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TEXAS CITRUS TREE LOSS ADJUSTMENT STANDARDS HANDBOOK

2014 and Succeeding Crop Years

U.S. DEPARTMENT OF AGRICULTURE
WASHINGTON, D.C. 20250

TITLE: TEXAS CITRUS TREE LOSS ADJUSTMENT STANDARDS HANDBOOK	**NUMBER:** **20150L (09-2011)** **20150L-1 (06-2013)**
EFFECTIVE DATE: 2014 and succeeding crop years	**ISSUE DATE: June 28, 2013**
SUBJECT: **Provides the procedures and instructions for administering the Texas Citrus Tree crop insurance program**	**OPI: Actuarial and Product Design Division** **APPROVED:** **/S:/** *Tim B. Witt* **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.

Revised the definition of share to remove the requirement for a long term lease and replaced it with lease between the insured and owner requiring the insured to follow recognized management practices, that clearly establishes the insured's share, and which must be on file with the approved insurance provider at the time insurance attaches.

Clarified section 3A(1) to specify that the insured crop is each type of citrus trees designated in the actuarial documents.

CONTROL CHART

Texas Citrus Tree Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	1-2				09/2011	FCIC-20150L
			3		09/2011	FCIC-20150L
Insert	1-2				06/2013	FCIC-20150L-1
			3		06/2013	FCIC-20150L-1
Current	1-2				06/2013	FCIC-20150L-1
Index		1-2			09/2011	FCIC-20150L
			1-2		09/2011	FCIC-20150L
			3		06/2013	FCIC-20150L-1
			4-39	40-41	09/2011	FCIC-20150L

TEXAS CITRUS TREE LOSS ADJUSTMENT HANDBOOK

FILING INSTRUCTIONS

The handbook pages listed the Control Chart above under the “Insert” heading replace such pages in the FCIC-20150L, Texas Citrus Tree Loss Adjustment Standards Handbook, dated September 9, 2011. This handbook is effective upon approval and until obsoleted.

TEXAS CITRUS TREE LOSS ADJUSTMENT HANDBOOK

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1. INTRODUCTION

THIS HANDBOOK MUST BE USED IN CONJUNCTION WITH THE LOSS ADJUSTMENT MANUAL (LAM) STANDARDS HANDBOOK, FCIC 25010.

The FCIC-issued loss adjustment standards for this crop are the official standard requirements for adjusting Multiple Peril Crop Insurance (MPCI) losses in a uniform and timely manner. The FCIC issued standards for this crop and crop year are in effect as of the signature date for this crop handbook which is located on the internet at www.rma.usda.gov/handbooks/20000/index.html. All Approved Insurance Providers (AIPs) will utilize these standards for both loss adjustment and loss training for the applicable crop year. These standards, include crop appraisal methods, claims completion instructions, and form standards that supplement the general (not crop-specific) loss adjustment standards identified in the LAM.

2. SPECIAL INSTRUCTIONS

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

A. DISTRIBUTION

(1) 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:

(a) One legible copy to insured.

(b) The original and all remaining copies as instructed by the approved insurance provider (AIP).

(2) It is the AIP's responsibility to maintain original insurance documents relative to policyholder servicing as designated in their approved plan of operations.

B. TERMS, ABBREVIATIONS, AND DEFINITIONS

(1) Terms, abbreviations, and definitions **general** (not crop specific) to loss adjustment are identified in the LAM.

(2) Terms, abbreviations, and definitions **specific** to Texas citrus tree loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.

(3) Abbreviations:

AIP	Approved Insurance Provider
CAT	Catastrophic Risk Protection
CEO	Coverage Enhancement Option

CTVE	Comprehensive Tree Value Endorsement
DSSH	Document and Supplemental Standards Handbook
DYSO	(Damage Occurring) During the Year of Set Out
TCT	Texas Citrus Trees
FYSO	(Damage Occurring In Any Year) Following the Year of Set Out
OLO	Occurrence Loss Option
SDT	Stand(s) of Damaged Trees

(4) Definitions:

Amount of Insured Damage The dollar amount determined by multiplying the damage value by the coverage level.

Amount of Protection (Unit) The dollar amount for the unit calculated by multiplying the number of insurable trees reported by you in each stage-block times the applicable tree reference price for the stage, totaling these values, and then multiplying this result times the coverage level selected by you.

Block A stand of trees of the same type on acreage sharing a common boundary with no discernable change in the planting pattern.

Buckhorning To prune any limb to a diameter of at least three inches.

Bud union The location on the tree trunk where a bud from one tree variety is grafted onto the rootstock of another variety.

CTV Amount of Protection The dollar amount (by unit) calculated by multiplying the number of insurable trees reported by you in each stage II- and stage III-block times the applicable maximum CTV reference price for the stage, adding these values, and then multiplying the result by the coverage level selected by you.

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

Destroyed Tree

(a) For damage due to insured causes occurring during the year of set out, any insurable tree with no live wood above the bud union.

(b) For damage due to insured causes occurring in any year following the year of set out, or for buckhorned or topworked trees, damage occurring either during the year the trees are topworked or buckhorned or any year thereafter, for any insurable tree that:

(1) Is dead;
(2) Is toppled, and reset is not possible, or the tree is missing; or
(3) There is no live wood above the bud union;
(4) Is damaged within one foot of the trunk for stage II and stage III trees.

(c) Destroyed trees are considered 100 percent damaged. The percent of damage is determined in accordance with section 13(b) of the Crop Provisions.

Fully Damaged Tree An insurable tree that is 100 percent damaged and requires rehabilitation or reset, but is not destroyed. The percent of damage is determined in accordance with section 13(b) of the Crop Provisions.

Grafting Creating a permanent union between two plants by inserting an offspring of one tree into a stem or branch of another.

Partial Damage Factor A factor contained in the Special Provisions for each stage and used to determine the percent of damage for the applicable stage of partially damaged trees.

Partially Damaged Tree An insurable tree that requires rehabilitation but for which the extent of damage is less than 100 percent. The percent of damage is determined in accordance with section 13(b) of the Crop Provisions.

Rootstock A root or a piece of a root of one tree variety onto which a bud (or branch segment) from another tree variety is grafted.

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

Stage-block A block in which at least 75 percent of the trees are the same stage at the time insurance attaches.

Stand of Damaged Trees The area or areas within a unit where damage due to the same insurable cause of loss occurs, as established by us 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.

3. INSURANCE CONTRACT INFORMATION

The AIP is to determine that the insured has complied with all policy provisions of the insurance contract. The Texas Citrus Tree Crop Provisions (hereafter referred to as the TCT Crop Provisions) which are to be considered in this determination include (but are not limited to):

A. INSURABILITY

The following may not be a complete list of insurability requirements. Refer to the Basic Provisions, TCT Crop Provisions, and Special Provisions for a complete list.

(1) **Insured Crop.** The crop insured will be all of each TCT type for which the insured elects insurance coverage and for which a premium rate is provided by the actuarial documents:

(a) That are grown in the county listed on the application;

(b) That are adapted to the production area;

(c) In which the insured has a share;

(d) That are grown to produce a commodity intended to be sold as fruit or juice for human consumption;

(e) Are irrigated.

(f) Have the potential to produce a yield typical of healthy trees of the same age as the subject trees, unless the trees were topworked or buckhorned and qualify as stage I or II; and

(2) **Uninsurable Trees**. In addition to the exclusions listed in the Basic Provisions, insurance will not be provided for any trees that:

(a) Are unsound, diseased, or unhealthy;

(b) Are toppled;

(c) Have been grafted within a 12-month period before the date insurance attaches, unless the grafting is a result of topworking;

(d) Are non-grafted seedlings (grown from seed);

(e) Were damaged before the beginning of the insurance period. (If trees suffered damage the previous crop year, insurance will not attach until the previous year's damage is determined, the insured submits a revised acreage report, and the trees are accepted by the AIP.)

(f) Are inspected by the AIP and considered unacceptable.

(3) **Coverage Begins**:

(a) For new policies:

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

(b) For carryover policies:

1 Coverage begins December 1 following the sales closing date for the crop year;

2 The insured may elect by the applicable date a higher coverage level; to add the CTVE, OLO, CEO or increase his/her share; or report additional acreage of insurable trees. If the additional acreage causes the amount of protection to

increase by more than 10 percent, the AIP must inspect and determine if the acreage is acceptable before insurance will attach;

3 If insured damage occurs after the sales closing date but before the date insurance attaches for the crop year, any election the insured made under (b)2 will not be effective for the crop year the election was made.

(c) Upon set out for trees initially set out or set out as replacement trees after the date insurance attaches for the crop year. A revised acreage report submitted with 72 hours of set out and approved by the AIP is required to increase the amount of protection.

(4) **End of Insurance Period.** The calendar date for the end of the insurance period is November 30 of the crop year.

(5) **Optional Coverages.** New and carryover insureds may elect the CTVE and OLO or CEO (see (3)(b)2 above). The OLO and CEO may not be elected on the same policy.

B. PROVISIONS AND PROCEDURES NOT APPLICABLE TO CAT COVERAGE

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

C. UNIT DIVISION

Refer to the insurance contract for unit provisions.

