



United States  
Department of  
Agriculture



Federal Crop  
Insurance  
Corporation

FCIC-20300L (1-2020)

# **PECAN TREE LOSS ADJUSTMENT STANDARDS HANDBOOK**

## **2021 and Succeeding Crop Years**



**RISK MANAGEMENT AGENCY  
KANSAS CITY, MO**

<b>TITLE: Pecan Tree Loss Adjustment Standards Handbook</b>	<b>NUMBER: 20300L</b>
<b>EFFECTIVE DATE: 2021 and succeeding crop years</b>	<b>ISSUE DATE: January 16, 2020</b>
<b>SUBJECT:</b>  <b>Provides the procedures and instructions for administering the Pecan Tree crop insurance program</b>	<b>OPI: Product Administration and Standards Division</b>
	<b>APPROVED: January 16, 2020</b>  <i>/s/ Richard H. Flourney</i>  Deputy Administrator for Product Management

**REASONS FOR AMENDMENT:**

Major Changes: Refer to changes or additions in text that have been **highlighted**. Three stars (\*\*\*) identify the location where information has been removed from the handbook.

Para. 14 and 41: Added instructions regarding the election of coverage level and reference price (price percentage) by type.

Exhibit 2: Minor changes in several definitions by changing the location of the adjustment/cost factors from the Special Provisions to the actuarial documents and including the reference to “the **insured’s** tree reference price” (or maximum and minimum CTV reference price) to describe the price used to calculate liability, premium, and indemnities is the applicable reference price for the stage and type contained in the actuarial documents times the price percentage elected by the insured.

Exhibit 4: Revised the Occurrence Loss Option trigger to ten (10) percent for all insured causes of loss and for the applicable entry on the example Production Worksheets. Minor changes referencing the use of the price percentage elected by the insured in determining the applicable reference price.

Other minor editorial revisions.

# PECAN TREE LOSS ADJUSTMENT STANDARDS HANDBOOK

## CONTROL CHART

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### FILING INSTRUCTIONS

This handbook replaces the FCIC-20160L Pecan Crop Insurance Standards Handbook, dated January 2018. This handbook is effective for the 2021 and succeeding crop years and is not retroactive to the 2020 crop year.

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# PART 1 – GENERAL INFORMATION AND RESPONSIBILITIES

## 1 General Information

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### A. Purpose and Objective

The RMA-issued loss adjustment standards for this crop are the official standard 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/Policy-and-Procedure/Loss-Adjustment-Standards---25000](http://www.rma.usda.gov/Policy-and-Procedure/Loss-Adjustment-Standards---25000).

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.

<b>Handbook</b>	<b>Relation/Purpose</b>
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 general crop insurance information.
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 PCT 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 coverage.

### D. Irrigated Practice

Refer to the CIH and LAM for irrigated practice standards and the DSSH for irrigated practice guidelines.

**A. Utilization of Standards**

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

**B. Form Distribution**

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

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

**C. Record Retention**

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

**D. Form Standards**

- (1) The entry items and completion instructions in Exhibits 3 and 4 are the minimum requirements for the PCT 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 all forms or provided to the insured as a separate document. These statements are not shown on the example form(s) in Exhibits 3 and 4. The current Non-Discrimination Statement and Privacy Act Statement can be found on the RMA website at: [www.rma.usda.gov/About-RMA/Laws-and-Regulations/Required-Statements](http://www.rma.usda.gov/About-RMA/Laws-and-Regulations/Required-Statements).
- (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. I understand the any loss for native pecan trees will be paid in two stages representing the loss associated with removal/replacement tree and the loss associated with set out/tree care. The insurance provider may audit and approve this information and supporting documentation. The Federal Crop Insurance Corporation, an agency of the United States, subsidizes and reinsures this crop insurance."

- (4) Refer to the DSSH for other crop insurance form requirements (such as point size of font, and so forth).

**3-10 (Reserved)**

## PART 2 – INSURANCE CONTRACT INFORMATION

The AIP is to determine that the insured has complied with all policy provisions of the insurance contract. The PCT CP which are to be considered in this determination include (but are not limited to):

### 11 Insurability

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

#### A. Insured Crop

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

- (1) That are grown in the county listed on the application;
- (2) That are adapted to the production area;
- (3) In which the insured has a share;
- (4) That have the potential to produce a yield typical of a healthy tree of the same trunk diameter as the subject trees, unless such trees were pruned, dehorned, or hedged;
- (5) That are grown in a commercial orchard for the purpose of producing a commodity intended to be sold for human consumption; and
- (6) That are located in an orchard that contains the minimum number of acres specified in the SP.

#### B. Uninsurable Trees

- (1) In addition to the exclusions listed in the BP, insurance will not be provided for trees that:
  - (a) Have not reached the 2nd crop year after the crop year of set out before the date insurance attaches. For example, the trees were set out in the 2018 crop year, insurance for such trees would attach July 1 for the 2020 crop year;
  - (b) Native trees that do not have a trunk diameter of at least three inches;
  - (c) Have been grafted within a 12-month period before the date insurance attaches, unless the grafting is a result of rehabilitation;
  - (d) Are unsound, diseased, or unhealthy;
  - (e) For stage I – III trees, are toppled or leaning to the extent that reset is required, if practical, and such trees are not reset (see the definition of reset);
  - (f) For stage IV – V trees, are toppled or leaning;

## 11 Insurability (Continued)

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- (g) 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 inspected and accepted by the AIP.);
  - (h) Are inspected by the AIP and considered unacceptable.
- (2) In addition to the exclusions listed in Para. 11(b)(1) (see section 8(b) of the CP), insurance will not be provided for:
- (a) Blocks in which at least 25 percent of the:
    - (i) Trees are planted at a depth below the depth grown in the nursery or where the graft union is below the soil surface; or
    - (ii) Acreage is subject to poor drainage or ponding of water; or
  - (b) Any trees the insured intends to sequentially thin during the current crop year.

### C. Insurable Acreage:

- (1) Pecan trees interplanted with other perennial crops are insurable unless the AIP inspects the acreage and determine it is not insurable.
- (2) Each insurable block must contain the minimum number of insurable trees per acre specified in the SP, if applicable.

### D. Coverage Begins:

When the AIP receives the completed application by the SCD and subject to all other policy requirements, coverage for the insured crop begins on July 1 following the SCD for the crop year.

### E. 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)(1) and (b)(3) – (6) of the BP that affects any of the trees within a unit (coverage only remains in effect on trees that have not been affected); or
- (2) June 30.

### F. 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.

## 12 Unit Division

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Refer to the BP and CP for unit provisions.

## 13 Unit Value Determinations

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- (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, 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 pecan 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 unit arrangement and reported and actual number and stages of trees, the loss adjuster will sign and date the original PAW-PCT Worksheet 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 PCT 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 in the unit arrangement or between the reported and actual number or stages of trees (and acres as applicable), AIPs will correct the PAW (PCT) (or complete a revised PAW) to establish the correct unit arrangement and the actual tree number or stages of trees in each unit. The loss adjuster will check the applicable box on the PAW to indicate the PAW was revised. Both the policyholder and the loss adjuster will sign the corrected/revised PAW. 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:
  - (a) For planted stands by:
    - (i) Examining the records used by the insured to complete the PAW (PCT) and Grove Identification Map;
    - (ii) Establishing the numbers of trees and stages within each block using the setting distances shown in Exhibit 7, Table B; or

### 13 Unit Value Determinations (Continued)

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- (iii) Conducting a tree count for each stage within the block.
- (b) For native stands (acreage with no distinguishable planting pattern), by determining tree number and stages within each block in the unit using Exhibits 8 and 9.
- (4) If the number of trees or stages is incorrectly reported on the acreage report, a URF may apply for any indemnity determinations.
- (5) If the tree number is over-reported, handle in accordance with individual AIP instructions.

### 14 Amount of Insurance and Unit Value Calculations

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- (1) Base Policy: For determining the amount of protection and unit value (see the definitions in the CP):
  - (a) Multiply the tree reference price for the applicable stage, type, practice, and restoration method (RM1 or RM2 – see the definition of restoration method) contained in the AD for each stage-block time the price percentage and coverage level selected by the insured for the type and total the results.
  - (b) For CAT: Multiply the tree reference price for the applicable stage, type, practice, and restoration method (RM1 or RM2 – see the definition of restoration method) contained in the AD by the number of trees for each stage-block times the coverage level (50%) times the price percentage (55%) and total the results.
- (2) CTVE: 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 the stage, type, and practice contained in the AD (i.e. multiply the applicable maximum CTV tree reference price by the number of trees for each stage-block times the price percentage and coverage level selected by the insured for the type and total the results. (The applicable coverage level and price percentage selected under the CP applies to the CTVE.)

The CTVE is only available on trees in stage II – V (not available on CAT).

### 15 Stage Determinations

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- (1) Tree stage is established at the time insurance attaches based on trunk diameter. Trunk diameter is measured as 4.5 feet [diameter at breast height (DBH)] unless trunk limbs (two or more large limbs originating from the main trunk from which scaffold limbs originate) or scaffold limbs emerge from the main trunk at a lower height. In this instance, measure the main trunk in an area below the trunk or scaffold limbs where the trunk diameter is uniform and free of trunk abnormalities (e.g., depressions, knots, etc.). Use a standard tape measure and the formula shown below to convert circumference measurements to the applicable diameter to the nearest tenth (do not round if the diameter is 6.01-.05, 10.01-.05, 15.01-.05, or 20.01-.05) or, a diameter measurement tape that specifies the tree diameter based on the tree circumference.

## 15 Stage Determinations (Continued)

$$d = C \div \pi$$

Where  $\pi = 3.14$

$$\begin{aligned} C \text{ (circumference)} &= 35.7 \text{ inches (Unit 1)} \\ &= 45.8 \text{ inches (Unit 2)} \end{aligned}$$

### Example:

Unit 1

Unit 2

$$d = 35.7 \text{ inches} \div 3.14$$

$$d = 45.8 \text{ inches} \div 3.14$$

$$d = 11.4 \text{ inches}$$

$$d = 14.6 \text{ inches}$$

- (2) Trees that are pruned or dehorned are reduced to a lower stage (as shown below) and remain at that stage for the number of years required for the tree to recover to the original canopy volume (i.e. size) existing before pruning or dehorning.

Trunk Diameter and Stage at the Beginning of the Crop Year		Number of Crop Years Remaining at the Reduced Stage After the Crop Year of Pruning <sup>1</sup> or Dehorning			
		Pruning		Dehorning	
Inches	Original Stage	Reduced Stage	Years <sup>2</sup>	Reduced Stage	Years <sup>2</sup>
≤ 6	I	I	1	I	3
6.01-10.0	II	I	1	I	4
10.01-15.0	III	II	2	I	5
15.01-20.0	IV	II	2	II	5
> 20.00	V	III	3	III	5

<sup>1</sup>See Para. 15(2)(a) <sup>2</sup>Crop years remaining

**Example:** A tree that is 14 inches in diameter is in stage III.

If the stage III tree is dehorned in the 2018 crop year, the tree will be reduced to a stage I tree for the 2019 - 2023 crop years (There are 5 years remaining after the crop year of pruning or dehorning). For the 2024 crop year, the stage will be determined based on the tree diameter applicable for the crop year (i.e. if the tree diameter increased to 19.25 inches, the tree would be in stage IV).

- (a) Insurable trees that have been spaded and relocated will be considered pruned (or dehorned if the trees are dehorned in conjunction with spading) for purposes of determining the reduced tree stage and crop years remaining when establishing insurance coverage.
- (b) Insurable trees that are damaged to the extent they require rehabilitation will be staged based on the rehabilitation practice that is required regardless of whether the trees are rehabilitated.

**16-20 (Reserved)**

## PART 3 – PECAN TREE APPRAISALS

### 21 General Information

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- (1) Appraisals will be made in accordance with procedures specified in this handbook and in the LAM.
- (2) PCT appraisals will be made for each stand of damaged trees (SDT) within a unit/block and stage-block.

\*\*\*

**Example 1:** The insured has one unit with 425 stage IV trees, 50 stage III trees, and 25 stage I trees.

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

\*\*\*

**Example 2:** The insured has one unit with 300 stage IV trees, 100 stage III trees, and 100 stage II trees.

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

- (3) 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.
- (4) 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).

## 21 General Information (Continued)

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Other variations may also exist. Sampling is done within each SDT, observing the minimum sampling requirements (Exhibit 7, Table A) *for the number of trees in each stage-block within the SDT.*

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

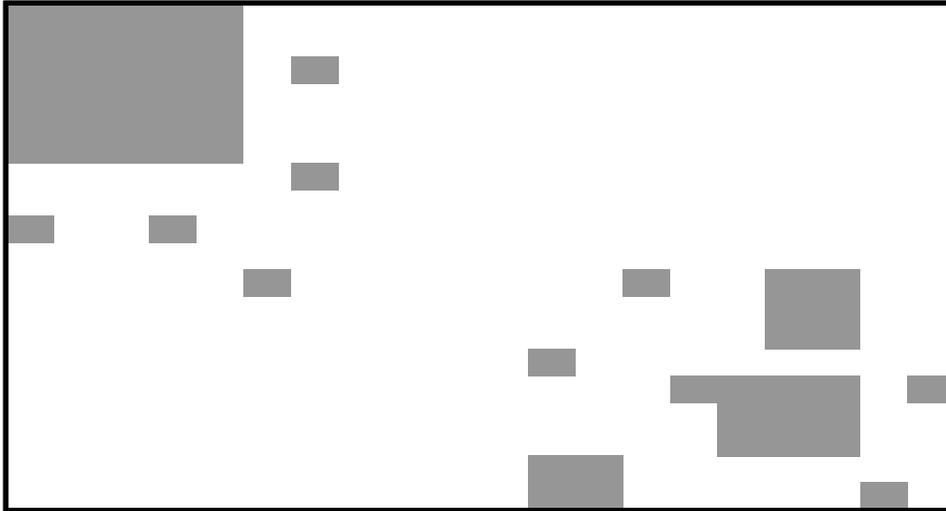


Figure 1. Entire unit as SDT.

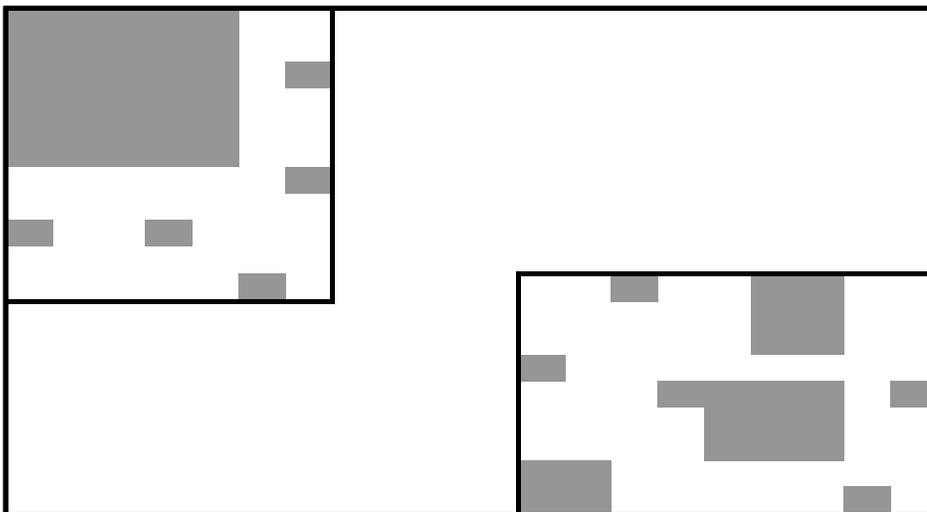


Figure 2. Two SDT defined by outermost damage in each area.

## 21 General Information (Continued)

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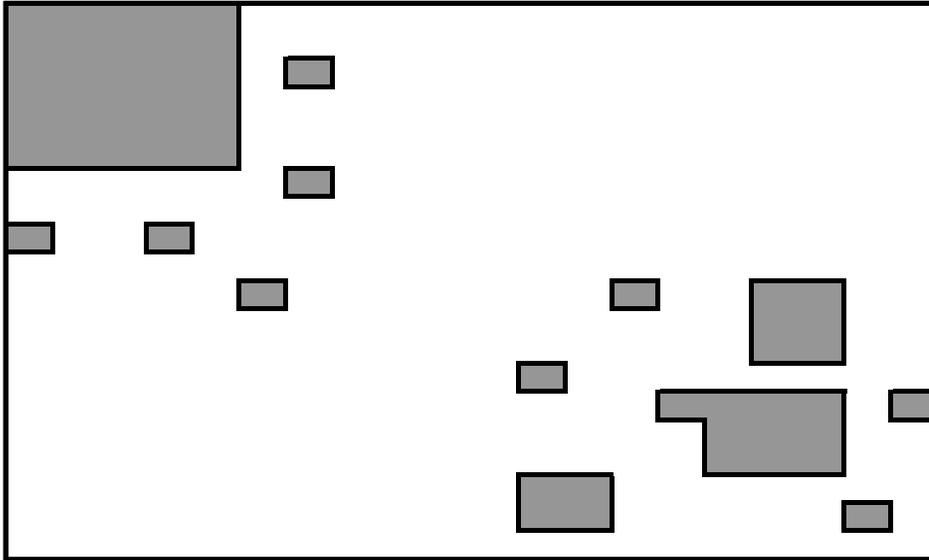


Figure 3. Multiple SDT defined by each damaged area.

- (5) Circumstances that require an appraisal include (but are not limited to) trees to be rehabilitated (pruned or dehorned), reset, or removed, if damaged due to an insurable cause during the insurance period. **APPRAISE DAMAGED TREES BEFORE ANY PRUNING, DEHORNING, RESETTING, OR REMOVAL.**

## 22 Insurable Trees

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**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 (PCT).

See Para. 13(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.

## 23 Selecting Representative Sample Trees for Appraisals

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- (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 7, Table A.

**A. Planted Stands**

(1) 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 <sup>th</sup> tree in each row <sup>1</sup> .
100 to 999 trees	Every 10 <sup>th</sup> tree in every other row.
1,000 to 4,999 trees	Every 10 <sup>th</sup> tree in every 5 <sup>th</sup> row.
5,000 trees or more	Every 10 <sup>th</sup> tree from every 10 <sup>th</sup> row.

<sup>1</sup>Continue 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 7, Table A) have been sampled.** For example, selecting every 10<sup>th</sup> tree in every other row, every 5<sup>th</sup> row, or every 10<sup>th</sup> 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.

(2) Make all appraisal determinations for each stage-block in the SDT as required.

**B. Native Pecan Orchards (commonly referred to as groves)**

See Exhibit 7 for plot sampling, tree count, and stage determination instructions. Make all appraisal determinations for each SDT (the SDT may be the entire block or unit) as required.

(1) Determine the number of acres in each SDT.

## **24 Tree Appraisals (Continued)**

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- (2) Determine the minimum number of sample plots and plot spacing for each SDT as specified in Exhibit 7, Table C.
- (3) Conduct line-plot sampling.
  - (a) Count and stage all insurable damaged and undamaged trees within each sample plot. Exclude any tree to which insurance did not attach.
  - (b) Record all sampling data and calculations on the Sample Plot Worksheet (see Exhibit 9).
  - (c) Enter the result from the Sample Plot Worksheet for each separate stage-block in Column 8a of the Appraisal Worksheet.
- (4) Complete the Appraisal Worksheet per instructions contained in Exhibit 3. Record in Part III of the Appraisal Worksheet all insurable sample trees, damaged and undamaged, in all sample plots of the SDT for each stage-block. A separate Appraisal Worksheet/continuation sheet is required for each different stage.

