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MACADAMIA TREE LOSS ADJUSTMENT STANDARDS HANDBOOK

2019 and Succeeding Crop Years

**RISK MANAGEMENT AGENCY
KANSAS CITY, MO**

TITLE: MACADAMIA TREE LOSS ADJUSTMENT STANDARDS HANDBOOK	NUMBER: FCIC-20410L
EFFECTIVE DATE: 2019 and succeeding crop years	ISSUE DATE: September 30, 2018
SUBJECT:	OPI: Actuarial and Product Design Division
Provides the procedures and instructions for administering the macadamia tree crop insurance program	APPROVED: <i>/s/ Richard H. Flournoy</i> Deputy Administrator for Product Management

REASON FOR ISSUANCE

The Macadamia Tree Loss Adjustment Standards Handbook is being issued and effective for the macadamia tree insurance program available beginning with the 2019 crop year.

This handbook provides procedures and instructions for administering the Macadamia Tree insurance program.

MACADAMIA TREE LOSS ADJUSTMENT STANDARDS HANDBOOK

CONTROL CHART

Macadamia Tree Loss Adjustment Standards Handbook							
	TP Page(s)	TC Page(s)	Text Page(s)	Exhibit Number	Exhibit Page(s)	Date	Directive Number
Insert	Entire Handbook						
Current Index	1-2	1-2	1-19	1-7	20-70	09/2018	FCIC-20410L

FILING INSTRUCTIONS: This handbook replaces FCIC 25270, Macadamia Tree Loss Adjustment Handbook and is effective upon approval and until obsoleted

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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 which is located on the internet at:

www.rma.usda.gov/handbooks/20000/index.html.

This handbook remains in effect until superseded by reissuance of **either** the entire handbook **or** selected portions (through amendments, bulletins, or FADs).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

B. Related Handbooks

The following table identifies handbooks that shall be used in conjunction with this handbook.

Handbook	Relation/Purpose
CISH	Provides specific underwriting process.
CIH	Provides overall general underwriting (not crop specific) process.
DSSH	Provides the form standards and procedures for use in the sales and service of crop insurance contracts.
GSH	Provides the general administrative procedures that apply across all plans of insurance.
LAM	Provides overall general loss adjustment (not crop-specific) process.

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

C. CAT Coverage

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

D. Irrigated Practice

Refer to the CIH and LAM for irrigated practice guidelines.

2. AIP Responsibilities

A. Utilization Standards

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

B. Form Distribution

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

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

C. Record Retention

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

D. Form Standards

- (1) The entry items in Exhibits 3 and 4 are the minimum requirements for the Macadamia Tree Appraisal Worksheet and 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 3-4. The current Non-Discrimination Statement and Privacy Act Statement can be found on the RMA website at: www.rma.usda.gov/regs/required.html or successor website.
- (3) The certification statement required by the current DSSH must be included on the Production Worksheet directly above the insured's signature block immediately followed by the statement below:

"I understand the certified information on this Production Worksheet will be used to determine my loss, if any, to the above unit. The insurance provider may audit and approve this information and supporting documentation. The Federal Crop Insurance Corporation, an agency of the United States, subsidizes and reinsures this crop insurance."
- (4) Refer to the DSSH for other crop insurance form requirements (such as font size etc.). The current DSSH can be found on the RMA website at: www.rma.usda.gov/handbooks/24000/index.html or successor website.

PART 2 POLICY INFORMATION

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

11. Insurability

A. General Information

This paragraph includes key macadamia tree insurability requirements. Refer to the BP, CP, and SP for a complete list of insurability requirements.

B. Insured Crop

The crop insured will be all macadamia trees in the county for which a premium rate is provided by the AD:

- (1) that are grown in the county listed on the insured's application;
- (2) in which the insured has a share;
- (3) that are grown for the production of macadamia nuts;
- (4) that are adapted to the area;
- (5) that are at least one year of age on January 1 of the crop year; and
- (6) that have the potential to produce a yield typical of a healthy tree of the same age as the subject trees.

C. Uninsurable Trees

In addition to the exclusions listed in the BP, insurance will not be provided for any trees that:

- (1) are unsound, diseased, or unhealthy;
- (2) are non-grafted seedlings (grown from seed);
- (3) are toppled or leaning and such trees are not reset (see the definition of reset);
- (4) were damaged before the beginning of the insurance period. (If trees suffered damage the previous crop year, insurance will not attach until the previous year's damage is determined, the insured submits a revised acreage report, and the trees are accepted by the AIP.)
- (5) are inspected by the AIP and considered unacceptable.

D. Interplanted Crops

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

11. Insurability (Continued)

E. Coverage Begins

When the AIP receives the completed application by the sales closing date and subject to all other policy requirements, coverage begins on January 1 following the sales closing date for the crop year,

F. End of Insurance Period

In accordance with section 11 of the BP, the insurance period ends for the crop year the earlier of:

- (1) the occurrence of any event specified in section 11(b) that affects any of the trees within a unit (coverage only remains in effect on trees that have not been affected); or
- (2) the calendar date for the end of the insurance period (December 31)

G. Optional Coverages

Additional coverage insureds (new and carryover) may elect the CTVE and OLO optional coverages. These optional coverages are not available for CAT insureds.

H. Unit Division

Refer to the insurance contract for unit provisions.

I. Insured Duties

- (1) The BP 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 the insured crop.
- (2) If the insured intends to claim an indemnity, any damaged trees must not be pruned, reset, or removed until the AIP has inspected the unit. Such inspections will occur within 10 days of the notice of loss unless the insured is advised additional time is needed.
- (3) In lieu of section 14(e)(3)(i) of the BP, the insured must submit a claim for indemnity declaring the amount of the insured’s loss not later than:
 - (a) 60 days after the latest date for the end of the insurance period for all acreage in the unit as specified in section 11(b) of the Basic Provisions; or
 - (b) twelve (12) months after the calendar date for the end of the insurance period for the crop year in which the insured damage occurred if the:
 - (i) percent of damage cannot be determined within the 60-day period; or
 - (ii) period of time to remove, rehabilitate, or reset damaged trees exceeds the 60 day period.

(The 12-month period may be extended by FCIC.)

11. Insurability (Continued)

J. Unit Value Determinations

- (1) Determination of unit acreage is not required; the number of trees in each stage-block in the unit is primarily used to determine unit value. If the unit value is greater than the amount of insurance, the underreport factor (URF) is used to adjust the indemnity. If the insured files a revised acreage report after the final acreage reporting date (to change the reported number/stage of trees), the AIP shall refer to the LAM for instructions regarding such revised acreage reports. In lieu of instructions in the LAM requiring acreage determinations for acreage reports revised after the final acreage reporting date, AIP's must verify the actual number of trees by stage. (While acreage of macadamia trees is not used to establish insurance coverage, reported/determined acreage may be used to establish the number of trees in the unit. If used for this purpose, verification of the acreage is required.)
- (2) To determine actual tree number and stages of trees (and acres as applicable) in each block (a unit may contain multiple stage-blocks) for crop years following the year of application and crop acceptance inspection, the loss adjuster must visually inspect the unit. If an inspection reveals no discrepancy between the reported and actual numbers and stages of trees, the loss adjuster should sign and date the Macadamia Tree Orchard Producer Pre-Acceptance Worksheet (hereafter called the PAW-MT) that was submitted by the policyholder to verify that the information was found to be accurate. If previous crop year damage has occurred, verify that number of damaged or destroyed trees contained on any Appraisal and Production Worksheets for any previous crop year are reflected in the tree and stage numbers reported by the insured on the PAW MT for the current crop year. The unit arrangement, stages, and number of trees in each stage will be used to complete the Appraisal and Production Worksheets. Indicate on the Grove Identification Map the location of all SDT as a result of the most recent cause of loss.
- (3) If an inspection reveals a discrepancy between the reported and actual numbers and/or stages of trees (and acres as applicable), AIPs will correct the PAW (or complete a revised PAW) to establish the correct unit arrangement and the actual tree number or stages of trees in each unit. Both the policyholder and the loss adjuster will sign the corrected PAW-MT. Any corrections in the unit arrangement, the stages, and number of trees in each stage will be used to complete the Appraisal and Production Worksheets. Revision of the Grove Identification Map may also be required. (Indicate on the Grove Identification Map any applicable revisions and the location of all SDT as a result of the most recent cause of loss.) The loss adjuster will determine any necessary corrections by:
 - (a) requesting to examine the records used by the insured to complete the PAW-MT and Grove Identification Map;
 - (b) establishing the numbers of trees in each stage-block using the setting distances shown in Exhibit 6; or
 - (c) conducting a tree count for each stage within the block.
- (4) If the number of trees or stages is incorrectly reported on the acreage report, a URF may apply for any indemnity determinations.

11. Insurability (Continued)

- (5) If the tree number is over-reported, handle in accordance with individual AIP instructions.
- (6) The insured may select a percentage of the tree reference price by practice (standard and high density) under the base policy. The same percentage selected applies to all applicable stages under the practice and to applicable tree reference prices under the CTV Endorsement.
- (7) For determining the base policy amount of protection and unit value:
 - (a) Multiply the tree reference price (for the applicable density practice and stage) shown on the price table in the AD by the number of trees for each stage times the coverage level times the applicable price percentage and total the results.
 - (b) For CAT: Multiply the tree reference price (for the applicable density practice and stage shown on the price table in the AD by the number of trees for each stage times the coverage level (50%) times the price percentage (55%) and total the results.
- (8) For determining the CTVE amount of protection and unit value:
 - (a) If the insured has elected the CTVE, a separate CTV amount of protection and unit value must be determined using the maximum CTV reference price for each stage shown on the actuarial price table. Multiply the applicable maximum CTV tree reference price by the number of trees for each stage times the coverage level times the applicable price percentage and total the results.
 - (b) The CTVE is only available on trees in stage III –V (not available on CAT).
- (9) MT indemnities are based on a determined percent of damage for each stage-block within a SDT, on a unit basis.
- (10) To determine tree stage:

Stage – Each full 12-month period based on the age of the tree (see definition of age).

Stage	Age (of Tree)
I	1-3
II	4-6
III	7-10
IV	11-14
V	15+ years

12-20 (Reserved)

PART 3 APPRAISAL INFORMATION

21. Macadamia Tree Appraisals

A. General Information

- (1) Potential production from all types of inspections shall be appraised in accordance with procedures as specified in this handbook and the LAM.
- (2) Refer to the LAM and procedures herein for information on when appraisals are required.
- (3) Document the number of trees damaged/destroyed by uninsured causes in the Narrative section of the Production Worksheet in accordance with the instructions in Exhibit 4. Identify:
 - (a) the cause(s) of such uninsured damage, and
 - (b) percent damage due to such uninsured cause(s).

Reminder: Any trees damaged by uninsured causes will be counted as undamaged trees in determining the actual percent of damage for the claim.

- (4) Separate MT appraisals will be made for each stand of damaged trees (SDT) within a unit/block and stage-block.

Stage-block – Example 1: The insured has one unit with 425 stage IV trees, 50 stage III trees, and 25 stage I trees (same planting pattern - common boundary).

The block contains at least 75 percent of a single stage and may be reported as a single stage:

Block No.	Stage-Block	Stage	No. of Trees
001	001-IV	IV	500

Stage-block – Example 2: The insured has one unit with 300 stage IV trees, 100 stage III trees, and 100 stage II trees (same planting pattern).

The block does not contain at least 75 percent of a single stage and each stage must be reported separately:

Block No.	Stage-Block	Stage	No. of Trees
001	001-IV	IV	300
001	001-III	III	100
001	001-II	II	100

21. Macadamia Tree Appraisals (Continued)

- (5) The SDT is an area in which damage due to the same insurable cause of loss has occurred, and is identified by the AIP. For widespread damage or when distinct areas of damaged trees within the unit cannot be established, the SDT will be defined as an entire unit. In addition, several SDT may result from a single loss event.
- (6) Multiple SDT within a block or unit will cumulatively make up a single damage value for purposes of appraisals and completion of the Appraisal and Production Worksheets.

Example:

The unit below sustains damage in the shaded areas due to a covered peril. The SDT can be defined in several ways and is at the discretion of the AIP. For example, the AIP can:

- (a) define the SDT as the entire unit (Figure 1);
- (b) divide the damage into two SDT based on the outermost damaged trees of each area (Figure 2); or
- (c) treat each damage area as an individual SDT (Figure 3).

Other variations may also exist. Sampling is done within each SDT, observing the minimum sampling requirements (Exhibit 6, Table A) *for the number of trees in each stage-block within the SDT.*

In the figures below, black borders illustrate a separate SDT.

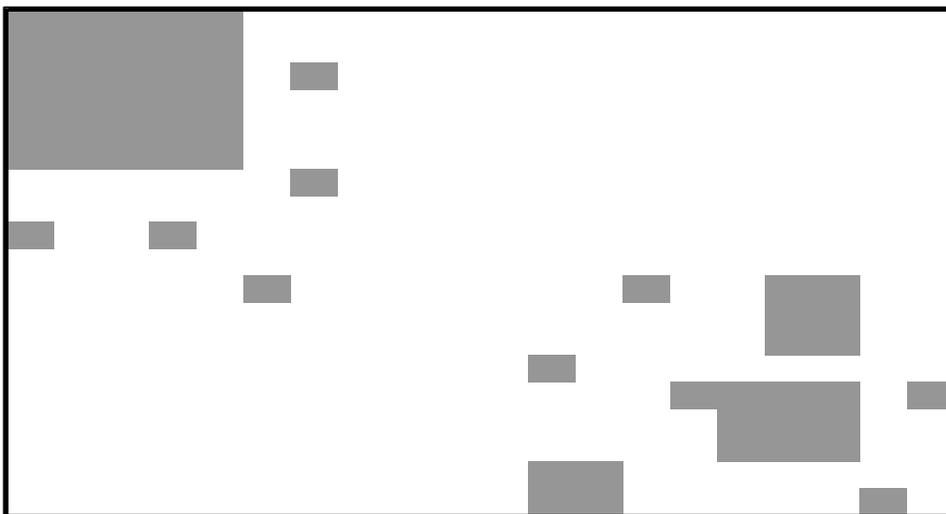


Figure 1. Entire unit as SDT.

21. Macadamia Tree Appraisals (Continued)

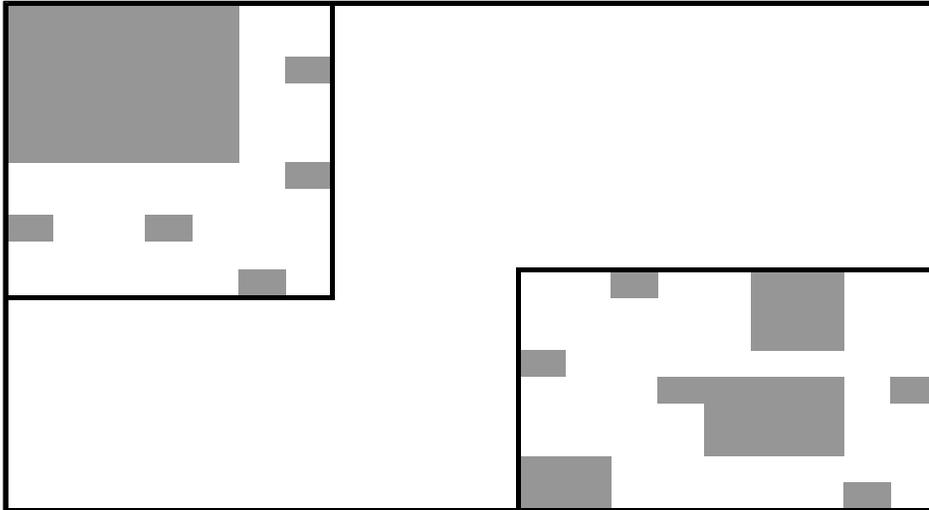


Figure 2. Two SDT defined by outermost damage in each area.

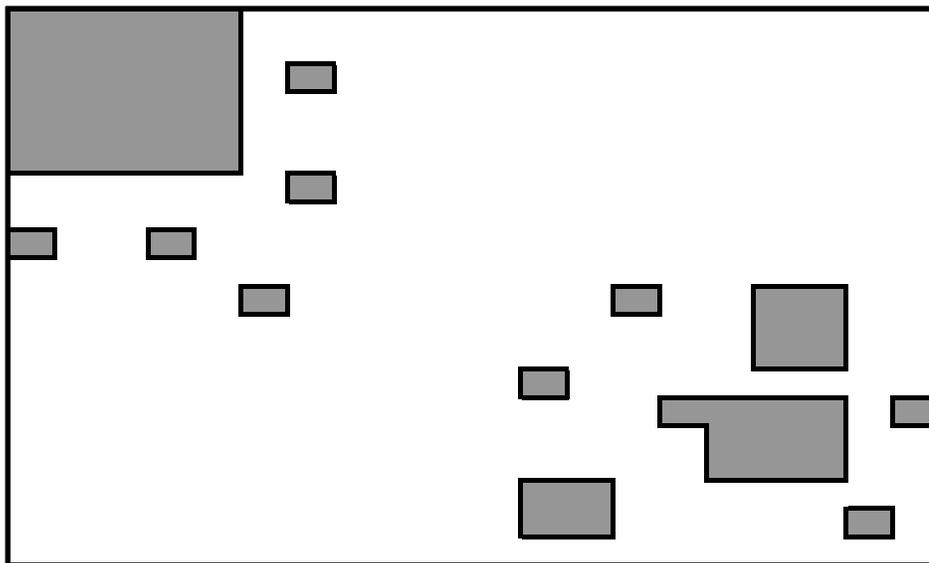


Figure 3. Multiple SDT defined by each damaged area.

- (7) Circumstances that require an appraisal include (but are not limited to) trees to be rehabilitated pruned, reset, or removed, if damaged due to an insurable cause during the insurance period. **APPRAISE DAMAGED TREES BEFORE ANY PRUNING, RESETTING, OR REMOVAL.**
- (8) **ACCOUNT FOR ALL INSURABLE TREES IN THE UNIT.** The number of insurable trees by stage should be verified by a visual inspection and compared to the acreage report and PAW.