D. UNIT VALUE DETERMINATIONS

(1) Determination of unit acreage is not required; the number of trees in each stage-block in the unit is primarily used to determine unit value. If the unit value is greater than the amount of insurance, the underreport factor (URF) is used to adjust the indemnity. If the insured files a revised acreage report after the final acreage reporting date (to change the reported number/stage of trees), the AIP shall refer to the LAM for instructions regarding such revised acreage reports. In lieu of instructions in the LAM requiring acreage determinations for acreage reports revised after the final acreage reporting date, AIP's must verify the actual number of trees by stage.

(2) More than one stage-block may exist within a unit. To determine actual numbers and stages of trees in each stage-block, the loss adjuster must visually inspect the unit. If an inspection reveals no discrepancy between the reported and actual numbers and stages of trees, the loss adjuster should sign and date the Florida/Texas Tree Grove Producer Pre-Acceptance Worksheet (hereafter call the Pre-Acceptance Worksheet) that was submitted by the policyholder to verify that the information was found to be accurate.

(3) If an inspection reveals a discrepancy between the reported and actual numbers and/or stages of trees, the loss adjuster shall:

(a) Request to examine the records used by the insured to complete the pre-acceptance worksheet;

(b) Establish the numbers of trees in each stage-block using the setting distances shown in **TABLE C**; or

(c) Conduct a tree count.

(4) AIPs may complete a Pre-Acceptance Worksheet to establish the stage-blocks of trees in each unit if the information provided by the insured was not accurate. Both the policyholder and the AIP representative should sign the revised Pre-Acceptance Worksheet.

(5) For determining the base policy unit value, use the tree reference price shown on the Addendum to the Special Provisions (hereafter referred to as price addendum). If the insured has elected the CTVE, a separate CTV unit value must be determined using the maximum CTV reference price shown on the price addendum.

(a) The number of trees in each stage-block is multiplied by the appropriate (tree or maximum CTV) reference price for the stage.

(b) These amounts are summed, the total is multiplied by the coverage level elected, and then rounded up to the nearest cent to determine the unit amount of buy-up coverage.

(c) To determine the unit amount of CAT coverage, the total of the amounts from item (a) is multiplied by 50% (the coverage level) and by 55% (the price election percentage), and rounded up to the nearest cent.

(6) TCT indemnities are based on a determined percent of damage for each stage-block on a unit basis.

(7) To determine tree stage:

At the time insurance attaches for the crop year, the trees were:	**then the stage is:**
Set out less than three crop years, buckhorned or topworked less than two crop years, or were rehabilitated or reset after having been toppled less than one year, prior to the beginning of the current crop year,	Stage I
Set out three or more crop years, buckhorned or topworked two or more crop years, or were rehabilitated or reset after having been toppled less than 2 crop years before the beginning of the current crop year, but do not yet qualify as stage III,	Stage II
Able to produce a yield typical of a healthy tree of the current tree age and: (a) have reached the seventh crop year after set out; or (b) have reached the fourth crop year after buckhorning or topworking, (c) have reached the third crop year after reset or rehabilitation.	Stage III

4. TEXAS CITRUS TREE APPRAISALS

A. GENERAL INFORMATION

(1) Appraisals will be made in accordance with procedures specified in this handbook and in the LAM.

(2) Specifically all TCT appraisals will be made in each stage-block within a stand(s) of damaged trees (SDT). 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. Multiple SDT will cumulatively make up a single damage value for purposes of appraisals.

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

(a) Define the SDT as the entire unit (Figure 1);

(b) Divide the damage into two SDT based on the outermost damaged trees of each area (Figure 2); or

(c) Treat each damage area as an individual SDT (Figure 3).

Other variations may also exist. Sampling is done within each SDT, observing the minimum sampling requirements (**TABLE A**) *for the number of trees in each stage-block within the SDT.* In the figures below, black borders illustrate a separate SDT.

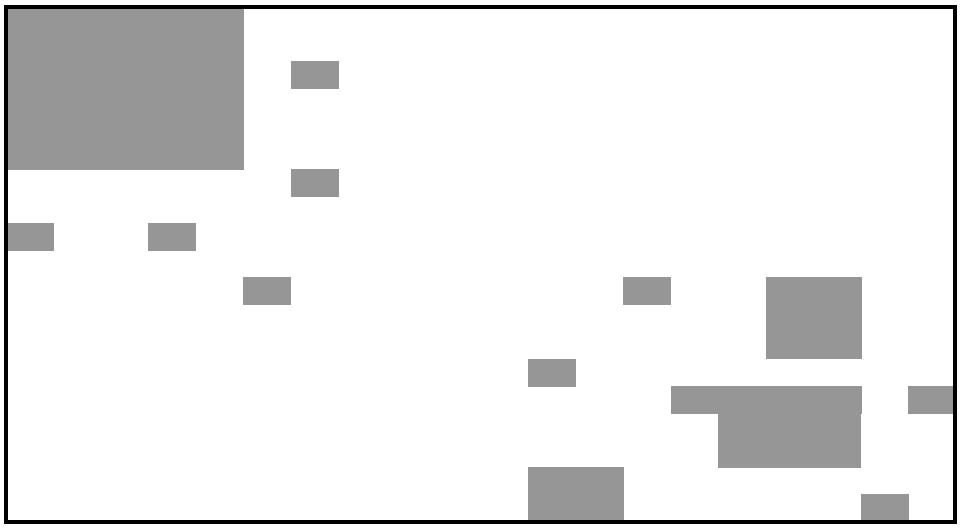


Figure 1. Entire unit as SDT.

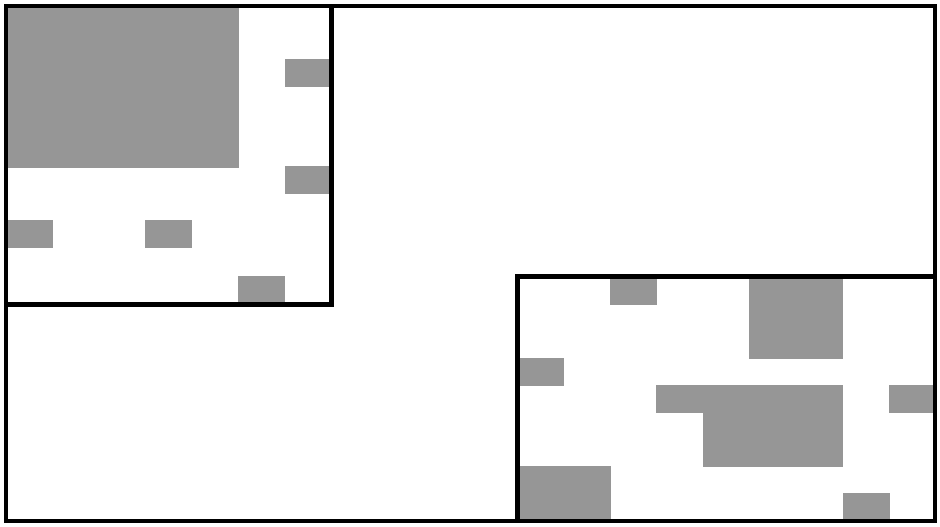


Figure 2. Two SDT defined by outermost damage in each area.

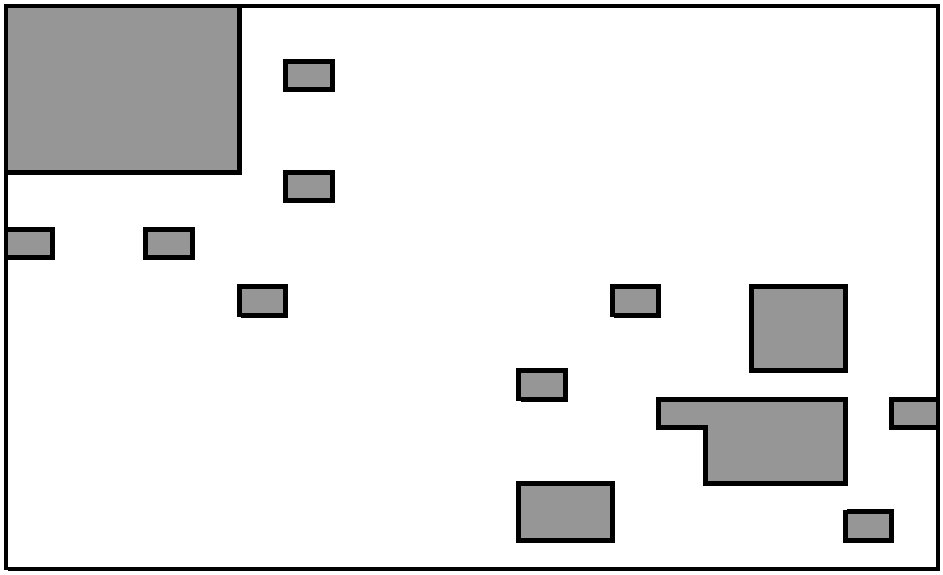


Figure 3. Multiple SDT defined by each damaged area.

(3) Circumstances that require an appraisal include (but are not limited to) trees to be rehabilitated or removed, if damaged due to an insurable cause during the insurance period. APPRAISE DAMAGED TREES BEFORE ANY PRUNING, BUCKHORNING, OR REMOVAL. Refer **to** Figures 4 and 6 for DYSO and FYSO citrus tree reference points, respectively.