### **25-30 (Reserved)**

## PART 4 – APPRAISAL METHODS

### 31 General Information

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

### 32 Canopy Loss Appraisal Method (For Insured Damage Other Than Drought and Failure of the Irrigation Water Supply)

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- (1) This appraisal method applies to all trees insured for the current crop year. (Note: Trees are not insurable until the second crop year after the crop year of set out. See the CP for exceptions regarding insurability against drought damage, freeze damage, and for reset trees.) The canopy loss appraisal method does not apply if the cause of damage is drought or insurable failure of the irrigation water supply (see Para. 34 for the applicable appraisal method).
- (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, removal or replacement.	Undamaged
A tree that requires rehabilitation (pruning but not dehorning) – 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 AD.	Partially Damaged
A tree is (1) Dehorned; or (2) 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) Is damaged to the extent the insured and the AIP agree that rehabilitation is not practical.  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.

**32 Canopy Loss Appraisal Method (For Insured Damage Other Than Drought and Failure of the Irrigation Water Supply) (Continued)**

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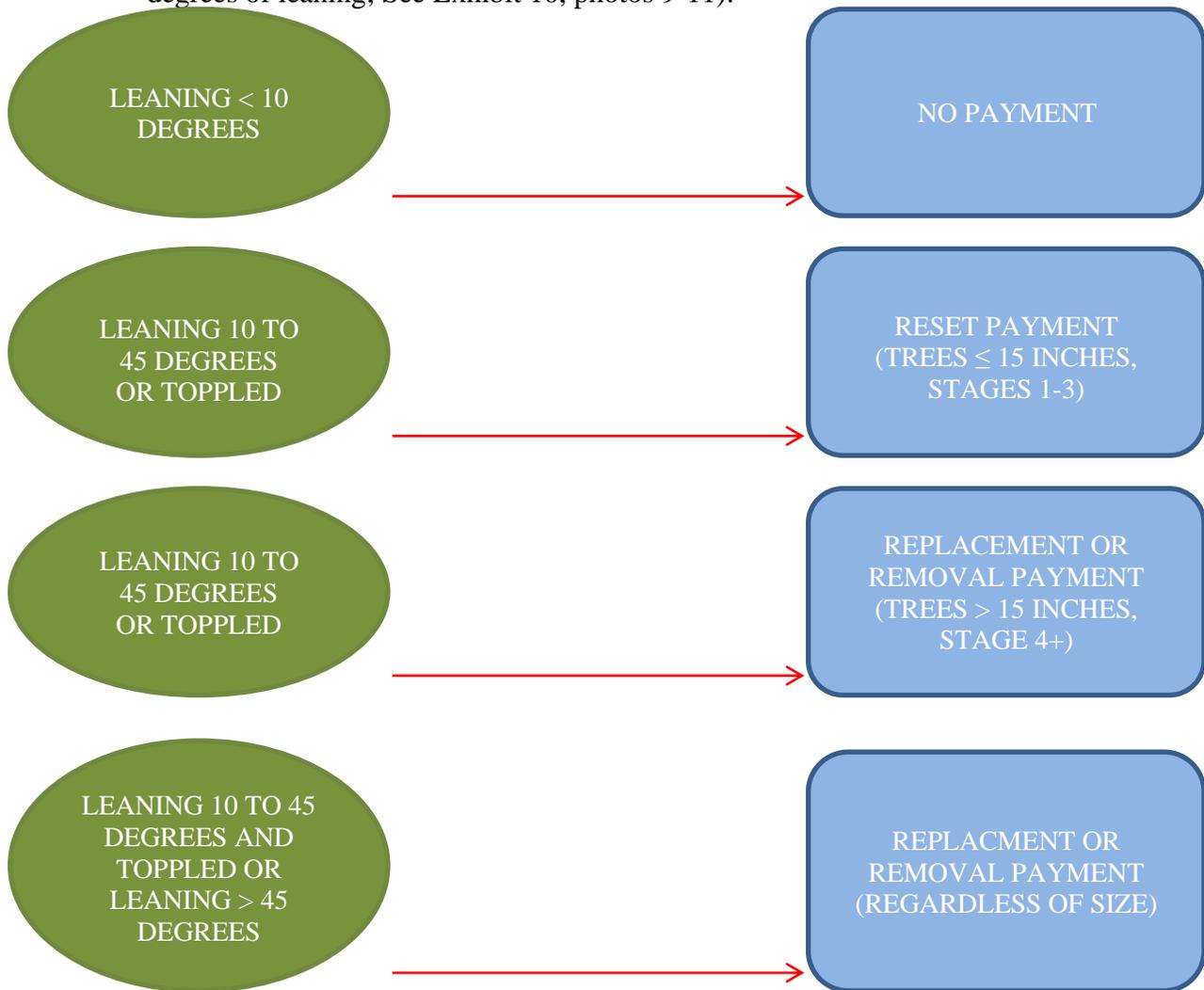
- (4) See section 13(h)(1)(i) and (ii) and (2) of the CP for percent of damage limitations and Part 6, PCT Certification for certification requirements before an indemnity will be paid for trees (planted and native orchards) considered destroyed [dead, dying, and other than dying (toppled or leaning and not practical to reset – stage I – III; toppled or leaning – stage IV - V) and for which removal or replacement is authorized or for partially or fully damaged – all stages that require rehabilitation or reset)].

**33 Removal, Replacement, Reset, and Rehabilitation Guidelines (see Definitions, Exhibit 2)**

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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 replaced, removed, reset (may require some level of pruning or dehorning) or rehabilitated (pruning or dehorning).

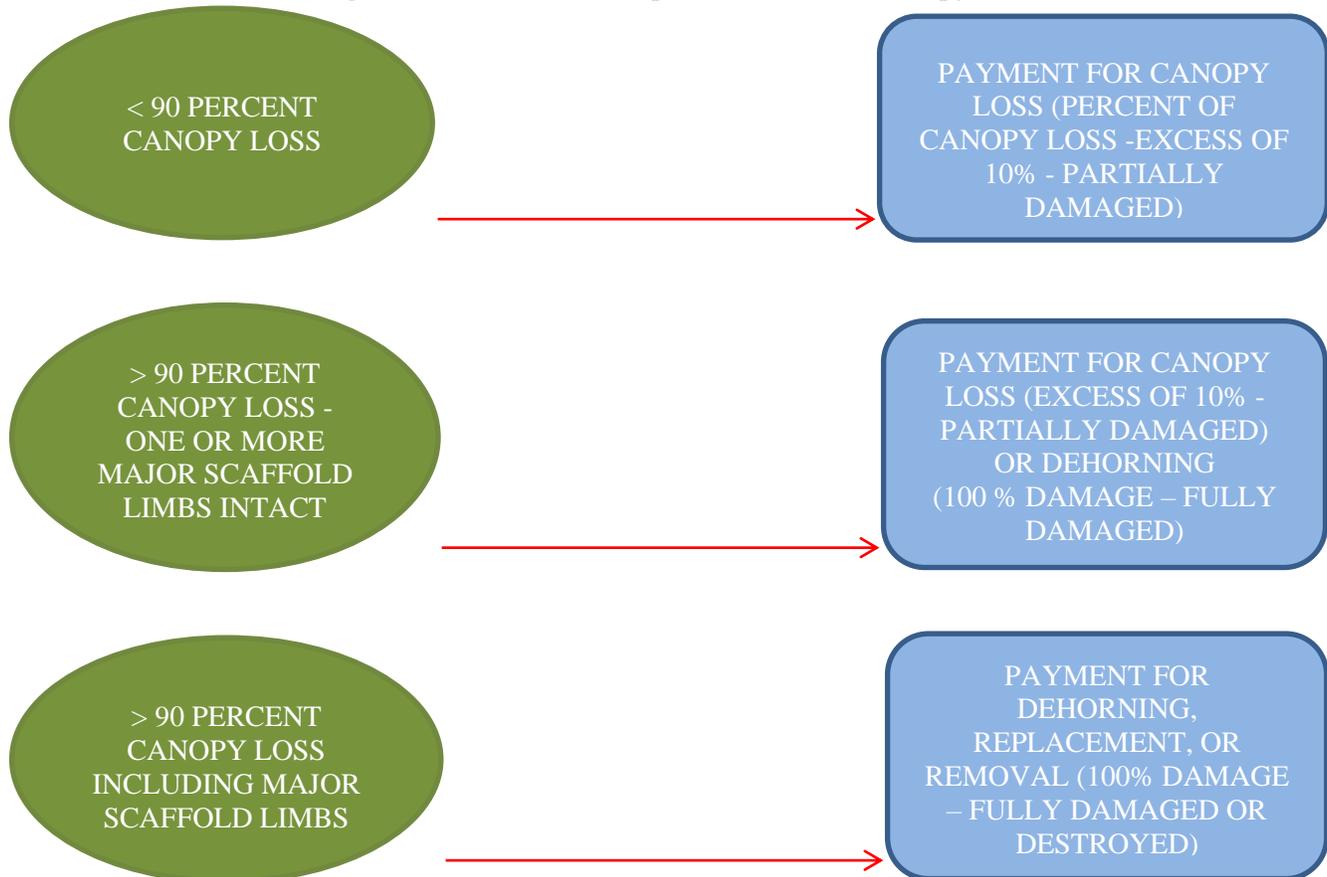
- (1) Reset (see the definition of reset) guidelines for toppled or leaning trees (based on the degrees of leaning; See Exhibit 10, photos 9-11):



### 33 Removal, Replacement, Reset, and Rehabilitation Guidelines (continued)

(Replacement is a term used to describe cutting off the tree such that only the stump remains and a new tree is set out beside the stump.)

(2) Rehabilitation guidelines based on the percent of loss of canopy and scaffold limbs:



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 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 replaced or 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. 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 removing/replacing and setting out a new tree.

In these situations, the decision of the insured to remove/replace, 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. If a determination is not possible, the appraisal may be delayed [CP section 12(b) and 13(g)].

(4) A PCT Certification Forms (See Part 6) is required before an indemnity will be paid for destroyed trees and for partially or fully damaged trees requiring rehabilitation or reset.

### 34 Dead/Dying Appraisal Method (for Damage Due to Drought or Failure of the Irrigation Water Supply)

- (1) The dead/dying appraisal method will apply to trees where drought or failure of the irrigation water supply causes dying of or death of the trees (drought is an insured cause of loss under the conditions specified in the SP beginning with the fourth crop year of insurance coverage under the pecan tree policy –the limitation is applied at both a policy and added acreage level; failure of the irrigation water supply is an insured cause of loss under conditions specified in Section 11(a)(7) of the CP). See section 13(h)(1)(i) and(ii) of the CP for percent of damage limitations and Part 6, PCT Certification for certification requirements before an indemnity will be paid for trees (planted and native) considered destroyed (dead, dying, other than dying (toppled or leaning and not practical to reset – stage I – III; toppled or leaning – stage IV – V) and for which removal or replacement is authorized.
- (2) Damage determinations should be made before or after the normal dormant (winter) state of the trees.
- (3) Classify each sample tree as undamaged or destroyed. The amount of damage to each tree will be determined as follows:

Tree Damage Description	Tree Classification
<p>A tree in which at least two thirds (<math>\frac{2}{3}</math>) of the tree canopy is live wood (scaffold limbs and branches that are leafed out with new growth emerging from the growing points). Trees exhibiting leaf discoloration (e.g., yellowing) thinning leaves, etc. but not dieback equal to one-third (<math>\frac{1}{3}</math>) or more of the tree would be considered undamaged.</p> <p>See Exhibit 10, pictures 21 – 23.</p>	Undamaged
<p>A tree that is:</p> <ol style="list-style-type: none"> <li>(1) Dead (see definition); or</li> <li>(2) Dying (based on (a) at least one-third (<math>\frac{1}{3}</math>) of the tree canopy is dead as evidenced by die-back; (b) dead scaffold limbs with the majority of any new growth, if any, located along the trunk or scaffold limbs; or (c) a combination of (a) and (b).</li> </ol> <p>See Exhibit 10, pictures 17 – 20.</p> <p>The tree is considered 100 percent damaged.</p>	Destroyed

A scaffold limb that is defoliated/dead while the remainder of the tree appears healthy and does not exhibit signs of damage due drought or failure of the irrigation water supply (thinning foliage, leaf discoloration, etc.), may be damaged by uninsurable causes.

The insured or AIP may contact local extension personnel or other area agricultural experts if additional guidance in determining damage due to drought or failure of the irrigation water supply is required.

### **34 Dead/Dying Appraisal Method (for Damage Due to Drought or Failure of the Irrigation Water Supply) (Continued)**

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- (4) Record separately in Part III of the Appraisal Worksheet the number of trees undamaged or destroyed (dead/missing, dying, or other than dying; see Appraisal Worksheet instructions).
- (5) Any tree the AIP determines is dying and authorizes removal:
  - (a) Must be removed or replaced in order to be counted as a destroyed tree.
  - (b) The insured must remove or replace all trees in the SDT the AIP determines are dying for which removal is authorized. The insured may not select individual dying trees to remove or replace and not remove or replace other dying trees. If the AIP determines the insured is selectively removing or replacing dying trees, all dying trees in the SDT will be considered undamaged and excluded for purposes of determining the percent of damage.
  - (c) Damage due to lack of water (e.g., drought) may cause the tree to defoliate or otherwise make it difficult to determine the actual condition of the tree or if the tree is dying. If the tree appears dead or dying (see definitions) or the tree condition is otherwise uncertain, the insured may elect to delay a decision to remove trees damaged by insured causes (in this instance drought or failure of the irrigation water supply) for 12 months after the calendar date for the end of the insurance period (see section 13(g)(2) of the CP). The AIP may also determine that the extent of damage cannot be determined and delay a final determination of damage and if removal may be authorized [see Para. 34(2)].

Circumstances may vary based on actual conditions observed at the time of the appraisal based on the stage of the tree and other conditions. In these situations, the decision of the insured to remove or replace damaged trees should be given appropriate consideration subject to the conditions contained in item (5)(a) and (b) above. The insured may request guidance from an agricultural expert to aid in arriving at a removal/replacement determination. However, it is the AIP's responsibility to determine, based its assessment of damage and the viability of the tree, if removal will be authorized

- (6) A PCT Certification Form (See Part 6) is required before an indemnity will be paid for trees destroyed (dying) by drought or failure of the irrigation water supply for which the AIP authorizes removal or replacement.

### **35 Deviations**

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

### **36 Modifications**

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

## 37 General Information

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- (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) Determining the number of damaged trees in the SDT
  - (a) The number of damaged trees in the SDT will be determined based on representative sampling conducted at the time of the appraisal and recorded on the Appraisal Worksheet. If the extent of damage cannot be determined at the time of the initial inspection, the appraisal can be delayed until the damage can be established. Any appraisal must be completed within the 12-month period following the calendar date for the end of the insurance period. If the appraisal is delayed, the insured may not remove/replace, prune, dehorn or reset any trees until an appraisal is conducted and the insured **MUST BE ADVISED OF THIS REQUIREMENT**.
  - (b) If an appraisal is conducted following the notice of damage for the most recent loss occurrence, it will be the basis for all indemnity determinations related to that occurrence except that if there is a period of time (not to exceed the 12-month period) between the appraisal and when the insured begins removal/replacement of destroyed trees such that the number of dead trees in the SDT exceeds the number determined by the initial appraisal, a new appraisal will be conducted to determine the number of destroyed trees that are dead. Reappraisals will only apply to destroyed trees. The number of fully damaged or partially damage trees in the SDT will be based entirely on the initial appraisal.
  - (c) If another loss event occurs, a separate appraisal is required.
- (9) An example Appraisal Worksheet is provided to illustrate how to complete entries.

### 38-40 (Reserved)

## PART 5 – PRODUCTION WORKSHEETS

### 41 General Information

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- (1) Multiple claims may be processed for a unit [for multiple loss events and native trees (split claims for native trees for removal/replacement and set out/tree care)]. 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 is 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 PCT 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. **The applicable reference prices are the published prices contained on the AD for the type and stage times the price percentage the insured selected.** The same coverage level and **price percentage** for the **type** 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.

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## **41 General Information (Continued)**

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- (9) PCT Certification Forms (See Exhibit 5 and 6) are required for claims involving trees that are indemnified on the basis that the trees will be reset or rehabilitated (dehorned or pruned) or removed or replaced if destroyed dead, dead or dying (due to drought or failure of the irrigation water supply) or destroyed [other than dead or dying – not practical to rehabilitate (all stages); not practical to reset (stage I – III trees); toppled and leaning trees (stage IV – V trees)].

The AIP must receive the applicable certification form signed by the insured before any claim involving such trees can be finalized or the final set out/tree care portion of the indemnity can be paid. Separate certifications are required for native tree orchards, one for finalizing the claim for removal/replacement (using the PCT Certification Form) and one for set out/tree care (using the PCT Set Out Certification Form).

**42-50 (Reserved)**

## PART 6 – PCT CERTIFICATION

### 51 General Information

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- (1) Separate Certification Forms apply (PCT Certification Form, Exhibit 5; PCT Set Out Certification Form – Native Pecan Trees, Exhibit 6)
- (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 that certifies the trees have been rehabilitated, reset, or remove/replaced for trees. The certification is required for trees:
  - (a) Classified as destroyed as a result of:
    - (i) Being dead;
    - (ii) Dying due to drought or failure of the irrigation water supply (destroyed/dying – DDY);
    - (iii) Being toppled or caused to lean (for stage I – III trees) and it is not practical to reset the damaged trees (destroyed/other than dying – DO);
    - (iv) Being toppled or caused to lean (for stage IV – V trees) (DO); or
    - (v) Being damaged to the extent rehabilitation is not practical (for all tree stages) (DO);
  - (b) Requiring rehabilitation (partially damaged/pruned – PDP or fully damage – dehorned – FDDH); or
  - (c) Requiring resetting (R)
- (7) A separate certification (using the PCT Set Out Certification Form) is required for native trees upon the completion of set out. Separate indemnities are paid for native trees based on separate removal/replacement and set out/tree care. Any set out activity must be completed within the 12-month period following the calendar date for the end of insurance period (unless extended by RMA) for the crop year in which the damage occurred and notification from the insured must be received by the end of the 12-month period, i.e. June 30<sup>th</sup>.

## 51 General Information (Continued)

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- (8) The PCT Certification Form is used to process a claim for related to rehabilitation, reset, and removal/replacement for a current loss. The PCT Set Out Certification Form for native trees is used to process the claim for the current loss to determine any indemnity due related to set out/tree care.
- (a) If certification is required for a unit:
- (i) The adjuster will not complete items 20-23 on the Appraisal Worksheet; and
  - (ii) The insured and adjuster will not sign the Appraisal Worksheet for the unit until the PCT Certification Form signed by the insured is received. The PCT Set Out Certification Form – Native Pecan Trees is not required for completion of the Appraisal Worksheet. Processing the claim for removal/replacement may be completed upon receipt of the PCT Certification Form for all tree **types/groups** (improved, seedling, and native **groups under the type heading**) and is not dependent on the replacement trees being set out.)
- (b) If the insured does not remove, replace, rehabilitate (dehorn or prune), or reset (as applicable) the damaged/destroyed trees, or only rehabilitates, resets, removes, or replaces a portion of the damaged/destroyed trees, the loss/damage percents on the Appraisal Worksheet (items 12, 13, and 15) will be adjusted, as applicable. See Para. 37(8) for additional instruction regarding damaged trees.
- (c) If the insured does not **remove or replace (i.e. replace is cutting the tree and leaving the stump) all trees** in the SDT determined by the adjuster to be destroyed/dying (DDY) due to drought or failure of the irrigation water supply, the Damage Adjustment Factor determined on the PCT Certification Form will result in a zero Loss Percent for all such trees.
- (9) 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.
- (10) 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 PCT 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 pecan tree indemnity in accordance with the terms of my insurance contract and the information contained on this form."