See Para. 11J(1) – (3) for instructions for verifying unit arrangement, stages, and tree number and correction steps if the inspection reveals a discrepancy between the reported and actual number and stages of trees or units.

21. Macadamia Tree Appraisals (Continued)

B. Selecting Trees for Representative Sample Appraisals

- (1) Determine the number of insurable trees in each SDT. Consider all trees in each stage-block and the stage assigned to the stage-block. Do not include any uninsurable trees. Include undamaged trees, insured trees damaged by uninsured causes, and trees damaged by insured causes when trees are sampled.
- (2) Use as many sample trees as necessary to accurately determine the percent of damage for each stage-block in the SDT. Minimum tree sample requirements are shown in Exhibit 6, Table A.
- (3) Select sample trees for each stage-block in each SDT as follows:

- (a) Locate the first **insurable** tree on an outside row; this will be the first sample tree. Proceed along the row, selecting additional sample trees as follows:

If the stage-block has....	Select....
Less than 100 trees	Every 10 th tree in each row ¹ .
100 to 999 trees	Every 10 th tree in every other row.
1,000 to 4,999 trees	Every 10 th tree in every 5 th row.
5,000 trees or more	Every 10 th tree from every 10 th row.

¹Continue counting on the next row when a row or remainder of a row does not have 10 trees.

- (b) Select only those trees representative of the assigned stage of the stage-block. For example, if sampling a stage III-block and the next sample tree is a stage I, skip over the stage I tree, and continue on to the next stage-III tree.
 - (c) Proceed down the next row in the opposite direction, beginning with the first insurable sample tree, and continue sampling (repeating the sampling method with each additional row) until all trees of the stage-block in the SDT have been covered and **at least the minimum number of trees (refer to Exhibit 6, Table A) have been sampled.** For example, selecting every 10th tree in every other row, every 5th row, or every 10th row may result in fewer sample trees being selected than the minimum required sample number.
 - (d) **INCLUDE** all insurable damaged and undamaged trees in the sample.
 - (e) **INCLUDE** all insurable trees damaged by an uninsured cause after insurance attached for the crop year. (For appraisal purposes, trees damaged solely by uninsured causes during the crop year are counted as trees **not** damaged.)
 - (f) **EXCLUDE** as representative samples any trees to which insurance did not attach. Trees damaged the previous crop year are not insurable the following year unless a pre-acceptance inspection is completed and such trees are accepted as insurable. Skip over the uninsured tree and sample the next insurable tree.
- (4) Make all appraisal determinations for each stage-block in the SDT as required.

22. Appraisal Methods

A. General Information

These instructions provide information on appraisal methods for undamaged, destroyed, fully damaged, and partially damaged trees.

B. Canopy Loss Appraisal Method

- (1) This appraisal method applies to all trees insured for the current crop year. (Note: Trees are not insurable until the at least one year of age on January 1 of the crop year; see the definition of “age”.)
- (2) Classify each sample tree as undamaged, partially damaged, fully damaged or destroyed. The amount of damage to each tree will be determined as follows:

Tree Damage Description	Tree Classification
A tree that does not require rehabilitation, reset, or removal.	Undamaged
A tree that requires rehabilitation (pruning) – a tree with more than 10 percent tree canopy damage. The percent of damage is equal to the number of partially damaged trees divided by the number of trees in the appraisal sample for each stage block in the SDT times the applicable adjustment factor contained in the SP.	Partially Damaged
A tree is toppled or leaning and can be reset (stage I – III trees). The tree is considered 100 percent damaged.	Fully Damaged
A tree that: (1) Is dead; (2) Is toppled or leaning for stage I – III trees and the insured and AIP agree that reset is not practical (reset is only applicable for stage I- III trees – see reset definition); (3) Is toppled or leaning for stage IV – V trees; (4) Is missing; or (5) More than 80 percent of tree canopy is damaged [(e.g., scaffold limb(s), and any other subordinate limbs (secondary or lateral)]. The tree is considered 100 percent damaged	Destroyed

- (3) Record separately in Part III of the Appraisal Worksheet the number of trees undamaged, partially and fully damaged, or destroyed.
- (4) See section 13(i)(1), (2), and (3) of the CP for percent of damage limitations and Part 5, MT Certification for certification requirements before an indemnity will be

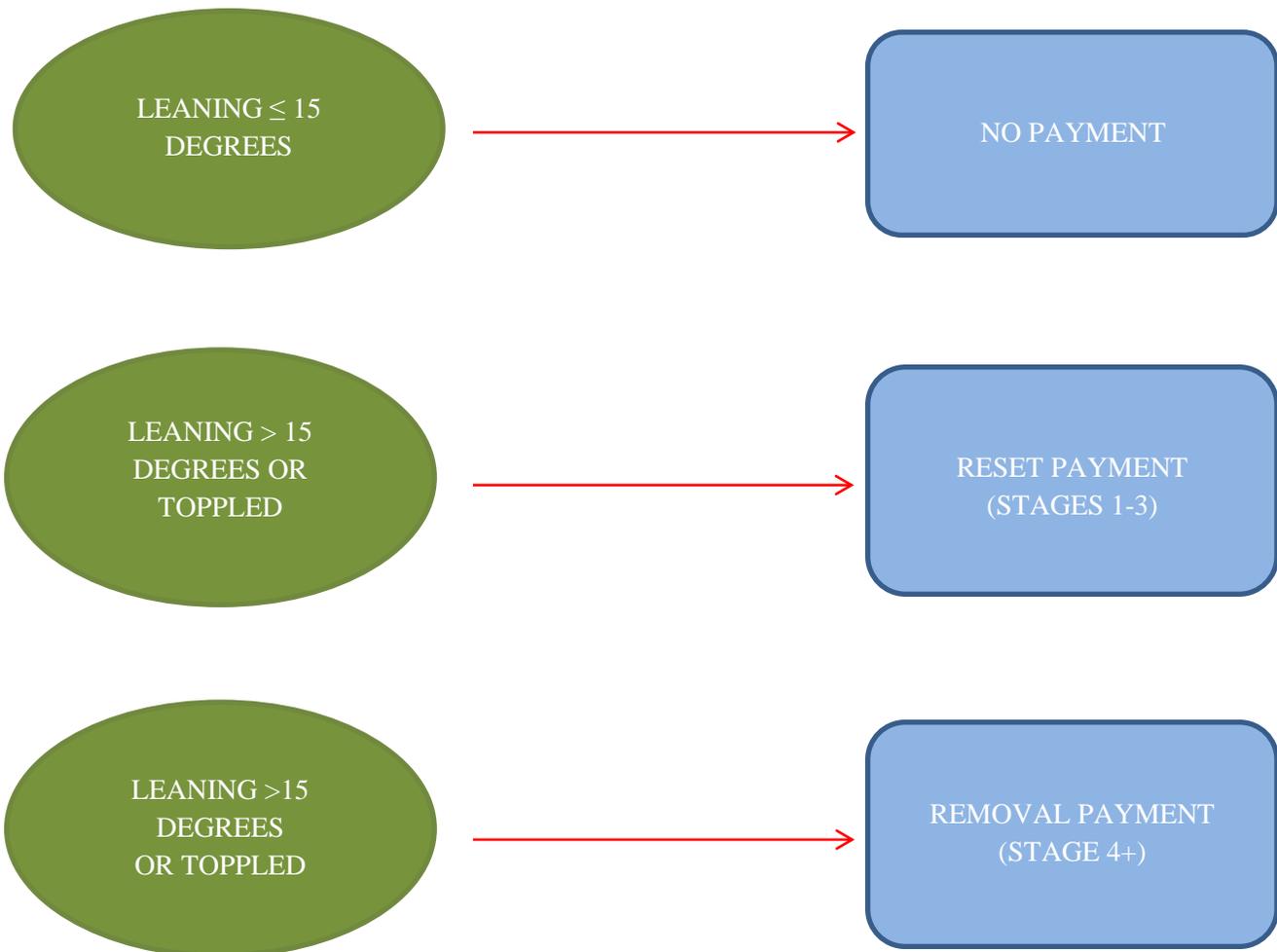
22. Appraisal Methods (Continued)

determined for trees considered destroyed (dead/missing, toppled or leaning and not practical to reset – stage I – III, toppled or leaning – stage IV – V, or more than 80 percent tree canopy damage –all stages) or partially or fully damaged.

C. Removal, Reset, and Rehabilitation Guidelines (see Definitions, Exhibit 2)

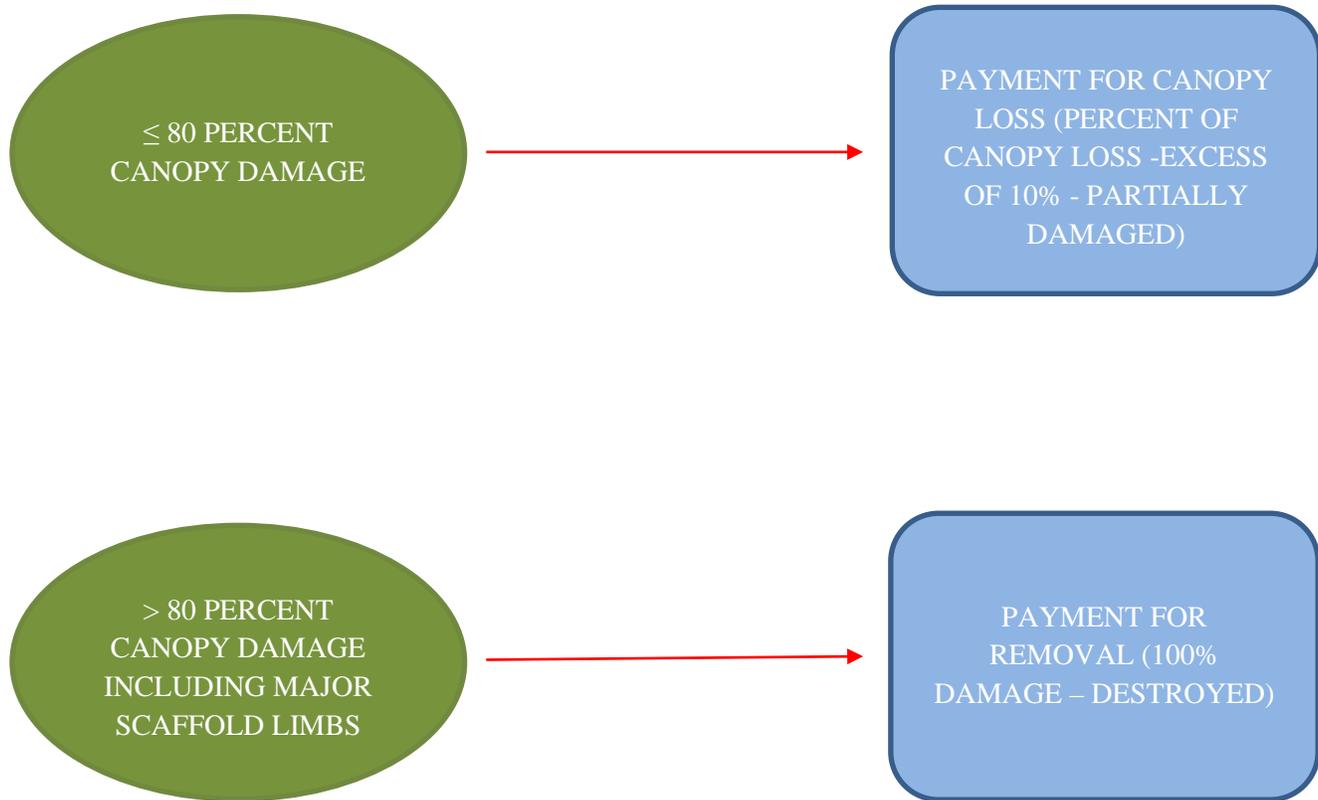
The CP (see the definition of a destroyed tree) permit the insured and AIP to determine if it is practical to reset or rehabilitate a tree damage by an insured cause of loss. The following guidelines are provided to aid in determining if the damaged tree should be removed, reset (may require some level of pruning) or rehabilitated (pruning).

- (1) Reset (see the definition of reset) guidelines for toppled or leaning trees (based on the degrees of leaning; See Exhibit 7):



22. Appraisal Methods (Continued)

- (2) Rehabilitation guidelines based on the percent of loss of canopy:



The percent canopy loss is based on the adjuster's estimate of the amount of tree canopy loss determined by visually observing the damaged tree in relation to other surrounding undamaged trees, using undamaged limbs to gage the canopy volume before damage, using the estimated length of broken limbs including scaffold limbs to establish the original canopy volume, or other similar comparisons.

- (3) The guidelines contained in (1) and (2) provide general guidance that can be used to determine if the damaged tree should be removed, rehabilitated, or reset. Circumstances may vary based on actual conditions observed at the time of the appraisal based on the stage of the tree and other conditions (soil types, soil moisture, normal level of rainfall). It may also be more practical to reset or rehabilitate a damaged tree due the shorter time required for the tree to come back into production verses set out of a new tree. It may also be appropriate to authorize removal of the tree if the tree is damaged (e.g., leaning) to the extent that under existing stage and environmental conditions, the tree would not reasonably be expected to survive.

22. Appraisal Methods (Continued)

In these situations, the decision of the insured to reset or rehabilitate the damaged tree should be given appropriate consideration. Requesting an opinion (by the insured or AIP) from an agricultural expert may be useful in arriving at a final determination.

- (4) A MT Certification Form (See Part 5) is required before an indemnity will be paid for trees for partially or fully damaged trees requiring rehabilitation or reset or are considered destroyed (dead/missing, toppled or leaning and not practical to reset – stage I – III, toppled or leaning – stage IV – V, or more than 80 percent tree canopy damage – all stages).

23. Appraisal Deviations and Modifications

- (1) Deviations in appraisal methods require FCIC written authorization (as described in the LAM) prior to implementation.
- (2) There are no pre-established modifications contained in this handbook. Refer to the LAM for more information.

24 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.
- (2) Include the claim number on the Appraisal Worksheet (when required by the AIP), when a worksheet entry is not provided.
- (3) Separate Appraisal Worksheets are required for each unit inspected.
- (4) If the SDT consists of trees of more than one stage-block, a continuation sheet must be used for each stage.
- (5) If the CTVE is elected, the same Appraisal Worksheet is used for both the base policy and the endorsement. Destroyed and fully damaged loss percents will be entered on a separate CTVE claim form.
- (6) Document only the damage appraisal of SAMPLED trees for the SDT resulting from the most recent cause of loss on the Appraisal Worksheet/continuation sheet.
- (7) List the total number of trees the samples represent (total number of trees in current SDT(s) for all stage-blocks) only in Part II item 8 as directed.
- (8) An example Appraisal Worksheet is provided to illustrate how to complete entries.

25-30 (Reserved)

PART 4 – PRODUCTION WORKSHEETS

31 General Information

- (1) Multiple claims may be processed for a unit (for multiple loss events). For each final claim, the damage value will be carried forward to the next final claim.
- (2) If a Production Worksheet has been prepared on a prior inspection, verify each entry. If a change or correction is necessary, refer to subparagraph (4).
- (3) The Production Worksheet contains all notices of damage for the inspections (including “No Indemnity Due” claims) on a unit.
- (4) Refer to the LAM for instructions regarding the following:
 - (a) Acreage Report errors.
 - (b) Delayed notices and delayed claims.
 - (c) Corrected claims, fire losses (double coverage), and cases involving concealment, misrepresentation, or litigation.
 - (d) No Indemnity Due Claims. Under the MT CP, it is possible for multiple loss events to occur within the same crop year. In addition to the LAM instructions for “No Indemnity Due Claims,” **AIPs should document any reported tree damage on an Appraisal Worksheet and complete a “No Indemnity Due Claim.”** Otherwise, any tree removal, pruning, etc., must be assumed to be a result of normal orchard maintenance practices and cannot be considered due to insurable causes. **Prior to executing a “Withdrawal of Claim,” without documentation of damage, AIPs must inform the insured of the above consequences of undocumented tree damage.**
- (5) The adjuster is responsible for determining if the insured has complied with all of the requirements under the notice and claim provisions of the policy. If they have not, the adjuster should contact the AIP.
- (6) The total of all indemnities for the unit must not exceed the lesser of the amount of protection times the share for the unit or the unit value times the share.
- (7) Insureds who select CTVE may also select OLO coverage.
- (8) If the insured has elected the CTVE, the adjuster will complete two separate Production Worksheets: the first for the base policy utilizing the applicable tree reference prices and the second for the endorsement utilizing the applicable CTV reference prices. All prices are provided on the actuarial table price documents. The same coverage level and price percentage for the unit applies to the base policy and the endorsement. The base policy claim should be completed prior to the CTVE claim. If no indemnity is payable on the base policy, the CTVE Production Worksheet shall not be completed.

31 General Information (Continued)

- (9) MT Certification Forms (See Exhibit 5) are required for claims involving trees for which the indemnity is determined on the basis that the trees will be reset, rehabilitated (pruned), or removed for destroyed trees (dead/missing, trees not practical to reset (stage I – III trees), toppled and leaning trees (stage IV – V trees), or more than 80 percent tree canopy damage – all stages).

The AIP must receive the applicable certification form signed by the insured before any claim involving such trees can be finalized and the indemnity can be paid.

32-40 (Reserved)

PART 5 – MT CERTIFICATION

41 General Information

- (1) See the MT Certification Form, Exhibit 5.
- (2) Include the AIP's name in the Certification Form title if not preprinted on the form.
- (3) Include the claim number on the Certification Form (when required by the AIP), when a form entry is not provided.
- (4) Separate Certification Forms are required for each unit.
- (5) The adjuster is responsible for determining if the insured has complied with all of the requirements under the provisions of the policy. If they have not, the adjuster should contact the AIP.
- (6) Certification is required for trees:
 - (a) Classified as destroyed as a result of:
 - (i) being dead/missing;
 - (ii) being toppled or caused to lean (for stage I – III trees) and it is not practical to reset the damaged trees (DO);
 - (iii) being toppled or caused to lean (for stage IV – V trees) (DO); or
 - (iv) more than 80 percent of tree canopy being damaged (for all tree stages) (DO);
 - (b) Requiring rehabilitation (partially damaged – pruned – PDP); or
 - (c) Requiring resetting (R); and

that certifies that the trees have been rehabilitated, reset, or removed.