B. SELECTING REPRESENTATIVE SAMPLE TREES FOR APPRAISALS

(1) Determine the number of insurable trees in each SDT. Consider all trees in each stage-block and the stage assigned to the stage-block. Do not include any uninsurable trees or other citrus trees insurable as a separate crop. **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 **TABLE A**.

C. TREE APPRAISALS

(1) Select sample trees for each stage block in each SDT as follows:

(a) Locate the first **insurable** tree on an outside row for the appraisal method group (DYSO vs. FYSO); 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 10th tree in each row.
100 to 999 trees	Every 10th tree in every other row.
1,000 to4,999 trees	Every 10th tree in every 5th row.
5,000 trees or more	Every 10th tree from every 10th row.

(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 **TABLE A**) have been sampled.

(d) INCLUDE all insurable damaged and undamaged trees in the sample.

(e) EXCLUDE as representative samples any trees to which insurance did not attach. Skip over the uninsured tree and sample the next insurable tree.

(2) Determine the number of insurable trees in the unit using the following information:

(a) **INCLUDE all** insurable trees damaged by an uninsured cause after insurance attached for the crop year. Trees damaged solely by uninsured causes during the crop year are counted as trees **not** damaged or destroyed.

(b) Trees damaged by uninsured causes are not insurable the following year unless a pre-acceptance inspection is completed and such trees are accepted as insurable.

(c) **EXCLUDE** any trees to which insurance did not attach.

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

5. APPRAISAL METHODS

A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

Appraisal Method...	**Use...**
Damage Occurring During The Year of Set Out (DYSO)	To appraise the presence of live wood above the bud union on insurable trees that have been set out in the grove for less than one year.
Damage Occurring In Any Year Following The Year Of Set Out (FYSO)	To measure and appraise the percent of damage to live wood above the bud union and to limbs of insurable trees damaged in any year following the crop year of set out.

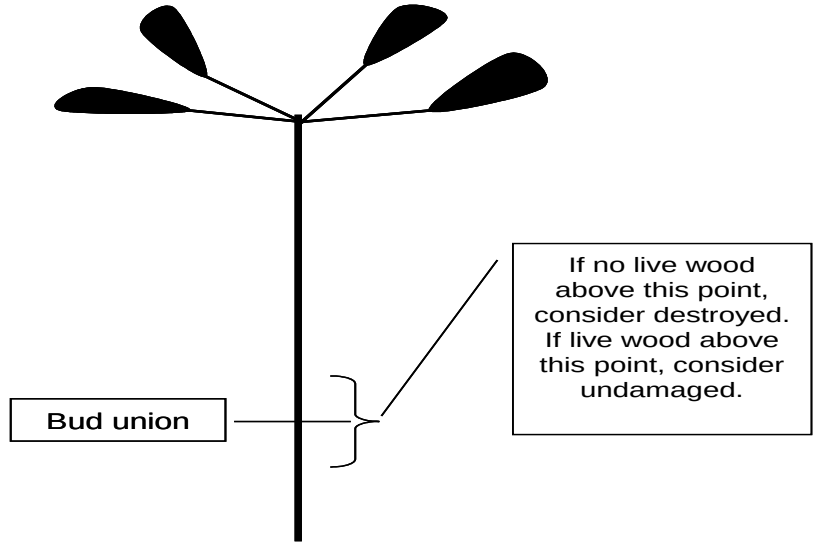
B. DAMAGE OCCURRING DURING THE YEAR OF SET OUT

(1) Verify that all grafted trees were grafted onto existing rootstock or nursery stock (unless such grafting is the result of topworking) more than 12 months prior to the date insurance attaches.

(2) Appraise the presence of **LIVE** wood above the bud union as follows:

IF, above the bud union, the selected sample tree has...	**THEN consider the tree...**	**AND the percent of damage is...**
No **LIVE** wood,	Destroyed	100%.
LIVE wood,	Undamaged	Zero (0%).

Figure 4. Appraisal Method for Damage Occurring During the Year of Set Out



(3) Record determinations in Part III of the Appraisal Worksheet.

C. DAMAGE OCCURRING IN ANY YEAR FOLLOWING THE YEAR OF SET OUT

This appraisal method applies to all trees in any year following the year of set out (FYSO). This appraisal method also applies for buckhorned or topworked trees damaged during the year the trees are buckhorned or topworked, or in any year thereafter.

For trees with damaged limbs, appraise the damage to the limbs as follows:

(1) For each tree, appraise two limbs on opposing sides of the tree, in which the diameter of at least one damaged limb at the point of damage matches the tree damage descriptions located in the Table on Page 12 (Also refer to Figure 6). Appraise the north/south limbs on the first sample tree, the east/west limbs on the second sample tree, the north/south limbs on the third sample tree, and so forth as illustrated in the figure below. Alternatively, opposing sides of the tree can be determined as the sides "within the row" and "against the row." Figure 5 below represents an aerial view of a SDT with twelve FYSO trees and assumes all trees are sampled.

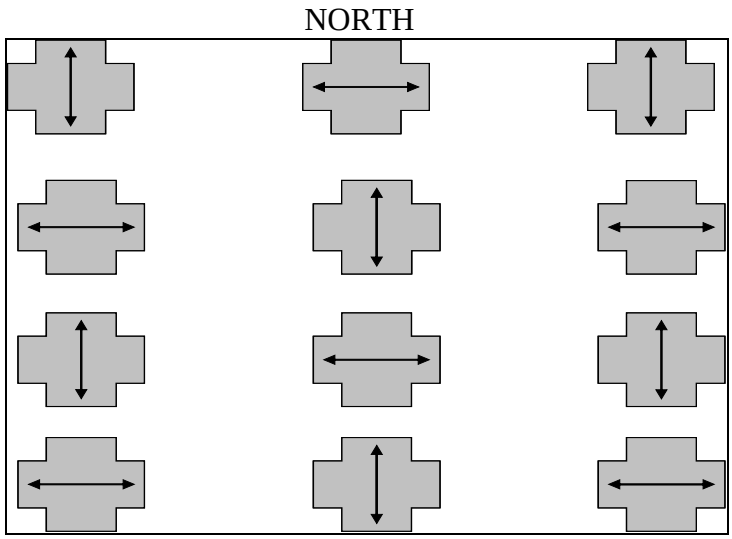


Figure 5.

(2) Using a caliper, measuring tape, or ruler, determine the limb diameter at the point of damage for each sample limb. Damage is defined as limb breakage and/or dead wood. Record the limb diameter at the innermost point of damage for each sample limb on the Appraisal Worksheet. The limb with the greater amount of damage determines the damage category for the entire tree. For example:

Tree 1: Limb 1 damage = 1" limb diameter
Limb 2 damage = 3" limb diameter
Tree Damage = 3" limb diameter = **Fully Damaged**

Tree 2: Limb 1 damage = No damage
Limb 2 damage = 1" limb diameter
Tree Damage = 1" limb diameter = **Partially Damaged**

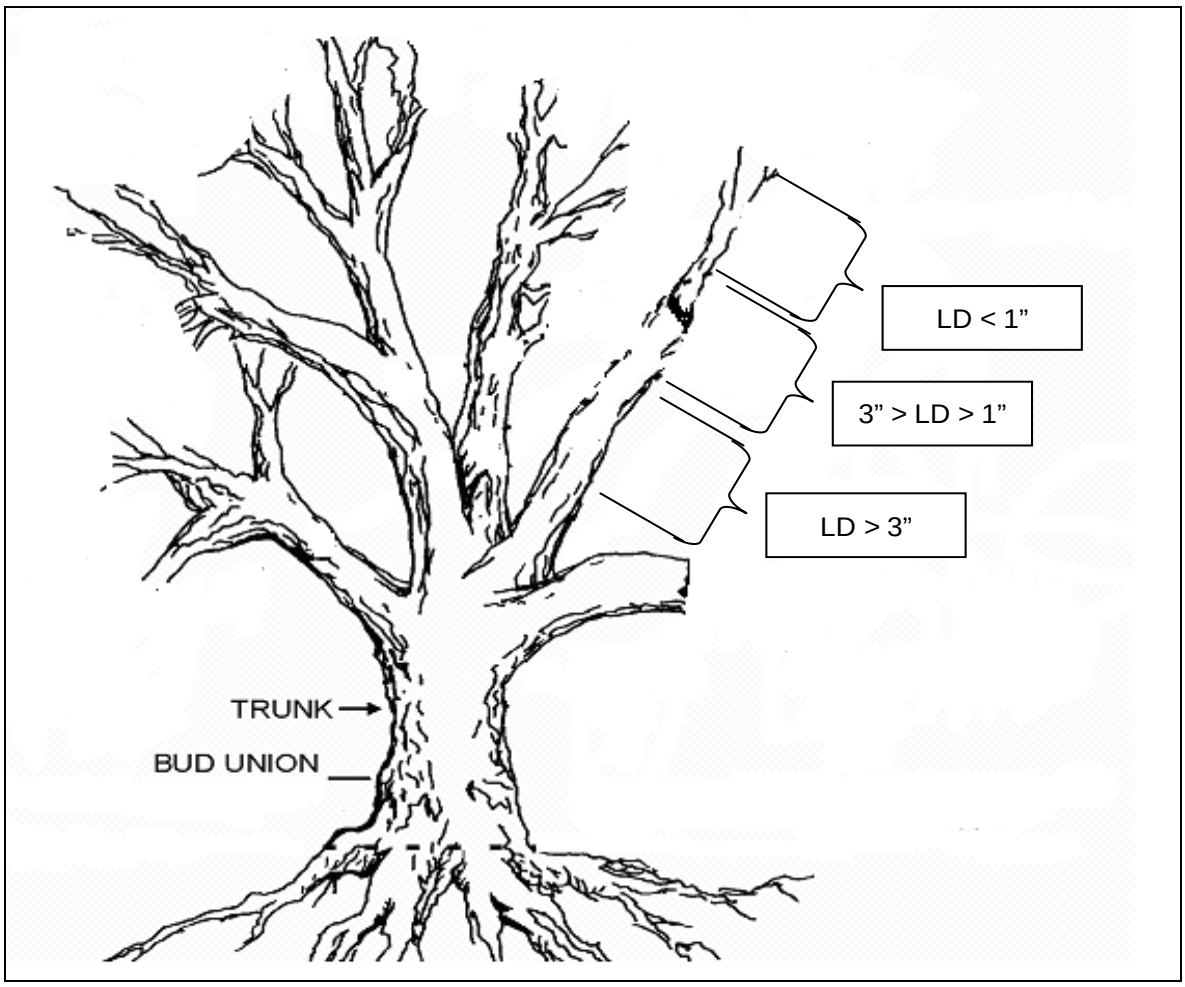
(Refer to Figure 6 on Page 13)