## 51 General Information (Continued)

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For purpose of certifying set out of native pecan trees, the following certification statement will apply for the PCT Set Out Certification Form.

“I understand the certified information on the PCT Set Out Certification Form – Native Pecan Trees will be used to make any adjustments to my loss, if any, established on my Production Worksheet for the above unit for destroyed native trees based on the number of replacement trees set out. 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 pecan tree indemnity in accordance with the terms of my insurance contract and the information contained on this form.”

Certification Statement. See DSSH, Exhibit 2.

(11) Other required statements: See DSSH.

Privacy Act Statement. See Exhibit 3.

Nondiscrimination Statement. See Exhibit 4.

(12) Completion instructions and example certification forms provided in Exhibit 5 and 6.

**52-60 (Reserved)**

## EXHIBITS

### Exhibit 1

#### Acronyms and Abbreviations

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

<b>Approved Acronym/Abbreviation</b>	<b>Term</b>
AD	Actuarial Documents
AIP	Approved Insurance Provider
ARD	Acreage Reporting Date
BP	Basic Provisions
CAT	Catastrophic Risk Protection
CD	Cancellation Date
CIH	Crop Insurance Handbook, FCIC-18010
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	Federal Crop Insurance Corporation
FN	Farm Number
LAM	Loss Adjustment Manual, FCIC-25010
OLO	Occurrence Loss Option
PAW	Producer's Pre-Acceptance Worksheet (Pecans)
PCT	Pecan Tree
RMA	Risk Management Agency
SCD	Sales Closing Date
SDT	Stand of Damaged Trees
SP	Special Provisions
URF	Underreport Factor

## Definitions

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Adjustment factor means a factor contained in the actuarial documents for the applicable stage and restoration method (RM3 and RM4) used to determine the percent of damage and damage value of fully and partially damaged trees for purposes of determining an indemnity.

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

Amount of protection means the dollar amount for the unit calculated by multiplying the number of insurable trees reported by the insured in each stage-block in the unit times the insured's tree reference price for each stage-block for the restoration method (RM1 or RM2) selected by the insured, totaling these values, and then multiplying this result times the coverage level selected by the insured.

Block means a stand of trees of a type containing:

- (a) A pecan variety or varieties or seedling pecans on acreage sharing a common boundary with no discernible change in the planting pattern; or
- (b) Native pecans sharing a common boundary without regard to any planting pattern.

Budding means grafting a single scion bud onto the rootstock (trunk or limb) to form a bud union.

Bud union means the location where a scion bud is grafted onto the rootstock of another tree.

Commercial orchard means an orchard which is managed in accordance with good farming practices performed on an annual basis such as fertilization; disease, insect, and weed control for the purposes of selling the pecan production to a wholesale or retail market.

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 II-V-block times the insured's maximum CTV reference price for each stage-block and restoration method (RM1 or RM2), 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 number of destroyed trees and the number of fully damaged trees determined by the AIP in each stage II through stage 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.

Damage value means the dollar amount determined:

- (a) For destroyed trees 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 for the restoration method (RM1 or RM2) selected by the insured and multiplying each result times the percent of damage determined in accordance with section 13(d) for each stage-block and totaling these values for all the stage blocks within the unit; and

## Definitions (Continued)

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- (b) For fully and partially damaged trees by multiplying the actual number of insurable trees in each stage-block within the stage of damaged trees damaged due to the most recent cause of loss times the RM1 tree reference price for **each stage-block times the insured's price percentage** and multiplying each result times the percent of damage determined in accordance with section 13(d) for each stage-block and totaling these values for the stage-blocks in the unit.

Dead means a tree with no live limbs (includes all scaffold limbs and attached limbs).

Dehorn (dehorning) means to cut back scaffold limbs to within four feet of the trunk (or trunks if the tree has multiple trunks) in an attempt to rehabilitate the tree.

Destroyed tree means:

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

Die-back means a condition where the limbs in the upper portion of the tree (terminals) are dead (no new growth occurring along these limbs).

Dying means for purposes of determining insurable damage due to drought or the failure of the irrigation water supply due to an insurable cause, a tree in which:

- (a) At least one-third ( $\frac{1}{3}$ ) of the upper tree canopy is dead as evidenced by die-back;
- (b) There are dead scaffold limbs with the majority of any new growth, if any, located along the trunk or scaffold limbs; or
- (c) A combination of (a) and (b) apply.

Fully damaged tree means an insurable tree that is damaged and requires rehabilitation (dehorning) or reset but is not destroyed. Such tree will be considered 100 percent damaged. See section 13(d) and (h) for determining the percent of damage for fully damaged trees.

Grafting means creating a permanent union between two trees by inserting a scion into the rootstock (root, trunk, or limb) of another tree.

Graft union means the location where the scion is joined to the rootstock of another tree.

Hedging means a standard pruning practice conducted on an annual or periodic basis to remove vegetative growth from the tree canopy to improve production and prevent overcrowding of pecan trees.

## Definitions (Continued)

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Leaning means a tree is leaning more than 10 degrees from the upright position.

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

Native tree means a pecan tree contained in a commercial orchard that has generally grown from a seed that fell from a tree in a naturally occurring pecan orchard (grove), without being planted or set out.

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.

\*\*\* Orchard means acreage of pecan trees within a common boundary (e.g., a field or adjoining fields) containing one or more blocks. Acreage separated by only a public or private right-of-way, waterway, or an irrigation canal will be considered to be contained within a common boundary.

Partially damaged tree means an insurable tree that requires rehabilitation (pruning but not dehorning) for which the percent of tree canopy damage is greater than 10 percent. See section 13(d) and (h) for determining the percent of damage for partially damaged trees.

Percent of damage means a percentage expressed as a decimal rounded to two decimal places and determined in accordance with section 13(d) and (h).

Prune (pruning) means the removal of limbs damaged by insured causes of loss from the tree canopy (excludes dehorning and hedging) resulting in a reduced canopy size.

Rehabilitation (rehabilitate) means the pruning of limbs or dehorning trees damaged by insured causes of loss in an attempt to remove the damaged areas and allow the tree to recover. Excludes hedging and annual pruning conducted as part of a standard tree management practice.

Removal/replacement cost factor means a factor contained in the actuarial documents used to calculate the portion of indemnity for native trees that is due upon the initial completion of the claim and the remaining portion of the indemnity that is due upon set out of replacement trees in accordance with section 13(i) of these Crop Provisions.

Remove (removing, removal) means the taking the entire tree including the roots out of the orchard.

Replace (replaced, replacing, replacement) means to cut the tree down leaving the stump and taking the remaining portion of the tree out of the orchard.

Replacement (transplant) 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 and that has been removed or replaced.

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. Reset is applicable only for stage I – III trees.

**Definitions (Continued)**

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Restoration method means one of the methods listed below used by the insured to rehabilitate or reset damaged trees or remove/replace destroyed trees:

- (a) Restoration Method 1 (RM1) – Removing the tree and setting out a replacement tree in its place;
- (b) Restoration Method 2 (RM2) – Replacing the tree by cutting it down and leaving the stump, then setting out a replacement tree beside the stump;
- (c) Restoration Method 3 (RM3) – Rehabilitation; or
- (d) Restoration Method 4 (RM4) – Reset (stages I – III only).

Seedling tree means a pecan tree that develops from a planted pecan seed (nut).

Sequentially thinning (thin) means a method of systematically removing or replacing pecan trees for the purpose of improving sunlight penetration and maintaining the proper spacing necessary for continuous production.

Set out (setting out) means transplanting a tree into the orchard.

Share (contained in the CP) 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 pecan orchard that requires him or her to maintain the pecan orchard using accepted tree management practices. The lease agreement must clearly state the tenant or operator is entitled to his or her insured share of any indemnities under these Crop Provisions. A copy of the lease must be on file with the AIP 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.

Share (contained in the CTVE) means in addition to the definition in section 1 of the Crop Provisions, an insured tenant or operator for purposes of this endorsement, must have a long-term lease of not less than 5 years beyond the current crop year that requires him or her to maintain the pecan orchard using accepted tree management practices including complying with the requirements of this endorsement. The lease agreement must clearly state the tenant or operator is entitled to his or her insured share of any indemnities under this endorsement. A copy of the lease must be on file with the AIP 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.

**Definitions (Continued)**

Stage means a tree-classification system based on tree diameter or the number of crop years remaining after pruning or dehorning.

- (a) The stage at the beginning of the crop year for each insurable tree in the unit is:

Trunk Diameter and Stage at Beginning of the Crop Year		Number of Crop Years Remaining at the Reduced Stage After the Crop Year of Pruning <sup>1</sup> or Dehorning			
		Pruning		Dehorning	
Inches	Original Stage	Reduced Stage	Years <sup>2</sup>	Reduced Stage	Years <sup>2</sup>
≤ 6	I	I	1	I	3
6.01-10.0	II	I	1	I	4
10.01-15.0	III	II	2	I	5
15.01-20.0	IV	II	2	II	5
> 20.0	V	III	3	III	5

<sup>1</sup>See (b) of this definition    <sup>2</sup>Crop years remaining

**Example:** A tree that is 14 inches in diameter is in stage III.

If the stage III tree is dehorned in the 2018 crop year, the tree will be reduced to a stage I tree for the 2019 - 2023 crop years (5 crop years remaining after the crop year of dehorning). For the 2024 crop year, the stage will be determined based on the tree diameter applicable for the crop year (i.e. if the tree diameter increased to 19.25 inches, the tree would be in stage IV).

- (b) Insurable trees that have been spaded and relocated will be considered pruned for purposes of determining the reduced tree stage and crop years remaining when establishing insurance coverage.
- (c) Insurable trees that are damaged to the extent they require rehabilitation will be staged based on the rehabilitation practice that is required regardless of whether the trees are rehabilitated.

Stage-block means a block in which at least 75 percent 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 AIP for the crop year, and is used to determine the damage value of 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 no longer upright with an exposed root system.

Tree reference price means the price per tree, by stage, type, practice, and restoration method listed on the actuarial documents for removing or replacing a tree (RM1 and RM2).

Trunk diameter means the diameter of the trunk based on standard measurement practices applicable for pecan trees and contained in the AIP approved procedures.

**Definitions (Continued)**

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Type means a grouping of similar pecan varieties or native and seedling pecan trees contained in the Special Provisions established to recognize differences in insurance risk or different tree reference prices established under the Comprehensive Tree Value Endorsement.

Undamaged tree means a tree that does not require rehabilitation, reset, or have to be removed or replaced.

Underreport factor (URF) means a factor determined by the AIP and used to adjust the insured's indemnity in Section 13(a) of these Crop Provisions when the insured has underreported the number of insurable trees in the unit. 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 deductible means the dollar amount determined by multiplying the actual number of insurable trees in each stage-block in the unit 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 for the restoration method (RM1 or RM2) selected by the insured, totaling these values, and multiplying this result times one (1) minus the coverage level.

Unit value means unless otherwise specified on the actuarial documents, the amount determined by multiplying the actual number of insurable trees in each stage-block in the unit, as determined by the AIP, 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 for the restoration method (RM1 or RM2) selected by the insured, totaling these values, and then multiplying this result times the coverage level selected by the insured.

Variety (improved) means a variety/cultivar of pecan trees that is developed as a controlled cross or by grafting or budding.

**Form Standards – Appraisal Worksheet**

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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. 37.

- (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.
1. Name of Insured	Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. Policy Number	Insured’s assigned policy number.
3. County	Name of the county in which the trees are insured.
4. Unit Number	Eight-digit unit number from the Summary of Coverage after it is verified to be correct. (e.g., 00010000BU).
5. Crop/Type	Four-digit crop code number and three-digit type code number, as applicable, entered exactly as specified in the AD for the crop and type being appraised.
6. 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>(a) Record in the top half, the TOTAL number of insurable trees of the corresponding stage in <b>all SDTs</b> 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 (PCT) information, grove maps, and/or as indicated by an actual physical count – see Para. 13(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>(b) 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 SDT

←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. 13(6), herein.
10. Trees Destroyed	Record the number of trees from the <b>Total</b> (item 29) of Column 26 of PART III of the Appraisal Worksheet. If continuation sheets are used for the stage, enter the <b>Grand Total</b> of Column 26 from the final continuation sheet in this item. If the trees are considered destroyed (dead or missing or dying – due to drought or failure of the irrigation water supply, or other than dying – not practical to rehabilitate or reset), separate entries will be required. Split the cell vertically into sections. For destroyed trees, enter in the left section, the number of dead or missing trees (DDM); in the center section, the number of dying trees (DDY); and in the right section, the number of trees other than dead/missing or dying (DO). If no trees are destroyed, MAKE NO ENTRY.
11. Trees Fully Damaged (Dehorned/Reset)	Split the cell in half horizontally. Record in the top half the number of trees from the top half of the <b>Total</b> (item 29) of Column 27 of PART III of the Appraisal Worksheet that require dehorning (DH). Record in the lower half the number of trees from the bottom half of the <b>Total</b> (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 <b>Grand Total</b> of Column 27 from the final continuation sheet in this item. If no trees are considered fully damaged (dehorned/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); in the center section, the percent of dying trees (DDY); and in the right section the percent of trees, other than dead/missing or dying (DO).

## Form Standards – Appraisal Worksheet (Continued)

Element/Item Number	Description
13. Fully Damaged Loss Percent	Split the cell in half horizontally. Record in the applicable half (top half – dehorned; bottom half – reset) the result of dividing applicable entry in item 11 by item 8b. Round to nearest 3-place decimal.
14. Trees Partially Damaged	Record the number of trees from <b>Total</b> (item 29) of Column 25 of PART III of the Appraisal Worksheet. If continuation sheets are used for the stage, enter the <b>Grand Total</b> of Column 25 from the final continuation sheet. If no trees are considered partially damaged, <b>MAKE NO ENTRY</b> .
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 <b>Total</b> (item 29) of Column 28 of PART III of the Appraisal Worksheet. If continuation sheets are used for the stage, enter the <b>Grand Total</b> of Column 28 from the final continuation sheet. If no trees are considered partially damaged, <b>MAKE NO ENTRY</b> .
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.

Do not complete remaining item entries until the PCT Certification Form has been returned by the insured. Initial entries in items 12, 13, and 15 may be adjusted if Damage Adjustment Factors contained in item 17 of the PCT Certification Form apply (see section 13(h)(1) and (2) 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 (DDM), (b) dying due to drought or failure of the irrigation water supply (DDY), (c) being caused to topple or to lean (for stage I – III trees) and it is not practical to reset the damaged trees (DO), (d) being caused to topple or lean (for stage IV – V trees) (DO), or (e) being damaged to the extent rehabilitation is not practical (for all tree stages) (DO); (2) requiring rehabilitation – all stages (PDP or FDDH); and (3) requiring resetting – stages I – III (R).

Element/Item Number	Description
20. Adjustment Factor	For fully damaged trees, enter the applicable factor for dehorned (DH) or reset trees (R). Enter the adjustment factor for partially damaged trees (PD) that corresponds to the canopy percent loss in Item 19. See the AD for applicable factor tables by state.  The adjustment factor does not apply to CTVE claims.

## 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); in the center section, the loss percent of dying trees (DDY); and in the right section, the loss percent of trees other than dead/missing or dying (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	Split the cell in half horizontally. Multiply the applicable entry from item 13 by the applicable adjustment factor in item 20 and enter the results in the applicable half of item 22 [top half – dehorned (FDDH); bottom half – reset (FDR)]. Round to the nearest 3-place decimal. Transfer the applicable 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 the 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.

\*\*\* “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.

\*\*\* (2) “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).

While it is the adjuster’s responsibility to make all appraisal determinations, the adjuster should consult with the insured regarding the practices (removal/replacement, pruning, dehorning, resetting) to be followed, i.e. the insured may determine the tree requires dehorning and not pruning or the tree is damaged to the extent it should be removed/replaced. For removal/replacement determinations, the adjuster must conclude that the tree cannot be restored to a pre-damaged condition through accepted orchard practices before the tree will be considered destroyed.

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


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Verify or make the following entries:

<b>Element/Item Number</b>	<b>Description</b>
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, dead, and dying.) MAKE NO ENTRY in Columns 24, 25, 27, and 28. If the trees are considered destroyed (dead or missing, dying – due to drought or failure of the irrigation water supply, or other than dying – not practical to rehabilitate or reset); enter a check mark (✓) for each dead/missing insurable sample tree; two check marks (✓✓) for each dying insurable sample tree; and three check marks (✓✓✓) for each other than dying 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 II – V trees.)
27. Fully Damaged	Make a check mark (✓) in Column 27 for each FULLY DAMAGED (100%) insurable sample tree. Show DH or R for trees requiring dehorning or 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 II – V 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

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

<p>29. Total (Continued)</p>	<p>for each additional stage contained in the SDT. <b>Omit</b> from this count, uninsurable trees (trees for which insurance did not attach); <b>include</b> any trees damaged or destroyed by an uninsured cause during the crop year.</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, dying, or other than dying), split the column horizontally into three rows. As applicable, enter the number of dead/missing trees in the top row; in the center row, the number dying trees; and in the bottom row, the number of trees – other than dying.</p> <p>For Column 27 that contains trees that require dehorning or resetting, split horizontally into two rows. As applicable, enter in top row, the number of trees requiring dehorning and in the bottom row, 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 <b>Total</b> or <b>Grand Total</b>, as applicable, of each column or applicable column row from the previous Appraisal Worksheet in the <b>Previous Total</b> 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 <b>Total</b> of each column or applicable column row to the <b>Previous Total</b> of each column (or applicable column row and enter the <b>Grand Total</b> 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><b>Element/Item Number</b></p>	<p><b>Description</b></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>

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

<b>Element/Item Number</b>	<b>Description</b>
31. Insured’s Signature and Date	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.
Page Numbers	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.
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 <b>PECAN TREE APPRAISAL WORKSHEET</b>																																																					
<b>PART I</b>																																																					
1 NAME OF INSURED I.M. INSURED				2 POLICY NUMBER XXXXXXXXXX				3 COUNTY ANY COUNTY				4 UNIT NUMBER 00010000BU				5 CROP/TYPE 0284 – XXX				6 CROP YEAR YYYY																																	
<b>PART II</b>																																																					
FIELD ID	NO. OF TREES/SDT	STAGE	TREES DESTROYED			TREES FULLY DAMAGED (DEHORNED/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
1A	100 10	II				4					.400 FDDH		1	.100 PDP	.400	.400	.100	.300	.101 DH		.045 PD					.040 FDDH		.005 PDP																									
2A	500 20	III	4			5			.200 DDM		.250 FDDH		5	.250 PDP	2.000	.400	.100	.300	.101 DH		.069 PD		.200 DDM			.025 FDDH		.017 PDP																									
(Refer to Exhibit 7, Table A for minimum number of required samples for improved orchards. Refer to Exhibit 7, Table C for the minimum number of required samples for native orchards.)																																																					
<b>PART III</b>																																																					
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	✓				0 18							35						52											69																								
2				DH✓	0 19							36						53											70																								
3	✓				0 20							37						54											71																								
4	✓				0 21							38						55											72																								
5		✓			.400 22							39						56											73																								
6				DH✓	0 23							40						57											74																								
7				DH✓	0 24							41						58											75																								
8				DH✓	0 25							42						59											76																								
9	✓				0 26							43						60											77																								
10	✓				0 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																											

(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 0284-XXX			6. CROP YEAR YYYY														
APPRAISAL WORKSHEET (Continued from Part III) 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	✓				0	28						55						82						109					
2				DH ✓	0	29						56						83						110					
3	✓				0	30						57						84						111					
4		✓			.400	31						58						85						112					
5			✓		0	32						59						86						113					
6	✓				0	33						60						87						114					
7				DH ✓	0	34						61						88						115					
8		✓			.400	35						62						89						116					
9	✓				0	36						63						90						117					
10			✓		0	37						64						91						118					
11				DH ✓	0	38						65						92						119					
12			✓		0	39						66						93						120					
13				DH ✓	0	40						67						94						121					
14	✓				0	41						68						95						122					
15	✓				0	42						69						96						123					
16				DH ✓	0	43						70						97						124					
17			✓		0	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 (including examples for native trees). Additional instructions regarding the spilt payments based on removal/replacement and set out/tree care are provided in the Narrative and native tree, example 2 of this exhibit; see sections 12(c) and 13(i) of the CP). For general form standards and other general information, see Para. 2D and Para. 41.