The MT Certification Form is used to process a claim related to rehabilitation, reset, and removal for the current loss.

- (7) If certification is required for a unit:
 - (a) the adjuster will not complete items 20-23 on the Appraisal Worksheet; and
 - (b) the insured and adjuster will not sign the Appraisal Worksheet for the unit until the MT Certification Form signed by the insured is received.

If the insured does not remove, rehabilitate (prune), or reset, as applicable, the damaged/destroyed (dead/missing, toppled or leaning and not practical to reset – stage I – III; toppled or leaning – stage IV – V; more than 80 percent tree canopy damage – all stages) trees, or only rehabilitates, resets, or removes a portion of the damaged/destroyed trees, or if the insured carries out a different practice to restore the trees, the loss/damage percents on the Appraisal Worksheet (items 12,13, and 15) will be adjusted, as applicable.

41 General Information (Continued)

- (8) The AIP will review at least five percent of the claims on which certifications are required. The AIP may perform additional reviews if it believes conditions warrant.
- (9) The certification statements below must be included on the applicable certification form directly above the insured's signature block immediately followed by the certification statement contained in the DSSH:

"I understand the certified information on the MT Certification Form will be used to verify information contained on my Appraisal Worksheet and to make any adjustments to the applicable loss percents used to complete my Appraisal and Production Worksheets and determine my loss, if any, for the above unit. Additionally, I understand that the information on this form may be used for processing the claim. The insurance provider may audit and approve this information and supporting documentation and that my signature herein authorizes the insurance provider to process a macadamia tree indemnity in accordance with the terms of my insurance contract and the information contained on this form."

Certification Statement. See DSSH, Exhibit 2.

- (10) Other required statements: See DSSH.

Privacy Act Statement. See Exhibit 3.

Nondiscrimination Statement. See Exhibit 4.

- (11) Completion instructions and an example Certification Form is provided in Exhibit 5.

42-50 (Reserved)

Exhibits

Exhibit 1

Acronyms

The following table contains RMA-approved acronyms used in this handbook.

Approved Acronym/Abbreviation	Term
AD	Actuarial Documents
AIP	Approved Insurance Provider
APH	Actual Production History
BP	Basic Provisions (11-BR)
CAT	Catastrophic Coverage Endorsement
CIH	FCIC- 18010 Crop Insurance Handbook
CISH	Crop Insurance Standards Handbook
CLU	Common Land Unit
CP	Crop Provisions
CTVE	Comprehensive Tree Value Endorsement
DSSH	Document and Supplemental Standards Handbook
FAD	Final Agency Determination
FCIC	USDA Federal Crop Insurance Corporation
FSA	Farm Service Agency
GSH	FCIC-18190 General Standards Handbook
LAM	FCIC- 25010 Loss Adjustment Manual
OLO	Occurrence Loss Option
MT	Macadamia Tree (s)
PAW	Producer's Pre-acceptance Worksheet
RMA	Risk Management Agency
SP	Special Provisions
STD	Stand of Damaged Trees
URF	Underreport Factor

Definitions

Adjustment factor – means a factor contained in the Special Provisions used to determine the percent of damage and damage value of fully and partially damaged trees for purposes of determining an indemnity.

Age (of tree) – means the number of complete 12-month periods that have elapsed since the month the trees were set out or were grafted, whichever is later. Age determination will be made for each unit, or portion thereof, as of January 1 of each crop year.

Amount of insured damage – means the dollar amount determined by multiplying the damage value by the coverage level.

Amount of protection (unit) – means the dollar amount for the unit calculated by multiplying the number of insurable trees reported by the insured in each stage-block times the insured's tree reference price for each stage-block, totaling these values, and then multiplying this result times the coverage level selected by the insured.

Block – means a stand of trees on acreage within a unit that shares a common boundary with no discernible change in the planting pattern.

CTV amount of insured damage – means the dollar amount determined by multiplying the CTV damage value by the coverage level.

CTV amount of protection – means the dollar amount (by unit) calculated by multiplying the number of insurable trees reported by the insured in each stage III – V block times the insured's maximum CTV reference price for each stage-block, adding these values, and then multiplying the result by the coverage level selected by the insured.

CTV damage value – means the dollar amount determined by multiplying the actual number of destroyed trees and the actual number of fully damaged trees in each stage III – V block in all the stands of damaged trees identified as a result of the most recent cause of loss times the insured's CTV reference price for each stage-block, and then adding these values. The CTV reference price will be the maximum CTV reference price for trees destroyed and the minimum CTV reference price for trees fully (100-percent) damaged.

CTV underreport factor (unit) – means a factor determined by the AIP and used to adjust the insured's CTV indemnity in section 10(b)(2) when the insured has underreported the number of insurable trees. The factor is the result of dividing the CTV amount of protection by the CTV unit value, rounded to three decimal places, not to exceed 1.000.

CTV unit deductible – The dollar amount determined by multiplying the actual number of insurable trees in each stage III - V block in the unit on the day before the loss (but not reduced for any insured damage that occurred during the crop year) times your maximum CTV reference price for each stage-block, adding these values, and then multiplying the result by the deductible.

CTV unit value – means the amount determined by multiplying the number of actual insurable trees in each stage III – V block in the unit, as determined by AIP, on the day before the loss (but not reduced for any insured damage that occurred during the crop year) times the insured's maximum CTV reference price for each stage-block, adding these values, and then multiplying the result by the coverage level selected by the insured.

Definitions (Continued)

Damage value – means the dollar amount determined by multiplying the actual number of insurable trees in each stage-block damaged by the most recent cause of loss times the insured’s tree reference price for each stage-block, multiplying this result for each stage-block times the percent of damage applicable to each stage-block, and totaling these values.

Damaged (damage) – means a tree that requires rehabilitation, removal, or reset due to injury to the main trunk, roots, or canopy (including leaning and toppling) due to an insured cause of loss that occurs during the insurance period.

Destroyed tree – means

- (a) For stage I – V trees damaged due to insured causes, any insurable tree that:
 - (1) Is dead;
 - (2) Is a stage I – III trees that is toppled or leaning and the insured and the AIP agree that reset is not practical;
 - (3) Is a IV – V that is toppled or-leaning;
 - (4) Is missing; or
 - (5) Damage to the tree’s canopy is more than eighty (80) percent.
- (b) Destroyed trees are considered 100 percent damaged.
- (c) See section 13(d) and (i) for determining the percent of damage for destroyed trees.

Excess moisture (precipitation) – means direct or proximate rainfall in quantities sufficient to cause flooding.

Flood (flooding) – means an unusual and rapid accumulation or runoff of surface waters caused by excess moisture that results in the trees being toppled, caused to lean, or otherwise damaged.

Fully damaged – means

- (a) An insurable tree requiring reset
- (b) A fully damaged tree will be considered 100-percent damaged but is not destroyed. (See section 13(d) and (i) for determining the percent of damage for fully damaged trees.)

Leaning (lean) – means a tree that is leaning more than 15 degrees from the upright position.

Limb adjustment percentage – means the percentage of normal limb breakage contained in the Special Provisions and used to determine the percent of damage for partially damaged trees.

Maximum CTV reference price – means the price per tree, by density practice and stage, listed on the actuarial documents for CTV that is used in calculating the CTV unit value, the CTV amount of protection, and the portion of the CTV damage value for destroyed trees for the Endorsement.

Minimum CTV reference price – means the price per tree, by density practice and stage, listed on the actuarial documents for CTV that is used in calculating the CTV unit value, the CTV amount of protection, and the portion of the CTV damage value for fully damaged trees for the Endorsement.

Partially damaged tree – means an insurable tree that requires rehabilitation for which damage to the tree’s canopy is more than 10 percent but not more than 80 percent. (See section 13(d) and (i) for determining the percent of damage for partially damaged trees.)

Occurrence loss option – means an option that may be elected by the insured that eliminates the unit deductible in accordance with section 15 of these Crop Provisions.

Rehabilitation – means the pruning of a damaged tree in an attempt to remove the damaged areas and allow the tree to recover.

Definitions (Continued)

Remove (removal, removed, removing) – means conducting the necessary operations to prepare the planting site for a replacement tree.

Replacement tree – means a tree set out in an existing orchard in the same location of a damaged tree that cannot be rehabilitated, reset, or is otherwise destroyed.

Reset – means restoring a toppled or leaning tree to approximately the same position the tree occupied before it was caused to topple or lean, and carrying out the cultural practices necessary to restore the tree. For loss adjustment purposes only, reset is applicable only for stage I – III trees.

Share – means in addition to the definition in section 1 of the Basic Provisions, an insured tenant or operator must have a lease with the owner of the macadamia orchard that requires him or her to maintain the macadamia orchard using accepted orchard management practices. The lease agreement must clearly state the tenant is entitled to his or her insured share of any indemnities under the Macadamia Tree Crop Provisions. A copy of the lease must be on file with the insuring company at the time insurance attaches. However, only for the purpose of determining the amount of indemnity, the insured’s share will not exceed the insured’s share at the time of loss.

Stage – means each full twelve month period based on the age of the tree.

Stage	Age (of Tree)
I	1-3 years
II	4-6 years
III	7-10 years
IV	11-14 years
V	15+ years

Stage-block – means a block in which at least 75% of the trees are the same stage, at the time insurance attaches.

Stand of damaged trees – means the area or areas within a unit where damage due to the same insurable cause of loss occurs, as established by the insurance provider for the crop year, and used to determine the damage value for the unit. If distinct areas of damaged trees within the unit cannot be established, the stand of damaged trees will be the entire unit.

Toppled – means a tree that is leaning and has an exposed root system.

Tree reference price – means the price per tree, by density practice and stage, listed on the actuarial that is used in calculating the unit value, the amount of protection, and the damage value.

Undamaged – means a tree that does not require rehabilitation, removal, or reset.

Underreport factor (unit) – means a factor determined by the insurance provider and used to adjust the insured’s indemnity in section 13(a) when the insured has underreported the number of insurable trees. The factor is the result of dividing the amount of protection by the unit value, rounded to three decimal places not to exceed 1.000.

Unit value – means unless otherwise specified on the Special Provisions, the amount determined by multiplying the actual number of insurable trees in each stage-block in the unit, as determined by the insurance provider, on the day before the loss (but not reduced for any insured damage that occurred during the crop year) times the insured’s tree reference price for each stage-block, totaling these values, and then multiplying this result times the coverage level selected by the insured.

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 Para. 2D and Para. 24.

- (1) Complete the Appraisal Worksheet and continuation sheet in the following order:
 - (a) Part I – Appraisal Worksheet Heading
 - (b) Part II – Percent Damage
 - (c) Part III – Appraisal

- (2) All percent entries are entered as 3-place decimals (e.g. 79.4% is entered as .794; 100% is entered as 1.000).

Part I - Appraisal Worksheet Heading

Verify or make the following entries:

Element/Item Number	Description
Company	Name of AIP, if not preprinted on the worksheet (Company Name).
Claim Number	Claim number as assigned by the AIP.
A. Name of Insured	Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
B. Policy Number	Insured’s assigned policy number.
C. County	Name of the county in which the trees are insured.
D. Unit Number	Eight-digit unit number from the Summary of Coverage after it is verified to be correct. (e.g. 00010000BU).
E. Crop/Type	Four-digit crop code number and three-digit type code number, as applicable, entered exactly as specified on the AD for the crop and type being appraised. If “No Type Specified,” enter appropriate three-digit code number from the AD.
F. Crop Year	Crop year, as defined in the policy, for which the claim has been filed (e.g. YYYY).

Part II – Percent Damage

- (1) Use the tree counts and canopy loss percents from Part III of either the Appraisal Worksheet or continuation sheet(s), as applicable, to complete item entries in Part II of the Appraisal Worksheet.
 - (a) When an Appraisal Worksheet is used, transfer the sample tree counts from item 29 Total (which is the total of Columns 24 - 27 entries) to item 8b in Column 8 for each stage. Transfer the Canopy Loss Percent (Column 28) to Column 16 for each stage.
 - (b) When continuation sheets are used, transfer the sample tree counts from item 29 Grand Total (which is the total of Column 24 - 27 entries) from the final continuation sheet to item 8b in Column 8 for each stage. Transfer the Canopy Loss Percent (Column 28) to Column 16 for each stage.

Form Standards – Appraisal Worksheet (Continued)

Example: Appraisal Worksheet

	Undamaged	Partially Damaged	Destroyed	Fully Damaged	Canopy Loss Percent
	24	25	26	27	28
29 Total	45	9		36	3.600

Example: Continuation Sheet

	Undamaged	Partially Damaged	Destroyed	Fully Damaged	Canopy Loss Percent
	24	25	26	27	28
29 Total	6	5	4	5	2.000
Previous Total	45	9		36	3.600
Grand Total	51	14	4	41	5.600

(2) Use the following three-place decimal format for percentages – 49% damage, enter as .490.

Verify or make the following entries:

Element/Item Number	Description
7. Field ID	Enter the Field ID.
8. Number of Trees/SDT	<p>Split the cell in half horizontally. Use separate lines for varying stages within the SDT (unless the block qualifies as a stage-block (see definition in CP) in which case the single stage for the stage-block will apply). For each stage, as applicable:</p> <p>(1) Record in the top half, the TOTAL number of insurable trees of the corresponding stage in all SDTs as a result of the most recent cause of loss. Include all damaged and undamaged trees, and all trees damaged by uninsurable causes in the SDT. Do not include trees that are uninsurable. The total number of insurable trees may be determined from the acreage report (verified using PAW (MT) information, grove maps, and/or as indicated by an actual physical count – see Para. 11J(1) – (3) of this handbook. Indicate on the Grove Identification Map the location of all SDT as a result of the most recent cause of loss.).</p> <p>(2) Record in the bottom half, the number of sample trees of the corresponding stage SAMPLED from all SDT as a result of the most recent cause of loss. This entry is taken from item 29 of the Appraisal Worksheet or the Grand Total for the Continuation Sheet. Refer to the examples in Part II, item (1) immediately above for additional instructions.</p>

Form Standards – Appraisal Worksheet (Continued)

Example: Appraisal Worksheet

FIELD ID 7	NUMBER OF TREES/SDT 8a & 8b
	500
	20

←8.a. Enter number of insurable trees in the STD

←8.b. Enter number of sample trees

Element/Item Number	Description
9. Stage	Enter the applicable tree stage for the line item. Refer to Para. 11(9).
10. Trees Destroyed	Record the number of trees from the Total (item 29) of Column 26 of PART III of the Appraisal Worksheet. If continuation sheets are used for the stage, enter the Grand Total of Column 26 from the final continuation sheet in this item. If the trees are considered destroyed (dead or missing) or other than dead/missing [(more than 80 percent tree canopy damage, not practical to reset (stages I – III only), or toppled or leaning (stage IV –V only)]; separate entries will required. Split the cell vertically into sections. For destroyed trees, enter in the left section, the number of dead or missing trees (DDM), and in the right section, the number of trees other than dead/missing (DO). If no trees are destroyed, MAKE NO ENTRY.
11. Trees Fully Damaged (Reset)	Record the number of trees from the Total (item 29) of Column 27 of PART III of the Appraisal Worksheet that require resetting (R) (stage I – III only). If continuation sheets are used for the stage, enter the applicable Grand Total of Column 27 from the final continuation sheet in this item. If no trees are considered fully damaged (reset), MAKE NO ENTRY.
12. Destroyed Loss Percent	Result of dividing item 10 by item 8b. Round to nearest 3-place decimal. Separate entries will be required for each applicable section entry shown in item 10. Split the cell vertically into sections. As applicable, enter in the left section, the percent of dead/missing trees (DDM) and in the right section the percent of trees, other than dead/missing (DO).
13. Fully Damaged Loss Percent	Record the result of dividing applicable entry in item 11 by item 8b. Round to nearest 3-place decimal.

Form Standards – Appraisal Worksheet (Continued)

Element/Item Number	Description
14. Trees Partially Damaged	Record the number of trees from Total (item 29) of Column 25 of PART III of the Appraisal Worksheet. If continuation sheets are used for the stage, enter the Grand Total of Column 25 from the final continuation sheet. If no trees are considered partially damaged, MAKE NO ENTRY.
15. Part. Tree Damage Percent	Result of dividing item 14 by item 8b. Round to nearest 3-place decimal.
16. Total Canopy Loss Percent	Record the Total Canopy Percent of Loss from Total (item 29) of Column 28 of PART III of the Appraisal Worksheet. If continuation sheets are used for the stage, enter the Grand Total of Column 28 from the final continuation sheet. If no trees are considered partially damaged, MAKE NO ENTRY.
17. Avg. Canopy Loss Percent	Result of dividing item 16 by item 14. Round to nearest 3-place decimal. (The canopy loss percent is used to determine the adjustment factor and partial damaged loss percent)
18. Limb Adjustment Percentage	Enter 10 percent (.100).
19. Canopy Loss Percent	Result of subtracting item 18 from item 17.

For appraisal worksheets containing DDM, DO, FD, or PD entries, do not complete remaining item entries until the MT Certification Form has been returned by the insured. Initial entries in items 12 (for DDM and DO trees), 13 (of FD trees), and 15 (for PD trees) may be adjusted if Damage Adjustment Factors contained in item 17 of the MT Certification Form apply (see section 13(i)(1), (2), and (3) of the CP). If applicable, strike through the initial damage percent entries in 12, 13, and 15, as applicable, and enter the adjusted percent. Complete the remaining entries as instructed.

These adjustments apply to trees: (1) classified as destroyed as a result of: (a) being dead/missing (DDM); (b) being other than dead/missing (DO) [(toppled or leaning (for stage I – III trees) and it is not practical to reset the damaged trees; toppled or leaning (for stage IV – V trees); or damage to the tree’s canopy more than eighty (80) percent (for all tree stages)]; (2) requiring rehabilitation – all stages (PDP); and (3) requiring resetting – stages I – III (R).