(3) 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
Tree is undamaged or location of limb damage on *both* sampled limbs is **less than one-inch** in diameter at the point of damage.	Undamaged
Location of limb damage to *one or both of the sampled limbs* is at least **one-inch in diameter, but less than three inches** in diameter at the point of damage.	Partially Damaged
▪ Location of limb damage to *one or both of the sampled limbs* is at least **three inches** in diameter at the point of damage, but the tree can be rehabilitated; ▪ Tree is buckhorned or topworked with no live wood above the new growth points or above the graft unions; or ▪ Tree is toppled and can be reset.	Fully Damaged
▪ For damage due to insured causes occurring during the year of set out, any insurable tree with no live wood above the bud union. ▪ For damage due to insured causes occurring in any year following the year of set out, or for buckhorned or topworked trees, damage occurring either during the year the trees are topworked or buckhorned or any year thereafter, any insurable tree that: ▪ Is dead; ▪ Is toppled, and reset is not possible, or the tree is missing; ▪ There is no live wood above the bud union; or ▪ Is damaged within one foot of the trunk for stage II and stage III trees.	Destroyed

(4) Record separately in Part III of the Appraisal Worksheet the number of trees partially and fully damaged/destroyed.

Figure 6. Appraisal Method for Damage Occurring in any Year Following the Year of Set Out Example of Limb Damage (LD)



6. APPRAISAL DEVIATIONS AND MODIFICATIONS

A. DEVIATIONS

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

B. MODIFICATIONS

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

7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. APPRAISAL WORKSHEET STANDARDS

(1) The entry items in subsection C are the minimum requirements for the Florida/Texas Tree Damage Appraisal Worksheet and the Appraisal Worksheet (continuation sheet). All entry items are "Substantive," (i.e., they are required).

(2) Appraisal Worksheet completion instructions. The completion instructions for the required entry items in the following subsections are "Substantive," (i.e., they are required).

(3) The Privacy Act and Nondiscrimination statements are required statements that must be printed on the form or provided to the insured as a separate document. These statements are not shown on the example form in this section. The current Privacy Act and Nondiscrimination statements can be found at http://www.rma.usda.gov/regs/required.html.

(4) Refer to the DSSH for other crop insurance form requirements (e.g., font point size, etc.).

B. GENERAL INFORMATION FOR APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

(1) Include the AIP's name in the Appraisal Worksheet title if not preprinted on the AIP's 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, a separate Appraisal Worksheet is required for each type in the SDT. The resulting percent damage will be entered as a separate line entry on the claim form.

(6) Instructions designated DYSO apply to trees damaged during the year of set out. Instructions designated FYSO apply to trees damaged in any year following the year of set out. Undesignated instructions apply to both DYSO and FYSO trees.

(7) 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.

(8) 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.

(9) An example Appraisal Worksheet is provided to illustrate how to complete entries.

C. APPRAISAL WORKSHEET ENTRIES AND COMPLETION INFORMATION

(1) Complete the Florida/Texas Tree Appraisal Worksheet and continuation sheet in the following order:

(a) PART I - APPRAISAL WORKSHEET HEADING
(b) PART III - APPRAISAL
(c) PART II - PERCENT DAMAGE

(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:

Item No. **Information Required**

Company: Name of AIP, if not preprinted on the worksheet (Company Name).

Claim No.: 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 on the actuarial documents for the crop and type being appraised. The name or an abbreviation for the crop/type name may also be entered as illustrated on the Appraisal Worksheet example. (**Each type is a separate crop.**)

Commodity Name	Code	Type Name	Type Code
Orange Trees	0207	Early and Midseason Oranges	010
Orange Trees	0207	Late Oranges	020
Grapefruit Trees	0208	All Other Grapefruit	035
Grapefruit Trees	0208	Rio Red and Star Ruby Grapefruit	040
Grapefruit Trees	0208	Ruby Red Grapefruit	030
Tangerine Trees	0193	Dancy	400
Tangerine Trees	0193	Fairchild	401

Tangerine Trees	0193	Fallglow	402
Tangerine Trees	0193	Robinson	403
Tangerine Trees	0193	Sunburst	404
Tangerine Trees	0193	All Other Tangerines	407

6. **Crop Year:** Crop year, as defined in the policy, for which the claim has been filed (e.g., YYYY).

PART II – PERCENT DAMAGE

Verify or make the following entries:

Item
No. **Information Required**

a. Use the tree/limb counts from either the appraisal worksheet or continuation sheet(s), as applicable, to complete item entries in Part II of the appraisal worksheet.

1. When an appraisal worksheet is used, transfer sample tree counts from item 30 Total (which is the total of columns 25 - 27 entries) to item 8b in Column 8 for each stage.

2 When continuation sheets(s) are used, transfer sample tree counts from item 30 Grand Total (which is the total of column 25 - 27 entries) from the final continuation sheet to item 8b in Column 8 for each stage.

Example: Appraisal Worksheet

	Undamaged	Partially Damaged	Fully Damaged/ Destroyed	Limb Diameter Damaged (1)	Limb Diameter Damaged (2)
	25	26	27	28	29
30 Total	5	1	4		

Example: Continuation Sheet

	Undamaged	Partially Damaged	Fully Damaged/ Destroyed	Limb Diameter Damaged (1)	Limb Diameter Damaged (2)
	25	26	27	28	29
30 TOTAL	6	5	9		
PREVIOUS TOTAL	5	1	4		
GRAND TOTAL	11	6	13		

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

7. **Appraisal Method:** Identify the appraisal method for the line entry calculation (e.g. DYSO or FYSO). For Stage I appraisals containing both DYSO and FYSO trees, enter DYSO/FYSO.

8. **Number of Trees/SDT:** Split the cell in half horizontally. Use separate lines for varying stages within the SDT. For each stage:

a. Record in the top half, the TOTAL number of insurable trees of the corresponding stage in **all SDTs** as a result of the most recent cause of loss. Include all damaged and undamaged trees, and all trees damaged by uninsurable causes, in the SDT. Do not include trees that are uninsurable. The total number of insurable trees may be determined from the Pre-Acceptance Worksheet information, grove maps, and/or as indicated by an actual physical count.

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 30 of the Appraisal Worksheet or the Grand Total for the Continuation Sheet. Refer to the examples in the Information Required section immediately above for additional instructions.

Example Appraisal Worksheet

APPRAISAL METHOD 7	NUMBER OF TREES/ SDT 8a 8b	
FYSO	500	←8.a. Enter number of insurable trees in the STD
	20	← 8.b. Enter number of sample trees

9. MAKE NO ENTRY.

10. **Stage:** Enter the applicable tree stage for the line item. Refer to section 3D, herein.

11. MAKE NO ENTRY.

12. **Trees Fully Damaged/Destroyed:** Record the number of trees from **Total** (item 30) of Column 27 of PART III of the Appraisal Worksheet. If continuation sheets are used for the stage, enter the **Grand Total** of Column 27 from the final continuation sheet in this item. Enter "0", if no trees are considered fully damaged/destroyed.

13. **Percent Total Loss:** Result of dividing item 12 by item 8b. Round to nearest 3-place decimal.

14. **Trees Partially Damaged:** Record the number of trees from **Total** (item 30) of Column 26 of PART III of the Appraisal Worksheet. If continuation sheets are used for the stage, enter the **Grand Total** of this column from the final continuation sheet. Enter "0" if no trees are considered partially damaged and enter item 13 in item 24.

15. **Percent Partial Loss:** Result of dividing item 14 by item 8b. Round to nearest 3-place decimal.