<b>Element/Item Number</b>	<b>Description</b>
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="592 472 1461 646"> <tr> <td data-bbox="592 472 933 535">4. Date(s) of Damage</td> <td data-bbox="933 472 1088 535">SEP</td> <td data-bbox="1088 472 1214 535"></td> <td data-bbox="1214 472 1339 535"></td> <td data-bbox="1339 472 1461 535"></td> </tr> <tr> <td data-bbox="592 535 933 598">5. Cause(s) of Damage</td> <td data-bbox="933 535 1088 598">Hurricane</td> <td data-bbox="1088 535 1214 598"></td> <td data-bbox="1214 535 1339 598"></td> <td data-bbox="1339 535 1461 598"></td> </tr> <tr> <td data-bbox="592 598 933 646">6. Insured Cause %</td> <td data-bbox="933 598 1088 646">100</td> <td data-bbox="1088 598 1214 646"></td> <td data-bbox="1214 598 1339 646"></td> <td data-bbox="1339 598 1461 646"></td> </tr> </table>	4. Date(s) of Damage	SEP				5. Cause(s) of Damage	Hurricane				6. Insured Cause %	100			
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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 1<sup>st</sup> or 2<sup>nd</sup> 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 10 percent OLO trigger amount (the 10 percent trigger applies to all claims and causes of loss for which the OLO is elected). The number of insurable trees by stage should be verified by a visual inspection and compared to the acreage report.

\*\*\*

Refer to Para. 13(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 trees on the Production Worksheet.</p> <p><b>REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRIES OF FIRST CROP AND SECOND CROP CODES.</b></p>
B. Total Reported Trees	Total number of trees in each stage-block the insured reported in the unit on the Acreage Report.
C. Total Trees (Stage)	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).
D. SDT	(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.

Form Standards – Production Worksheet (Continued)

Element/Item Number	Description
D. SDT (Continued)	<p>(2) CTVE (see entry examples below):</p> <ul style="list-style-type: none"> <li>(a) Make no entry if the corresponding stage was not present in the SDT or for rate class (stage) D01.</li> <li>(b) Draw a horizontal line across the cell.</li> <li>(c) For entries above the line (fully damaged trees):               <ul style="list-style-type: none"> <li>(i) If the Fully Damaged Loss Percent item 13 (from the Base Policy Appraisal Worksheet) represents only fully damaged dehorned (FDDH) or reset (FDR) trees, multiply the Fully Damaged Loss Percent 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.</li> <li>(ii) If separate Fully Damaged Loss Percents are shown for fully damaged dehorned and reset trees in item 13 (from the Base Policy Appraisal Worksheet), split the cell horizontally into 2 sections. Enter in the top section the result of multiplying the Fully Damaged Loss Percent for dehorned trees times the number of trees for all SDTs for the stage from item 8a. of the Appraisal Worksheet for the field ID. Enter in bottom section the result of multiplying the Fully Damaged Loss Percent for reset trees times the number of trees for all SDTs for the stage from item 8a. of the Appraisal Worksheet for the field ID.</li> </ul> <p>(The Fully Damaged Loss Percent may be adjusted or unadjusted; see section CP, 13(h)(2), Part 6 of this handbook, and the PCT Certification Form.)</p> </li> <li>(d) For entries below the line (destroyed trees):               <ul style="list-style-type: none"> <li>(i) If the Damage Loss Percent in item 12 (from the Base Policy Appraisal Worksheet) only represents dead/missing trees (DDM), dying trees (DDY), or other than dying trees (DO), multiply the Destroyed Loss Percent in item 12 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.</li> </ul> </li> </ul>

Form Standards – Production Worksheet (Continued)

Element/Item Number	Description																																																																								
D. SDT (Continued)	<p>(ii) If more than one Damage Loss Percent is shown in item 12 (from the Base Policy Appraisal Worksheet) for either dead/missing trees (DDM), dying trees (DDY), or other than dying 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; enter in the middle section the result of multiplying the Damage Loss Percent for dying trees (DDY) times the number of trees for all SDTs for the stage from item 8a. of the Appraisal Worksheet for the field ID; or enter in the bottom section the result of multiplying the Damage Loss Percent for other than dying 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>(The Destroyed Loss Percent may be adjusted or unadjusted; see section CP, 13(h)(1)(i) and (ii), Part 6, of this handbook, and the PCT Certification Form.)</p> <p><b>Example 1: Single Fully Damaged/Destroyed Damage Loss Percent</b></p> <table border="1" data-bbox="802 1241 1378 1545"> <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 FDDH</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>---</td> </tr> <tr> <td colspan="3">.250 FDDH</td> </tr> <tr> <td colspan="3"> </td> </tr> </tbody> </table> <table border="1" data-bbox="797 1583 1433 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 (FDDH)</td> <td>002</td> <td>130.00</td> <td>1.000</td> <td>5,200</td> </tr> <tr> <td>----</td> <td>002</td> <td>170.00</td> <td>1.000</td> <td>----</td> </tr> <tr> <td>125 (FDDH)</td> <td>003</td> <td>273.00</td> <td>1.000</td> <td>34,125</td> </tr> <tr> <td>100 (DDM)</td> <td>003</td> <td>317.00</td> <td>1.000</td> <td>31,700</td> </tr> </tbody> </table>	Base Policy Appraisal Worksheet					8.a	9	12 and 13			SDT	Stage	Fully Damaged/Destroyed Loss Percent			100	002	.400 FDDH									500	003	.200 DDM	---	---	.250 FDDH						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 (FDDH)	002	130.00	1.000	5,200	----	002	170.00	1.000	----	125 (FDDH)	003	273.00	1.000	34,125	100 (DDM)	003	317.00	1.000	31,700
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Form Standards – Production Worksheet (Continued)

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D. SDT (Continued)	<p style="text-align: center;"><b>Example 2: Multiple Fully Damaged/Destroyed Loss Percents</b></p> <table border="1" data-bbox="800 426 1378 730" style="margin-left: auto; margin-right: auto;"> <caption>Base Policy Appraisal Worksheet</caption> <thead> <tr> <th>8a</th> <th>9</th> <th>12 - 13</th> </tr> </thead> <tbody> <tr> <td>SDT</td> <td>Stage</td> <td>Fully Damaged/Destroyed Loss Percent</td> </tr> <tr> <td rowspan="3">100</td> <td rowspan="3">002</td> <td>.400 FDDH</td> </tr> <tr> <td>.200 FDR</td> </tr> <tr> <td></td> </tr> <tr> <td rowspan="3">500</td> <td rowspan="3">003</td> <td>.200 DDM      ---      .100DO</td> </tr> <tr> <td>.250 FDDH</td> </tr> <tr> <td></td> </tr> </tbody> </table> <table border="1" data-bbox="795 800 1433 1146" style="margin-left: auto; margin-right: auto;"> <caption>CTVE Production Worksheet</caption> <thead> <tr> <th>D</th> <th>F</th> <th>K</th> <th>L</th> <th>M</th> </tr> </thead> <tbody> <tr> <td>SDT</td> <td>Stage</td> <td>Reference Price</td> <td>% Damage</td> <td><input type="checkbox"/> Amt. of Ins. Damage or <input checked="" type="checkbox"/> Damage Value</td> </tr> <tr> <td>40 (FDDH)</td> <td rowspan="2">002</td> <td>130.00</td> <td rowspan="2">1.000</td> <td>7,800</td> </tr> <tr> <td>20 (FDR)</td> <td>170.00</td> <td>----</td> </tr> <tr> <td>----</td> <td rowspan="3">003</td> <td>273.00</td> <td rowspan="3">1.000</td> <td>34,125</td> </tr> <tr> <td>125 (FDDH)</td> <td>317.00</td> <td>47,550</td> </tr> <tr> <td>100 (DDM)</td> <td></td> <td></td> </tr> <tr> <td>50 (DO)</td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	8a	9	12 - 13	SDT	Stage	Fully Damaged/Destroyed Loss Percent	100	002	.400 FDDH	.200 FDR		500	003	.200 DDM      ---      .100DO	.250 FDDH		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 (FDDH)	002	130.00	1.000	7,800	20 (FDR)	170.00	----	----	003	273.00	1.000	34,125	125 (FDDH)	317.00	47,550	100 (DDM)			50 (DO)				
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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 1543 1378 1793" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>PCT CP</th> <th>Actuarial Documents</th> </tr> </thead> <tbody> <tr> <td>Stage I</td> <td>D01 or D06</td> </tr> <tr> <td>Stage II</td> <td>D02 or D07</td> </tr> <tr> <td>Stage III</td> <td>D03 or D08</td> </tr> <tr> <td>Stage IV</td> <td>D04 or D09</td> </tr> <tr> <td>Stage V</td> <td>D05 or D10</td> </tr> </tbody> </table> <p>Note: D01-D05 are for Restoration Method 1 and D06-D10 are for Restoration Method 2. (See Exhibit 4, Acreage/Tree/Inspection Information section for tree measurement instructions.)</p>	PCT CP	Actuarial Documents	Stage I	D01 or D06	Stage II	D02 or D07	Stage III	D03 or D08	Stage IV	D04 or D09	Stage V	D05 or D10																																						
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## Form Standards – Production Worksheet (Continued)

Element/Item Number	Description
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 <b>type</b> , to two decimal places (e.g., enter 65% as .65).
J. Ref. Price	<p>(1) Base Policy: Enter the RM1 or RM2 reference price for the applicable restoration code in dollars and cents for the stage as shown on the AD price tab <b>times the price percentage elected by the insured</b>. In the AD, RM1 prices are correspond to D01-D05 and RM2 prices correspond to D06-D10.</p> <p><b>Reference prices for RM1 apply for fully damaged trees.</b></p> <p>(The applicable restoration code (RM1 or RM2) are reported by the insured on the AR.)</p> <p>(2) CTVE:</p> <p>(a) Draw a horizontal line across the cell.</p> <p>(b) Above the line, enter <b>the insured’s elected price percentage times Minimum</b> CTVE Reference Price in dollars and cents for the stage shown on the AD price tab. Below the line, enter <b>the insured’s elected price percentage times the Maximum</b> CTVE Reference Price in dollars and cents for the stage shown on the AD price tab.</p> <p>(3) For CAT coverage, multiply the applicable tree reference price by 0.55 (not applicable for the CTVE).</p>
K. Restoration Method	<p>(1) Base Policy: Divide the column cell for each stage into four blocks. Enter the applicable restoration code (RM1 – RM4).</p> <p><b>Example:</b>  Enter: RM1 – Destroyed Trees – Removed  RM2 – Destroyed Trees – Replaced  RM3 – Rehabilitation – Dehorned or Pruned  RM4 – Reset</p> <p>(2) CTVE – MAKE NO ENTRY.</p>

Form Standards – Production Worksheet (Continued)

Element/Item Number	Description																																				
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) and restoration method in Column K.</p> <p>(a) If Column 21 of the Appraisal Worksheet contains separate Loss Percents for dead/missing, dying trees, and other than dying trees, split the cell for Column L vertically into sections. Enter the applicable % Damage for dead/missing trees in the left section; for dying trees in the center section; and for other than dying trees in the left section.</p> <p>(b) For fully and partially damaged trees, enter the applicable % Damage for dehorned, reset, and partially damaged trees.</p> <p>(c) Add the applicable alpha characters DDM for Destroyed-Dead/Missing, DDY for Destroyed-Dying, DO for Destroyed-Other Than Dying, FDDH for Fully Damaged – Dehorned, FDR for Fully Damaged – Reset, and PDP for Partially Damaged – Pruned.</p> <p><b>Example 1 – Single Destroyed % Damage</b></p> <table border="1" data-bbox="646 1213 1479 1444"> <thead> <tr> <th data-bbox="646 1213 930 1249">K</th> <th data-bbox="930 1213 1479 1249">L</th> </tr> </thead> <tbody> <tr> <td data-bbox="646 1249 930 1285">Restoration Method</td> <td data-bbox="930 1249 1479 1285">% Damage</td> </tr> <tr> <td data-bbox="646 1285 930 1320">RM1</td> <td data-bbox="930 1285 1479 1320">.X00 DDM</td> </tr> <tr> <td data-bbox="646 1320 930 1356">RM3</td> <td data-bbox="930 1320 1479 1356">.X00 FDDH</td> </tr> <tr> <td data-bbox="646 1356 930 1392">RM4</td> <td data-bbox="930 1356 1479 1392">.X00 FDR</td> </tr> <tr> <td data-bbox="646 1392 930 1428">RM3</td> <td data-bbox="930 1392 1479 1428">.X00 PDP</td> </tr> </tbody> </table> <p><b>Example 2 – Destroyed % Damage – More Than One</b></p> <table border="1" data-bbox="646 1549 1479 1780"> <thead> <tr> <th data-bbox="646 1549 930 1585">K</th> <th colspan="3" data-bbox="930 1549 1479 1585">L</th> </tr> </thead> <tbody> <tr> <td data-bbox="646 1585 930 1621">Restoration Method</td> <td colspan="3" data-bbox="930 1585 1479 1621">% Damage</td> </tr> <tr> <td data-bbox="646 1621 930 1656">RM1</td> <td data-bbox="930 1621 1117 1656">.X00 DDM</td> <td data-bbox="1117 1621 1304 1656">.X00 DDY</td> <td data-bbox="1304 1621 1479 1656">.X00 DO</td> </tr> <tr> <td data-bbox="646 1656 930 1692">RM3</td> <td colspan="3" data-bbox="930 1656 1479 1692">.X00 FDDH</td> </tr> <tr> <td data-bbox="646 1692 930 1728">RM4</td> <td colspan="3" data-bbox="930 1692 1479 1728">.X00 FDR</td> </tr> <tr> <td data-bbox="646 1728 930 1764">RM3</td> <td colspan="3" data-bbox="930 1728 1479 1764">.X00 PDP</td> </tr> </tbody> </table>	K	L	Restoration Method	% Damage	RM1	.X00 DDM	RM3	.X00 FDDH	RM4	.X00 FDR	RM3	.X00 PDP	K	L			Restoration Method	% Damage			RM1	.X00 DDM	.X00 DDY	.X00 DO	RM3	.X00 FDDH			RM4	.X00 FDR			RM3	.X00 PDP		
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Form Standards – Production Worksheet (Continued)

Element/Item Number	Description
L. % Damage (Continued)	<p>(2) 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.</p> <p>(3) 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 RM1 or RM2 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 - RM3 restoration method) and the same stage-II block SDT is 100% damaged – (destroyed and removed, RM1 tree reference price applicable) 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><b>Example:</b> 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 = .039                      % Damage – 1.6 % (.016) = (.40 × .039)</p> <p>Event 2 – 100% Damage – Destroyed/Removed – Hurricane                      % Damage – 98.4% (.0984) = (100% - 1.6%)</p> <p>Stage-block - SDT – 200 stage II trees                      RM1 Tree Reference Price - \$190                      Maximum Damage Value - \$38, 000 (200 DDM trees x 100% Damage x \$190)</p>

Form Standards – Production Worksheet (Continued)

Element/Item Number	Description																																				
L. % Damage (Continued)	<table border="1" data-bbox="597 317 1479 657"> <thead> <tr> <th data-bbox="597 317 732 432">Damage Event</th> <th data-bbox="732 317 881 432">Claim Number</th> <th data-bbox="881 317 1031 432">Col. D SDT</th> <th data-bbox="1031 317 1180 432">Col. J Ref. Price</th> <th data-bbox="1180 317 1330 432">Col. L % Damage</th> <th data-bbox="1330 317 1479 432">Col. M Damage Value</th> </tr> </thead> <tbody> <tr> <td data-bbox="597 432 732 468">1</td> <td data-bbox="732 432 881 468">1</td> <td data-bbox="881 432 1031 468">200</td> <td data-bbox="1031 432 1180 468">\$190</td> <td data-bbox="1180 432 1330 468">.016</td> <td data-bbox="1330 432 1479 468">\$608</td> </tr> <tr> <td data-bbox="597 468 732 504"></td> <td data-bbox="732 468 881 504"></td> <td data-bbox="881 468 1031 504"></td> <td data-bbox="1031 468 1180 504"></td> <td data-bbox="1180 468 1330 504"></td> <td data-bbox="1330 468 1479 504"></td> </tr> <tr> <td data-bbox="597 504 732 539">2</td> <td data-bbox="732 504 881 539">2</td> <td data-bbox="881 504 1031 539">200</td> <td data-bbox="1031 504 1180 539">\$190</td> <td data-bbox="1180 504 1330 539">.984</td> <td data-bbox="1330 504 1479 539">\$37,392</td> </tr> <tr> <td data-bbox="597 539 732 575"></td> <td data-bbox="732 539 881 575"></td> <td data-bbox="881 539 1031 575"></td> <td data-bbox="1031 539 1180 575"></td> <td data-bbox="1180 539 1330 575"></td> <td data-bbox="1330 539 1479 575">\$38,000</td> </tr> <tr> <td colspan="5" data-bbox="597 575 1479 611" style="text-align: right;">Maximum Damage Value</td> <td data-bbox="1330 611 1479 657">\$38,000</td> </tr> </tbody> </table> <p data-bbox="574 695 1435 768">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	\$190	.016	\$608							2	2	200	\$190	.984	\$37,392						\$38,000	Maximum Damage Value					\$38,000
Damage Event	Claim Number	Col. D SDT	Col. J Ref. Price	Col. L % Damage	Col. M Damage Value																																
1	1	200	\$190	.016	\$608																																
2	2	200	\$190	.984	\$37,392																																
					\$38,000																																
Maximum Damage Value					\$38,000																																
M. Amt. of Ins. Damage or Damage Value	<p data-bbox="574 768 1445 842">Check appropriate box indicating if entry is for “Amount of Insured Damage” or “Damage Value.”</p> <p data-bbox="574 879 807 915">(1) Base Policy:</p> <p data-bbox="643 932 1458 1037">(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 1058 1479 1312">If Column L is split based separate percents of damage for dead/missing, dying trees, and other than dying 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; in the center section, the Damage Value for dying trees; and in the right section, the Damage Value for other than dying trees.</p> <p data-bbox="643 1352 1438 1457">(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 1478 1490 1732">If Column L is split based separate percents of damage for dead/missing, dying trees, and other than dying 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; in the center section, the Amt. of Ins. Damage for dying trees; and in the right section, the Amt. of Insurance for other than dying 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> <p>(a) Draw a horizontal line across the cell.</p> <p>(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.</p> <p>If Column D contains separate entries for dehorned and reset trees, enter ABOVE the line the damage value by multiplying each Column D entry times the entry ABOVE the line in Columns “J” times “L”; sum the results and round to nearest whole dollar.</p> <p>(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> <p>If Column D contains separate entries for dead/missing, dying, or other than dying 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> <p>(a) Draw a horizontal line across the cell.</p> <p>(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.</p> <p>If Column D contains separate entries for dehorned and reset trees, enter ABOVE the line, the amount of insured damage by multiplying each Column D entry times “I” times the entry ABOVE 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
M. Amt. of Ins. Damage or Damage Value (Continued)	<p>(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> <p>If Column D contains separate entries for dead/missing, dying, or other than dying 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>
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, dying trees, and other than dying trees).</p> <p>(2) Column “N” total in whole dollars.</p> <p>(3) Column “O” total in whole dollars.</p>

## Form Standards – Production Worksheet (Continued)

Element/Item Number	Description
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 0.10, 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> <p><b>*** The 10 percent OLO trigger applies to all causes of loss.</b></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.</p> <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.</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.</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.</p>

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

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**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.
- (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.)

