United States
Department of
Agriculture

Federal Crop Insurance Corporation

FLORIDA CITRUS FRUIT



LOSS ADJUSTMENT STANDARDS HANDBOOK

Product Development Division

FCIC-25140

1998 and Succeeding Crop Years

FLORIDA CITRUS FRUIT LOSS ADJUSTMENT STANDARDS HANDBOOK SUMMARY OF CHANGES/CONTROL CHART

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

1 Inserts:

- A Policy provisions contained in the Florida Citrus Fruit Crop Provisions (98002), the Basic Provisions, and the Catastrophic Risk Protection Endorsement (97-CAT).
 - (1) A clarification is made as to crop type (eligible as separate crop/unit) and fruit type.
 - (2) Revised standards for default juice content per box.
- B Instructions to utilize a five-digit unit numbering system (also see the Crop Insurance Handbook).
- C Generic instructions and new worksheet example to replace the Florida Citrus Grove Inspection Report for 1998. This "Florida Citrus Grove Producer Pre-Acceptance or Inspection Report and Plat Map" may be contained in the Crop Insurance Handbook for 1999 and succeeding crop years.
- D Generic instructions for the Citrus Claim for Indemnity form. It:
 - (1) Incorporates a change in the method used to calculate a citrus indemnity.
 - (2) Incorporate a "remarks" section for specific-claim information.
- E Updated instructions for a "Tabulation of Production Records From Individual Load Certificates" form, and a "Florida Citrus Production Sheet" form.
- F A minimum number-of-tree sample chart for use with the "Adjuster's Citrus Worksheet."
- G Rounding rules for calculations and final results.
- H References to "Insurance Provider" when referring to reinsured insurance companies.
- I New standards handbook format.
- J Updated citrus juice tables to reflect new Crop Provision default juice per box values.
- K New citrus juice tables for lemons and limes, to reflect new Crop Provision default juice per box values.

FCIC-30140 DECEMBER 1997

FLORIDA CITRUS FRUIT LOSS ADJUSTMENT STANDARDS HANDBOOK SUMMARY OF CHANGES/CONTROL CHART (Continued)

2 Corrects:

- A Instructions for calculating PART III, column (I), % Damage, on the Adjuster's Citrus Worksheet.
- B Language concerning "white grapefruit" to apply to "grapefruit" as dictated by Citrus Crop (type) III policy language.
- C The handbook name to agree with the name of the crop endorsement.

Control Chart For: Florida Citrus Fruit Loss Adjustment Standards Handbook							
	SC Page(s)	TC Page(s)	Text Page(s)	Exhibit(s)	Date	Directive Number	
Remove		FCIC 30140 and replace with FCIC 25140					
Current Index	1-2	1-2	1-65	1(67-68) 2(69-70) 3(71-72) 4(73-82) 5(83-84) 6(85-88) 7(89-96)	12-97 12-97 12-97 12-97 12-97 12-97	FCIC-25140 FCIC-25140 FCIC-25140 FCIC-25140 FCIC-25140 FCIC-25140 FCIC-25140	

FLORIDA CITRUS FRUIT LOSS ADJUSTMENT STANDARDS HANDBOOK

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(RESERVED)

UNITED STATES DEPARTMENT OF AGRICULTURE WASHINGTON, D.C. 20250

FEDERAL CROP INSURANCE H.	NUMBER: 25140		
SUBJECT:	DATE: December 16, 1997		
FLORIDA CITRUS FRUIT LOSS			
ADJUSTMENT STANDARDS HANDBOOK FOR THE 1998 AND SUCCEEDING CROP YEARS	OPI: Product Development Division		
	APPROVED:		
	Deputy Administrator, Resea	rch and Development	

PART 1 GENERAL

1 PURPOSE

This handbook identifies the crop specific standards (requirements) for adjusting Multiple Peril Crop Insurance (MPCI) Florida Citrus Fruit losses in a uniform and timely manner. These standards which include crop appraisal methods and claims completion instructions, supplement the general (not crop specific) standards for loss adjustment identified in the FCIC-25010 Loss Adjustment Manual (LAM).

2 SPECIAL INSTRUCTIONS

This is the initial loss adjustment standards handbook for Florida Citrus Fruit. This standards handbook remains in effect until superseded. The issuance of an entire handbook will replace a previous handbook; handbook amendments or bulletins may supersede parts of a handbook.

3 OPERATING POLICY

- A <u>Insurance Providers</u>. Insurance providers must use this handbook as a basis for developing any appropriate loss adjustment procedures and training consistent with the standards in this handbook. Insurance providers may find it necessary to provide additional internal guidelines or procedures for adjusting losses on their insurance contracts. Any additional guidelines or procedures will require FCIC approval unless otherwise provided in writing by FCIC.
- B <u>Specific Entry Standards</u>. Where these standards are entry-specific to generic forms, insurance providers' forms and procedures are to comply with the FCIC standards in at least an equivalent manner.