20. Adjustment Factor	For fully damaged trees, enter the applicable factor for reset trees (R). Enter the adjustment factor for partially damaged trees (PD) that corresponds to the canopy percent loss in Item 19. See the SP for applicable factor tables by state. The adjustment factor does not apply to CTVE claims.
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Form Standards – Appraisal Worksheet (Continued)

Element/Item Number	Description
21. Destroyed Loss Percent	If applicable, split the cell vertically into sections to accommodate any entries from item 12. Multiply the applicable entry(ies) by 1.0 and enter the results in item 21. Round to the nearest 3-place decimal. Enter in the left section, the loss percent of dead or missing trees (DDM), and in the right section, the loss percent of trees other than dead/missing (DO). Transfer the item 21 entry(ies) to applicable sections in Column L in Section I of the Production Worksheet.
22. Fully Damaged Loss Percent	Multiply the entry from item 13 by the adjustment factor in item 20 and enter the results in of item 22. Round to the nearest 3-place decimal. Transfer the item 22 entry(ies) to Column L in Section I of the Production Worksheet.
23. Part. Damaged Loss Percent	Enter the result of multiplying item 15 times item 20 (PDP). Round to the nearest 3-place decimal. Transfer item 23 entry(ies) to Column L in Section I of the Production Worksheet.

Part III – Appraisal

Identify the stage in Part III on each Appraisal Worksheet or continuation sheet used for the unit. **Do NOT mix stages on the same Appraisal Worksheet or continuation sheet.** Total each stage separately and transfer Part III totals to the appropriate stage line entries of Part II of the Appraisal Worksheet for the unit. Enter, in the space to the right of the Part III heading, the following:

- (1) Stage I – Stage V as appropriate for the form and the number of the pages used for Part III.
- (2) “Trees Uninsurable.” If uninsurable trees are discovered during the sampling process, verify that the number of trees in item 8.a. includes only insurable trees. Sample the next insurable tree. Explain any adjustments to item 8.a. in the Remarks section.
- (3) “Trees Damaged by Uninsured Causes.” Record the number (in parentheses) of sample trees damaged by an uninsured cause during the crop year (such trees are considered undamaged).

The adjuster should consult with the insured regarding the practices (removal, pruning (rehabilitation), resetting) to be followed, i.e. the insured may determine the tree requires pruning or that the tree is damaged to the extent it should be removed. (Note: A tree with damage to the tree canopy more that 80 percent is considered destroyed.)

Form Standards – Appraisal Worksheet (Continued)

Verify or make the following entries:

Element/Item Number	Description
24. Undamaged	Make a check mark (✓) in Column 24 for each UNDAMAGED insurable sample tree. Record any sample tree damaged by uninsurable causes as undamaged; enter a (U) in place of the check mark. For a tree considered UNDAMAGED, Columns 25-28 should not contain a check mark (✓).
25. Partially Damaged	Make a check mark (✓) in Column 25 for each PARTIALLY DAMAGED insurable sample tree. For a tree to be considered PARTIALLY DAMAGED, a Canopy Loss Percent greater than 10 percent (the actual percentage estimate of canopy loss) must be entered in Column 28. Trees with a canopy loss less than or equal to 10 percent (.100) will be considered undamaged. Partially damaged trees are not considered for purposes of determining CTVE indemnities
26. Destroyed	Make a check mark (✓) in Column 26 for each DESTROYED (100%) insurable sample tree. (See the definitions of destroyed.) MAKE NO ENTRY in Columns 24, 25, 27, and 28. If the trees are considered destroyed (dead or missing, or other than dead/missing [(more than 80 percent tree canopy damage, not practical to reset (stages I – III only), or toppled or leaning (stage IV –V only)]); enter a check mark (✓) for each dead/missing insurable sample tree; two check marks (✓✓) for each other than dead/missing insurable sample tree. (For CTVE purposes, any adjusted Destroyed Loss Percent contained in item 12 of the Appraisal Worksheet will be used to determine any CTVE indemnity for destroyed trees stage III – V trees.)
27. Fully Damaged (Reset)	Make a check mark (✓) in Column 27 for each FULLY DAMAGED (100%) insurable sample tree. Show R for trees requiring resetting. (See the definitions of fully damaged.) MAKE NO ENTRY in Columns 24, 25, 26, and 28. (For CTVE purposes, any adjusted Fully Damaged Loss Percent contained in item 13 of the Appraisal Worksheet will be used to determine any CTVE indemnity for fully damaged stage III trees.)
28. Canopy Loss Percent	Enter the Canopy Loss Percent in Column 28 (for each partially damaged tree in Column 25). MAKE NO ENTRY if the percent is equal to or less than 10 percent (.100); such trees are counted as undamaged trees.
29. Total	Record the total number of trees for the stage in Columns 24 – 27 and the total of each Canopy Loss Percent in Column 28 of the Appraisal Worksheet or the Continuation Worksheet if used to record counts for each additional stage contained in the SDT. Omit from this count, uninsurable trees (trees for which insurance did not attach); include any trees damaged or destroyed by an uninsured cause during the crop year.

Form Standards – Appraisal Worksheet (Continued)

<p>29. Total (Continued)</p>	<p>For item 29: For the Total, Previous Total, and Grand Total entries, for Column 26 that contains sample trees that are destroyed (dead/missing or other than dead/missing), split the column horizontally into two rows. As applicable, enter the number of dead/missing trees in the top row and in the bottom row, the number of trees – other than dead/missing.</p> <p>For Column 27, enter the number of trees requiring resetting.</p>
<p>Previous Total</p>	<p>For continuation sheets only: If continuation sheets are required to record tree counts for the stage, enter the item 29 sample Total or Grand Total, as applicable, of each column or applicable column row from the previous Appraisal Worksheet in the Previous Total columns or applicable column rows of the current worksheet.</p>
<p>Grand Total</p>	<p>For continuation sheets only: For each continuation sheet for the stage, separately add the item 29 sample Total of each column or applicable column row to the Previous Total of each column (or applicable column row and enter the Grand Total in the appropriate column or applicable column row. The Grand Total for each column or applicable column row from the last continuation sheet for the stage will be used to complete the entries in Part II.</p>

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

<p>Element/Item Number</p>	<p>Description</p>
<p>30. Adjuster’s Signature, Code Number, and Date</p>	<p>Signature of adjuster, code number, and date signed after the insured (or insured’s authorized representative) has signed the Appraisal Worksheet. 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 Production Worksheet.</p>
<p>31. Insured’s Signature and Date</p>	<p>Insured’s (or insured’s authorized representative’s) signature and date on the Appraisal Worksheet. BEFORE obtaining the signature, REVIEW ALL ENTRIES on the Appraisal Worksheet and continuation sheet WITH THE INSURED (or the insured’s authorized representative), particularly explaining codes, etc., which may not be readily understood.</p>
<p>Page Numbers</p>	<p>Page numbers: Page 1 of 1, Page 1 of 2, etc., for each page used for the unit appraisal. The Appraisal Worksheet containing the PART II computations for the unit should be listed as page 1; appraisal continuation sheets should be numbered consecutively thereafter for the Part III stage sampled.</p>

Form Standards – Appraisal Worksheet (Continued)

Element/Item Number	Description
EXAMPLE	The Appraisal Worksheet contains the start of one stage (Part III) which continues over into another (continuation sheet) page. The first worksheet applies to stage II and the continuation worksheet applies to stage III. Additional continuation sheets would be used for the other stages. The Appraisal Worksheet would be numbered “Page 1 of 3 pgs.,” the first stage continuation sheet would be numbered “Page 2 of 3 pgs.,” and the other stage continuation sheet would be numbered “Page 3 of 3 pgs.”

Form Standards – Appraisal Worksheet (Continued)

COMPANY					ANY COMPANY					CLAIM NO.					XXXXXXX														
FOR ILLUSTRATION PURPOSES ONLY MACDAMIA TREE APPRAISAL WORKSHEET																													
PART I																													
1 NAME OF INSURED I.M. INSURED					2 POLICY NUMBER XXXXXXXX					3 COUNTY ANY COUNTY					4 UNIT NUMBER 00010000BU					5 CROP/TYPE 0XXX – XXX					6 CROP YEAR YYYY				
PART II																													
FIELD ID	NO. OF TREES/SDT	STAGE	TREES DESTROYED	TREES FULLY DAMAGED (RESET)	DESTROYED LOSS PERCENT (10 ÷ 8b)		FULLY DAMAGED LOSS PERCENT (11 ÷ 8b)	TREES PART. DAMAGED	PART. TREE DAMAGE PERCENT (14 ÷ 8b)	TOTAL CANOPY LOSS PERCENT	AVG. CANOPY LOSS PERCENT (16 ÷ 14)	LIMB ADJ. PERCENT	CANOPY LOSS PERCENT (17 – 18)	ADJ. FACTOR		DESTROYED LOSS PERCENT		FULLY DAMAGED LOSS PERCENT (13 × 20)	PART. DAMAGED LOSS PERCENT (15 × 20)										
7	8a/8b	9	10	11	12		13	14	15	16	17	18	19	20		21		22	23										
1A	100 10	II		4			.400 FDR	1	.100 PDP	.400	.400	.100	.300	.249R	.008PD			.010 FDR	.001 PDP										
2A	500 20	III	4	5	.200 DDM		.250 FDR	5	.250 PDP	2.000	.400	.100	.300	.269R	.030PD	.200 DDM		.067 FDR	.008 PDP										
<i>(Refer to Exhibit 6, Table A for minimum number of required samples.)</i>																													
PART III																													
Stage II (pgs. 1) TREES DAMAGED BY UNINSURED CAUSES (0)																													
	Undamaged	Partially Damaged	Destroyed	Fully Damaged	Canopy Loss Percent		Undamaged	Partially Damaged	Destroyed	Fully Damaged	Canopy Loss Percent		Undamaged	Partially Damaged	Destroyed	Fully Damaged	Canopy Loss Percent		Undamaged	Partially Damaged	Destroyed	Fully Damaged	Canopy Loss Percent		Undamaged	Partially Damaged	Destroyed	Fully Damaged	Canopy Loss Percent
	24	25	26	27	28		24	25	26	27	28		24	25	26	27	28		24	25	26	27	28		24	25	26	27	28
1	✓				18						35						52											69	
2				R✓	19						36						53											70	
3	✓				20						37						54											71	
4	✓				21						38						55											72	
5		✓			.400						39						56											73	
6				R✓	23						40						57											74	
7				R✓	24						41						58											75	
8				R✓	25						42						59											76	
9	✓				26						43						60											77	
10	✓				27						44						61											78	
11					28						45						62											79	
12					29						46						63											80	
13					30						47						64											81	
14					31						48						65											82	
15					32						49						66											83	
16					33						50						67											84	
17					34						51						68											85	
29 TOTAL																								5	1		4	.400	

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

Form Standards – Appraisal Worksheet (Continued)

1. NAME OF INSURED I.M. INSURED						2. POLICY NUMBER XXXXXXX																						
3. COUNTY ANY COUNTY			4. UNIT NUMBER 00010000BU			5. CROP/TYPE 0XXX-XXX			6. CROP YEAR YYYY																			
APPRaisal WORKSHEET (Continued from Part III) Stage III (pgs. 1) TREES UNINSURABLE (0)												TREES DAMAGED BY UNINSURED CAUSES (0)																
Undamaged	Partially Damaged	Destroyed	Fully Damaged/	Canopy Loss Percent		Undamaged	Partially Damaged	Destroyed	Fully Damaged/	Canopy Loss Percent		Undamaged	Partially Damaged	Destroyed	Fully Damaged/	Canopy Loss Percent		Undamaged	Partially Damaged	Destroyed	Fully Damaged/	Canopy Loss Percent	Undamaged	Partially Damaged	Destroyed	Fully Damaged/	Canopy Loss Percent	
24	25	26	27	28		24	25	26	27	28		24	25	26	27	28		24	25	26	27	28	24	25	26	27	28	
1	✓				28						55						82						109					
2				R✓	29						56						83						110					
3	✓				30						57						84						111					
4		✓			.400	31					58						85						112					
5			✓		32						59						86						113					
6	✓				33						60						87						114					
7				R✓	34						61						88						115					
8		✓			.400	35					62						89						116					
9	✓				36						63						90						117					
10			✓		37						64						91						118					
11				R✓	38						65						92						119					
12			✓		39						66						93						120					
13				R✓	40						67						94						121					
14	✓				41						68						95						122					
15	✓				42						69						96						123					
16				R✓	43						70						97						124					
17			✓		44						71						98						125					
18		✓			.400	45					72						99						126					
19		✓			.400	46					73						100						127					
20		✓			.400	47					74						101						128					
21					48						75						102						129					
22					49						76						103						130					
23					50						77						104						131					
24					51						78						105						132					
25					52						79						106	29 TOTAL					6	5	4	5	2.000	
26					53						80						107	PREVIOUS TOTAL										
27					54						81						108	GRAND TOTAL					6	5	4	5	2.000	

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

Form Standards – Production Worksheet

Verify and/or make the following entries for each Production Worksheet element/item number. Completed Production Worksheet examples are at the end of this exhibit. For general form standards and other general information, see Para. 2D and Para. 31.

Element/Item Number	Description
1. Crop/Code #	Enter the commodity name and the code number exactly as specified on the AD for the crop.
2. Unit #	<p>Eight-digit unit number from the Summary of Coverage after it is verified to be correct (e.g. 00010000BU). The unit number for CTVE claims should correspond with the base policy unit number.</p> <p>Designate when the CTVE and/or the OLO are in effect using the following codes:</p> <p>CV – CTVE is in effect (no OLO) OL – OLO is in effect (no CTVE) CV/OL – Both the CTVE and the OLO are in effect</p>
3. Location Description	Section, township, and range number or other description that identifies the location of the unit. (Include the FSA FN, Common Land Unit, and track number, if available.)
4. Date(s) of Damage	<p>Date(s) of Damage: First three letters of the month(s) during which the determined insured damage (including progressive damage) occurred for the inspection and causes(s) listed in item 5 below. 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 hurricane damage (e.g. SEP 9). 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).</p> <p>If there is no insurable cause of loss, <u>and a “No Indemnity Due” claim will be completed, MAKE NO ENTRY.</u></p>
5. Cause(s) of Damage	<p>Name of the determined insured cause(s) of damage for this crop as listed in the BP and CP for the date of damage listed in item 4 above for this inspection. 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.</p> <p>If there is no insurable cause of loss, <u>and a “No Indemnity Due” claim will be completed, MAKE NO ENTRY.</u></p>

Form Standards – Production Worksheet (Continued)

Element/Item Number	Description															
6. Insured Cause %	<p>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. The total of all “Insured Cause % must equal 100%.</p> <table border="1" data-bbox="594 457 1463 632"> <tr> <td data-bbox="594 457 932 520">4. Date(s) of Damage</td> <td data-bbox="940 457 1089 520">SEP</td> <td data-bbox="1097 457 1214 520"></td> <td data-bbox="1222 457 1339 520"></td> <td data-bbox="1347 457 1463 520"></td> </tr> <tr> <td data-bbox="594 527 932 590">5. Cause(s) of Damage</td> <td data-bbox="940 527 1089 590">Hurricane</td> <td data-bbox="1097 527 1214 590"></td> <td data-bbox="1222 527 1339 590"></td> <td data-bbox="1347 527 1463 590"></td> </tr> <tr> <td data-bbox="594 596 932 632">6. Insured Cause %</td> <td data-bbox="940 596 1089 632">100</td> <td data-bbox="1097 596 1214 632"></td> <td data-bbox="1222 596 1339 632"></td> <td data-bbox="1347 596 1463 632"></td> </tr> </table>	4. Date(s) of Damage	SEP				5. Cause(s) of Damage	Hurricane				6. Insured Cause %	100			
4. Date(s) of Damage	SEP															
5. Cause(s) of Damage	Hurricane															
6. Insured Cause %	100															
7. Company/Agency	Name of company and agency servicing the contract.															
8. Name of Insured	Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.															
9. Claim Number	The claim number as assigned by the AIP.															
10. Policy Number	Insured’s assigned policy number.															
11. Crop Year	Four-digit crop year, as defined in the policy, for which the claim is filed.															
12. Additional Units	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 Production Worksheet has not been completed. Additional non-loss units may be entered on a single Production Worksheet. 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.															
13. Date(s) of Notice	<p>(1) Date the notice of damage was given for the unit in item 2 in the 1st or 2nd space, as applicable. Enter the complete day (e.g. MM/DD/YYYY) for each notice.</p> <p>(2) A notice of damage or loss for a third inspection (if needed) requires an additional set of Production Worksheets. Enter the date of the notice for a third inspection in the 1st space of item 14 on the second set of Production Worksheets.</p> <p>(3) Reserve the “Final” space on the first page of the first set of Production Worksheets for the date of notice for the final inspection.</p> <p>(4) If the inspection was initiated by the AIP, enter “Company Insp.” instead of the date.</p> <p>(5) If the notice does not require an inspection, document as directed in the Narrative instructions.</p>															

Form Standards – Production Worksheet (Continued)

Element/Item Number	Description
13. Date(s) of Notice (Continued)	Transfer the latest date (in the 1st or 2nd space from the 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. For a delayed notice of loss or delayed claim, refer to the LAM.
14. Companion Policy(ies)	<p>(1) If no other person has a share in the unit (insured has 100 percent share), MAKE NO ENTRY.</p> <p>(2) 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.”</p> <p>(a) 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 the AIP instructions.</p> <p>(b) If the OTHER person has a multiple-peril contract and a DIFFERENT AIP or agent services it, enter the name of the AIP and/or agent (and contract number) if known.</p> <p>(c) If unable to verify the existence of a companion contract, enter “Unknown” and contact the AIP for further instructions.</p> <p>(3) Refer to the LAM for further information regarding companion contracts.</p>

Form Standards – Production Worksheet (Continued)

Section I – Acreage Appraised, Unit Value

ACCOUNT FOR ALL INSURABLE TREES IN THE UNIT. In the event of over-reported trees, handle in accordance with individual AIP's instructions.