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

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- (15) Document how the OLO minimum was determined. Also document the amount of protection and calculations used to determine the URF for the unit.
- (16) Document any other pertinent information. If on an attachment, enter “See attachment.”
- (16) Indicate the applicable certification form [PCT Certification Form or PCT Set Out Certification Form – Native Pecan Trees] and if any adjustment factors apply.
- (17) For native trees, explain that separate claims processing and indemnities for removal/replacement and set out/tree care apply based on the information contained on the PCT Production Worksheet. Set out must be completed within 12 months of the calendar date for the end of the insurance period of the crop year in which the damage occurred.
- (18) 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” <b>only</b> 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 DO1 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 <b>after</b> the insured (or insured's authorized representative) has signed. For an absentee insured, enter adjuster's code number ONLY. The signature and date will be entered AFTER the absentee 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 PCT Certification Form is signed by the insured and adjuster.</p> <p>Note: Separate claims are processed for native pecan trees unless removal/replacement and set out occur within the same or approximate same time period and the claim can be delayed until both the removal and set out/tree care indemnity amounts can be determined:</p> <p style="padding-left: 40px;">A claim for removal/replacement. The claim for removal/replacement may be finalized upon receipt of the completed PCT Certification Form.</p> <p style="padding-left: 40px;">A claim for set out/tree care. The claim for set out/tree care may be finalized until receipt of the completed PCT Set Out Certification Form.</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)

<b>PECAN TREE PRODUCTION WORKSHEET</b>																		
1 Crop/Code #	2 Unit #	3 Location Description			<b>(For Illustration Purposes Only)</b>				8 Name of Insured									
Pecan 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				<b><u>EXAMPLE 1: Base Policy – No OLO, No Previous Loss, No Indemnity Due</u></b>				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)										
<b>SECTION I - ACREAGE APPRAISED, UNIT VALUE</b>																		
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	RM Ref Price	Restoration Method	%			<input type="checkbox"/> Amt. of Ins. Damage <input checked="" type="checkbox"/> Damage Value	Unit Deductible	Unit Value (C x I x J x K)		
											% Damage							
1A	1,000	1,000	100	1.000	D02	002	XXX	.75	253.00	RM3	.040 FDDH	1,012		63,250	189,750			
										RM3	.005 PDP	127						
2A	1,000	1,100	500	1.000	D03	002	XXX	.75	290.00	RM1	.200 DDM	---	---	29,000	---	---	79,750	239,250
										RM3	.025 FDDH	3,625						
										RM3	.017 PDP	2,465						
NARRATIVE: (If more space is needed, attach a Special Report) Amount of Protection = \$407,250 [(1000 × \$253) + (1000 × \$290)] × .75.											15. TOTALS:		36,229		143,000		429,000	
\$407,250 amount of protection ÷ \$429,000 unit value (total Column O) = .949 URF. PCT Certification Form required (No damage adjustments).											16. OLO MINIMUM (O x 0.10)							
											17. URF:				.949			
<b>SECTION II - ADJUSTMENTS TO UNIT VALUE</b>																		
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 X				Yes X 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		189,750			1,139	1,139	63,250	+62,111		251,861								
03		239,250			35,090	35,090	79,750	+44,660		283,910								
									22. Total: (100% Share)		535,771							

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

Form Standards – Production Worksheet (Continued)

<b>PECAN TREE PRODUCTION WORKSHEET</b>																	
1 Crop/Code #		2 Unit #		3 Location Description				<b>(For Illustration Purposes Only)</b>				8 Name of Insured					
Pecan 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		XXXXXXX		XXXX			
5 Cause(s) of Damage		Hurricane						<b>EXAMPLE 2: Base Policy – No OLO, With Previous Loss, Indemnity Due</b>				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)					
<b>SECTION I - ACREAGE APPRAISED, UNIT VALUE</b>																	
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	RM Ref. Price	Restoration Method	% Damage			<input type="checkbox"/> Amt. of Ins. Damage <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	002	XXX	.75	253.00	RM3	.040 FDDH			1,012	63,250	189,750	
										RM3	.005 PDP			127			
2A	1,000	1,100	500	1.000	D03	002	XXX	.75	290.00	RM1	.200 DDM	---	---	29,000	79,750	239,250	
										RM3	.025 FDDH			3,625			
										RM3	.017 PDP			2,465			
NARRATIVE: (If more space is needed, attach a Special Report) Amount of Protection = \$407,250 [(1000 × \$253) + (1000 × \$290)] × .75.										15. TOTALS:			36,229	143,000	429,000		
\$407,250 amount of protection ÷ \$429,000 unit value (total Column O) = .949 URF. PCT Certification Form required (No damage adjustments).										16. OLO MINIMUM (O x 0.10)							
										17. URF:					.949		
<b>SECTION II - ADJUSTMENTS TO UNIT VALUE</b>																	
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	189,750	67,850	1,139	68,989	63,250	-5,739	184,011									
D03	AUG 15	239,250	56,550	35,090	91,640	79,750	-11,890	227,360									
							22. Total: (100% Share)		411,371								

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

Form Standards – Production Worksheet (Continued)

PECAN TREE PRODUCTION WORKSHEET																	
1 Crop/Code #	2 Unit #	3 Location Description				(For Illustration Purposes Only)				8 Name of Insured							
Pecan 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					<b>EXAMPLE 3: Base Policy – With OLO – No Previous Loss, Indemnity Due</b>				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	RM Ref. Price	Restoration Method	% 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	002	XXX	.75	253.00	RM3	.040 FDDH		759			189,750	
										RM3	.005 PDP		95				
2A	1,000	1,100	500	1.000	D03	002	XXX	.75	290.00	RM1	.200 DDM	---	---	21,750	---	---	239,250
										RM3	.025 FDDH		2,719				
										RM3	.017 PDP		1,849				
NARRATIVE: (If more space is needed, attach a Special Report)										Amount of Protection = \$407,250 [(1000 × \$253) + (1000 × \$290)] × .75.		15. TOTALS:		27,172		429,000	
										\$407,250 amount of protection ÷ \$429,000 unit value (total Column O) = .949 URF. PCT Certification Form required (No damage adjustments).		16. OLO MINIMUM (O x 0.10)		42,290			
												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 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		189,750		854	854			188,896									
03		239,250		26,318	26,318			212,932									
							22. Total: (100% Share)		401,828								

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

Form Standards – Production Worksheet (Continued)

PECAN TREE PRODUCTION WORKSHEET

1 Crop/Code #	2 Unit #	3 Location Description	(For Illustration Purposes Only)				8 Name of Insured	
Pecan 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		<b>EXAMPLE 4: CTVE – No OLO, Requires Base Policy PW With Indemnity Due</b>				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	RM Ref. Price	Restoration Method	% Damage	<input type="checkbox"/> Amt. of Ins. Damage or <input checked="" type="checkbox"/> Damage Value	Unit Deductible	Unit Value (C x I ÷ x K)
1A	1,000	1,000	40	1.000	D02	002	XXX	.75	78.00		1.000	3,120	25,500	76,500
			----						102.00		1.000	----		
2A	1,000	1,100	125	1.000	D03	002	XXX	.75	177.00		1.000	22,125	58,300	174,900
			100						212.00		1.000	21,200		

NARRATIVE: (If more space is needed, attach a Special Report)	Amount of Protection = \$235,500 [(1000 × \$102) + (1000 × \$212)] × .75.	15. TOTALS:	46,445	83,800	251,400
\$235,500 amount of protection ÷ \$251,400 unit value (total Column O) = .937 URF. See attached Base Policy Production Worksheet for unit.		16. OLO MINIMUM (O x 0.10)			
00010000BU.		17. URF:	.937		

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		
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		76,500		3,120	3,120	25,500	+22,380	98,880							
03		174,900		43,325	43,325	58,300	+14,975	189,875							
							22. Total: (100% Share)	288,755							

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

Form Standards – Production Worksheet (Continued)

<b>PECAN TREE PRODUCTION WORKSHEET</b>																				
1 Crop/Code #	2 Unit #	3 Location Description				(For Illustration Purposes Only)				8 Name of Insured										
Pecan 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		XXXXXXX			XXXX							
5 Cause(s) of Damage	Hurricane					<b>EXAMPLE 5: CTVE – With OLO, Requires Base Policy PW With Indemnity Due</b>									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)										
<b>SECTION I - ACREAGE APPRAISED, UNIT VALUE</b>																				
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	RM Ref. Price	Restoration Method	% Damage		<input checked="" type="checkbox"/> Amt. of Ins. Damage or <input type="checkbox"/> Damage Value	Unit Deductible	Unit Value (C x I ÷ x K)					
1 A	1,000	1,000	40	1.000	D02	002	XXX	.75	78.00		1.000		2,340		76,500					
			----						102.00		1.000		----							
2 A	1,000	1,100	125	1.000	D03	002	XXX	.75	177.00		1.000		16,594		174,900					
			100						212.00		1.000		15,900							
NARRATIVE: (If more space is needed, attach a Special Report) Amount of Protection = \$235,500 [(1000 × \$102) + (1000 × \$212)] × .75.															15. TOTALS:		34,834		251,400	
\$235,500 amount of protection ÷ \$251,400 unit value (total Column O) = .937 URF. See attached Base Policy Production Worksheet for unit.										16. OLO MINIMUM (O x 0.10)										
00010000BU.										17. URF:					.937					
<b>SECTION II - ADJUSTMENTS TO UNIT VALUE</b>																				
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		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))						
02		76,500				2,340		2,340						74,160						
03		174,900				32,494		32,494						142,406						
													22. Total: (100% Share)		216,566					

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

Form Standards – Production Worksheet (Native Pecans) (Continued)

<b>PECAN TREE PRODUCTION WORKSHEET</b>																		
1 Crop/Code #	2 Unit #	3 Location Description			(For Illustration Purposes Only)				8 Name of Insured									
Pecan 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		XXXXXXX			XXXX						
5 Cause(s) of Damage		Hurricane			<b>EXAMPLE 1: Native Pecans - Base Policy – No OLO, No Previous Loss, No Indemnity Due</b>				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)									
<b>SECTION I - ACREAGE APPRAISED, UNIT VALUE</b>																		
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	RM Ref Price	Restoration Method	% 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	002	XXX	.75	253.00	RM3	.040 FDDH		1,012		63,250	189,750		
										RM3	.005 PDP		127					
2A	1,000	1,100	500	1.000	D03	002	XXX	.75	290.00	RM1	.200 DDM	---	---	29,000	---	---	79,750	239,250
										RM3	.025 FDDH		3,625					
										RM3	.017 PDP		2,465					
											15. TOTALS:		36,229		143,000	429,000		
NARRATIVE: (If more space is needed, attach a Special Report) Amount of Protection = \$407,250 [(1000 × \$253) + (1000 × \$290)] × .75.											16. OLO MINIMUM (O x 0.10)							
\$407,250 amount of protection ÷ \$429,000 unit value (total Column O) = .949 URF. PCT Certification Form required (No damage adjustments).											17. URF:		.949					
Separate indemnities will be processed for removal/replacement and set out/tree care. PCT Set Out Certification Form required (1.000 set out factor – no set out adjustments).																		
<b>SECTION II - ADJUSTMENTS TO UNIT VALUE</b>																		
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		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		189,750			1,139	1,139		63,250		+62,111		251,861						
03		239,250			35,090	35,090		79,750		+44,660		283,910						
											22. Total: (100% Share)		535,771					

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

Form Standards – Production Worksheet (Continued)

<b>PECAN TREE PRODUCTION WORKSHEET</b>															
1 Crop/Code #		2 Unit #		3 Location Description				(For Illustration Purposes Only)				8 Name of Insured			
Pecan 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		XXXXXXX		XXXX					
5 Cause(s) of Damage		Hurricane		<b>EXAMPLE 2: Native Pecans - Base Policy – No OLO, With Previous Loss, Indemnity Due</b>				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)							
<b>SECTION I - ACREAGE APPRAISED, UNIT VALUE</b>															
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	RM Ref. Price	Restoration Method	% Damage		<input type="checkbox"/> Amt. of Ins. Damage <input checked="" type="checkbox"/> Damage Value	Unit Deductible	Unit Value (C x I x J ÷ K)
1A	1,000	1,000	100	1.000	D02	002	XXX	.75	253.00	RM3	.040 FDDH		1,012	63,250	189,750
										RM3	.005 PDP		127		
2A	1,000	1,100	500	1.000	D03	002	XXX	.75	290.00	RM1	.200 DDM	---	29,000	79,750	239,250
										RM3	.025 FDDH		3,625		
										RM3	.017 PDP		2,465		
NARRATIVE: (If more space is needed, attach a Special Report) Amount of Protection = \$407,250 [(1000 × \$253) + (1000 × \$290)] × .75.										15. TOTALS:		36,229	143,000	429,000	
\$407,250 amount of protection ÷ \$429,000 unit value (total Column O) = .949 URF. PCT Certification Form required (No damage adjustments).										16. OLO MINIMUM (O x 0.10)					
Separate indemnities will be processed for removal/replacement and set out/tree care. PCT Set Out Certification Form required (1.000 set out factor – no set out adjustment).										17. URF:				.949	
<b>SECTION II - ADJUSTMENTS TO UNIT VALUE</b>															
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 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	189,750	67,850	1,139	68,989	63,250	-5,639	184,011							
D03	AUG 15	239,250	92,779	35,090	127,869	79,750	-48,119	191,131							
								22. Total: (100% Share)		375,142					

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

Form Standards – Production Worksheet (Continued)

EXAMPLE 3: Native Trees – Two-Part Indemnity Payments

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	RM Ref. Price	Restoration Method	% Damage	<input type="checkbox"/> Amt. of Ins. Damage or <input checked="" type="checkbox"/> Damage Value	Unit Deductible	Unit Value (C x I x J ÷ K)
1A	1,000	1,000		1.000	D02	002	XXX	.75	253.00			67,850	63,250	189,750
2A	1,000	1,100		1.000	D03	002	XXX	.75	290.00			92,779	79,750	239,250
NARRATIVE: (If more space is needed, attach a Special Report) Amount of Protection = \$407,250 [(1000 × \$253) + (1000 × \$290)] × .75.											15. TOTALS:	160,629	143,000	429,000
\$407,250 amount of protection ÷ \$429,000 unit value (total Column O) = .949 URF. PCT Certification Form required (No damage adjustments).											16. OLO MINIMUM (O x 0.10)			
Separate indemnities will be processed for removal/replacement and set out/tree care. PCT Set Out Certification Form required (1.000 set out factor).											17. URF:			.949

FIRST LOSS – NATIVE TREES

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	189,750			67,850	67,850	63,250	-4,600		185,150					
D03	AUG 15	239,250			92,779	92,779	79,750	-13,029		226,221					
										22. Total: (100% Share)	411,371				

1. The prior loss information is shown above was based on partially damaged, fully damaged, and destroyed trees. The damage adjustment and set out factors (from the applicable Certification Forms) are both 1.000 – no adjustments required.
2. Removal and reset were certified as complete on the same date and the indemnity **was payable at the time the claim was completed.**
3. The total damage value for the crop year = \$17,629 (Unit value of \$429,000 – Unit Value to Count of \$411,371).
4. The preliminary indemnity for the first loss = \$16,730 (\$17,629 x .949 URF) x 1.000 Share).
5. The final indemnity for the first loss = \$16,730 (included the applicable indemnity amounts for partially damaged, fully damaged and destroyed trees (all destroyed trees were removed and replacement trees set out).

Form Standards – Production Worksheet (Continued)

EXAMPLE 3: Native Trees – Two-Part Indemnity Payments (Continued)

MOST RECENT LOSS – NATIVE TREES

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	RM Ref. Price	Restoration Method	% 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	002	XXX	.75	253.00	RM3	.040 FDDH			1,012			63,250	189,750	
										RM3	.005 PDP			127					
2A	1,000	1,100	500	1.000	D03	002	XXX	.75	290.00	RM1	.200 DDM	---	---	29,000	---	---	79,750	239,250	
										RM3	.025 FDDH			3,625					
										RM3	.017 PDP			2,465					
NARRATIVE: (If more space is needed, attach a Special Report)										Amount of Protection = \$407,250 [(1000 × \$253) + (1000 × \$290)] × .75.				15. TOTALS:			36,229	143,000	429,000
														16. OLO MINIMUM (O x 0.10)					
Separate indemnities will be processed for removal/replacement and set out/tree care. PCT Set Out Certification Form required (1.000 set out factor – no set out adjustment).														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	189,750	67,850		1,139	68,989	63,250	-5,739		184,011							
D03	AUG 15	239,250	92,779		35,090	127,869	79,750	-48,119		191,131							
									22. Total: (100% Share)		375,142						

RM 1 (With Stump Removal) - Removal Cost Factors – Native Trees													
Stage	AL	AR	FL	GA	KS	LA	MO	MS	NM	OK	SC	TX (E)	TX (W)
III	0.26	0.30	0.28	0.19	0.30	0.25	0.31	0.25	0.28	0.30	0.18	0.30	0.26

**Form Standards – Production Worksheet (Continued)****Example 3: Native Trees – Two-Part Indemnity Payments (Continued)**1. Indemnity Calculations for the Current Loss:

- (a) Both damage adjustment and set out factors are 1.000.
- (b) The total damage value for the crop year = \$53,858 (Unit value of \$429,000 – Unit Value to Count of \$375,142).
- (c) The preliminary indemnity for the current loss = \$51,111 ( $\$53,858 \times .949$  URF) x 1.000 Share).
- (d) The final indemnity for the current loss = \$34,381 (\$51,111 preliminary indemnity - \$16,730 previous indemnity).

2. Two-Part Indemnity Payments: **Removal certified – initial claim paid. Set out certification received 3 months after initial claim completion.**

- (a) The damage value for partially and fully damaged trees = \$7,229 (\$1,012 + \$127 + \$3,625 + \$2,465).
- (b) The damage value for destroyed trees will be based on the number of destroyed trees as follows:
  - (i) Damage Value = \$29,000 [(100 trees = (500 trees in the SDT x % of damage of 20%) x (\$290 stage III tree reference price)] [(See CP Section 13(i)(1)(i))].
  - (ii) Damage Value for Removal = \$8,700 ( $\$29,000 \times 0.30$  removal cost factor from the AD) [(See CP Section 13(i)(1)(ii))].
  - (iii) Damage Value Amount for Set Out/Tree Care = \$20,300 [ $\$29,000 \times (1.0 - 0.30)$ ] [See CP Section 13(i)(2)].

Part I (payable on completion of claim):

1. Damage value for 2(a) + 2(b)(ii) = \$15,929 ( $\$7,229 + \$8,700$ );
2. Preliminary Indemnity = \$15,117 ( $\$15,929 \times .949$  URF) x 1.000 Share);
3. Final Indemnity = \$15,117.