16. – 17. MAKE NO ENTRY.

18. **Partial Damage Factor:** Enter corresponding **Partial Damage Factor** from Reference Material – **TABLE B** for the stage and crop, to 3-place decimal.

19. – 23. MAKE NO ENTRY.

24. **Percent Damage:** Result of multiplying item 15 times item 18, then adding item 13, to 3-place decimal. Transfer this entry 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:

a. Stage I, Stage II, or Stage III as appropriate for the form and the number of the pages used for Part III.

b. "Trees Uninsurable." By stage, record a mark for each tree that is uninsurable. Indicate the number count in parentheses and sample the next insurable tree. If uninsurable trees are discovered during the sampling process, verify that the number of trees in item 8.a. includes only insurable trees.

c. "Trees Damaged by Uninsured Causes." Record a mark for each sample tree damaged by an uninsured cause during the crop year. Indicate the number count in parentheses.

For each sample tree, complete items 28 and 29 prior to completing items 25-27. Verify or make the following entries:

Item No.	**Information Required**
25.	**Undamaged**: Make a check mark (✓) in Column 25 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 to be considered UNDAMAGED, Columns 28 and 29 should both contain zero (0).
26.	**Partially Damaged:** Make a check mark (✓) in Column 26 for each PARTIALLY DAMAGED insurable sample tree. For a tree to be considered PARTIALLY DAMAGED, a 1 must be entered in *at least one* of Columns 28 or 29. No DYSO trees should be listed in Column 26.
27.	**Fully Damaged/Destroyed:** Make a check mark (✓) in Column 27 for each FULLY (100 %) damaged or DESTROYED insurable sample tree. For a tree to be considered FULLY DAMAGED OR DESTROYED, a 3 must be entered in *at least one* of Columns 28 or 29. For any Stage-II or Stage-III trees that are considered DESTROYED, **circle the check mark.**
28.	**Limb Diameter Damaged (1):** **DYSO:** If the tree is considered undamaged, enter 0; if the tree is considered destroyed, enter 3.

FYSO: Enter the limb diameter at the point of damage for the first sampled limb. The entry may be 0, 1 or 3. For any trees considered PARTIALLY DAMAGED, enter 1. For any trees considered FULLY DAMAGED OR DESTROYED, enter 3. If the tree does not have limb damage but is considered FULLY DAMAGED or DESTROYED, enter 3.

29. **Limb Diameter Damaged (2):**

DYSO: If the tree is considered undamaged, enter 0; if the tree is considered destroyed, enter 3.

FYSO: Enter the limb diameter at the point of damage for the second sampled limb. The entry may be 0, 1 or 3. For any trees considered PARTIALLY DAMAGED, enter 1. For any trees considered FULLY DAMAGED OR DESTROYED, enter 3. If the tree does not have limb damage but is considered FULLY DAMAGED OR DESTROYED, enter 3.

30. **Total:** Record the total number of trees for the stage in Columns 25 – 27 of the Appraisal Worksheet or the Continuation Worksheet if used to record counts for each additional stage contained in the unit. **Omit** from this count, uninsurable trees (trees for which insurance did not attach), **include** any trees damaged or destroyed by an uninsured cause during the crop year. Make NO ENTRY for "Total" in columns 28 and 29.

Previous Total: For continuation sheets only: If continuation sheets are required to record tree counts for the stage, enter the item 30 sample **Total** or **Grand Total**, as applicable, of each column from the previous appraisal worksheet in the **Previous Total** columns of the current worksheet.

Grand Total: For continuation sheets only: For each continuation sheet for the stage, separately add the item 30 sample **Total** of each column to the **Previous Total** of each column and enter the **Grand Total** in the appropriate column. The Grand Total for each column from the last continuation sheet for the stage will be used to compute Part II – Percent of Damage.

The following required entries are not illustrated on the appraisal worksheet example below.

31. **Adjuster's Signature, Code Number, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed 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.

32. **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 I 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."

COMPANY	ANY COMPANY		CLAIM NO.	XXXXXXX

FOR ILLUSTRATION PURPOSES ONLY

FLORIDA/TEXAS TREE DAMAGE APPRAISAL WORKSHEET

PART I

1 NAME OF INSURED	2 POLICY NUMBER	3 COUNTY	4 UNIT NUMBER	5 CROP/TYPE	6 CROP YEAR
I.M. INSURED	XXXXXXXX	ANY COUNTY	00010000BU	0207 – 336 (ORANGE TREES-Early Oranges)	YYYY

PART II

TREES DESTROYED | LIMB DAMAGE

APPRAISAL METHOD 7	NUMBER OF TREES/ SDT 8a/8b	9	STAGE 10	11	TREES FULLY DAMAGED/ DESTROYED 12	PERCENT TOTAL LOSS (12 ÷ 8b) 13	TREES PART. DAMAGED 14	PERCENT PART. LOSS (14 ÷ 8b) 15	16	17	PARTIAL DAMAGE FACTOR 18	19	20	21	22	23	PERCENT DAMAGE 13 + (15 × 18) 24
FYSO	500		III		9	.450	5	.250			.390						.548
	20																
DYSO/FYSO	100		I		4	.400	1	.100			.750						.475
	10																
(Refer to Table A for minimum number of required samples)																	

PART III **Stage I (pgs. 1) TREES UNINSURABLE – (0)** **TREES DAMAGED BY UNINSURED CAUSES (0)**

	Undamaged	Partially Damaged	Fully Damaged/ Destroyed	Limb Diameter Damaged (1)	Limb Diameter Damaged (2)		Undamaged	Partially Damaged	Fully Damaged/ Destroyed	Limb Diameter Damaged (1)	Limb Diameter Damaged (2)		Undamaged	Partially Damaged	Fully Damaged/ Destroyed	Limb Diameter Damaged (1)	Limb Diameter Damaged (2)		Undamaged	Partially Damaged	Fully Damaged/ Destroyed	Limb Diameter Damaged (1)	Limb Diameter Damaged (2)		Undamaged	Partially Damaged	Fully Damaged/ Destroyed	Limb Diameter Damaged (1)	Limb Diameter Damaged (2)
	25	26	27	28	29		25	26	27	28	29		25	26	27	28	29		25	26	27	28	29		25	26	27	28	29
1	✓			0	0	19						37						55						73					
2			✓	3	3	20						38						56						74					
3	✓			0	0	21						39						57						75					
4	✓			0	0	22						40						58						76					
5		✓		1	0	23						41						59						77					
6			✓	3	3	24						42						60						78					
7			✓	3	3	25						43						61						79					
8			✓	3	3	26						44						62						80					
9	✓			0	0	27						45						63						81					
10	✓			0	0	28						46						64						82					
11						29						47						65						83					
12						30						48						66						84					
13						31						49						67						85					
14						32						50						68						86					
15						33						51						69						87					
16						34						52						70						88					
17						35						53						71						89					
18						36						54						72						90					
																		30 TOTAL							5	1	4		

(For Illustration Purposes Only)

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

FOR ILLUSTRATION PURPOSES ONLY

1. NAME OF INSURED	2. POLICY NUMBER
I.M. INSURED	XXXXXXX
3. COUNTY	**4. UNIT NUMBER**
ANY COUNTY	00010000BU
5. CROP/TYPE	**6. CROP YEAR**
0207 –336 (ORANGE TREES-Early Oranges)	YYYY

APPRAISAL WORKSHEET (Continued from Part III) Stage III (pgs. 1) TREES UNINSURABLE (0) TREES DAMAGED BY UNINSURED CAUSES (0)

	Undamaged	Partially Damaged	Fully Damaged/ Destroyed	Limb Diameter Damaged (1)	Limb Diameter Damaged (2)		Undamaged	Partially Damaged	Fully Damaged/ Destroyed	Limb Diameter Damaged (1)	Limb Diameter Damaged (2)		Undamaged	Partially Damaged	Fully Damaged/ Destroyed	Limb Diameter Damaged (1)	Limb Diameter Damaged (2)		Undamaged	Partially Damaged	Fully Damaged/ Destroyed	Limb Diameter Damaged (1)	Limb Diameter Damaged (2)		Undamaged	Partially Damaged	Fully Damaged/ Destroyed	Limb Diameter Damaged (1)	Limb Diameter Damaged (2)
	25	26	27	28	29		25	26	27	28	29		25	26	27	28	29		25	26	27	28	29		25	26	27	28	29	
1	✓			0	0	31						61						91						116						
2			✓	3	3	32						62						92						117						
3	✓			0	0	33						63						93						118						
4		✓		0	1	34						64						94						119						
5			☑	3	3	35						65						95						120						
6	✓			0	0	36						66						96						121						
7			✓	3	1	37						67						97						122						
8		✓		1	1	38						68						98						123						
9	✓			0	0	39						69						99						124						
10			☑	3	3	40						70						100						125						
11			✓	3	3	41						71						101						126						
12			☑	3	3	42						72						102						127						
13			✓	3	0	43						73						103						128						
14	✓			0	0	44						74						104						129						
15	✓			0	0	45						75						105						130						
16			✓	3	3	46						76						106						131						
17			☑	3	3	47						77						107						132						
18		✓		1	0	48						78						108						133						
19		✓		0	1	49						79						109						134						
20		✓		1	1	50						80						110						135						
21						51						81						111						136						
22						52						82						112						137						
23						53						83						113						138						
24						54						84						114						139						
25						55						85						115						140						
26						56						86												30 TOTAL		6	5	9		
27						57						87												PREVIOUS TOTAL						
28						58						88												GRAND TOTAL						
29						59						89																		
30						60						90																		

8. PRODUCTION WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. PRODUCTION WORKSHEET STANDARDS

(1) The entry items in subsection C are the minimum "Production Worksheet" requirements. All entry items are considered "Substantive," (i.e., they are required).