The **total** number of trees in **all** stage-blocks present in the **unit** must be accounted for on the Production Worksheet. This will be used to calculate the unit value for all claims, the unit deductible for non-OLO claims, and the 3 percent OLO trigger amount. The number of insurable trees by stage should be verified by a visual inspection and compared to the acreage report.

Refer to Para. 11J(1) – (3) and Exhibit 3, item 8(1) for additional information.

Verify or make the following entries:

Element/Item Number	Description
A. Field ID	<p>The stage-block identification number in which the SDT exists as assigned by the insured or AIP.</p> <p>(1) In the margin (or in a separate column), enter the DATE of inspection for the last line entry for each inspection.</p> <p>(2) For CTVE claims, do not enter any blocks of rate class (stage) D01 or D02 trees on the Production Worksheet.</p> <p>REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRIES OF FIRST CROP AND SECOND CROP CODES.</p>
B. Total Reported Trees	<p>Total number of trees in each stage-block the insured reported in the unit on the Acreage Report.</p>
C. Total Trees (Stage)	<p>Enter the total number of trees in the unit corresponding to the stage of the stage-block, determined on the day before the loss occurred (see Exhibit 3, item 8(1) for additional instructions).</p>
D. SDT	<p>(1) Base Policy: Enter the number of insurable trees in all SDTs (as a result of the most recent cause of loss) corresponding to the stage (identified by field ID). Make no entry in Column D if the corresponding stage was not present in the SDTs.</p> <p>(2) CTVE (see entry examples below):</p> <p>(a) Make no entry if the corresponding stage was not present in the SDT or for rate class (stage) D01.</p> <p>(b) Draw a horizontal line across the cell.</p> <p>(c) For entries above the line (fully damaged trees):</p>

Form Standards – Production Worksheet (Continued)

Element/Item Number	Description
D. SDT (Continued)	<p>Multiply the Fully Damaged Loss Percent from item 13 of the Base Policy Appraisal Worksheet by the number of trees for all SDTs for the stage from item 8a. of the Appraisal Worksheet for the field ID. Enter the number of fully damaged trees for the SDTs for the stage above the line.</p> <p>(d) For entries below the line (destroyed trees):</p> <p>(i) If the Damage Loss Percent in item 12 (from the Base Policy Appraisal Worksheet) only represents dead/missing trees (DDM) or other than dead/missing trees (DO), multiply the applicable Destroyed Loss Percent in item 12 (from the Base Policy Appraisal Worksheet) by the number of trees for all SDTs for the stage from item 8a. of the Appraisal Worksheet for the field ID. Enter the number of destroyed trees below the line.</p> <p>(ii) If more than one Damage Loss Percent is shown in item 12 (from the Base Policy Appraisal Worksheet) for dead/missing trees (DDM) and other than dead/missing trees (DO), split the SDT cell below the line horizontally into the required number of sections. As applicable, enter in the top section the result of multiplying the Damage Loss Percent for dead/missing trees (DDM) times the number of trees for all SDTs for the stage from item 8a. of the Appraisal Worksheet for the field ID and enter in the bottom section the result of multiplying the Damage Loss Percent for other than dead/missing trees (DO) times the number of trees for all SDTs for the stage from item 8a. of the Appraisal Worksheet for the field ID.</p> <p>(e) If the combined percent of damage in Column L of the Production Worksheet exceeds 80%, for the SDT within the stage-block, multiply the number of trees for all SDTs for the stage from item 8a. of the Appraisal Worksheet for the field ID by separate percentages for fully damaged and destroyed trees determined by separately dividing the percentage of destroyed (total of DDM and DO, as applicable) and fully damaged trees from Column L by the combined total of those percentages. Split the cell and enter each result in the Production Worksheet for fully damaged trees (above the line) and a separate entry for destroyed trees (below the line).</p>

Form Standards – Production Worksheet (Continued)

Element/Item Number	Description																																																																																																																																					
D. SDT (Continued)	<p data-bbox="716 268 1463 373">Example 1: Single Fully Damaged/Destroyed Damage Loss Percent (less than 80% damage/SDT for the stage-block).</p> <table border="1" data-bbox="802 411 1378 716"> <thead> <tr> <th colspan="5">Base Policy Appraisal Worksheet</th> </tr> <tr> <th>8.a</th> <th>9</th> <th colspan="3">12 and 13</th> </tr> <tr> <th>SDT</th> <th>Stage</th> <th colspan="3">Fully Damaged/Destroyed Loss Percent</th> </tr> </thead> <tbody> <tr> <td rowspan="3">100</td> <td rowspan="3">002</td> <td colspan="3">.400 FDR</td> </tr> <tr> <td colspan="3"> </td> </tr> <tr> <td colspan="3"> </td> </tr> <tr> <td rowspan="3">500</td> <td rowspan="3">003</td> <td>.200 DDM</td> <td colspan="2">---</td> </tr> <tr> <td colspan="3">.250 FDR</td> </tr> <tr> <td colspan="3"> </td> </tr> </tbody> </table> <table border="1" data-bbox="797 764 1435 1056"> <thead> <tr> <th colspan="5">CTVE Production Worksheet</th> </tr> <tr> <th>D</th> <th>F</th> <th>K</th> <th>L</th> <th>M</th> </tr> <tr> <th>SDT</th> <th>Stage</th> <th>Reference Price</th> <th>% Damage</th> <th><input type="checkbox"/> Amt. of Ins. Damage or <input checked="" type="checkbox"/> Damage Value</th> </tr> </thead> <tbody> <tr> <td>40 (FDR)</td> <td>002</td> <td>47.00</td> <td>1.000</td> <td>1,880</td> </tr> <tr> <td>125 (FDR)</td> <td>003</td> <td>47.00</td> <td>1.000</td> <td>5,875</td> </tr> <tr> <td>100 (DDM)</td> <td>003</td> <td>93.00</td> <td>1.000</td> <td>9,300</td> </tr> </tbody> </table> <p data-bbox="716 1083 1455 1188">Example 2: Multiple Fully Damaged/Destroyed Loss Percents (less than 80% damage/SDT for the stage-block).</p> <table border="1" data-bbox="802 1224 1378 1528"> <thead> <tr> <th colspan="5">Base Policy Appraisal Worksheet</th> </tr> <tr> <th>8a</th> <th>9</th> <th colspan="3">12 - 13</th> </tr> <tr> <th>SDT</th> <th>Stage</th> <th colspan="3">Fully Damaged/Destroyed Loss Percent</th> </tr> </thead> <tbody> <tr> <td rowspan="3">100</td> <td rowspan="3">002</td> <td colspan="3">.400 FDR</td> </tr> <tr> <td colspan="3"> </td> </tr> <tr> <td colspan="3"> </td> </tr> <tr> <td rowspan="3">500</td> <td rowspan="3">003</td> <td>.200 DDM</td> <td>---</td> <td>.100DO</td> </tr> <tr> <td colspan="3">.250 FDR</td> </tr> <tr> <td colspan="3"> </td> </tr> </tbody> </table> <table border="1" data-bbox="797 1583 1435 1875"> <thead> <tr> <th colspan="5">CTVE Production Worksheet</th> </tr> <tr> <th>D</th> <th>F</th> <th>K</th> <th>L</th> <th>M</th> </tr> <tr> <th>SDT</th> <th>Stage</th> <th>Reference Price</th> <th>% Damage</th> <th><input type="checkbox"/> Amt. of Ins. Damage or <input checked="" type="checkbox"/> Damage Value</th> </tr> </thead> <tbody> <tr> <td>40 (FDR)</td> <td>002</td> <td>47.00</td> <td>1.000</td> <td>1,880</td> </tr> <tr> <td>125 (FDR)</td> <td rowspan="3">003</td> <td>47.00</td> <td rowspan="3">1.000</td> <td>5,875</td> </tr> <tr> <td>100 (DDM)</td> <td rowspan="2">93.00</td> <td rowspan="2">13,950</td> </tr> <tr> <td>50 (DO)</td> </tr> </tbody> </table>	Base Policy Appraisal Worksheet					8.a	9	12 and 13			SDT	Stage	Fully Damaged/Destroyed Loss Percent			100	002	.400 FDR									500	003	.200 DDM	---		.250 FDR						CTVE Production Worksheet					D	F	K	L	M	SDT	Stage	Reference Price	% Damage	<input type="checkbox"/> Amt. of Ins. Damage or <input checked="" type="checkbox"/> Damage Value	40 (FDR)	002	47.00	1.000	1,880	125 (FDR)	003	47.00	1.000	5,875	100 (DDM)	003	93.00	1.000	9,300	Base Policy Appraisal Worksheet					8a	9	12 - 13			SDT	Stage	Fully Damaged/Destroyed Loss Percent			100	002	.400 FDR									500	003	.200 DDM	---	.100DO	.250 FDR						CTVE Production Worksheet					D	F	K	L	M	SDT	Stage	Reference Price	% Damage	<input type="checkbox"/> Amt. of Ins. Damage or <input checked="" type="checkbox"/> Damage Value	40 (FDR)	002	47.00	1.000	1,880	125 (FDR)	003	47.00	1.000	5,875	100 (DDM)	93.00	13,950	50 (DO)
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Form Standards – Production Worksheet (Continued)

Element/Item Number	Description												
E. Interest of Share	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.												
F. Rate Class (Stage)	<p>The correct stage code for the stage from the AD. Verify with the Summary of Coverage and if the stage code is found to be incorrect, refer to the LAM for Revised Acreage Report instructions. If the insured revises the acreage report, the insured cannot increase liability at the time of loss.</p> <table border="1" data-bbox="688 611 1377 863"> <thead> <tr> <th data-bbox="688 611 1032 669">MT CP</th> <th data-bbox="1032 611 1377 669">Actuarial Documents</th> </tr> </thead> <tbody> <tr> <td data-bbox="688 669 1032 709">Stage I</td> <td data-bbox="1032 669 1377 709">D01</td> </tr> <tr> <td data-bbox="688 709 1032 749">Stage II</td> <td data-bbox="1032 709 1377 749">D02</td> </tr> <tr> <td data-bbox="688 749 1032 789">Stage III</td> <td data-bbox="1032 749 1377 789">D03</td> </tr> <tr> <td data-bbox="688 789 1032 829">Stage IV</td> <td data-bbox="1032 789 1377 829">D04</td> </tr> <tr> <td data-bbox="688 829 1032 863">Stage V</td> <td data-bbox="1032 829 1377 863">D05</td> </tr> </tbody> </table>	MT CP	Actuarial Documents	Stage I	D01	Stage II	D02	Stage III	D03	Stage IV	D04	Stage V	D05
MT CP	Actuarial Documents												
Stage I	D01												
Stage II	D02												
Stage III	D03												
Stage IV	D04												
Stage V	D05												
G. Practice	Three-digit code number, entered exactly as specified on the AD, for the practice carried out by the insured. If “No Practice Specified,” enter appropriate three-digit code number from the AD.												
H. Type/Class/Variety	Three-digit type code number entered exactly as specified on the AD, for the type corresponding to the stage-block. If “No Type Specified,” enter appropriate three-digit code number from the AD.												
I. Coverage Level	The coverage level selected by the insured for the crop, to two decimal places (e.g. enter 65% as .65).												
J. Ref. Price	<p>(1) Base Policy: Enter the applicable tree reference price in dollars and cents (the tree reference price for the stage as shown on the actuarial price table times the price percentage selected by the insured for the practice – standard or high density).</p> <p>(2) CTVE:</p> <p>(a) Draw a horizontal line across the cell.</p> <p>(b) Above the line, enter the applicable Minimum CTVE Reference Price in dollars and cents for the stage shown on the actuarial price table. Below the line, enter the applicable Maximum CTVE Reference Price in dollars and cents (the tree reference price for the stage shown on the actuarial price table times the price percentage selected by the insured for the practice – standard or high density).</p> <p>(3) For CAT coverage, multiply the applicable tree reference price by 0.55 (not applicable for the CTVE).</p>												

Form Standards – Production Worksheet (Continued)

Element/Item Number	Description																														
K.	(1) Base Policy: MAKE NO ENTRY. (2) CTVE: MAKE NO ENTRY.																														
L. % Damage	<p>Base Policy – Enter the % Damage as a decimal to three places as follows:</p> <p>(1) Split Column L horizontally and enter the applicable % Damage for the SDT and stage that corresponds to the applicable Loss Percent from the Appraisal Worksheet (Column 21, 22, and 23).</p> <p>(a) If Column 21 of the Appraisal Worksheet contains separate Loss Percents for dead/missing and other than dead/missing trees, split the cell for Column L vertically into sections. Enter the applicable % Damage for dead/missing trees in the left section and for other than dead/missing trees in the right section.</p> <p>(b) For fully and partially damaged trees, enter the applicable % Damage for reset and partially damaged trees.</p> <p>(c) Add the applicable alpha characters DDM for Destroyed-Dead/Missing, DO for Destroyed-Other than dead/missing, FDR for Fully Damaged – Reset, and PDP for Partially Damaged – Pruned.</p> <p>Example 1 – Single Destroyed % Damage</p> <table border="1" data-bbox="646 1270 1479 1461"> <thead> <tr> <th data-bbox="646 1270 930 1304">K</th> <th colspan="2" data-bbox="930 1270 1479 1304">L</th> </tr> </thead> <tbody> <tr> <td data-bbox="646 1304 930 1346"></td> <td colspan="2" data-bbox="930 1304 1479 1346">% Damage</td> </tr> <tr> <td data-bbox="646 1346 930 1388"></td> <td colspan="2" data-bbox="930 1346 1479 1388">.X00 DDM</td> </tr> <tr> <td data-bbox="646 1388 930 1430"></td> <td colspan="2" data-bbox="930 1388 1479 1430">.X00 FDR</td> </tr> <tr> <td data-bbox="646 1430 930 1472"></td> <td colspan="2" data-bbox="930 1430 1479 1472">.X00 PDP</td> </tr> </tbody> </table> <p>Example 2 – Destroyed % Damage – More Than One</p> <table border="1" data-bbox="646 1566 1479 1757"> <thead> <tr> <th data-bbox="646 1566 930 1600">K</th> <th colspan="2" data-bbox="930 1566 1479 1600">L</th> </tr> </thead> <tbody> <tr> <td data-bbox="646 1600 930 1642"></td> <td colspan="2" data-bbox="930 1600 1479 1642">% Damage</td> </tr> <tr> <td data-bbox="646 1642 930 1684"></td> <td data-bbox="930 1642 1198 1684">.X00 DDM</td> <td data-bbox="1198 1642 1479 1684">.X00 DO</td> </tr> <tr> <td data-bbox="646 1684 930 1726"></td> <td colspan="2" data-bbox="930 1684 1479 1726">.X00 FDR</td> </tr> <tr> <td data-bbox="646 1726 930 1768"></td> <td colspan="2" data-bbox="930 1726 1479 1768">.X00 PDP</td> </tr> </tbody> </table> <p>(2) If the combined percent of damage of Column L for destroyed and fully and partially damaged trees exceeds 80%, cross through each applicable percentages and enter 100% for the Field ID.</p>	K	L			% Damage			.X00 DDM			.X00 FDR			.X00 PDP		K	L			% Damage			.X00 DDM	.X00 DO		.X00 FDR			.X00 PDP	
K	L																														
	% Damage																														
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K	L																														
	% Damage																														
	.X00 DDM	.X00 DO																													
	.X00 FDR																														
	.X00 PDP																														

Form Standards – Production Worksheet (Continued)

Element/Item Number	Description
<p>L. % Damage (Continued)</p>	<p>(3) CTVE: Enter “1.000”.</p> <p>Make NO ENTRY if the corresponding stage-block was not present in the SDT or the CTVE for rate class (stage) D01 or D02.</p> <p>(4) If there has been a previous claim during the crop year, the stage-blocks sampled as a result of the most recent cause of loss must be reviewed against stage-blocks from the previous claim to ensure that:</p> <p>When multiple damage events affect the same SDT, the combined Damage Value (for OLO, the Amount of Insured Damage) for all claims for the stage-block within a SDT will not exceed the maximum Damage Value (for OLO, the maximum Amount of Insured Damage) determined based on the applicable tree reference price reported by the insured (i.e. the number of damaged trees times the applicable tree reference price at 100 percent damage).</p> <p>For example: If a stage-II block SDT of 200 trees is 40% partially damaged due to tornado in July (pruned) and the same stage-II block SDT is 100% damaged – (destroyed and removed) in September due to a hurricane, the first claim would report 200 trees damaged 40% from tornado in July, and 200 trees damaged 100% due to hurricane in September. However, the Damage Value (Amount of Insured Damage) for the second claim for the hurricane damage for the trees previously damaged by the tornado would be based on a reduced % Damage</p> <p>Example: Calculating the Reduced % Damage – Multiple Damage Events for a Stage-block SDT</p> <p>Event 1 – 40% – Partial Damage – Tornado Stage II Adjustment Factor at 40% Damage = .009 % Damage – .36 % (.0036) = (.40 × .009)</p> <p>Event 2 – 100% Damage – Destroyed/Removed – Hurricane % Damage – 99.64% (.09964) = (100% - .36%)</p> <p>Stage-block - SDT – 200 stage II trees Tree Reference Price - \$166 Maximum Damage Value - \$33,200 (200 DDM trees x 100% Damage x \$166)</p>

Form Standards – Production Worksheet (Continued)