Part II (payable on tree set out)

1. Damage value for 2(b)(iii) = \$20,300 [ $\$29,000 \times (1.0 - 0.30)$ ];
2. Preliminary Indemnity = \$19,265 ( $\$20,300 \times .949$  URF) x 1.000 Share);
3. Final Indemnity = \$19,265. [(\$19,265 would be reduced by the set out factor if < 1.000; see CP 13(i)(4)]

3. Validation:

Total Indemnity Under 1(d) = \$34,381

Total Indemnity Under 2. Part I and II = \$34,382 (\$15,117 + \$19,265) (difference due to rounding values)

[(Note: Any payable indemnity the current loss for partially or fully damage trees or destroyed trees cannot exceed the amount in 1(d). ]

**Form Standards – Pecan Tree (PCT) Certification Form**

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**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 PCT 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 PCT Certification Form.

**B. Form Standards and Completion Instructions for the PCT Certification Form**

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

- (1) Title of the form “Pecan Tree (PCT) 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 pecan trees have been:

- (a) Removed or Replaced;
- (b) Dehorned;
- (c) Pruned; or
- (d) Reset.
- (3) This form applies to trees:
- (a) Classified as destroyed as a result of:
- (i) Being dead; (dead/missing – DDM);
- (ii) Dying due to drought or failure of the irrigation water supply (destroyed/dying – DDY);

**Form Standards – PCT Certification Form (Continued)**

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- (iii) Being toppled or caused to lean (for stage I – III trees) and it is not practical to reset the damaged trees (destroyed – DO);
  - (iv) Being toppled or caused to lean (for stage IV – V trees) (DO); or
  - (v) Being damaged to the extent rehabilitation is not practical (for all tree stages) (DO).
- (b) Requiring rehabilitation (partially damaged- pruned – PDP or fully damage –dehorned – FDDH); or
  - (c) Requiring resetting (R).
- (4) A separate certification is required for each separate loss event occurring during the crop year.
  - (5) See Para. 51 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 PCT 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 PCT Certification Form example is at the end of this exhibit. For general form standards and other general information, see Para. 2D and Para. 51. The AIP will include applicable instructions for the insured.

<b>Element/Item Number</b>	<b>Description</b>
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 – PCT 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, for the applicable practice (See Para. 37(8). Total the results and enter in item 9.</p> <p>Example: SDT Tree Counts and Loss Percents from Appraisal Worksheet</p> <table border="1" data-bbox="581 499 1479 978"> <thead> <tr> <th>Field ID</th> <th>Item 8a Number of Tree/SDT</th> <th>Item 12 Destroyed Loss Percent (DDM, DDY, or DO)</th> <th>Item 13 Fully Damaged Loss Percent (FDDH or 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>.20</td> <td>.250</td> <td>.250</td> <td></td> </tr> <tr> <td colspan="2">Number of Damaged Trees</td> <td>100</td> <td>125</td> <td>125</td> <td>350</td> </tr> <tr> <td colspan="5">Total Number of Damaged Trees</td> <td>400</td> </tr> </tbody> </table> <p>Certification Form Entries</p> <table border="1" data-bbox="581 1031 1349 1136"> <tr> <td>Practice entries based on Appraisal Worksheet Items 12, 13, and 15</td> <td>Remove/ Replace</td> <td>Dehorn or Reset</td> <td>Prune</td> </tr> </table>	Field ID	Item 8a Number of Tree/SDT	Item 12 Destroyed Loss Percent (DDM, DDY, or DO)	Item 13 Fully Damaged Loss Percent (FDDH or 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	.20	.250	.250		Number of Damaged Trees		100	125	125	350	Total Number of Damaged Trees					400	Practice entries based on Appraisal Worksheet Items 12, 13, and 15	Remove/ Replace	Dehorn or Reset	Prune
Field ID	Item 8a Number of Tree/SDT	Item 12 Destroyed Loss Percent (DDM, DDY, or DO)	Item 13 Fully Damaged Loss Percent (FDDH or FDR)	Item 15 Partially Damaged Loss Percent (PDP)	Number of Damaged Trees by Field ID																																				
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<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 or replace (for dead/missing - DDM, dying – DDY, or other than dying trees - DO), (2) Dehorn - DH, (3) Prune - P, or (4) Reset - R. Make separate line entries for each intended practice.</p> <p>Example</p> <table border="1" data-bbox="630 1587 1422 1797"> <thead> <tr> <th>11. FIELD ID</th> <th>12. INTENDED PRACTICE</th> </tr> </thead> <tbody> <tr> <td>1A</td> <td>Dehorn (DH)</td> </tr> <tr> <td>1A</td> <td>Prune (P)</td> </tr> <tr> <td>2A</td> <td>Remove (DDM)</td> </tr> <tr> <td>2A</td> <td>Dehorn (DH)</td> </tr> <tr> <td>2A</td> <td>Prune (P)</td> </tr> </tbody> </table>	11. FIELD ID	12. INTENDED PRACTICE	1A	Dehorn (DH)	1A	Prune (P)	2A	Remove (DDM)	2A	Dehorn (DH)	2A	Prune (P)																												
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2A	Prune (P)																																								

Form Standards – PCT 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.																																						
14. Actual Practice	Insured enters the actual practice(s) applied to the trees when completed (Removed/Replaced, Dehorned, 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 PCT 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 dehorning, the factor in item 17 would be multiplied by the applicable Loss Percent for fully damaged dehorned trees (DH) item 13. The factor for Remove/Replace (destroyed - dying trees - DDY) will always be 1.000 or .000 (all dying trees must be removed or none of the dying trees will be considered destroyed for purpose of determining the % damage).</p> <p><b>Example 1:</b> If the line entry for item 14 is equal to the entry in item 12 on the PCT 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>Act. Pract. Equals Int. Pract.</p> <table border="1" data-bbox="581 1329 1469 1717"> <thead> <tr> <th rowspan="2">Field ID</th> <th rowspan="2">Act. Pract.</th> <th rowspan="2">Damage Adj. Factor</th> <th colspan="2">PCT 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>Dehorned</td> <td>1.000</td> <td>FDDH</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>Removed</td> <td>1.000</td> <td>DDM</td> <td>.200</td> <td>No Adj.</td> </tr> <tr> <td>2A</td> <td>Dehorned</td> <td>1.000</td> <td>FDDH</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>FDDH –Fully Damaged-Dehorned, PDP – Partially Damage/Pruned, DDM – Destroyed/Dead</p>	Field ID	Act. Pract.	Damage Adj. Factor	PCT APP. WS.		Appraisal WS. Adj. Damage	Damage Type	Item 12, 13, 15 Entries	1A	Dehorned	1.000	FDDH	.400	No Adj.	1A	Pruned	1.000	PDP	.100	No Adj.	2A	Removed	1.000	DDM	.200	No Adj.	2A	Dehorned	1.000	FDDH	.250	No Adj.	2A	Pruned	1.000	PDP	.250	No Adj.
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Form Standards – PCT Certification Form (Continued)

Element/Item Number	Description																																						
17. Damage Adjustment Factor (Continued)	<p><b>Example 2:</b> If the line entry for item 14 is less than the entry in item 12 on the PCT 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="581 520 1471 930"> <thead> <tr> <th rowspan="2">Field ID</th> <th rowspan="2">Act. Pract.</th> <th rowspan="2">Damage Adj. Factor</th> <th colspan="2">PCT 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>Dehorned</td> <td>.800</td> <td>FDDH</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>Removed</td> <td>1.000</td> <td>DDM</td> <td>.200</td> <td>No Adj.</td> </tr> <tr> <td>2A</td> <td>Dehorned</td> <td>.800</td> <td>FDDH</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-Dehorned, PDP – Partially Damage/Pruned, DDM – Destroyed/Dead</p>	Field ID	Act. Pract.	Damage Adj. Factor	PCT APP. WS.		Appraisal WS. Adj. Damage	Damage Type	Item 12, 13, 15 Entries	1A 1A	Dehorned	.800	FDDH	.400	.320	1A	Pruned	1.000	PDP	.100	No Adj.	2A	Removed	1.000	DDM	.200	No Adj.	2A	Dehorned	.800	FDDH	.250	.200	2A	Pruned	1.000	PDP	.250	No Adj.
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2A	Pruned	1.000	PDP	.250	No Adj.																																		
18. Totals	Adjuster enters total number of trees for the intended and actual practice(s) in Columns 13 and 15. <b>Column 13 must</b> equal the entry in item 9.																																						
19. Remarks	<p>Insured notates:</p> <p>Any remarks necessary to explain any entries on the form. (Changes in the % Damage are explained in the Narrative of the Production Worksheet.)</p>																																						
<b>Required statements pre-printed directly above insured’s signature block:</b> See Para. 51 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 <b>after</b> the insured (or insured's authorized representative) has signed.																																						

**Form Standards – PCT Certification Form (Continued)**

**PECAN TREE (PCT) CERTIFICATION FORM**

The insured will complete and mail this form within five (5) days (or within the timeframe specified by the AIP) after the pecan trees have been: (1) Removed or Replaced, (2) Dehorned, (3) Pruned, or (4) Reset. **This form applies to trees: (1) classified as destroyed as a result of: (a) being dead (DDM), (b) dying due to drought or failure of the irrigation water supply (DDY), (c) being toppled or caused to lean (for stage I – III trees) and it is not practical to reset the damaged trees (DO), (d) being toppled or caused to lean (for stage IV – V trees) (DO), or (e) being damaged to the extent rehabilitation is not practical (for all tree stages) (DO); (2) requiring rehabilitation (PDP or FDDH); and (3) requiring resetting (R).**

1. POLICY # XXXXX	2. NAME OF INSURED I.M. Insured	3. DATE ORIGINATED MM/DD/YYYY
4. CLAIM # XXXXXXXX	5. CROP/CODE # Pecan Trees 0284	6. CROP YEAR XXXX
7. UNIT # 00010000BU	8. LOCATION DESCRIPTION FN 0123	9. TOTAL NUMBER OF DAMAGED TREES 400
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	Dehorn (DH)	40	Dehorned	40	mm/dd/yy	1.000
1A	Prune (P)	10	Pruned	10	mm/dd/yy	1.000
2A	Remove (DDM)	100	Removed	100	mm/dd/yy	1.000
2A	Dehorn (DH)	125	Dehorned	125	mm/dd/yy	1.000
2A	Prune (P)	125	Pruned	125	mm/dd/yy	1.000
18 TOTALS (ITEMS 13 &15)		400		400		
19. REMARKS						

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

**Form Standards – PCT 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	Dehorn (DH)	40	Dehorned	32	mm/dd/yy	.800
1A	Prune (P)	10	Pruned	10	mm/dd/yy	1.000
2A	Remove (DDM)	100	Removed	100	mm/dd/yy	1.000
2A	Dehorn (DH)	125	Dehorned	100	mm/dd/yy	.800
2A	Prune (P)	125	Pruned	125	mm/dd/yy	1.000
18 TOTALS (ITEMS 13 &15)		400		367		
19. REMARKS						

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

**Form Standards – Pecan Tree (PCT) Set Out Certification Form – Native Pecan Trees**

---

**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 12, items 15 and 20 (Item 20 completed after receipt of PCT Set Out Certification Form from the insured).
- (2) The insured will complete the following entries: Items 13 – 14 and 19.

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

- (3) A separate certification is required for each separate loss event occurring during the crop year.
- (4) The insured may elect to use this form to certify any level of set out of replacement trees (0 to 100 percent). Any set out must be completed within the 12-month period following the calendar date for the end of the insurance period for the crop year in which the damage occurred.
- (5) See Para. 51 for additional required statements and other general form requirements and instructions.

**B. Form Standards and Completion Instructions for the PCT Set Out Certification Form**

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

- (1) Title of the form “Pecan Tree (PCT) Set Out Certification Form – Native Pecan Trees”.
- (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) upon the completion of set out or by the end of the 12-month set out period (12 months after the calendar date for the end of the insurance period of the crop year in which the damage occurred).

- (3) This form applies to native pecan trees that have been destroyed and completion is required in order to pay an indemnity for set out/tree care.

**Form Standards – PCT Set Out Certification Form – Native Pecan Trees (Continued)**

**C. Required Element/Item Titles and Completion Instructions**

The following element/item numbers and statements correspond to the example PCT Set Out Certification Form – Native Pecan Trees 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 PCT Set Out Certification Form example is at the end of this exhibit. For general form standards and other general information, see Para. 2D and Para. 51. The AIP will include applicable instructions for the insured.

<b>Element/Item Number</b>	<b>Description</b>																						
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.)																						
9. Total Number of Destroyed Trees	Adjuster enters the total number of destroyed 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 item 12 for the applicable practice (See Para. 37(8). Total the results and enter in item 9.  Example: SDT Tree Counts and Loss Percents from Appraisal Worksheet																						
	<table border="1"> <thead> <tr> <th>Field ID</th> <th>Item 8a Number of Tree/SDT</th> <th>Item 12 Destroyed Loss Percent (DDM, DDY, or DO)</th> <th>Number of Destroyed Trees by Field ID</th> </tr> </thead> <tbody> <tr> <td>1A</td> <td>100</td> <td>0</td> <td rowspan="2">0</td> </tr> <tr> <td colspan="3">Number of Destroyed Trees</td> </tr> <tr> <td>2A</td> <td>500</td> <td>.20</td> <td rowspan="2">100</td> </tr> <tr> <td colspan="3">Number of Destroyed Trees</td> </tr> <tr> <td colspan="3">Total Number of Destroyed Trees</td> <td>100</td> </tr> </tbody> </table>	Field ID	Item 8a Number of Tree/SDT	Item 12 Destroyed Loss Percent (DDM, DDY, or DO)	Number of Destroyed Trees by Field ID	1A	100	0	0	Number of Destroyed Trees			2A	500	.20	100	Number of Destroyed Trees			Total Number of Destroyed Trees			100
Field ID	Item 8a Number of Tree/SDT	Item 12 Destroyed Loss Percent (DDM, DDY, or DO)	Number of Destroyed Trees by Field ID																				
1A	100	0	0																				
Number of Destroyed Trees																							
2A	500	.20	100																				
Number of Destroyed Trees																							
Total Number of Destroyed Trees			100																				
10. End Of Set Out Period	Adjuster enters the MM/DD/YYYY date for the end of the 12 <sup>th</sup> month after the calendar date for the end of the insurance period of the crop year in which the damage occurred.																						
11. Return To:	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.																						

**Form Standards – PCT Set Out Certification Form – Native Pecan Trees (Continued)**

Element/Item Number	Description
12. Field ID	Adjuster enters identification symbol for each field or subfield for the SDT (corresponds to the item 7 entry on the Appraisal Worksheet by stage).
13. Set Out Date	Insured enters the set out date for the replacement trees set out in each field or subfield in the SDT. This date will be the date set out is completed for the field or subfield.
14. Number of Replacement Trees Set Out	Insured enters the number of replacement trees set out in each field or subfield in the SDT.
15. Number Of Destroyed Tree in STD By Field ID	Adjuster enters the number of destroyed trees from the Appraisal Worksheet determined by multiplying Column 12 times Column 8a for the STD (See Para. 37(8)).
16. Set Out Factor	Adjuster enters the result of dividing item 14 by item 15. This factor will be used to process the second part of any indemnity due for set out/tree care for native trees. See section 13(i)(2 and (3) of the CP.
17. Total (Items 14 and 15)	Adjuster enters the total of Columns 14 and 15. The total in Column 15 must equal the entry in item 9.
18. Remarks	Insured notates:  Any remarks necessary to explain any entries on the form.
<b>Required statements pre-printed directly above insured’s signature block:</b> See Para. 51 of this handbook for statements.	
19. Insured’s Signature and Date	Insured's (or insured’s authorized representative's) signature and date.
20. Adjuster’s Signature, Code, Number, and Date	Signature of adjuster, code number, and date signed <b>after</b> the insured (or insured's authorized representative) has signed.

**Form Standards – PCT Set Out Certification Form – Native Pecan Trees (Continued)**

**PECAN TREE (PCT) SET OUT CERTIFICATION FORM – NATIVE PECAN TREES**

The insured will complete and mail this form within five (5) days (or within the timeframe specified by the AIP) upon the completion of set out or by the end of the 12-month set out period (the period ending the 12<sup>th</sup> month after the calendar date for the end of the insurance period of the crop year in which the damage occurred).

1. POLICY # XXXXX	2. NAME OF INSURED I.M. Insured	3. DATE ORIGINATED MM/DD/YYYY
4. CLAIM # XXXXXXXX	5. CROP/CODE # Pecan Trees 0284	6. CROP YEAR XXXX
7. UNIT # 00010000BU	8. LOCATION DESCRIPTION FN 0123	9. TOTAL NUMBER OF DESTROYED TREES 100
10. END OF SET OUT PERIOD 06/30/XXXX	11. RETURN TO: AIP Any Street Address Any Town, State XXXXX	

12. FIELD ID	13. SET OUT DATE	14. NUMBER OF REPLACEMENT TREES SET OUT	15. NUMBER OF DESTROYED TREE BY SDT/FIELD	16. SET OUT FACTOR
2A	MM/DD/YYYY	50	50	1.000
2A	MM/DD/YYYY	50	50	1.000
17 TOTAL (ITEMS 14 AND 15)		100	100	
18. REMARKS:				

**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**

Tree Spacing (Feet)	Row Spacing (Feet)									
	20	30	35	40	45	50	60	70	80	100
20	109	73	62	54	48	44	36	31	27	22
30	73	48	41	36	32	29	24	21	18	15
35	62	41	36	31	28	25	21	18	16	12
40	54	36	31	27	24	22	18	16	14	11
45	48	32	28	24	22	19	16	14	12	10
50	44	29	25	22	19	17	15	12	11	9
60	36	24	21	18	16	15	12	10	9	7
70	31	21	18	16	14	12	10	9	8	6
80	27	18	16	14	12	11	9	8	7	5
100	22	15	12	11	10	9	7	6	5	4

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.

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

## Reference Material (Continued)

Table C –Minimum Sample Requirements for Native Blocks

Block Size (acres)		No. Plots	Distance Between Plots		Distance Between Lines	
Lower	Upper		Chains	Feet	Chains	Feet
5	10	3	4	264	4	264
10.1	15	4	5	330	5	330
15.1	20	6	5	330	5	330
20.1	30	7	5	330	5	330
30.1	40	10	5	330	6	396
40.1	50	12	5	330	6	396
50.1	75	13	6	396	6	396
75.1	100	18	6	396	7	462
100.1	150	21	6	396	8	528
150.1	200	27	7	462	8	528
200.1	250	30	8	528	8	528
250.1	300	31	9	594	9	594
300.1	400	31	9	594	10	660
400.1	500	34	10	660	11	726
500.1	600	34	12	792	12	792
600.1	700	35	13	858	13	858
700.1	800	35	14	924	14	924
800.1	900	36	14	924	15	990
900.1	1000	37	15	990	16	1056
1000.1	5000	41	15	990	16	1056

Sources (formulas): Henning and Mercker (2009); Strimbu and Holley

## Plot Sampling – Native Orchards – No Distinguishable Planting Pattern

Plot sampling is to be conducted in three-quarter acre circular plots along parallel lines throughout the block, referred to as line-plot sampling. For all plots less than 5 acres, count and stage all trees within the block. The loss adjuster may also count and stage all trees within block greater than 5 acres whenever practical to do so.