(2) Production Worksheet Instructions. The completion instructions for the required entry items on the Production Worksheet in the following subsections are "Substantive," (i.e., they are required).

(3) The Privacy Act and Nondiscrimination statements are required statements that must be printed on the form or provided as a separate document. These statements are not shown in the example form in this section. The current Privacy Act Statement and Nondiscrimination statements can be found at http://www.rma.usda.gov/regs/required.html.

(4) The following certification statement required by the DSSH must be included on the form directly above the insured's signature block immediately followed by the statement below.

I understand the certified information on this Production Worksheet will be used to determine my loss, if any, to the above unit. The insurance provider may audit and approve this information and supporting documentation. The Federal Crop Insurance Corporation an agency of the United States subsidizes and reinsures this crop insurance.

(5) Refer to the DSSH for other crop insurance form requirements (e.g., font point, size, etc.).

B. GENERAL INFORMATION FOR PRODUCTION WORKSHEET ENTRIES AND COMPLETION PROCEDURES

(1) The Florida/Texas Tree Production Worksheet is a progressive form containing all notices of damage for all preliminary and final inspections (including "No Indemnity Due" claims) on a unit.

(2) If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.

(3) Refer to the LAM for instructions regarding the following:

(a) Acreage Report errors.

(b) Delayed notices and delayed claims.

(c) Corrected claims, fire losses (double coverage), and cases involving concealment, misrepresentation, or litigation.

(d) No Indemnity Due Claims. Under the TCT Crop Provisions, 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 limb removal, etc., must be assumed to be a result of normal orchard production 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.**

(4) 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.

(5) Multiple claims may be processed for a unit. For each final claim, the damage value will be carried forward to the next final claim.

(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 tree reference prices and the second for the endorsement utilizing the applicable CTV reference prices. All prices are provided on the price addendum documents. The same coverage level for the unit applies to the base policy and the endorsement. The base policy claim should be completed prior to the CTVE claim. If no indemnity is payable on the base policy, the CTVE Production Worksheet shall not be completed.

C. PRODUCTION WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item No.	Information Required

1. **Crop/Code #:** Enter the commodity name and the code number of the Texas citrus tree crop (type) insured:

Commodity Name	Code
Oranges Trees	0207
Grapefruit Trees	0208
Tangerine Trees	0193

2. **Unit #:** 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. Designate when the CTVE and/or the OLO are in effect using the following codes:

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

3. **Location Description:** Section, township, and range number or other description that identifies the location of the unit. (Include the FSA Farm Serial Number, Common Land Unit, and track number, if available.)

4. **Date(s) of Damage:** 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 freeze damage (e.g. JAN 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).

If there is no insurable cause of loss, and a "No Indemnity Due" claim will be completed, MAKE NO ENTRY.

5. **Cause(s) of Damage:** Name of the determined insured cause(s) of damage for this crop as listed in the Basic Provisions and Crop Provisions 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.

If there is no insurable cause of loss, and a "No Indemnity Due" claim will be completed, MAKE NO ENTRY.

6. **Insured Cause %:** 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%.

4. Date(s) of Damage	JAN				
5. Cause(s) of Damage	Freeze				
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:**

    a. Date the notice of damage was given for the unit in item 2 in the 1st or 2nd space, as applicable. Enter the complete day (e.g., MM/DD/YYYY) for each notice.

    b. 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.

    c. Reserve the “Final” space on the first page of the first set of Production Worksheets for the date of notice for the final inspection.

    d. If the inspection was initiated by the AIP, enter “Company Insp.” instead of the date.

    e. If the notice does not require an inspection, document as directed in the Narrative instructions.

    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):**

    a. If no other person has a share in the unit (insured has 100 percent share), MAKE NO ENTRY.

    b. In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter “NONE.”

        (1) If the other person has a multiple-peril contract and it can be determined that the SAME AIP services it, enter the contract number. Handle these companion policies according to the AIP instructions.

(2) If the OTHER person has a multiple-peril contract and a DIFFERENT AIP or agent services it, enter the name of the AIP and/or agent (and contract number) if known.

(3) If unable to verify the existence of a companion contract, enter "Unknown" and contact the AIP for further instructions.

c. Refer to the LAM for further information regarding companion contracts.

SECTION I - 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 5 percent OLO trigger amount. The number of insurable trees by stage should be verified by a visual inspection and compared to the acreage report.

The adjuster should document completion of the inspection. The adjuster should indicate concurrence with the Pre-acceptance Worksheet by signing and dating the worksheet in the space provided. If an inspection reveals a discrepancy between the reported and actual numbers and stages of trees, the loss adjuster shall either:

a. Request to examine the records used by the insured to complete the Pre-Acceptance Worksheet;

b. Establish the number of trees in each stage-block using the setting distances shown in **TABLE C**; or

c. Conduct a tree count by stage.

AIPs may complete a Pre-Acceptance Worksheet to establish the stage-blocks of trees in each unit if the information provided by the policyholder was not accurate. Both the AIP representative and the policyholder should sign the revised Pre-Acceptance Worksheet. Indicate on the Grove Identification Map the location of all SDT as a result of the most recent cause of loss.

Verify or make the following entries:

Item No.	**Information Required**
A.	**Field ID:** The stage-block identification number in which the SDT exists as assigned by the insured or AIP. a. In the margin (or in a separate column), enter the DATE of inspection for the last line entry for each inspection. b. For CTVE claims, do not enter any blocks of stage I (D01) trees on the Production Worksheet.

REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRIES OF FIRST CROP AND SECOND CROP CODES.

B. **Total Reported Trees:** Total number of trees in the stage-block the insured reported in the unit by stage-block 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, on the day before the loss occurred.

D. **SDT:**

a. **Base Policy:** Enter the number of insurable trees in all SDT (as a result of the most recent cause of loss) corresponding to the stage. Make no entry in Column D if the corresponding stage was not present in the SDT.

b. **CTVE:**

1. Draw a horizontal line across the cell.

2. Above the line, enter the result of dividing the number of sample trees considered FULLY DAMAGED (**not circled** from Part III, Column 27 of the Appraisal Worksheet) by the total number of trees sampled for the stage, result to three decimal places, (8b of the Appraisal Worksheet), then multiplying this result by the total number of trees of the stage in the SDT.

3. Below the line, enter the result of dividing the number of sample trees considered DESTROYED (**circled** from Part III, Column 27 of the Appraisal Worksheet) by the total number of trees sampled for the stage (8b of the Appraisal Worksheet), then multiply by the total number of trees of the stage in the SDT.

4. Make no entry if the corresponding stage was not present in the SDT or for stage D01.

E. **Interest or 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):** The correct stage code for the stage from the actuarial documents. 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 you revise the acreage report, you cannot increase liability at loss time.

TCT Crop Provisions	Actuarial Documents
Stage I	D01
Stage II	D02
Stage III	D03

G. **Practice:** Three-digit code number, entered exactly as specified on the actuarial documents, for the practice carried out by the insured. If "No Practice Specified," enter appropriate three-digit code number from the actuarial documents.

H. **Type/Class/Variety:** Three-digit type code number entered exactly as specified on the actuarial documents, for the type corresponding to the stage-block. If "No Type Specified," enter appropriate three-digit code number from the actuarial documents (e.g., "997"). (**Each type is a separate crop**).

Type Name	Type Code
Early and Midseason Oranges	336
Late Oranges	337
All Other Grapefruit	035
Rio Red and Star Ruby	040
Ruby Red	030
Dancy	400
Fairchild	401
Fallglow	402
Robinson	403
Sunburst	404
All Other Tangerines	407

I. **Coverage Level:** The coverage level selected by the insured for the crop, to two decimal places, i.e. enter 65% as .65.

J. **Type of Loss**: MAKE NO ENTRY

K. **Reference Price**:

a. **Base Policy:** Enter the applicable **tree reference price** shown on the price addendum for the stage, in dollars and cents.

b. **CTVE:**

1. Draw a horizontal line across the cell.

2. Above the line, enter the **Minimum** CTVE Reference Price in dollars and cents for the stage shown on the price addendum. Below the line, enter the **Maximum** CTVE Reference Price in dollars and cents for the stage shown on the price addendum.

c. For CAT coverage, multiply the applicable tree reference price by 0.55.

L. **% Damage:** Enter the percent damage as a decimal to three places as follows:

a. **Base Policy:** Enter the percent damage for the stage determined from the appraisal (Column 24 of Part II of the Appraisal Worksheet), to three decimal places.

b. **CTVE:** Enter "1.000".

