mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/>							

NARRATIVE (If more space is needed, attach a Special Report) **Orchard A, item 32b Factor: 1.000 – 0.208 (from appraisal worksheet item 24 entry) = 0.792**

Orchard A appraised 3.0 acre see appraisal worksheet. Orchard B 7.0 acres with no damage.

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. 47b. Share	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a. 58b.	59a. 59b.	60a. 60b.	61.	62.	63.	64a. 64b.	65.	66.		
Field ID	Multi-Crop Code	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod	Bu., Ton Lbs. CWT	Shell/Sugar Factor	FM % Factor	Moisture % Factor	Test Wt. Factor	Adjusted Production	Prod not to Count	Production Pre-QA	Value Mkt. Price	Quality Factor	Production to Count		

67. TOTAL	68. Section II Total	69. Section I Total	70. Unit Total	71. Allocated Prod.	72. Total APH Prod.
		27,556	27,556		

**Example Tree Count Claim
(For Illustration Purposes Only)**

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

9. REFERENCE MATERIAL

TABLE A - REPRESENTATIVE SAMPLE REQUIREMENTS

PLOT OR UNIT SIZE	SAMPLE TREES SELECTED
0.0 to 5.0 acres	Select every 5th tree
5.1 or more acres	Select every 10th tree

TABLE B - NUMBER OF TREES PER ACRE

		ROW SPACING (IN FEET)																
		14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
TREE SPACING (IN FEET)	8	389	363	340	320	303	287	272	259	248	237	227	218	209	202	194	188	182
	9	346	323	303	285	269	255	242	230	220	210	202	194	186	179	173	167	161
	10	311	290	272	256	242	229	218	207	198	189	182	174	168	161	156	150	145
	11	283	264	248	233	220	208	198	189	180	172	165	158	152	147	141	137	132
	12	259	242	227	214	202	191	182	173	165	158	151	145	140	134	130	125	121
	13	239	223	209	197	186	176	168	160	152	146	140	134	129	124	120	116	112
	14	222	207	194	183	173	164	156	148	141	135	130	124	120	115	111	107	104
	15	207	194	182	171	161	153	145	138	132	126	121	116	112	108	104	100	97
	16	194	182	170	160	151	143	136	130	124	118	113	109	105	101	97	94	91
	17	183	171	160	151	142	135	128	122	116	111	107	102	99	95	92	88	85
	18	173	161	151	142	134	127	121	115	110	105	101	97	93	90	86	83	81
	19	164	153	143	135	127	121	115	109	104	100	96	92	88	85	82	79	76
20	156	145	136	128	121	115	109	104	99	95	91	87	84	81	78	75	73	
21	148	138	130	122	115	109	104	99	94	90	86	83	80	77	74	72	69	
22	141	132	124	116	110	104	99	94	90	86	83	79	76	73	71	68	66	

Do NOT use TABLE B to determine acres.

The above tree and row spacings are for square and hedgerow plantings.

Use the example formula below to calculate the number of trees per acre for tree and/or row spacings not shown in the chart: Multiply the distance between tree rows by the spacing between trees within the row and divide into 43,560 sq. ft./acre.

EXAMPLE:

Tree row spacing is 16.0 feet and tree spacing within rows is 12.5 feet.

$$\frac{43,560}{16.0 \times 12.5} = \frac{43,560}{200} = 217.8 = 218 \text{ trees per acre}$$