### Necessary Supplies:

Item	Use
Handheld compass	Navigate line plots.
Handheld GPS	Measuring of block acreage. Recording plot center coordinates (GPS).
Measuring wheel	Measuring block acreage (instead of using GPS). Measuring between plots and between lines (unless the pacing method is selected).
Diameter tape measure	Measuring tree diameter at DBH for staging purposes (capable of measuring at least 30" diameter trees). Tapes designed to determine the diameter of the tree based on the circumference are available eliminating the diameter formula calculation.
Tape measure (large area)	Measure plot radii and determine if a tree is in the plot. ( $\geq 150$ foot model)
Clipboard, pens or pencils, Sample Plot Worksheets, and Appraisal Worksheets (if applicable)	Recording tree count, stage, and appraisal data.
Calculator	Various calculations
Chalk, flagging tape, paint, etc.	Marking trees once sampled.

### Preparation

It is important to be familiar and comfortable with compass navigation. It is essential to be able to wheel measure (or pace) in a straight line and perform 90° turns using a compass.

The distances between plots and between lines are determined by pacing (chains) or by the use of a measuring wheel (feet). Distances are provided in both chains and feet in Exhibit 6, Table C. The pacing method is preferable under rough orchard floor conditions (e.g., grass, limb debris, etc.).

If the pacing method is to be used, it is necessary to practice pacing off a chain (s) prior to conducting line-plot sampling. A chain is a common agricultural acreage measurement equivalent to 66 feet. To practice, measure a straight path equal to a known number of chains. Pace this path to determine how many paces are required per chain. A pace is not equivalent to one step but is rather the average of two steps. In other words, a pace is counted each time the same foot hits the ground. A natural walking gait is recommended because it will be more accurate and reliable than trying to artificially maintain a step length such as 3 feet. Periodic measured checks throughout the sampling process are recommended to maintain accuracy.

## Plot Sampling – Native Orchards – No Distinguishable Planting Pattern (Continued)

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### Acreage Measurement

Block acreage measurements should be made using standard orchard acreage measurement methods such as acreage measuring wheel or handheld GPS. Acreage is measured at the drip line of perimeter trees. Large vacant areas within the block should be excluded from the acreage calculation but must also be skipped during the sampling process.

### Plot Layout

The number of three-quarter acre plots to be sampled and plot spacing are determined using Exhibit 6, Table C and is based upon the block acreage. There are two options for measuring between plots and between lines, pacing (chains) or measuring wheel (feet). A measuring wheel (feet) may be used to measure between plots and between lines when orchard floor conditions allow. Grass, limb debris, etc. may make the use of a measuring wheel impractical. Under rough conditions, pacing is preferable. Refer to the Preparation section of this exhibit for information on pacing.

Use aerial maps, satellite imagery (i.e. using internet map sites) or other available maps showing an overview of the pecan orchard to determine the most efficient direction in which to establish plot lines. Begin the first line by selecting a convenient corner of the block as a starting point. From this starting point, pace two chains or measure 132 feet along the block perimeter perpendicular to the desired orientation for plot line establishment. Using a compass, turn 90° from this perimeter line toward the block. Use the compass to pace two chains or measure 132 feet into the block and set the first plot center marker.

After sampling the first plot, proceed down the line in the same compass heading to the next plot using the “between plot” distance from Exhibit 6, Table C. Repeat plot sampling until reaching the block boundary. Turn 90° in the direction of the initial boundary track and pace or measure the “between line” distance from Exhibit 6, Table C to establish the beginning point of the next line. Turn 90° toward the block (a compass heading 180° from line previous line) and continue sampling. Plot spacing should be carried over from one plot line to the next as illustrated below.

For example, the between plot spacing is six chains and the last plot center on the first line is located two chains from the block boundary. The remaining four chains of plot spacing is measured once the subsequent line is established.

Repeat this process until the minimum number of plots have been located and sampled. Sampling should continue at the same plot spacing until the entire block has been sampled in situations where the minimum number of plots (from Exhibit 6, Table C) does not result in the entire the block being sampled. Plots should be established and sampled at each plot center regardless of tree count or terrain. Record the GPS coordinates of each plot center in the Sample Plot Worksheet (Exhibit 8).

Plot Sampling – Native Orchards – No Distinguishable Planting Pattern (Continued)



Line-Plot Method Example

Sources: Henning and Mercker (2009); Strimbu and Holley

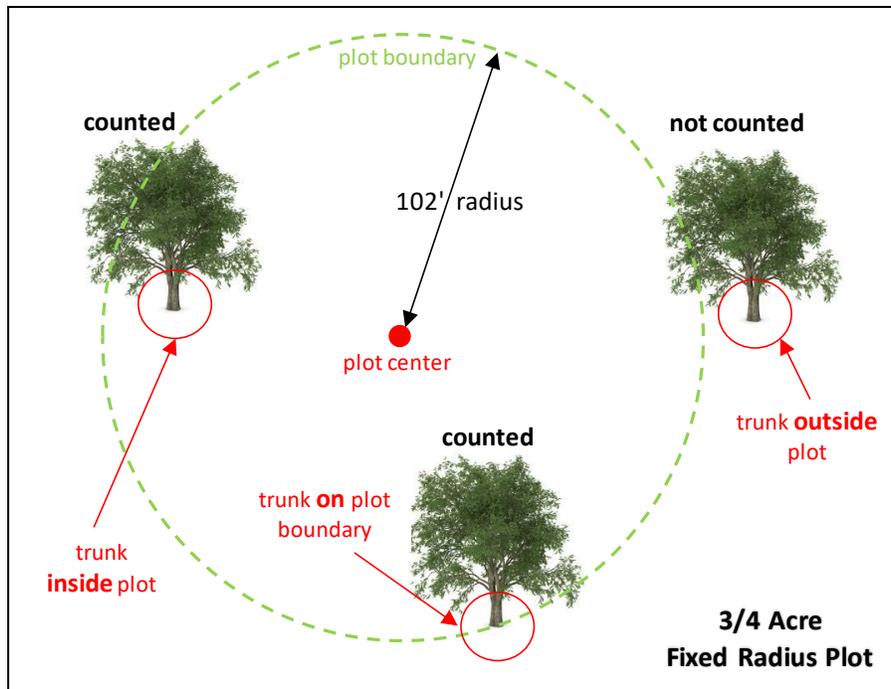
Plot Sampling

A fixed-radius plot is a circular plot created by the measured distance (radius) from the plot center. The radius of a three-quarter acre circular plot is 102 feet.

A tree will be considered to be “inside” the plot if its trunk is on or inside the plot boundary (plot radius). See the Fixed Radius Plot Illustration below. It is unnecessary to measure the distance from the plot center to the trunk of every tree. A measurement is only required for trees near the plot boundary. For each tree within a plot, perform the following:

## Plot Sampling – Native Orchards – No Distinguishable Planting Pattern (Continued)

- (1) Count all trees and record on the Sample Plot Worksheet (Exhibit 9).
- (2) Measure the trunk of each tree for staging purposes in accordance with Section 13(8) and record in the Sample Plot Worksheet.
- (3) If applicable, appraise trees within each plot in accordance with Part 4 – Appraisal Methods and record in the Appraisal Worksheet.



Fixed Radius Plot Illustration

Sources: Henning and Mercker (2009); Strimbu and Holley

### Mirage Method

Use of the line-plot method can result in a plot center positioned near the block boundary. In such cases, the fixed radius plot may encompass areas outside of the block. The mirage method should be used to handle these situations. The mirage method is preferable to shifting the plot center so that the entire plot is established within the block.

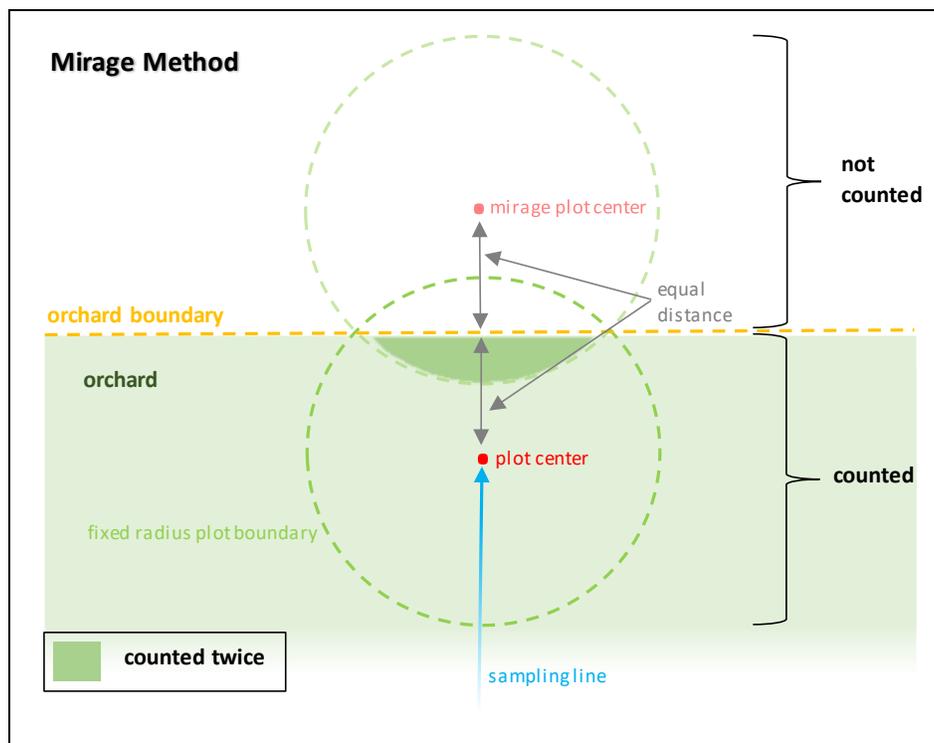
Implement the mirage method when necessary, using the following steps:

- (1) Establish the three-quarter acre fixed radius plot based on the location of the plot center.
- (2) Count and stage all trees within the portion of the plot located within the block boundary. Do not count any trees located outside of the block boundary (e.g., separate block, different ownership, etc.) even if located within the plot.
- (3) Measure the distance from the plot center to the block boundary along a continuation of the line-plot line.
- (4) Then, continuing along the same line, measure from the block boundary outward the distance determined in step 3. This point is the mirage plot center.

**Plot Sampling – Native Orchards – No Distinguishable Planting Pattern (Continued)**

- (5) From the mirage plot center, establish a three-quarter acre (mirage) plot.
- (6) Count and stage all trees that are in the area of overlap between the step 1 and step 5 plots that are inside the block boundary. Trees in this area will have already been counted in step 2 and should be counted again in this step.

The mirage method is illustrated below.



Mirage Method Illustration  
 Source: Bell and Dilworth (2002)

**References**

Bell, John F. and J.R. Dilworth. 2002. "Log Scaling and Timber Cruising." Oregon State University Press.

Henning, Jason G. and David C. Mercker. 2009. "Conducting a Simple Timber Inventory." The University of Tennessee Agricultural Extension Service. PB1780.

Strimbu, Bogdan M. and A. Gordon Holley. "Forest Measurements Field Manual." Louisiana Tech University School of Forestry.

**Form Standards - Sample Plot Worksheet for Native Orchards**

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Verify and/or make the following entries for each Sample Plot Worksheet element/item number. A completed Sample Plot Worksheet example is at the end of this exhibit. If no discrepancy in the unit/block designations, number of trees or stages is identified during an appraisal inspection, the required information from the acreage report will be used to complete the applicable unit/block entries on the Appraisal and Production Worksheets.

If a discrepancy in the unit/block designations, tree number, or stages is identified during an appraisal inspection, the Sample Plot Worksheet and instructions contained Exhibit 8 of the PCT CISH will be used to correct unit/block discrepancies and make any applicable revisions on the PAIR (PCT) and PAW (PCT); and to complete the applicable unit/block entries on the Appraisal and Production Worksheets. Any acreage report corrections involving underreported trees, incorrect stages which may result in an underreport factor will be made for the next crop year (corrections in the unit arrangement or for overreported trees will be made for the current crop year in accordance with AIP instructions).

In addition to the instructions above applicable for the unit/block, separate Sample Plot Worksheets will be prepared for each SDT (as described below) contained in the unit/block. The Appraisal Worksheet (by stage) may also be prepared in conjunction with completion of the Sample Plot Worksheets.

If a block contains at least 75 percent of trees in the same stage (as determined, the block will qualify as a stage-block and the stage established for the block will apply to all SDTs in the block. Separate worksheets will be completed to determine the number of trees in each SDT; however, the trees will not be staged (the stage for the stage-block applies for each SDT. See Exhibit 2, definition of stage-block).

Complete the Sample Plot Worksheet and continuation sheet in the following order:

- (1) Part I – Sample Plot Worksheet Heading
- (2) Part II – Plot Sampling
- (3) Part III – Calculations

## Form Standards - Sample Plot Worksheet for Native Orchards (Continued)

### Part I – Sample Plot 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.
1. Name of Insured	Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. Policy Number	Insured's assigned policy number.
3. State	Name of the state in which the trees are insured.
4. County	Name of the county in which the trees are insured.
5. 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.
6. Crop Year	Crop year, as defined in the policy.
7. Unit Number	Eight-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00010000BU).
8. Block Number	<p>A block of native pecan trees will be that acreage sharing a common boundary without regard to any planting pattern.</p> <p>Enter the block number to the third decimal place (e.g., 001).</p> <p>Enter the block number as identified on a Grove Identification Map and an aerial photo(s) (e.g., FSA) or satellite imagery (e.g., GPS, Google).</p> <p>Separate Sample Plot Worksheets are required if different SDTs apply.</p>

### Part II – Plot Sampling

Verify or make the following entries:

Element/Item Number	Description
9. Measured Acreage	Enter the acres, rounded to the nearest tenth, determined by measuring the SDT perimeter with either an acreage measuring wheel or handheld GPS unit.
10. Number of Plots	Using the measured acreage from item 9, determine the number of plots to sample for the SDT by referring to Exhibit 6, Table C.
11. Distance Between Plots	Using the measured acreage from item 9, determine the distance between plots by referring to Exhibit 6, Table C. Indicate the unit of measure (feet or chains) to be used for sampling. The same unit of measure must be used for both between plot and between line spacing.
12. Distance Between Lines	Using the measured acreage from item 9, determine the distance between lines by referring to Exhibit 6, Table C. Indicate the unit of measure (feet or chains) to be used for sampling. The same unit of measure must be used for both between plot and between line spacing.

Form Standards - Sample Plot Worksheet for Native Orchards (Continued)

Element/Item Number	Description						
13. Tree Diameter	<p>Enter, in inches, the trunk diameter of each tree sampled measured at 4.5 feet [diameter at breast height (DBH)] to the nearest tenth (do not round if the diameter is 6.01-.05, 10.01-.05, 15.01-.05, or 20.01-.05). MAKE NO ENTRY if the block qualifies as a stage-block (The stage of the trees for the unit/block will be contained on the acreage report or Sample Plot Worksheet prepared to correct a discrepancy for the current crop year.) If a diameter tape is not used or available, the formula for converting circumference to diameter is:</p> $d = C \div \pi$ <p>Where <math>\pi = 3.14</math></p> <p style="margin-left: 40px;">C (circumference) = 35.7 inches (Unit 1) = 45.8 inches (Unit 2)</p> <p><b>Example:</b></p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;">Unit 1</td> <td style="width: 50%; border: none;">Unit 2</td> </tr> <tr> <td style="border: none;"><math>d = 35.7 \text{ inches} \div 3.14</math></td> <td style="border: none;"><math>d = 45.8 \text{ inches} \div 3.14</math></td> </tr> <tr> <td style="border: none;"><math>d = 11.4 \text{ inches}</math></td> <td style="border: none;"><math>d = 14.6 \text{ inches}</math></td> </tr> </table>	Unit 1	Unit 2	$d = 35.7 \text{ inches} \div 3.14$	$d = 45.8 \text{ inches} \div 3.14$	$d = 11.4 \text{ inches}$	$d = 14.6 \text{ inches}$
Unit 1	Unit 2						
$d = 35.7 \text{ inches} \div 3.14$	$d = 45.8 \text{ inches} \div 3.14$						
$d = 11.4 \text{ inches}$	$d = 14.6 \text{ inches}$						

Part III – Calculations

Perform the following calculations:

Element/Item Number	Description
14. Stage	The stage (I-V) of each tree sampled based on the diameter measurement from item 13. If the block qualifies as a stage-block, enter the stage for the block for each SDT Sample Plot Worksheet.
15. Plot Number	Assign a reference number to each plot sampled.
16. Plot Latitude °N	Record the plot center latitude of each plot sampled using a handheld GPS unit.
17. Plot Longitude °W	Record the plot center longitude of each plot sampled using a handheld GPS unit.
18. Total Trees/Stage	Sum all trees from item 14 for all plots for the SDT, by stage, sampled in Part II and enter on the applicable line except that if the block qualifies as a stage-block, enter the total number of trees on the applicable stage line.
19. Avg. No. of Trees/Acre/Stage	<p>Divide the Total Trees/Stage for each stage (or stage for a stage-block) from item 18 by the number of plots sampled. Divide this result by 0.75 to determine the Average Number of Trees/Acre/Stage and round to the nearest hundredth (0.01).</p> $\frac{(Total\ Trees/Stage \div Number\ of\ Plots)}{0.75}$
20. Total Trees/Stage	MAKE NO ENTRY.

**Form Standards - Sample Plot Worksheet for Native Orchards (Continued)**

21. Total Trees/Stage/SDT <i>(claims)</i>	Multiply the Average Number of Trees/Acre/Stage from item 19 by the number of measured acres in item 9 to determine the number of Total Trees/Stage/SDT and round to the nearest whole number.  $\text{Avg. No. of Trees/Acre/Stage (SDT)} \times \text{Measured Acreage (SDT)}$ Enter this result for each separate stage in Column 8a of the Appraisal Worksheet and Column D of the production worksheet.
22. Total Trees/Block	MAKE NO ENTRY.

The following required entry is not illustrated on the Sample Plot Worksheet below.

<b>Element/Item Number</b>	<b>Description</b>
24. Adjuster's Signature, Code Number, and Date	Signature of adjuster, code number, and date signed.