Element/Item Number	Description																																				
L. % Damage (Continued)	<table border="1" data-bbox="597 306 1479 642"> <thead> <tr> <th data-bbox="597 306 732 415">Damage Event</th> <th data-bbox="732 306 881 415">Claim Number</th> <th data-bbox="881 306 1031 415">Col. D SDT</th> <th data-bbox="1031 306 1180 415">Col. J Ref. Price</th> <th data-bbox="1180 306 1330 415">Col. L % Damage</th> <th data-bbox="1330 306 1479 415">Col. M Damage Value</th> </tr> </thead> <tbody> <tr> <td data-bbox="597 415 732 457">1</td> <td data-bbox="732 415 881 457">1</td> <td data-bbox="881 415 1031 457">200</td> <td data-bbox="1031 415 1180 457">\$166</td> <td data-bbox="1180 415 1330 457">.0036</td> <td data-bbox="1330 415 1479 457">\$120¹</td> </tr> <tr> <td data-bbox="597 457 732 499"></td> <td data-bbox="732 457 881 499"></td> <td data-bbox="881 457 1031 499"></td> <td data-bbox="1031 457 1180 499"></td> <td data-bbox="1180 457 1330 499"></td> <td data-bbox="1330 457 1479 499"></td> </tr> <tr> <td data-bbox="597 499 732 541">2</td> <td data-bbox="732 499 881 541">2</td> <td data-bbox="881 499 1031 541">200</td> <td data-bbox="1031 499 1180 541">\$166</td> <td data-bbox="1180 499 1330 541">.9964</td> <td data-bbox="1330 499 1479 541">\$33,080¹</td> </tr> <tr> <td data-bbox="597 541 732 583"></td> <td colspan="4" data-bbox="732 541 1330 583">Total Damage Value</td> <td data-bbox="1330 541 1479 583">\$33,200</td> </tr> <tr> <td colspan="5" data-bbox="597 583 1330 642">Maximum Damage Value</td> <td data-bbox="1330 583 1479 642">\$33,200</td> </tr> </tbody> </table> <p data-bbox="597 646 881 678">¹Rounded to nearest dollar</p> <p data-bbox="574 720 1435 789">Explain in the Narrative any % Damage reductions when the stage-block SDT has been damaged by a prior cause of loss.</p>	Damage Event	Claim Number	Col. D SDT	Col. J Ref. Price	Col. L % Damage	Col. M Damage Value	1	1	200	\$166	.0036	\$120 ¹							2	2	200	\$166	.9964	\$33,080 ¹		Total Damage Value				\$33,200	Maximum Damage Value					\$33,200
Damage Event	Claim Number	Col. D SDT	Col. J Ref. Price	Col. L % Damage	Col. M Damage Value																																
1	1	200	\$166	.0036	\$120 ¹																																
2	2	200	\$166	.9964	\$33,080 ¹																																
	Total Damage Value				\$33,200																																
Maximum Damage Value					\$33,200																																
M. Amt. of Ins. Damage or Damage Value	<p data-bbox="574 793 1446 863">Check appropriate box indicating if entry is for “Amount of Insured Damage” or “Damage Value.”</p> <p data-bbox="574 905 808 936">(1) Base Policy:</p> <p data-bbox="643 957 1458 1062">(a) Non-OLO: Compute the damage value by multiplying Columns “D” times “J” times “L”, round to nearest whole dollar.</p> <p data-bbox="711 1083 1490 1293">If Column L is split based separate percents of damage for dead/missing and other than dead/missing trees, split the cell for Column M vertically into sections and enter, as applicable, in the left section the or Damage Value for dead/missing trees and in the right section, the Damage Value for other than dead/missing trees.</p> <p data-bbox="643 1335 1438 1440">(b) OLO: Compute the amount of insured damage by multiplying Columns “D” times “I” times “J” times “L”, round to nearest whole dollar.</p> <p data-bbox="711 1461 1490 1671">If Column L is split based separate percents of damage for dead/missing and other than dead/missing trees, split the cell for Column M vertically into sections and enter, as applicable, in the left section the Amt. of Ins. Damage for dead/missing trees and in the right section, the Damage Value for other than dead/missing trees.</p>																																				

Form Standards – Production Worksheet (Continued)

Element/Item Number	Description
<p>M. Amt. of Ins. Damage or Damage Value (Continued)</p>	<p>(2) CTVE:</p> <ul style="list-style-type: none"> (a) Draw a horizontal line across the cell. (b) (For FULLY DAMAGED trees): ABOVE the line, enter the damage value by multiplying Column “D” times the entry ABOVE the line in Columns “J” times “L,” rounded to nearest whole dollar. (c) (For DESTROYED trees): BELOW the line, enter the damage value by multiplying Column “D” times the entry BELOW the line in Columns “J” times “L”, rounded to nearest whole dollar. <p>If Column D contains separate entries for dead/missing and other than dead/missing trees, enter BELOW the line the damage value by multiplying each Column D entry times the entry BELOW the line in Columns “J” times “L”; sum the results and round to nearest whole dollar.</p> <p>(3) CTVE AND OLO:</p> <ul style="list-style-type: none"> (a) Draw a horizontal line across the cell. (b) (For FULLY DAMAGED trees): ABOVE the line, enter the amount of insured damage by multiplying Column “D” times “I” times the entry ABOVE the line in Columns “J” times “L,” rounded to nearest whole dollar. (c) (For DESTROYED trees): BELOW the line, enter the amount of insured damage by multiplying Column “D” times “I” times the entry BELOW the line in Columns “J” times “L”, rounded to nearest whole dollar. <p>If Column D contains separate entries for dead/missing and other than dead/missing trees, enter BELOW the line, the amount of insured damage by multiplying each Column D entry times “I” times the entry BELOW the line in “J” times “L”; sum the results and round to nearest whole dollar.</p>

Form Standards – Production Worksheet (Continued)

Element/Item Number	Description
N. Unit Deductible	<p>(1) Base Policy:</p> <p>(a) Non-OLO: Column “C” times Column “J” times the percent deductible (1.00 minus Column “I” coverage level %), results in whole dollars.</p> <p>(b) OLO: MAKE NO ENTRY.</p> <p>(2) CTVE:</p> <p>(a) Non-OLO: Column “C” times entry BELOW the line in Column “J” times the percent deductible (1.00 minus Column “I” coverage level %), results in whole dollars.</p> <p>(b) OLO: MAKE NO ENTRY.</p>
O. Unit Value	<p>(1) Base Policy: Column “C” times Column I times Column “J”, results in whole dollars.</p> <p>(2) CTVE: Column “C” times Column “I” times entry BELOW the line in Column “J”, results in whole dollars.</p> <p>These entries are on a 100% share basis.</p>
15. Totals	<p>(1) Column “M” total in whole dollars (include any amounts in the split cells for dead/missing and other than dead/missing trees).</p> <p>(2) Column “N” total in whole dollars.</p> <p>(3) Column “O” total in whole dollars.</p>
16. OLO Minimum	<p>If OLO is not in effect MAKE NO ENTRY. If OLO is in effect with CTVE, MAKE NO ENTRY. If OLO is in effect without CTVE, total of Column “O” times 0.03, results in whole dollars. If the amount of insured damage (total of Column “M”, item 15) equals or exceeds the entry in item 16, then an indemnity may be due for the amount of insured damage.</p>
17. URF (Under Report Factor)	<p>To determine the URF, calculate the amount of protection for the unit (in whole dollars) for the:</p> <p>(1) Base Policy:</p> <p>(a) Multiplying for each line, Column “B” times Column “I” times Column “J” and totaling the results for all lines to determine the amount of protection (record the calculations and result in the Narrative of the MT Production Worksheet).</p>

Form Standards – Production Worksheet (Continued)

Element/Item Number	Description
17. URF (Under Report Factor) (Continued)	<p>(b) In the event that the unit value (Column “O,” item 15) is greater than the amount of protection, divide the amount of protection by the unit value, recording the URF to three decimal places. Enter “1.000” if the amount of protection equals or exceeds the unit value (record the calculations and result in the Narrative of the MT Production Worksheet).</p> <p>(2) CTVE:</p> <p>(a) Multiplying for each line, Column “B” times Column “I” times entry BELOW the line in Column “J”, and totaling the results for all lines (record the calculations and result in the Narrative of the MT Production Worksheet).</p> <p>(b) In the event that the CTVE unit value (Column “O,” item 15) is greater than the CTVE amount of protection, divide the CTVE amount of protection by the CTVE unit value, recording the CTVE URF to three decimal places. Enter “1.000” if the CTVE amount of protection equals or exceeds the CTVE unit value (record the calculations and result in the Narrative of the MT Production Worksheet).</p>

Narrative

Attach the Special Report to the Production Worksheet.

- (1) If no trees are released on the unit (i.e. destroyed trees), enter “No trees released,” adjuster's initials and date.
- (2) If notice of damage was given and “No Inspection” is necessary, enter the unit number(s), “No Inspection,” date, and adjuster's initials. The insured's signature is not required.
- (3) Explain any uninsured causes, unusual, or controversial cases.
- (4) Enter the percent damage by uninsured causes and explain. Trees damaged by an uninsured cause will be counted as undamaged.
- (5) 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.
- (6) Explain any errors found on the Summary of Coverage.
- (7) Explain a “NO” checked in item 19.

Form Standards – Production Worksheet (Continued)

- (8) Attach Grove Identification Maps to identify the total unit:
 - (a) If consent is or has been given to put part of the unit to another use;
 - (b) If uninsured causes are present; or
 - (c) For unusual or controversial cases.
- (9) Indicate on the sketch map or aerial photo the disposition of acreage put to other use with or without consent.
- (10) Explain any difference between date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
- (11) When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
- (12) Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with AIP's instructions.
- (13) Explain any delayed notices or delayed claims as instructed in the LAM. (Claims may be delayed up to 12 months after the calendar date for the end of the insurance period.)
- (14) Document how the OLO minimum was determined. Also document the amount of protection and calculations used to determine the URF for the unit.
- (15) Document any other pertinent information. If on an attachment, enter “See attachment.”
- (16) Explain any reduction in the % Damage for multiple damages/losses for the stage-block SDT.

Form Standards – Production Worksheet (Continued)

Section II - Adjustments to Unit Value

Verify or make the following entries:

Element/Item Number	Description
18. End of the Insurance Period	Enter the date the ENTIRE unit was (1) totally destroyed, (2) a combination of destroyed and damaged, or (3) the calendar date for the end of the insurance period.
19. Similar Damage	Check “Yes” or “No.” Check “Yes” if amount and cause of damage due to insurable causes is similar to the experience of other orchards in the area. If “No” is checked, explain in the Narrative.
20. 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.
21. 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.
A. Rate Class (Stage)	Transfer the entry by stage from section I, Column “F.” ALL STAGES PRESENT IN THE UNIT SHOULD BE ACCOUNTED FOR IN SECTION II. EXCEPT FOR THE CTVE, DO NOT ENTER STAGE D01 or D02 TREES. USE MULTIPLE LINE ENTRIES FOR MULTIPLE STAGES.
B. Date of Previous Loss	For each stage, enter the month(s) and day(s) (e.g. AUG. 15) of the most recent previous loss event during the same crop year regardless of whether an indemnity was due. If there has been no previous loss event during the crop year, MAKE NO ENTRY.
C. Unit Value	Transfer entries from section I, Column “O” for each stage.
D. Previous Damage Value (100% Share)	For previous loss event(s) on the unit that occurred during the same crop year (whether an indemnity was due or not), total the damage value(s) (or amount(s) of insured damage, as applicable) in section I, Column “M” for the corresponding stage(s) from all previous Production Worksheet(s) for the unit and enter the result by stage in whole dollars. If there has been no previous loss event on the stage during the crop year, MAKE NO ENTRY.
E. Current Damage Value	Transfer entries by stage from section I, Column “M.” If the stage does not have damage, MAKE NO ENTRY.
F. Total Damage Value All Claims	Column “D” plus Column “E.” If the stage does not have damage, enter “0.”
G. Deductible	a. Non-OLO: Transfer entries for the corresponding stage from section I, Column “N.” b. OLO: MAKE NO ENTRY.
H. Remaining Deductible	a. Non-OLO: For the corresponding stage, Column “G” minus Column “F” results in whole dollars. Make the entry and indicate if the entry is positive or negative (e.g. $10 - 8 = +2$, $8 - 10 = -2$, or $8 - 8 = 0$). b. OLO: MAKE NO ENTRY.

Form Standards – Production Worksheet (Continued)

Element/Item Number	Description
I. Unit Value to Count (100 % Share)	<p>a. Base policy and CTVE without OLO: For the corresponding stage, if the entry in Column “H” is a zero, then transfer the entry from Column “C.” If the entry in Column “H” is a positive number, then the entry is Columns “C” plus “H” (e.g. 10 + 2 = 12). If the entry in Column “H” is a negative number, then the entry is Columns “C” plus “H” (e.g. 10 + (-2) = 8).</p> <p>b. OLO: Column “C” minus Column “F” for each stage.</p>
22. Total	Total of Column “I” entries. This value is based on 100% share. Item “O,” line 15 less item 22 is the dollar amount the unit is “short” of the unit value as of the date of this loss event. The difference if greater than zero (any indemnity) is further adjusted by any URF that may apply.
23. Adjuster’s Signature, Code, Number, 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 insured has signed and returned the Production Worksheet. Final indemnity inspections should be signed on bottom line.</p> <p>The claim will not be finalized until the MT Certification Form is signed by the insured and adjuster.</p>
24. Insured’s Signature and Date	Insured's (or insured’s authorized representative's) signature and date. BEFORE obtaining the signature, REVIEW ALL ENTRIES on the Production Worksheet WITH THE INSURED (or the insured’s authorized representative), particularly explaining codes, etc., that may not be readily understood. Final indemnity inspections should be signed on the bottom line.
25. Page Numbers	Page numbers - (Example: Page 1 of 1, Page 2 of 2, etc.)

Form Standards – Production Worksheet (Continued)

MACADAMIA TREE PRODUCTION WORKSHEET																	
1 Crop/Code #	2 Unit #	3 Location Description			(For Illustration Purposes Only)				8 Name of Insured								
Macadamia Trees	0001 0000BU	FN 0123							I. M. Insured								
0284					7 Company		Any Company		9 Claim #		11 Crop Year						
4 Date(s) of Damage	SEP 19				Agency		Any Agency		XXXXXXXX		XXXX						
5 Cause(s) of Damage	Hurricane				<i>EXAMPLE 1: Base Policy – No OLO, No Previous Loss, No Indemnity Due</i>				10 Policy #		XXXXXX						
6 Insured Cause %	100								13 Date(s)		1st	2nd	Final				
12 Additional Units	0002 0000BU	0003 0000BU	0004 0000BU						Notice of Loss	MM/DD/YYYY			MM/DD/YYYY				
										14 Companion Policy(s)							
SECTION I - ACREAGE APPRAISED, UNIT VALUE																	
A	B	C	D	E	F	G	H	I	J	K	L			M		N	O
Field ID	Total Reported Trees	Total Trees (Stage)	SDT	Interest or Share	Rate Class (Stage)	Practice	Type Class Variety	Coverage Level	Tree Ref Price		% Damage			<input type="checkbox"/> Amt. of Ins. Damage or <input checked="" type="checkbox"/> Damage Value	Unit Deductible	Unit Value (C x I x J x K)	
1A	1,000	1,000	100	1.000	D02	003	XXX	.75	166.00		.010 FDR			166	41,500	124,500	
											.001 PDP			17			
2A	1,000	1,100	500	1.000	D03	003	XXX	.75	192.00		.200 DDM	---	---	19,200	52,800	158,400	
											.067 FDR			6,432			
											.008 PDP			768			
NARRATIVE: (If more space is needed, attach a Special Report) Amount of Protection = \$268,500 [(1000 × \$166) + (1000 × \$192)] × .75.										15. TOTALS:		26,583		94,300	282,900		
\$268,500 amount of protection ÷ \$282,900 unit value (total Column O) = .949 URF. MT Certification Form required (No damage adjustments).										16. OLO MINIMUM (O x 0.03)							
										17. URF:				.949			
SECTION II - ADJUSTMENTS TO UNIT VALUE																	
18. End of Insurance Period				19. Is damage similar to other farms in the area?				20. Assignment of Indemnity				21. Transfer of Right to Indemnity?					
MM/DD/YYYY				Yes X No				Yes No X				Yes No X					
A	B	C	D	E	F	G	H	I									
Rate Class (Stage)	Date of Previous Loss	Unit Value (from O)	Previous Damage Value (100% Share)	Current Damage Value (from M)	Total Damage Value All Claims (D+E)	Deductible (from N)	Remaining Deductible (G-F)	Unit Value To Count (100% Share) (C+H)									
02		124,500		183	183	41,500	+41,317	165,817									
03		158,400		26,400	26,400	52,800	+26,400	184,800									
							22. Total: (100% Share)		350,617								

(For Illustration Purposes Only) This form example does not illustrate all required entry items

Form Standards – Production Worksheet (Continued)

MACADAMIA TREE PRODUCTION WORKSHEET																		
1 Crop/Code #		2 Unit #		3 Location Description				(For Illustration Purposes Only)				8 Name of Insured						
Macadamia Trees		0001 0000BU		FN 0123								I. M. Insured						
0284								7 Company		Any Company		9 Claim #		11 Crop Year				
4 Date(s) of Damage		SEP 19						Agency		Any Agency		XXXXXXXX		XXXX				
5 Cause(s) of Damage		Hurricane						EXAMPLE 2: Base Policy – No OLO, With Previous Loss, Indemnity Due				10 Policy #		XXXXXX				
6 Insured Cause %		100										13 Date(s)		1st	2nd	Final		
12 Additional Units		0002 0000BU	0003 0000BU	0004 0000BU					Notice of Loss		MM/DD/YYYY		MM/DD/YYYY					
												14 Companion Policy(s)						
SECTION I - ACREAGE APPRAISED, UNIT VALUE																		
A	B	C	D	E	F	G	H	I	J	K	L			M		N	O	
Field ID	Total Reported Trees	Total Trees (Stage)	SDT	Interest or Share	Rate Class (Stage)	Practice	Type Class Variety	Coverage Level	Tree Ref. Price		% Damage			<input type="checkbox"/> Amt. of Ins. Damage or <input checked="" type="checkbox"/> Damage Value	Unit Deductible	Unit Value (C x I x J x K)		
1A	1,000	1,000	100	1.000	D02	003	XXX	.75	166.00		.010 FDR			166	41,500	124,500		
											.001 PDP			17				
2A	1,000	1,100	500	1.000	D03	003	XXX	.75	192.00	.200 DDM	---	---	19,200	---	---	52,800	158,400	
										.067 FDR			6,432					
										.008 PDP			768					
NARRATIVE: (If more space is needed, attach a Special Report) Amount of Protection = \$268,500 [(1000 × \$166) + (1000 × \$192)] × .75.											15. TOTALS:		26,583		94,300		282,900	
\$268,500 amount of protection ÷ \$282,900 unit value (total Column O) = .949 URF. MT Certification Form required (No damage adjustments).											16. OLO MINIMUM (O x 0.03)							
											17. URF:						.949	
SECTION II - ADJUSTMENTS TO UNIT VALUE																		
18. End of Insurance Period				19. Is damage similar to other farms in the area?				20. Assignment of Indemnity				21. Transfer of Right to Indemnity?						
MM/DD/YYYY				Yes X No				Yes No X				Yes No X						
A	B	C	D	E	F	G	H	I										
Rate Class (Stage)	Date of Previous Loss	Unit Value (from O)	Previous Damage Value (100% Share)	Current Damage Value (from M)	Total Damage Value All Claims (D+E)	Deductible (from N)	Remaining Deductible (G-F)	Unit Value To Count (100% Share) (C+H)										
D02	AUG 15	124,500	67,850	183	68,033	41,500	-26,533	97,967										
D03	AUG 15	158,400	56,550	26,400	82,950	52,800	-30,150	128,250										
							22. Total: (100% Share)		226,217									