Make NO ENTRY if the corresponding stage-block was not present in the SDT. 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 the applicable percent damage for the crop year will not exceed 100 percent for any stage-block or portion of a stage-block within a SDT.

For example, If a stage-II block of 200 trees is 40% damaged due to freeze in January and the same stage-II block is removed in April due to wind, the claim must report 200 trees damaged 40% from freeze in January, and 200 trees damaged 60% due to wind in April. To do otherwise would in effect count 200 trees as 140% damaged (40% due to freeze and 100% due to wind).

M. **Amt of Ins. Damage or Damage Value:** Check appropriate box indicating if entry is for "Amount of Insured Damage" or "Damage Value."

a. **Base Policy:**

1. Non-OLO: Compute the damage value by multiplying columns "D" times "K" times "L", round to nearest whole dollar.

2. OLO: Compute the amount of insured damage by multiplying columns "D" times "I" times "K" times "L", round to nearest whole dollar.

b. **CTVE:**

1. Draw a horizontal line across the cell.

2. (For FULLY DAMAGED trees): Above the line, enter the damage value by multiplying Columns "D" times entry ABOVE the line in "K" times "L," round to nearest whole dollar.

3. (For DESTROYED trees): Below the line, enter the damage value by multiplying Columns "D" times entry BELOW the line in "K" times "L", rounded to nearest whole dollar.

c. **CTVE AND OLO**:

1. Draw a horizontal line across the cell.

2. (For FULLY DAMAGED trees): Above the line, enter the amount of insured damage by multiplying Columns "D" times "I" times entry ABOVE the line in "K" times "L," round to nearest whole dollar.

3. (For DESTROYED trees): Below the line, enter the amount of insured damage by multiplying Columns "D" times "I" times entry BELOW the line in "K" times "L", rounded to nearest whole dollar.

N. **Unit Deductible:**

a. **Base Policy:**

1. Non-OLO: Column "C" times Column "K" times the percent deductible (1.00 minus Column "I" coverage level %), results in whole dollars.

2. OLO: MAKE NO ENTRY.

b. **CTVE:**

1. Non-OLO: Column "C" times entry BELOW the line in Column "K" times the percent deductible (1.00 minus Column "I" coverage level %), results in whole dollars.

2. OLO: MAKE NO ENTRY.

O. **Unit Value:**

Column "C" times Column "I" times Column "K" (if the line is split use the entry below the line), results in whole dollars. This entry is on a 100% share basis.

15. **Totals:**

a. Column "M" total in whole dollars.

b. Column "N" total in whole dollars.

c. Column "O" total in whole dollars.

16. **OLO Minimum Value:** 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 0.05 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.

17. **URF: (Under Report Factor)** To determine the URF, calculate the amount of protection for the unit (in whole dollars) by multiplying for each line, column "B" times column "I" times column "K" and totaling the results for all lines.

a. **Base Policy:** 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.

b. **CTVE:** 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.

NARRATIVE: Attach the Special Report to the Production Worksheet.

a. If no trees are released on the unit, enter "No trees released," adjuster's initials and date.

b. 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.

c. Explain any uninsured causes, unusual, or controversial cases.

d. Enter the percent damage by uninsured causes and explain. Trees damaged by an uninsured cause will be counted as undamaged.

e. Document the actual appraisal date if an appraisal was performed prior to the adjuster's signature date on the Appraisal Worksheet, and the date of the appraisal is not recorded on the Appraisal Worksheet.

f. Explain any errors found on the Summary of Coverage.

g. Explain a "NO" checked in item 19.

h. Attach Grove Identification Maps to identify the total unit:

(1) If consent is or has been given to put part of the unit to another use;
(2) If uninsured causes are present; or
(3) For unusual or controversial cases.

Indicate on the sketch map or aerial photo the disposition of acreage put to other use with or without consent.

i. 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.

j. 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.

k. Explain the reason for a "No Indemnity Due" claim. "No Indemnity Due" claims are to be distributed in accordance with AIP's instructions.

l. Explain any delayed notices or delayed claims as instructed in the LAM.

m. Document how the OLO minimum was determined. Also document the amount of protection and calculations used to determine the URF for the unit.

n. Document any other pertinent information. If on an attachment, enter "See attachment."

SECTION II - ADJUSTMENTS TO UNIT VALUE

Verify or make the following entries:

Item
No. Information Required

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 groves in the area. If "No" is checked, explain in the Narrative.

20. **Assignment of Indemnity:** Check "Yes" **only** if an assignment of indemnity is in effect for the crop year; otherwise, check "No." Refer to the LAM.

21. **Transfer of Right to Indemnity:** Check "Yes" **only** if a transfer of right to indemnity is in effect for the unit for the crop year; otherwise, check "No." Refer to the LAM.

A. **Rate Class (Stage):** Transfer the entry by stage from section I, column "F." ALL STAGES PRESENT IN THE UNIT SHOULD BE ACCOUNTED FOR IN SECTION II. EXCEPT FOR THE CTVE, DO NOT ENTER STAGE 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., Nov. 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 insurance, 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 block does not have damage, MAKE NO ENTRY.

F. **Total Damage Value All Claims:** Column "D" plus column "E." If the stage block 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.

I. **Unit Value to Count (100% Share):**

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).

b. OLO: Column "C" minus Column "F" for each stage.

22. **Total:** Total of column "I" entries. This dollar value to count applies to this loss occurrence only. This value is based on 100% share. Item "O," line 15 (after adjusting for any URF) less item 22 is the dollar amount the unit is "short" of the unit value as of the date of this loss event.

23. **Adjuster's Signature, Code Number, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. For an absentee insured, enter adjuster's code number ONLY. The signature and date will be entered AFTER the absentee insured has signed and returned the Production Worksheet. Final indemnity inspections should be signed on bottom line.

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.)

FLORIDA/TEXAS TREE PRODUCTION WORKSHEET

1 Crop/Code #	2 Unit #	3 Location Description	(For Illustration Purposes Only)	8 Name of Insured
Orange Trees	0001 0000BU	Lots 10, 11, & 12, Blk 20 Texas Gardens		I. M. Insured

0207			7 Company	Any Company		9 Claim #	11 Crop Year
4 Date(s) of Damage	DEC 19		Agency	Any Agency		XXXXXXX	XXXX
5 Cause(s) of Damage	Freeze		***EXAMPLE 1: Base Policy – No OLO, No Previous Loss, No Indemnity Due***			10 Policy #	XXXXX
6 Insured Cause %	100					13 Date(s)	1st / 2nd / Final
12 Additional Units	0002 0000BU	00030000BU	00040000BU			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	Type of Loss	Reference Price	% Damage	☐ Amt. of Ins. Damage or ☒ Damage Value	Unit Deductible	Unit Value (C x I x K)
1 A	1,000	1,000	500	1.000	D01	002	336	.75		25.00	.483	6,038	6,250	18,750
2 A	1,000	1,100	400	1.000	D02	002	336	.75		40.00	.494	7,904	11,000	33,000
3 A	3,000	3,000	1,000	1.000	D03	002	336	.75		50.00	.558	27,900	37,500	112,5000

NARRATIVE: (If more space is needed, attach a Special Report)	$161,250 amount of protection ÷ $164,250 unit value (total column O) = .982 URF.	15. TOTALS:	41,842 / 54,750 / 164,250
		16. OLO MINIMUM (O x 0.05)	
		17. URF:	.982

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)
D01		18,750		6,038	6,038	6,250	+212	18,962
D02		33,000		7,904	7,904	11,000	+3,096	36,096
D03		112,500		27,900	27,900	37,500	+9,600	122,100
							22. Total: (100% Share)	177,158

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

FLORIDA/TEXAS TREE PRODUCTION WORKSHEET

1 Crop/Code #	2 Unit #	3 Location Description	(For Illustration Purposes Only)	8 Name of Insured
Oranges Trees	0001 0000BU	Lots 10, 11, & 12, Blk 20 Texas Gardens		I. M. Insured
0207			7 Company: Any Company	9 Claim #	11 Crop Year
4 Date(s) of Damage	DEC 19		Agency: Any Agency	XXXXXXX	XXXX
5 Cause(s) of Damage	Freeze		***EXAMPLE 2: Base Policy – No OLO, With Previous Loss.***	10 Policy #	XXXXX
6 Insured Cause %	100			13 Date(s)	1st	2nd	Final
12 Additional Units	0002 0000BU	00030000BU	00040000BU	Notice of Loss	MM/DD/YYYY		MM/DD/YYYY
				14 Companion Policy(s)	

SECTION I - ACREAGE APPRAISED, UNIT VALUE

A Field ID	B Total Reported Trees	C Total Trees (Stage)	D SDT	E Interest or Share	F Rate Class (Stage)	G Practice	H Type Class Variety	I Coverage Level	J Type of Loss	K Reference Price	L % Damage	M ☐ Amt. of Ins. Damage or ☒ Damage Value	N Unit Deductible	O Unit Value (C x I x K)
1 A	1,000	1,000	500	1.000	D01	002	336	.75		25.00	.483	6,038	6,250	18,750
2 A	1,000	1,100	400	1.000	D02	002	336	.75		40.00	.494	7,904	11,000	33,000
3 A	3,000	3,000	1,000	1.000	D03	002	336	.75		50.00	.558	27,900	37,500	112,500