**Form Standards - Sample Plot Worksheet for Native Orchards (Continued)**

COMPANY	ANY COMPANY	CLAIM NO.	XXXXXXX
FOR ILLUSTRATION PURPOSES ONLY <b>NATIVE PECAN TREE SAMPLE PLOT WORKSHEET</b>			

PART I	
1 NAME OF INSURED	I.M. INSURED
2 POLICY NUMBER	XXXXXXXX
3 STATE	ANY STATE
4 COUNTY	ANY COUNTY
5 CROP/TYPE	O284 - XXX
6 CROP YEAR	YYYY
7 UNIT NUMBER	0010000BU
8 BLOCK NUMBER	001

PART III					
STAGE	18 TOTAL TREES/STAGE	19 AVG. NO. OF TREES/ACRE/STAGE	20 TOTAL TREES/STAGE	21 TOTAL TREES/STAGE/SDT (claims)	23 TOTAL TREES/BLOCK
I	0				
II	0				
III	1	0.33		5	
IV	5	1.67		24	
V	33	8.23		158	

PART II Stages (trunk diameter): Stage I - ≤ 6 inches; Stage II - 6.01-10.0 inches; Stage III - 10.01-15.0 inches; Stage IV - 15.01-20.0 inches; Stage V - > 20.0 inches																							
9 Measured Acreage:						14.4						10 Number of Plots:						4					
11 Distance Between Plots:						5 chains						12 Distance Between Lines:						5 chains					
Tree Number	Tree Diameter	Stage	Plot Number	Plot Latitude °N	Plot Longitude °W	Tree Number	Tree Diameter	Stage	Plot Number	Plot Latitude °N	Plot Longitude °W	Tree Number	Tree Diameter	Stage	Plot Number	Plot Latitude °N	Plot Longitude °W	Tree Number	Tree Diameter	Stage	Plot Number	Plot Latitude °N	Plot Longitude °W
	13	14	15	16	17		13	14	15 <sup>1</sup> 6	16	17		13	14	15	16	1718		13	14	15	16	17
1	34.9	V	1	XX° XX.XXX'	XX° XX.XXX'	21	30.5	V				41						61					
2	29.4	V				22	32.1	V				42						62					
3	18.1	IV				23	34.1	V				43						63					
4	20.3	V				24	31.3	V				44						64					
5	29.0	V				25	41.8	V	3	XX° XX.XXX'	XX° XX.XXX'	45						65					
6	28.5	V				26	31.0	V				46						66					
7	26.8	V				27	27.0	V				47						67					
8	27.0	V				28	33.2	V				48						68					
9	12.5	III				29	24.6	V				49						69					
10	24.5	V				30	23.9	V				50						70					
11	19.0	IV				31	33.5	V				51						71					
12	20.2	V				32	47.3	V				52						72					
13	33.2	V				33	20.3	V				53						73					
14	18.9	IV				34	30.8	V	4	XX° XX.XXX'	XX° XX.XXX'	54						74					
15	25.1	V				35	24.3	V				55						75					
16	19.6	IV				36	25.2	V				56						76					
17	20.8	V				37	36.8	V				57						77					
18	19.5	IV				38	31.3	V				58						78					
19	22.8	V	2	XX° XX.XXX'	XX° XX.XXX'	39	37.1	V				59						79					
20	28.4	V				40						60						80					

**(For Illustration Purposes Only) This form example does not illustrate all required entry items (e.g., signatures, etc.). See DSSH for applicable statements.**

**Form Standards - Sample Plot Continuation Worksheet for Native Orchards (Continued)**

1 NAME OF INSURED		2 POLICY NUMBER			3 STATE			4 COUNTY		
5 CROP/TYPE		6 CROP YEAR			7 UNIT NUMBER			8 BLOCK NUMBER		
9 FOR LOSS APPRAISAL		<input type="checkbox"/> YES <input type="checkbox"/> NO								

10 Measured Acreage:						11 Number of Plots:																	
12 Distance Between Plots:						13 Distance Between Lines:																	
Tree Number	Tree Diameter	Stage	Plot Number	Plot Latitude °N	Plot Longitude °W	Tree Number	Tree Diameter	Stage	Plot Number	Plot Latitude °N	Plot Longitude °W	Tree Number	Tree Diameter	Stage	Plot Number	Plot Latitude °N	Plot Longitude °W	Tree Number	Tree Diameter	Stage	Plot Number	Plot Latitude °N	Plot Longitude °W
	14	15	16	17	18		14	15	16	17	18		14	15	16	17	18		14	15	16	17	18
81						113						145						177					
82						114						146						178					
83						115						147						179					
84						116						148						180					
85						117						149						181					
86						118						150						182					
87						119						151						183					
88						120						152						184					
89						121						153						185					
90						122						154						186					
91						123						155						187					
92						124						156						188					
93						125						157						189					
94						126						158						190					
95						127						159						191					
96						128						160						192					
97						129						161						193					
98						130						162						194					
99						131						163						195					
100						132						164						196					
101						133						165						197					
102						134						166						198					
103						135						167						199					
104						136						168						200					
105						137						169						201					
106						138						170						202					
107						139						171						203					
108						140						172						204					
109						141						173						205					
110						142						174						206					

**(For Illustration Purposes Only) This form example does not illustrate all required entry items (e.g., signatures, etc.). See DSSH for applicable statements.**

## Pictorial Reference Material

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### PECAN 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. 31 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).

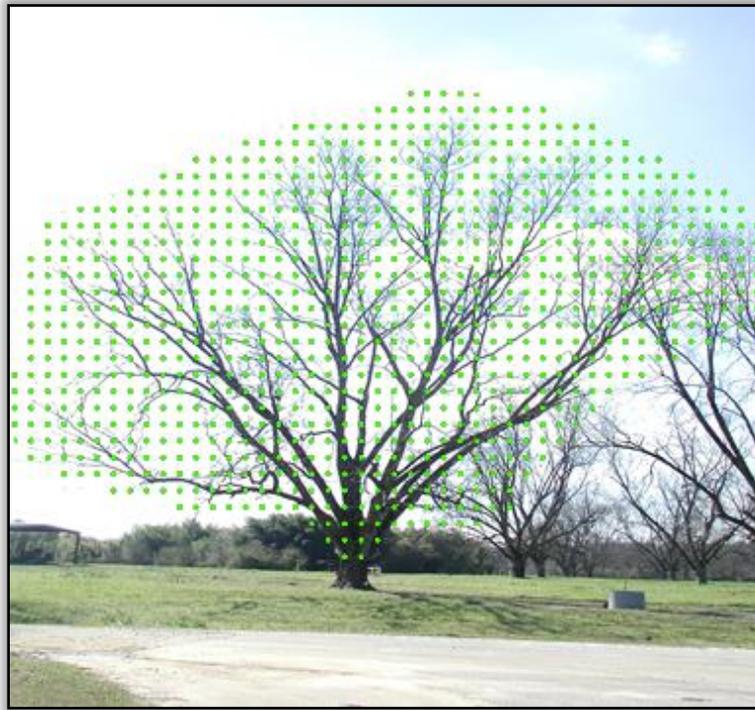
Pictures 1 and 2 are examples of different limb structures for trees that may be observed in pecan orchards before damage or that remain undamaged after a damage event. Such trees will be a useful comparison to estimate the canopy loss for damaged trees.

The remaining reference pictures represent examples of pecan trees under various conditions and damage. The pictures and subtitles to each picture are intended to provide a general description of these conditions and an estimate of the degree of canopy loss or leaning, as applicable, which may be observed following a damage event. Actual tree and damage conditions could be different than the conditions represented by these pictures.

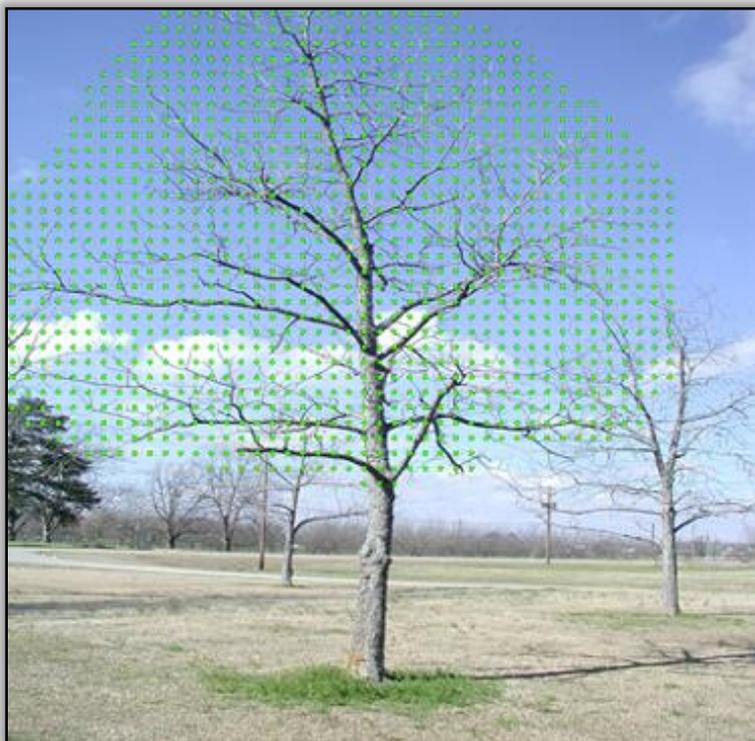
**Pictorial Reference Material (continued)**

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**In example pictures (1-5) for estimating canopy loss; green dots represent undamaged canopy and red dots represent damaged or missing canopy:**



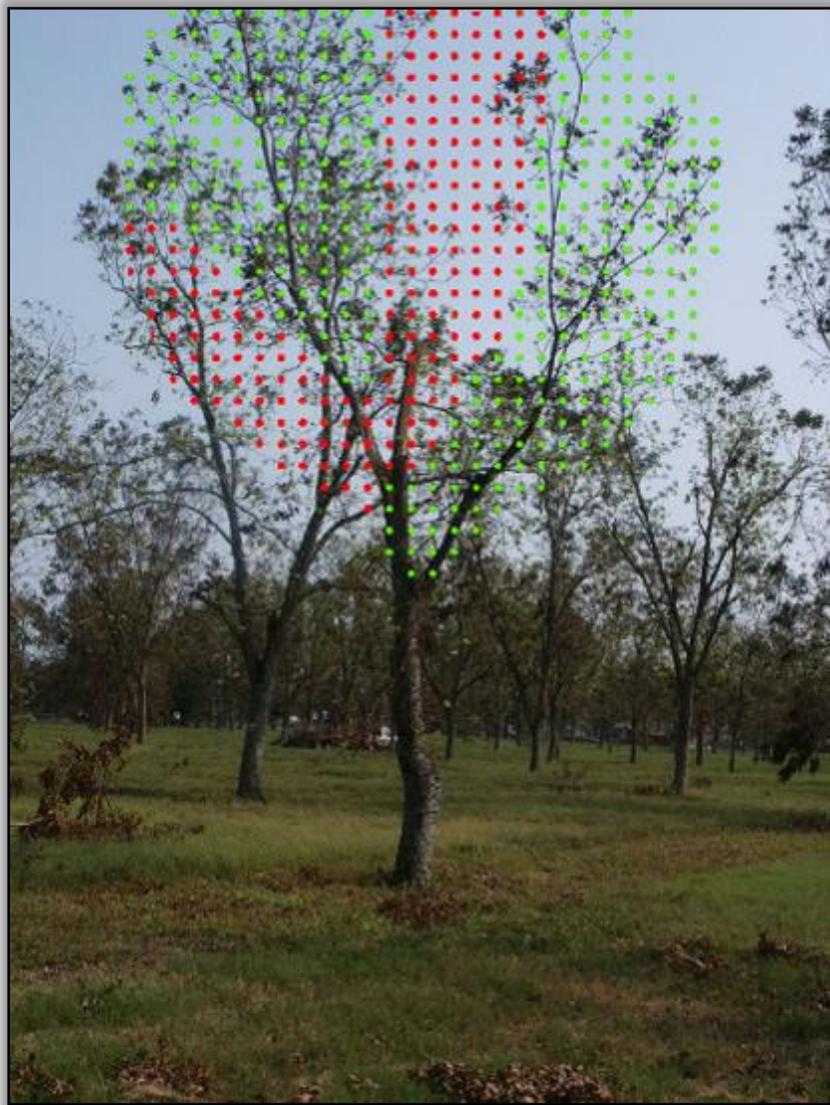
**Picture 1: 100% Undamaged Canopy (courtesy of Dr. Bill Goff)**



**Picture 2: 100% Undamaged Canopy (Goff)**

Pictorial Reference Material (continued)

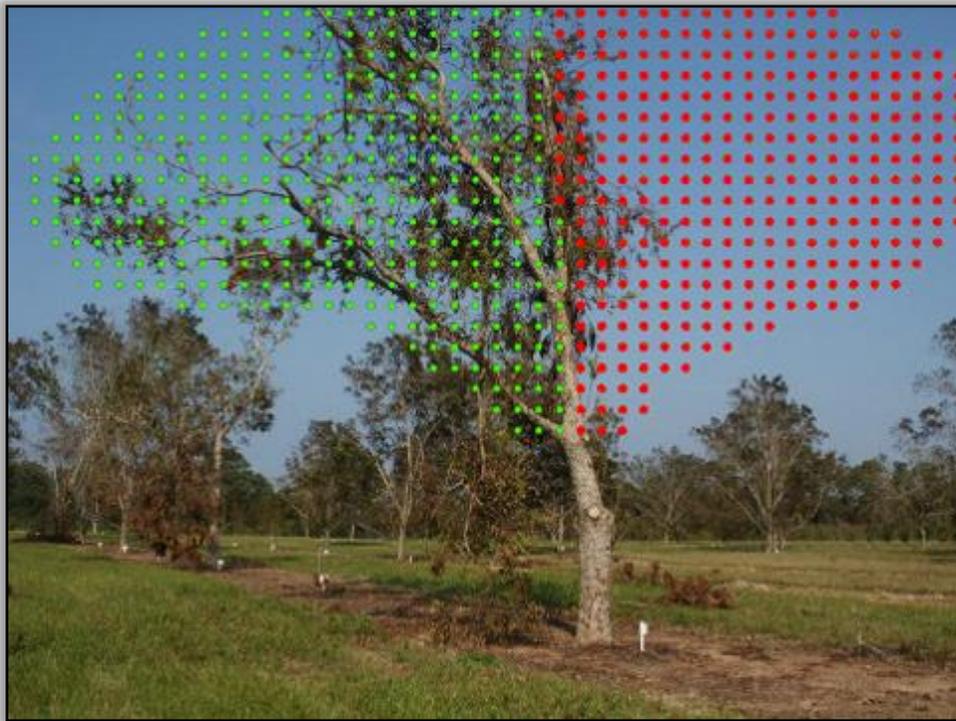
---



**Picture 3: Tree with approximately 35% canopy loss (courtesy of Producers Higbee, Underwood, Buck, and Dr. Bill Goff)**

Pictorial Reference Material (continued)

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**Picture 4: Tree with approximately 50% canopy loss (Higbee et al.)**



**Picture 5: Tree with approximately 60% canopy loss (Higbee et al.)**

**Pictorial Reference Material (continued)**

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**Example pictures (6-8) of uprooted trees:**



**Picture 6: Uprooted tree (courtesy of Dr. Bill Goff)**



**Picture 7: Uprooted tree (courtesy of Monte Nesbitt)**

**Pictorial Reference Material (continued)**

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**Picture 8: Uprooted tree (Nesbitt)**

Pictorial Reference Material (continued)

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Example pictures (9-11) of leaning trees:



**Picture 9: Leaning tree at approximately 24 degrees (courtesy of Dr. Bill Goff)**



**Picture 10: Leaning tree at approximately 37 degrees (courtesy of Producers Higbee, Underwood, Buck, and Dr. Bill Goff)**

Pictorial Reference Material (continued)

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**Picture 11: Leaning tree at approximately 48 degrees (Higbee et al.)**

**Pictorial Reference Material (continued)**

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**Example pictures (12-13) of reset trees:**



**Picture 12: Reset tree (courtesy of Producers Higbee, Underwood, Buck, and Dr. Bill Goff)**



**Picture 13: Reset tree (Higbee et al.)**

**Pictorial Reference Material (continued)**

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**Example pictures (14-16) of tree pruning (dehorning) and replanting:**



**Picture 14: Dehorned tree after transplanting (courtesy of Dr. Bill Goff)**



**Picture 15: Damaged tree cut off and allowed to regrow (Goff)**

**Pictorial Reference Material (continued)**

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**Picture 16: Planting new tree beside old stump (Goff)**

**Pictorial Reference Material (continued)**

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**Example pictures (17-20) of drought damage:**



**Picture 17: Drought death (courtesy of Monte Nesbitt)**



**Picture 18: Drought death (Nesbitt)**

**Pictorial Reference Material (continued)**

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Image showing drought damage and die-back in pecan trees. (AgriLogic)



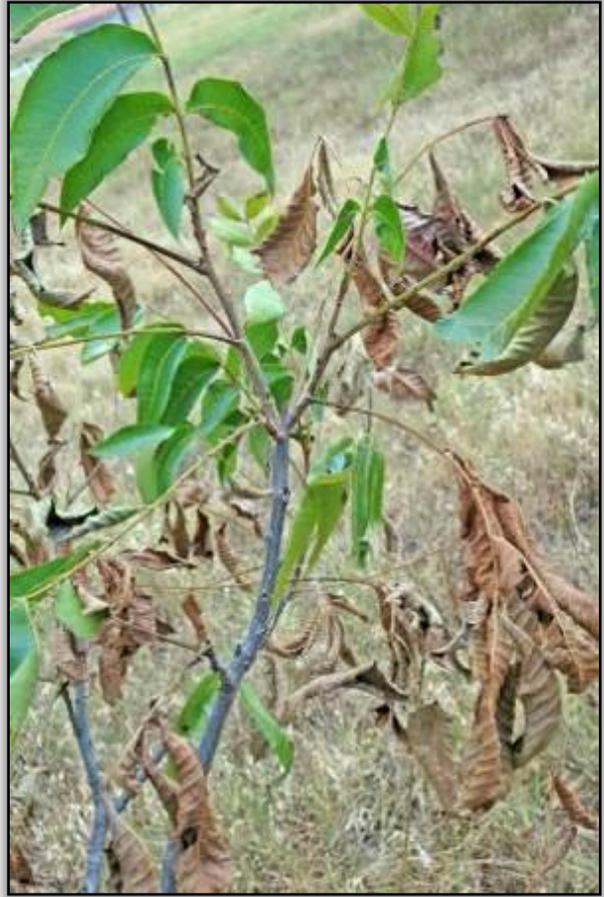
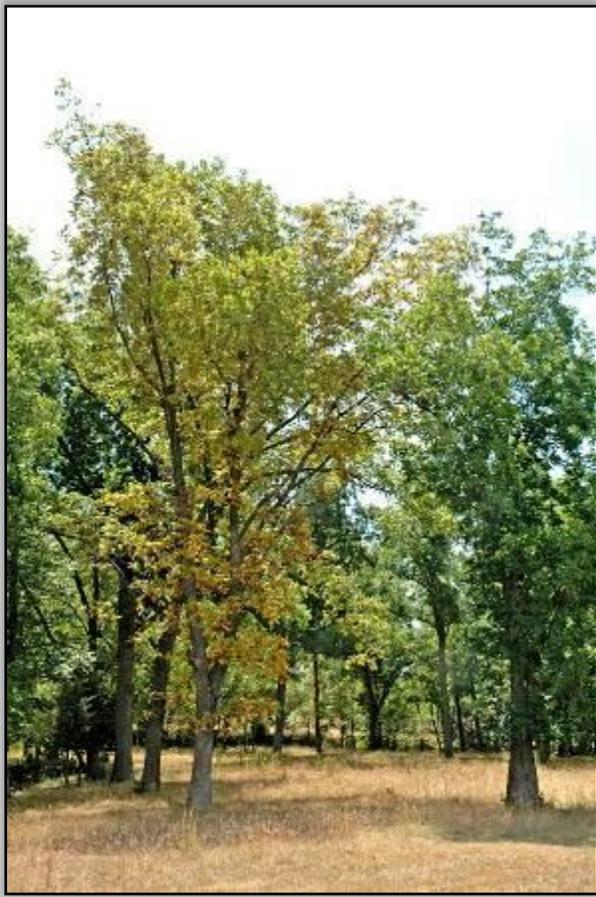
**Picture 19: Drought Damage - Die-back (Agrilogic)**



**Picture 20: Drought Damage - Die-back (Agrilogic)**

**Pictorial Reference Material (continued)**

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**Pictures 21 & 22: Drought stress (courtesy of Dr. William Reid, *Northern Pecans*)**



**Pictures 23: Drought stress (Reid)**

Pictorial Reference Material (continued)

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Example pictures (24 & 25) of ice storm damage:



**Picture 24: Ice storm damage – approximately 80% canopy loss (courtesy of Dr. William Reid, *Northern Pecans*)**



**Pictures 25: Ice storm damage – 100% canopy loss (Reid)**