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

Form Standards – Production Worksheet (Continued)

MACADAMIA TREE PRODUCTION WORKSHEET																		
1 Crop/Code #		2 Unit #		3 Location Description				(For Illustration Purposes Only)				8 Name of Insured						
Macadamia Trees		0001 0000BU		FN 0123								I. M. Insured						
0284		OL						7 Company		Any Company		9 Claim #		11 Crop Year				
4 Date(s) of Damage		SEP 19						Agency		Any Agency		XXXXXXX		XXXX				
5 Cause(s) of Damage		Hurricane						EXAMPLE 3: Base Policy – With OLO – No Previous Loss, Indemnity Due				10 Policy #		XXXXXX				
6 Insured Cause %		100										13 Date(s)		1st	2nd	Final		
12 Additional Units		0002 0000BU	0003 0000BU	0004 0000BU					Notice of Loss		MM/DD/YYYY		MM/DD/YYYY					
												14 Companion Policy(s)						
SECTION I - ACREAGE APPRAISED, UNIT VALUE																		
A	B	C	D	E	F	G	H	I	J	K	L			M		N	O	
Field ID	Total Reported Trees	Total Trees (Stage)	SDT	Interest or Share	Rate Class (Stage)	Practice	Type Class Variety	Coverage Level	Tree Ref. Price		% Damage			<input checked="" type="checkbox"/> Amt. of Ins. Damage or <input type="checkbox"/> Damage Value	Unit Deductible	Unit Value (C x I x J x K)		
1A	1,000	1,000	100	1.000	D02	003	XXX	.75	166.00		.010 FDR			125		124,500		
										.001 PDP			12					
2A	1,000	1,100	500	1.000	D03	003	XXX	.75	192.00	.200 DDM	---	---	14,400	---	---		158,400	
										.067 FDR			4,824					
										.008 PDP			576					
NARRATIVE: (If more space is needed, attach a Special Report) Amount of Protection = \$268,500 [(1000 × \$166) + (1000 × \$192)] × .75.											15. TOTALS:		19,937				282,900	
\$268,500 amount of protection ÷ \$282,900 unit value (total Column O) = .949 URF. MT Certification Form required (No damage adjustments).											16. OLO MINIMUM (O x 0.03)						8,487	
											17. URF:						.949	
SECTION II - ADJUSTMENTS TO UNIT VALUE																		
18. End of Insurance Period				19. Is damage similar to other farms in the area?				20. Assignment of Indemnity				21. Transfer of Right to Indemnity?						
MM/DD/YYYY				Yes X No				Yes X No				Yes X No						
A	B	C		D		E		F		G		H		I				
Rate Class (Stage)	Date of Previous Loss	Unit Value (from O)		Previous Damage Value (100% Share)		Current Amount Of Ins. Damage Value (from M)		Total Damage Value All Claims (D+E)		Deductible (from N)		Remaining Deductible (G-F)		Unit Value To Count (100% Share) (C+H) (C-F)				
02		124,500				137		137						124,363				
03		158,400				19,800		19,800						138,600				
												22. Total: (100% Share)		262,963				

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

Form Standards – Production Worksheet (Continued)

MACADAMIA TREE PRODUCTION WORKSHEET

1 Crop/Code #	2 Unit #	3 Location Description			(For Illustration Purposes Only)			8 Name of Insured						
Macadamia Trees	0001 0000BU	FN 0123						I. M. Insured						
0284	CV				7 Company		Any Company		9 Claim #		11 Crop Year			
4 Date(s) of Damage	SEP 19				Agency		Any Agency		XXXXXXXX		XXXX			
5 Cause(s) of Damage	Hurricane				EXAMPLE 4: CTVE – No OLO, Requires Base Policy PW With Indemnity Due				10 Policy #		XXXXXX			
6 Insured Cause %	100								13 Date(s)		1st	2nd	Final	
12 Additional Units	0002 0000BU	0003 0000BU	0004 0000BU						Notice of Loss		MM/DD/YYYY		MM/DD/YYYY	
													14 Companion Policy(s)	

SECTION I - ACREAGE APPRAISED, UNIT VALUE

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Field ID	Total Reported Trees	Total Trees (Stage)	SDT	Interest or Share	Rate Class (Stage)	Practice	Type Class Variety	Coverage Level	Tree Ref. Price		% Damage	<input type="checkbox"/> Amt. of Ins. Damage or <input checked="" type="checkbox"/> Damage Value	Unit Deductible	Unit Value (C x I + x K)
2A	1,000	1,100	125	1.000	D03	003	XXX	.75	47.00		1.000	5,875	25,575	76,725
			100						93.00		1.000	9,300		

NARRATIVE: (If more space is needed, attach a Special Report) Amount of Protection = \$69,750 = (1000 x \$93) x .75.

\$69,750 amount of protection ÷ \$76,725 unit value (total Column O) = .909 URF. See attached Base Policy Production Worksheet for unit.

00010000BU.

15. TOTALS:	15,175	25,575	76,725
16. OLO MINIMUM (O x 0.03)			
17. URF:			.909

SECTION II - ADJUSTMENTS TO UNIT VALUE

18. End of Insurance Period				19. Is damage similar to other farms in the area?				20. Assignment of Indemnity				21. Transfer of Right to Indemnity?				
MM/DD/YYYY				Yes	X	No		Yes		No	X		Yes		No	X
A	B	C	D	E	F	G	H	I								
Rate Class (Stage)	Date of Previous Loss	Unit Value (from O)	Previous Damage Value (100% Share)	Current Damage Value (from M)	Total Damage Value All Claims (D+E)	Deductible (from N)	Remaining Deductible (G-F)	Unit Value To Count (100% Share) (C+H)								
03		76,725		15,175	15,175	25,575	+10,400	87,125								
								22. Total: (100% Share)	87,125							

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

Form Standards – Production Worksheet (Continued)

MACADAMIA TREE PRODUCTION WORKSHEET

1 Crop/Code #	2 Unit #	3 Location Description			(For Illustration Purposes Only)				8 Name of Insured					
Macadamia Trees	0001 0000BU	FN 0123							I. M. Insured					
0284	CVOL				7 Company		Any Company		9 Claim #		11 Crop Year			
4 Date(s) of Damage	SEP 19				Agency		Any Agency		XXXXXXXX		XXXX			
5 Cause(s) of Damage	Hurricane				EXAMPLE 5: CTVE – With OLO, Requires Base Policy PW With Indemnity Due				10 Policy #		XXXXX			
6 Insured Cause %	100								13 Date(s)		1st	2nd	Final	
12 Additional Units	0002 0000BU	0003 0000BU	0004 0000BU					Notice of Loss		MM/DD/YYYY		MM/DD/YYYY		
										14 Companion Policy(s)				
SECTION I - ACREAGE APPRAISED, UNIT VALUE														
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Field ID	Total Reported Trees	Total Trees (Stage)	SDT	Interest or Share	Rate Class (Stage)	Practice	Type Class Variety	Coverage Level	Tree Ref. Price		% Damage	<input checked="" type="checkbox"/> Amt. of Ins. Damage or <input type="checkbox"/> Damage Value	Unit Deductible	Unit Value (C x I x K)
2 A	1,000	1,100	125	1.000	D03	003	XXX	.75	47.00		1.000	4,406		76,725
			100						93.00		1.000	6,975		
NARRATIVE: (If more space is needed, attach a Special Report) Amount of Protection = \$76,725 = (1000 × \$93) × .75.											15. TOTALS:	11,381		76,725
\$69,750 amount of protection ÷ \$76,725 unit value (total Column O) = .909 URF. See attached Base Policy Production Worksheet for unit.											16. OLO MINIMUM (O x 0.03)			
00010000BU.											17. URF:			.909
SECTION II - ADJUSTMENTS TO UNIT VALUE														
18. End of Insurance Period			19. Is damage similar to other farms in the area?					20. Assignment of Indemnity				21. Transfer of Right to Indemnity?		
MM/DD/YYYY			Yes X No					Yes No X				Yes No X		
A	B	C	D		E	F	G	H		I				
Rate Class (Stage)	Date of Previous Loss	Unit Value (from O)	Previous Damage Value (100% Share)		Current Damage Value (from M)	Total Damage Value All Claims (D+E)	Deductible (from N)	Remaining Deductible (G-F)		Unit Value To Count (100% Share) (C+H) (C-F)				
03		76,725			11,381	11,381				65,344				
										22. Total: (100% Share)		65,344		

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

Form Standards – Macadamia Tree (MT) Certification Form

A. General Completion Instructions

The element/item numbers listed in these instructions correspond to the element/item numbers listed in subparagraph C below.

- (1) The adjuster will complete the following entries:

Items 1 thru 13, items 17 - 19 and 21 (Item 21 completed after receipt of the MT Certification Form from the insured).

- (2) The insured will complete the following entries:

Items 14 – 16 and 20.

The AIP will provide applicable instructions to the insured for the completion and return of the MT Certification Form.

B. Form Standards and Completion Instructions for the MT Certification Form

All of the following form standards and completion instructions are “Substantive.”

- (1) Title of the form “Macadamia Tree (MT) Certification Form”.
- (2) In an appropriate area on the front of the form include the following statement, which are instructions to the insured:

The insured will complete and mail this form for the conditions specified below within five (5) days (or within the timeframe specified by the AIP) after the macadamia trees have been:

- (a) Removed,
- (b) Pruned, or
- (c) Reset.

- (3) This form applies to trees:

- (a) Classified as destroyed as a result of:

- (i) being dead/missing (DDM)
- (ii) being toppled or caused to lean (for stage I – III trees) and it is not practical to reset the damaged trees (DO);
- (iii) being toppled or caused to lean (for stage IV – V trees) (DO); or
- (iv) more than 80 percent of tree canopy being damaged (for all tree stages) (DO);

- (b) Requiring rehabilitation (partially damaged – pruned – PDP); or

Form Standards – MT Certification Form (Continued)

(c) Requiring resetting (R); and

certifies that the trees have been rehabilitated, reset, or removed.

The MT Certification Form is used to process a claim related to rehabilitation, reset, and removal for the current loss.

- (4) A separate certification is required for each separate loss event occurring during the crop year.
- (5) See Para. 41 for additional required statements and other general form requirements and instructions.

C. Required Element/Item Titles and Completion Instructions

The following element/item numbers and statements correspond to the example MT Certification Form that has been completed to illustrate how to complete all entries, except the last two items are not shown on the illustrated form.

A completed MT Certification Form example is at the end of this exhibit. For general form standards and other general information, see Para. 2D and Para. 41. The AIP will include applicable instructions for the insured.

Element/Item Number	Description
1. Policy Number	Insured’s assigned policy number.
2. Name of Insured	Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
3. Date Originated	Adjuster enters the date the claim was completed.
4. Claim Number	The claim number as assigned by the AIP.
5. Crop/Code	Enter the commodity name and the code number exactly as specified on the AD for the crop.
6. Crop Year	Four-digit crop year, as defined in the CP, in which the certification is filed.
7. Unit #	Eight-digit unit number from the Summary of Coverage after it is verified to be correct (e.g. 00010000BU).
8. Location Description	Section, township, and range number or other description that identifies the location of the unit. (Include the FSA FN, Common Land Unit, and track number, if available.)

Form Standards – MT Certification Form (Continued)

<p>9. Total Number of Damaged Trees</p>	<p>Adjuster enters the total number of damaged trees for all fields or subfields (different stages) in the unit determined from the Appraisal Worksheet – number of trees in the SDT, item 8a, times items 12, 13 and 15 from the Appraisal Worksheet, for the applicable practice. Total the results and enter in item 9 of the AT Certification Form.</p> <p>Example: SDT Tree Counts and Loss Percents from Appraisal Worksheet</p> <table border="1" data-bbox="581 485 1479 926"> <thead> <tr> <th>Field ID</th> <th>Item 8a Number of Tree/SDT</th> <th>Item 12 Destroyed Loss Percent (DDM/DO)</th> <th>Item 13 Fully Damaged Loss Percent (FDR)</th> <th>Item 15 Partially Damaged Loss Percent (PDP)</th> <th>Number of Damaged Trees by Field ID</th> </tr> </thead> <tbody> <tr> <td>1A</td> <td>100</td> <td></td> <td>.40</td> <td>.100</td> <td></td> </tr> <tr> <td colspan="2">Number of Damaged Trees</td> <td></td> <td>40</td> <td>10</td> <td>50</td> </tr> <tr> <td>2A</td> <td>500</td> <td></td> <td>.250</td> <td>.250</td> <td></td> </tr> <tr> <td colspan="2">Number of Damaged Trees</td> <td></td> <td>125</td> <td>125</td> <td>250</td> </tr> <tr> <td colspan="5">Total Number of Damaged Trees</td> <td>300</td> </tr> </tbody> </table> <p>Certification Form Entries</p> <table border="1" data-bbox="581 982 1349 1087"> <tr> <td>Practice entries based on Appraisal Worksheet Items 12, 13, and 15</td> <td>Remove</td> <td>Reset</td> <td>Prune</td> </tr> </table>	Field ID	Item 8a Number of Tree/SDT	Item 12 Destroyed Loss Percent (DDM/DO)	Item 13 Fully Damaged Loss Percent (FDR)	Item 15 Partially Damaged Loss Percent (PDP)	Number of Damaged Trees by Field ID	1A	100		.40	.100		Number of Damaged Trees			40	10	50	2A	500		.250	.250		Number of Damaged Trees			125	125	250	Total Number of Damaged Trees					300	Practice entries based on Appraisal Worksheet Items 12, 13, and 15	Remove	Reset	Prune
Field ID	Item 8a Number of Tree/SDT	Item 12 Destroyed Loss Percent (DDM/DO)	Item 13 Fully Damaged Loss Percent (FDR)	Item 15 Partially Damaged Loss Percent (PDP)	Number of Damaged Trees by Field ID																																				
1A	100		.40	.100																																					
Number of Damaged Trees			40	10	50																																				
2A	500		.250	.250																																					
Number of Damaged Trees			125	125	250																																				
Total Number of Damaged Trees					300																																				
Practice entries based on Appraisal Worksheet Items 12, 13, and 15	Remove	Reset	Prune																																						
<p>10. Return To:</p>	<p>Adjuster enters name of the individual (or office) and address to which the completed certification form will be mailed if not pre-printed on the form.</p>																																								
<p>11. Field ID</p>	<p>Adjuster enters identification symbol for each field or subfield (corresponds to the item 7 entry on the Appraisal Worksheet by stage).</p>																																								
<p>12. Intended Practice</p>	<p>Adjuster enters intended practice(s) for the trees in each field or subfield: (1) Remove (DDM/DO), (2) Prune - P, or (3) Reset - R. Make separate line entries for each intended practice.</p> <p>Example</p> <table border="1" data-bbox="630 1503 1422 1677"> <thead> <tr> <th>11. FIELD ID</th> <th>12. INTENDED PRACTICE</th> </tr> </thead> <tbody> <tr> <td>1A</td> <td>Reset (R)</td> </tr> <tr> <td>1A</td> <td>Prune (P)</td> </tr> <tr> <td>2A</td> <td>Reset (R)</td> </tr> <tr> <td>2A</td> <td>Prune (P)</td> </tr> </tbody> </table>	11. FIELD ID	12. INTENDED PRACTICE	1A	Reset (R)	1A	Prune (P)	2A	Reset (R)	2A	Prune (P)																														
11. FIELD ID	12. INTENDED PRACTICE																																								
1A	Reset (R)																																								
1A	Prune (P)																																								
2A	Reset (R)																																								
2A	Prune (P)																																								

Form Standards – MT Certification Form (Continued)

Element/Item Number	Description																																
13. No. of Damaged Trees (Intended Practice)	Adjuster enters number of damaged trees for each field or subfield in the unit for each intended practice that applies (from the Appraisal Worksheet, the applicable percent of damage times the number of trees in the applicable SDT). Entries are based on the Appraisal Worksheet. See calculation example in item 9 of the AT Certification Form.																																
14. Actual Practice	Insured enters the actual practice(s) applied to the trees when completed (Removed, Pruned, or Reset).																																
15. Number of Damaged Trees (Actual Practice)	Insured enters number of damaged trees for each field or subfield in the unit for which the actual practice(s) was applied.																																
16. Date Completed	Insured enters the date the practice(s) was completed.																																
17. Damage Adjustment Factor	<p>The adjuster will divide the entry in item 15 by item 13 and enter the result (to three decimal places) in item 17 of the MT Certification Form. The adjuster will multiply the factor for the applicable practice by the applicable Loss/Damage Percent) on the Appraisal Worksheet (items 12, 13, and 15). For example, for the practice reset, the factor in item 17 would be multiplied by the applicable Loss Percent for fully damaged reset trees (R) item 13.</p> <p>Example 1: If the line entry for item 14 is equal to the entry in item 12 on the MT Certification Form, the Damage Adjustment Factor will be 1.000 and the applicable Loss/Damage Percent in items 12, 13, or 15 on the Appraisal Worksheet will be not be adjusted.</p> <p style="text-align: center;">Act. Pract. Equals Int. Pract.</p> <table border="1" data-bbox="581 1213 1468 1549"> <thead> <tr> <th rowspan="2">Field ID</th> <th rowspan="2">Act. Pract.</th> <th rowspan="2">Damage Adj. Factor</th> <th colspan="2">MT APP. WS.</th> <th rowspan="2">Appraisal WS. Adj. Damage</th> </tr> <tr> <th>Damage Type</th> <th>Item 12, 13, 15 Entries</th> </tr> </thead> <tbody> <tr> <td>1A</td> <td>Reset</td> <td>1.000</td> <td>FDR</td> <td>.400</td> <td>No Adj.</td> </tr> <tr> <td>1A</td> <td>Pruned</td> <td>1.000</td> <td>PDP</td> <td>.100</td> <td>No Adj.</td> </tr> <tr> <td>2A</td> <td>Reset</td> <td>1.000</td> <td>FDR</td> <td>.250</td> <td>No Adj.</td> </tr> <tr> <td>2A</td> <td>Pruned</td> <td>1.000</td> <td>PDP</td> <td>.250</td> <td>No Adj.</td> </tr> </tbody> </table> <p>FDR –Fully Damaged-Reset, PDP – Partially Damage/Pruned</p>	Field ID	Act. Pract.	Damage Adj. Factor	MT APP. WS.		Appraisal WS. Adj. Damage	Damage Type	Item 12, 13, 15 Entries	1A	Reset	1.000	FDR	.400	No Adj.	1A	Pruned	1.000	PDP	.100	No Adj.	2A	Reset	1.000	FDR	.250	No Adj.	2A	Pruned	1.000	PDP	.250	No Adj.
Field ID	Act. Pract.				Damage Adj. Factor	MT APP. WS.		Appraisal WS. Adj. Damage																									
		Damage Type	Item 12, 13, 15 Entries																														
1A	Reset	1.000	FDR	.400	No Adj.																												
1A	Pruned	1.000	PDP	.100	No Adj.																												
2A	Reset	1.000	FDR	.250	No Adj.																												
2A	Pruned	1.000	PDP	.250	No Adj.																												