NARRATIVE: (If more space is needed, attach a Special Report) See attached CTVE Production Worksheet for unit 00010000BU.	15. TOTALS:	41,842 / 54,750 / 164,250
$161,250 amount of protection ÷ $164,250 unit value (total column O) = .982 URF.	16. OLO MINIMUM (O x 0.05)	
	17. URF:	.982

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 Rate Class (Stage)	B Date of Previous Loss	C Unit Value (from O)	D Previous Damage Value (100% Share)	E Current Damage Value (From M)	F Total Damage Value All Claims (D+E)	G Deductible (from N)	H Remaining Deductible (G - F)	I Unit Value To Count (100% Share)
D01	AUG 15	18,750		6,038	6,038	6,250	+212	18,962
D02	AUG 15	33,000	11,959	7,904	19,863	11,000	-8,863	24,137
D03	AUG 15	112,500	33,800	27,900	61,700	37,500	- 24,200	88,300
							22. Total: (100% Share)	131,399

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

FLORIDA/TEXAS TREE PRODUCTION WORKSHEET

1 Crop/Code #	2 Unit #	3 Location Description	(For Illustration Purposes Only)	8 Name of Insured
Orange Trees	0001 0000BU	Lots 10, 11, & 12, Blk 20 Texas Gardens		I. M. Insured

0207	OL	7 Company	Any Company	9 Claim #		11 Crop Year
4 Date(s) of Damage	DEC 19	Agency	Any Agency	XXXXXXX		XXXX
5 Cause(s) of Damage	Freeze	***EXAMPLE 3: Base Policy – With OLO, No Previous Loss***		10 Policy #	XXXXX	
6 Insured Cause %	100			13 Date(s)	1st	2nd / Final
12 Additional Units	0002 0000BU	00030000BU	00040000BU	Notice of Loss	MM/DD/YYYY	MM/DD/YYYY
				14 Companion Policy(s)		

SECTION I - ACREAGE APPRAISED, UNIT VALUE

A Field ID	B Total Reported Trees	C Total Trees (Stage)	D SDT	E Interest or Share	F Rate Class (Stage)	G Practice	H Type Class Variety	I Coverage Level	J Type of Loss	K Reference Price	L % Damage	M ☒ Amt. of Ins. Damage or ☐ Damage Value	N Unit Deductible	O Unit Value (C x I x K)
1 A	1,000	1,000	500	1.000	D01	002	336	.75		25.00	.483	4,529		18,750
2 A	1,000	1,100	400	1.000	D02	002	336	.75		40.00	.494	5,928		33,000
3 A	3,000	3,000	1,000	1.000	D03	002	336	.75		50.00	.558	20,925		112,500

NARRATIVE: (If more space is needed, attach a Special Report)	See attached CTVE Production Worksheet for unit 00100.	15. TOTALS: 31,382	164,250
$161,250 amount of protection ÷ $164,250 unit value (total column O) = .982 URF. $164,250 X .05 = 8,213 OLO Minimum.		16. OLO MINIMUM (O x 0.05)	8,213
		17. URF:	.982

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 Rate Class (Stage)	B Date of Previous Loss	C Unit Value (from O)	D Previous Damage Value (100% Share)	E Current Damage Value (From M)	F Total Damage Value All Claims (D+E)	G Deductible (from N)	H Remaining Deductible (G - F)	I Unit Value To Count (100% Share)
D01		18,750		4,529	4,529			14,221
D02		33,000		5,928	5,998			27,072
D03		112,500		20,925	20,925			91,575
							22. Total: (100% Share)	132,868

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

FLORIDA/TEXAS TREE PRODUCTION WORKSHEET

1 Crop/Code #	2 Unit #	3 Location Description	(For Illustration Purposes Only)	8 Name of Insured
Orange Trees	0001 0000BU	Lots 10, 11, & 12, Blk 20 Texas Gardens		I. M. Insured

0207	CV		7 Company	Any Company		9 Claim #	11 Crop Year
4 Date(s) of Damage	DEC 19		Agency	Any Agency		XXXXXXX	XXXX
5 Cause(s) of Damage	Freeze		***EXAMPLE 4: CTVE – No OLO, Requires Base Policy PW With Indemnity Due.***			10 Policy #	XXXXX
6 Primary(s) Cause %	100					13 Date(s)	1st / 2nd / Final
12 Additional Units	0002 0000BU	00030000BU	00040000BU			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	Type of Loss	Reference Price	% Damage	☐ Amt. of Ins. Damage or ☒ Damage Value	Unit Deductible	Unit Value (C x I x K)
2 A	1,000	1,100	167	1.000	D02	002	336	.75		22.00	1.000	3,674	9,350	28,050
			233							34.00		7,922		
3 A	3,000	3,000	550	1.000	D03	002	336	.75		37.00	1.000	20,350	48,750	146,250
			450							65.00		29,250		

NARRATIVE: (If more space is needed, attach a Special Report)	See attached Base Policy Production Worksheet for unit 00010000BU.	15. TOTALS:	61,196 / 58,100 / 174,300
$171,750 amount of protection ÷ $174,300 unit value (total column O) = .985 URF.		16. OLO MINIMUM (O x 0.05)	
		17. URF:	.985

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)
D02		28,050		11,596	11,596	9,350	- 2,246	25,804
D03		146,250		49,600	49,600	48,750	-850	145,400
							22. Total: (100% Share)	171,204

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

FLORIDA/TEXAS TREE PRODUCTION WORKSHEET

1 Crop/Code #	2 Unit #	3 Location Description	(For Illustration Purposes Only)	8 Name of Insured
Orange Trees	0001 0000BU	Lots 10, 11, & 12, Blk 20 Texas Gardens		I. M. Insured

0207	CV/OL		7 Company	Any Company		9 Claim #	11 Crop Year
4 Date(s) of Damage	DEC 19		Agency	Any Agency		XXXXXXX	XXXX
5 Cause(s) of Damage	Freeze		***EXAMPLE 5: CTVE – With OLO, Requires Base Policy PW With Indemnity Due***			10 Policy #	XXXXX
6 Insured Cause %	100					13 Date(s)	1st / 2nd / Final
12 Additional Units	0002 0000BU	00030000B U	00040000B U			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	Type of Loss	Reference Price	% Damage	☒ Amt. of Ins. Damage or ☐ Damage Value	Unit Deductible	Unit Value (C x I x K)
2 A	1,000	1,100	167	1.000	D02	002	336	.75		22.00	1.000	2,756		28,050
			233							34.00		5,942		
3 A	3,000	3,000	550	1.000	D03	002	336	.75		37.00	1.000	15,263		146,250
			450							65.00		21,938		

NARRATIVE: (If more space is needed, attach a Special Report)	See attached Base Policy Production Worksheet for unit 00010000BU.	15. TOTALS: 45,899	174,300
$171,750 amount of protection ÷ $174,300 unit value (total column O) = .985 URF. $84,000 unit value X .05 = $8,715 OLO Minimum.		16. OLO MINIMUM (O x 0.05)	8,715
		17. URF:	.985

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)
D02		28,050		8,698	8,698			19,352
D03		146,250		37,201	37,201			109,049
							22. Total: (100% Share)	128,401

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

9. REFERENCE MATERIAL

TABLE A - MINIMUM SAMPLE REQUIREMENTS FOR REPRESENTATIVE SAMPLES

NUMBER OF TREES OF THE STAGE-BLOCK IN 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 – PARTIAL DAMAGE FACTORS

Crop	**Stage**	**Partial Damage Factor**
All Citrus Tree Crops		
	Stage I	0.750
	Stage II	0.470
	Stage III	0.390

TABLE C – SETTING DISTANCES/APPROXIMATE NUMBER OF TREES PER ACRE

TREE SPACING (feet) \ ROW SPACING (feet)	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
8	389	363	340	320	303	287	275	259	248	237	227	218	209	202	194	188	182
9	346	323	303	285	269	255	242	230	220	210	202	194	186	179	173	167	161
10	311	290	272	256	242	229	218	207	198	189	182	174	168	161	156	150	145
11	283	264	248	233	220	208	198	189	180	172	165	158	152	147	141	137	132
12	259	242	227	214	202	191	182	173	165	158	151	145	140	134	130	125	121
13	239	223	209	197	186	176	168	160	152	146	140	134	129	124	120	116	112
14	222	207	194	183	173	164	156	148	141	135	130	124	120	115	111	107	104
15	207	194	182	171	161	153	145	138	132	126	121	116	112	108	104	100	97
16	194	182	170	160	151	142	135	128	122	116	113	109	105	101	97	94	91
17	183	171	160	151	142	134	127	121	115	110	107	102	99	95	92	88	85
18	173	161	151	142	135	127	121	115	109	104	101	97	93	90	86	83	81
19	164	153	143	135	127	121	115	109	104	100	96	92	88	85	82	79	76
20	156	145	136	128	121	115	109	104	99	95	91	87	84	81	78	75	73
21	148	138	130	122	115	109	104	99	94	90	86	83	80	77	74	72	69
22	141	132	124	116	11	104	99	94	90	86	83	79	76	73	71	68	66

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 16.0 feet and tree spacing within rows 12.5 feet.

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