Form Standards – MT Certification Form (Continued)

Element/Item Number	Description																																																																
<p>17. Damage Adjustment Factor (Continued)</p>	<p>Example 2: If the line entry for item 14 is less than the entry in item 12 on the MT Certification Form, the Damage Adjustment Factor will be less than 1.000 and the applicable Loss/Damage Percent in items 12, 13, or 15 on the Appraisal Worksheet will be reduced.</p> <p>Act. Pract. Less Than Int. Pract.</p> <table border="1" data-bbox="583 506 1469 863"> <thead> <tr> <th rowspan="2">Field ID</th> <th rowspan="2">Act. Pract.</th> <th rowspan="2">Damage Adj. Factor</th> <th colspan="2">MT APP. WS.</th> <th rowspan="2">Appraisal WS. Adj. Damage</th> </tr> <tr> <th>Damage Type</th> <th>Item 12, 13, 15 Entries</th> </tr> </thead> <tbody> <tr> <td>1A 1A</td> <td>Reset</td> <td>.800</td> <td>FDR</td> <td>.400</td> <td>.320</td> </tr> <tr> <td>1A</td> <td>Pruned</td> <td>1.000</td> <td>PDP</td> <td>.100</td> <td>No Adj.</td> </tr> <tr> <td>2A</td> <td>Reset</td> <td>.800</td> <td>FDR</td> <td>.250</td> <td>.200</td> </tr> <tr> <td>2A</td> <td>Pruned</td> <td>1.000</td> <td>PDP</td> <td>.250</td> <td>No Adj.</td> </tr> </tbody> </table> <p>FDDH –Fully Damaged-Reset, PDP – Partially Damage/Pruned</p> <p>Example 3: If the line entry for item 14 is different than the entry in item 12 on the MT Certification Form (i.e. Wind damaged 250 trees of which the appraisal indicated 125 required resetting and 125 required pruning; i.e. the insured intended to reset 125 and prune 125 trees in Field ID 2A but instead resets 100 trees and prunes 150 trees), the Damage Adjustment Factor (less than or greater than 1.000 based on Actual Practice tree number) will result in a corresponding increase or decrease in the applicable Loss/Damage Percent in items 12, 13, or 15 on the Appraisal Worksheet</p> <p>Act. Pract. Different From Int. Pract.</p> <table border="1" data-bbox="583 1329 1469 1734"> <thead> <tr> <th rowspan="2">Field ID</th> <th rowspan="2">Act. Pract.</th> <th rowspan="2">Damage Adj. Factor</th> <th colspan="2">MT APP. WS.</th> <th rowspan="2">Appraisal WS. Adj. Damage</th> </tr> <tr> <th>Damage Type</th> <th>Loss/Damage Percent</th> </tr> </thead> <tbody> <tr> <td>1A 1A</td> <td>Reset</td> <td>1.000</td> <td>FDR</td> <td>.400</td> <td>.400 FDR</td> </tr> <tr> <td>1A</td> <td>Pruned</td> <td>1.000</td> <td>PDP</td> <td>.100</td> <td>.100 PDP</td> </tr> <tr> <td>2A</td> <td>Reset</td> <td>.800</td> <td>FDR</td> <td>.250</td> <td>.200 FDR</td> </tr> <tr> <td>2A</td> <td>Pruned</td> <td>1.200</td> <td>PDP</td> <td>.250</td> <td>.300 PDP</td> </tr> </tbody> </table> <p>FDDH –Fully Damaged-Reset, PDP – Partially Damage/Pruned</p>	Field ID	Act. Pract.	Damage Adj. Factor	MT APP. WS.		Appraisal WS. Adj. Damage	Damage Type	Item 12, 13, 15 Entries	1A 1A	Reset	.800	FDR	.400	.320	1A	Pruned	1.000	PDP	.100	No Adj.	2A	Reset	.800	FDR	.250	.200	2A	Pruned	1.000	PDP	.250	No Adj.	Field ID	Act. Pract.	Damage Adj. Factor	MT APP. WS.		Appraisal WS. Adj. Damage	Damage Type	Loss/Damage Percent	1A 1A	Reset	1.000	FDR	.400	.400 FDR	1A	Pruned	1.000	PDP	.100	.100 PDP	2A	Reset	.800	FDR	.250	.200 FDR	2A	Pruned	1.200	PDP	.250	.300 PDP
Field ID	Act. Pract.				Damage Adj. Factor	MT APP. WS.		Appraisal WS. Adj. Damage																																																									
		Damage Type	Item 12, 13, 15 Entries																																																														
1A 1A	Reset	.800	FDR	.400	.320																																																												
1A	Pruned	1.000	PDP	.100	No Adj.																																																												
2A	Reset	.800	FDR	.250	.200																																																												
2A	Pruned	1.000	PDP	.250	No Adj.																																																												
Field ID	Act. Pract.	Damage Adj. Factor	MT APP. WS.		Appraisal WS. Adj. Damage																																																												
			Damage Type	Loss/Damage Percent																																																													
1A 1A	Reset	1.000	FDR	.400	.400 FDR																																																												
1A	Pruned	1.000	PDP	.100	.100 PDP																																																												
2A	Reset	.800	FDR	.250	.200 FDR																																																												
2A	Pruned	1.200	PDP	.250	.300 PDP																																																												

Form Standards – MT Certification Form (Continued)

Element/Item Number	Description
18. Totals	Adjuster enters total number of trees for the intended and actual practice(s) in Columns 13 and 15. Must equal the entry in item 9.
19. Remarks	Insured notates: Any remarks necessary to explain any entries on the form. (Changes in the % Damage are explained in the Narrative of the Production Worksheet.)
Required statements pre-printed directly above insured’s signature block: See Para. 41 of this handbook for statements.	
20. Insured’s Signature and Date	Insured's (or insured’s authorized representative's) signature and date.
21. 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.

Form Standards – MT Certification Form (Continued)

MACADAMIA TREE (MT) CERTIFICATION FORM

The insured will complete and mail this form within five (5) days (or within the timeframe specified by the AIP) after the macadamia trees have been: (1) Removed, (2) Pruned, or (3) Reset. **This form applies to trees that are (1) classified as destroyed as a result of being: (a) dead or missing (DDM) or (b) other than dead/missing (DO) [(toppled or leaning (for stage I – III trees) and it is not practical to reset the damaged trees, toppled or leaning (for stage IV – V trees), or damage to the tree’s canopy more than eighty (80) percent (for all tree stages)]; (2) requiring rehabilitation (PDP); or (3) requiring resetting (R).**

1. POLICY # XXXXXX	2. NAME OF INSURED I.M. Insured	3. DATE ORIGINATED MM/DD/YYYY
4. CLAIM # XXXXXXXX	5. CROP/CODE # Macadamia Trees 0XXX	6. CROP YEAR XXXX
7. UNIT # 00010000BU	8. LOCATION DESCRIPTION FN 0123	9. TOTAL NUMBER OF DAMAGED TREES 300
10. RETURN TO: AIP Any Street Address Any Town, State XXXXX		

Example 1 – Actual Practice Equals Intended Practice

11. FIELD ID	12. INTENDED PRACTICE	13. NUMBER OF DAMAGED TREES (INTENDED PRACTICE)	14. ACTUAL PRACTICE	15. NO. OF DAMAGED TREES (ACTUAL PRACTICE)	16. DATE COMPLETED	17. DAMAGE ADJUSTMENT FACTOR
1A	Reset (R)	40	Reset	40	mm/dd/yy	1.000
1A	Prune (P)	10	Pruned	10	mm/dd/yy	1.000
2A	Reset (R)	125	Reset	125	mm/dd/yy	1.000
2A	Prune (P)	125	Pruned	125	mm/dd/yy	1.000
18 TOTALS (ITEMS 13 &15)		300		300		
19. REMARKS						

Form Standards – MT Certification Form (Continued)

Example 2 – Actual Practice Less Than Intended Practice

11. FIELD ID	12. INTENDED PRACTICE	13. NUMBER OF DAMAGED TREES (INTENDED PRACTICE)	14. ACTUAL PRACTICE	15. NO. OF DAMAGED TREES (ACTUAL PRACTICE)	16. DATE COMPLETED	17. DAMAGE ADJUSTMENT FACTOR
1A	Reset (R)	40	Reset	32	mm/dd/yy	.800
1A	Prune (P)	10	Pruned	10	mm/dd/yy	1.000
2A	Reset (R)	125	Reset	100	mm/dd/yy	.800
2A	Prune (P)	125	Pruned	125	mm/dd/yy	1.000
18 TOTALS (ITEMS 13 &15)		300		267		
19. REMARKS						

Example 3 – Actual Practice Different From Intended Practice

11. FIELD ID	12. INTENDED PRACTICE	13. NUMBER OF DAMAGED TREES (INTENDED PRACTICE)	14. ACTUAL PRACTICE	15. NO. OF DAMAGED TREES (ACTUAL PRACTICE)	16. DATE COMPLETED	17. DAMAGE ADJUSTMENT FACTOR
1A	Reset (R)	40	Reset	40	mm/dd/yy	1.000
1A	Prune (P)	10	Pruned	10	mm/dd/yy	1.000
2A	Reset (R)	125	Reset	100	mm/dd/yy	.800
2A	Prune (P)	125	Pruned	150	mm/dd/yy	1.200
18 TOTALS (ITEMS 13 &15)		300		300		
19. REMARKS						

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

Reference Material

Table A – Appraisal Minimum Sample Requirements for Representative Samples

Number Of Trees In The Stage-Block In The SDT:	Minimum Tree Sample (Round Up To Next Whole Tree) The Greater Of:
Less than 100	5 trees or 10 percent
100 to 999	10 trees or 5 percent
1,000 to 4,999	50 trees or 2 percent
5,000 or more	100 trees or 1 percent

Table B – Setting Distances/Approximate Number of Trees Per Acre

	Row Spacing (Feet)												
	10	15	20	25	30	35	40	45	50	60	70	80	100
10	436	290	218	174	145	124	109	97	87	73	62	54	44
15	290	194	145	116	97	83	73	65	58	48	41	36	29
20	218	145	109	87	73	62	54	48	44	36	31	27	22
25	174	116	87	70	58	50	44	39	35	29	25	22	17
30	145	97	73	58	48	41	36	32	29	24	21	18	15
35	124	83	62	50	41	36	31	28	25	21	18	16	12
40	109	73	54	44	36	31	27	24	22	18	16	14	11
45	97	65	48	39	32	28	24	22	19	16	14	12	10
50	87	58	44	35	29	25	22	19	17	15	12	11	9
60	73	48	36	29	24	21	18	16	15	12	10	9	7
70	62	41	31	25	21	18	16	14	12	10	9	8	6
80	54	36	27	22	18	16	14	12	11	9	8	7	5

100	44	29	22	17	15	12	11	10	9	7	6	5	4
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Exhibit 6

Reference Material (Continued)

The above figures are for square and hedgerow plantings. Use the formula below 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. Refer to the LAM for additional information on how to calculate the number of trees per acre.

Formula: 43,560 sq. ft. per acre ÷ tree spacing (L x W) = Number of trees per acre

Example: Tree row spacing 40.0 feet and tree spacing within rows 30.0 feet.

$$\frac{43,560 \text{ sq. ft.}}{40.0 \text{ ft.} \times 30.0 \text{ ft.}} = \frac{43,560 \text{ sq. ft.}}{1200 \text{ sq. ft.}} = 36.3 = 36 \text{ trees per acre.}$$

Pictorial Reference Material

MACADAMIA TREE PICTURES - INTRODUCTORY EXPLANATION

Canopy loss is based on the adjuster's estimate of the amount of tree canopy loss by visually observing the damaged tree in relation to other surrounding undamaged trees, using undamaged limbs to gage the canopy volume before damage, using the estimated length of broken scaffold limbs to establish the original canopy volume, or similar comparisons. See Para. 22C(2) for additional information.

Examples of techniques for estimating canopy loss:

1. Number of scaffold limbs remaining versus broken/cut (e.g. 3 large limbs remain on the trunk, while 3 have been broken off or pruned to the trunk (would be 50% loss $3/6 = 50\%$).
2. The amount of canopy debris on the ground plus damaged limbs remaining in the tree (e.g. 50% loss).
3. Number of scaffold limbs broken (mid-limb) vs. total scaffold limbs. Compare the broken limbs to the unbroken limbs to estimate average percent limb loss for all broken limbs (broken limbs \div total limbs \times average percent limb loss).

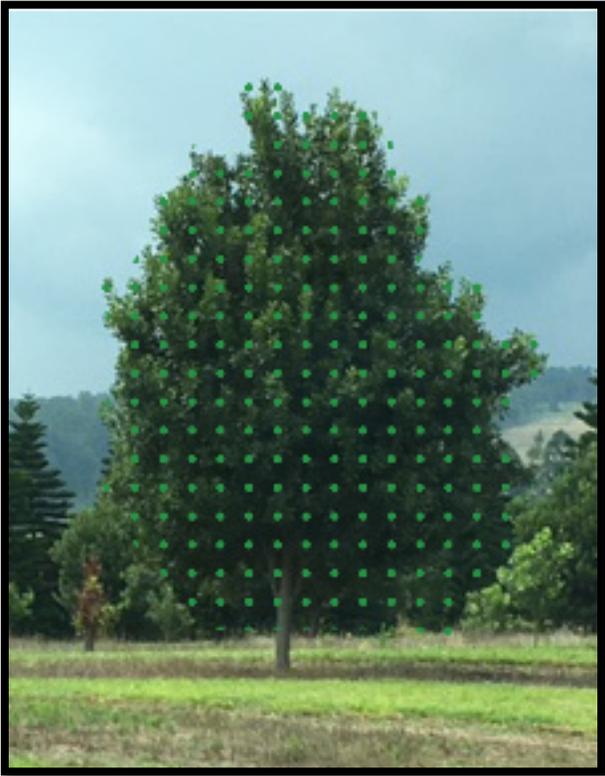


Figure 1: 100% Undamaged Canopy (AgriLogic)

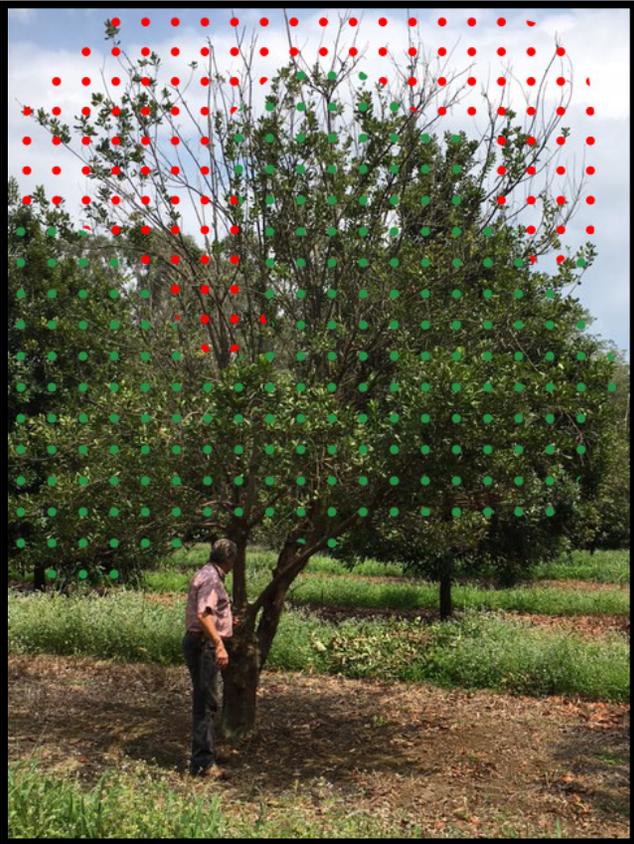


Figure 2: Tree with approximately 37% canopy loss (AgriLogic)

Pictorial Reference Material (Continued)



Figure 3: Cyclone damage (image www.abc.net.au)

Pictorial Reference Material (Continued)



Figure 4: Uprooted tree (Africanchristioncollege.org)



Figure 5: Leaning tree at approximately 22 degrees (AgriLogic)