4 ABBREVIATIONS

CAT Catastrophic Risk Protection

CIH Crop Insurance Handbook

FSA Farm Service Agency

FCIC Federal Crop Insurance Corporation

GLAS General Loss Adjustment Standards (also LAM)

LAM Loss Adjustment Manual (also GLAS)

MPCI Multliple Peril Crop Insurance

RMA Risk Management Agency

RSO Regional Service Office

USDA United States Department of Agriculture

5 FORMS AND PROCEDURES

- A <u>Insurance Providers</u>. Insurance Providers are to use FCIC-approved standard procedures in developing procedures, training, forms, and completion instructions. All procedures, forms, and completion instructions must be submitted for approval in accordance with the Submission Standards Handbook FCIC-24030.
- B <u>General Forms and Manuals</u>. General forms and manuals (or their equivalent) necessary for loss adjustment are identified in the LAM.
- C <u>Distribution</u>. The following is the minimum distribution of form(s) completed by the adjuster for the loss adjustment inspection:
 - Original copy to the office designated by the insurance provider to retain original documents relative to the policyholder's file.
 - (2) One legible copy to the insured.

6 DEFINITIONS

- A <u>General</u>. Terms and definitions that are general (not crop specific) are indentified in the LAM.
- B <u>Specific</u>. Terms and definitions specific to Florida citrus fruit loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.

7 RESPONSIBILITIES

- A FCIC Product Development Division
 - (1) Establish the minimum standards and guidelines for loss adjustment.

(2) Unless otherwise specified, review and approve all insurance provider loss adjustment procedures and forms prior to their use.

(3) Provide guidance and clarification, as needed, regarding these standards.

B <u>Insurance Providers</u>

- (1) Comply with and implement the loss adjustment standards (requirements) established by FCIC, through procedures and forms approved by the Product Development Division, or as otherwise specified in writing by FCIC.
- (2) Ensure that all documentation, determinations, and calculations are completed as specified in these standards.
- (3) Provide input to FCIC regarding the loss adjustment standards.
- (4) Advise FCIC of impending situations which may necessitate the development of procedures, forms, or calculations that are different than those identified in the standards issued by FCIC.
- (5) Comply with other requirements issued by FCIC in the administration of contracts between the insurance provider and FCIC.
- (6) Ensure that the required information is provided on the specific forms, printouts, or on a Special Report attached to the appropriate form, specified in the approved standards and procedures.
- (7) In addition to the responsibilities identified in the LAM, determine whether contract provisions or requirements for Florida citrus fruit apply to the insured, and if so, whether the insured has complied with them.

8 INSURANCE CONTRACT INFORMATION

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

A Insurability

- (1) The crop insured will be all the Florida citrus fruit in the county for a particular purpose, for which a premium rate is provided by the special provisions:
 - (a) In which the insured has a share;

(b) That are grown on citrus fruit types ("varieties") listed on the special provisions that:

- Are expected to reach maturity within the normal maturity period for that crop;
- <u>2</u> Have reached the fifth growing season after being set out, unless otherwise provided in the special provisions of insurance, or a written agreement is authorized to insure such citrus fruit:
- 3 That are grown in a grove that, if inspected, is considered acceptable by the insurance provider.
- (c) Unless excluded:
 - Acreage with a potential of less than 100 boxes, if such acreage has been excluded at the time of insurance application or April 30, whichever is later.
 - If such acreage is inspected by the insurance provider and it is found to have a potential exceeding 100 boxes per acre, it will remain insured.
 - Robinson tangerines may be excluded if the insured elects to do so by the April 30 immediately preceding the crop year, or for a new policy, the later of April 30 or the date of insurance application.
 - Acreage not insured the previous crop year may be excluded from or limited in the amount of insurance coverage by the insurance provider in the current crop year.
- (d) "Meyer lemons" and oranges known as "Sour Oranges" or "Clementines" are not insurable fruit types, as listed in the policy.
- (e) Grapefruit may be insured as either crop type III or type VII, and Late Oranges may be insured as either crop type II or type VII with no limitation other than that the same acreage can only be insured as one crop type on the policy.
- (2) The insurance provider will inspect the grove for applicants requesting coverage at least the first year. Subsequent grove inspections may be waived if the total grove acreage is less than 250 acres and "self certification inspections" are authorized. See Exhibit 7 and the Crop Insurance Handbook for more information.
- (3) Citrus fruit interplanted with another crop is uninsurable; citrus fruit interplanted with another citrus fruit crop is insurable unless the

acreage is inspected and it does not meet the policy requirements for insurance.

- (4) Insurance coverage is provided against the named perils of fire, freeze, hurricane, tornado, and hail occurring within the insurance period. The insurance period generally begins May 1 (except for the year of application) and generally ends:
 - (a) January 31 for tangerines and navel oranges;
 - (b) April 30 for lemons limes, tangelos, and early and mid-season oranges; and
 - (c) June 30 for late oranges, grapefruit, Temple and Murcott Honey Oranges.

See Section 8(a) and (b) of the Florida Citrus Fruit Crop Provisions for specific information.

- (5) Any citrus fruit which could be or was marketed as fresh fruit, was harvested prior to inspection, or was harvested within seven days after a freeze will be considered undamaged.
- (6) Crops are designated as Citrus I (0245), Citrus II (0246), Citrus III (0247), Citrus IV (0248), Citrus V (0249), Citrus VI (0250), and Citrus VII (0251). Each of these policy types, i.e., crops, are considered separate units. Within the crop type, citrus fruit types are designated on the Special Provisions, e.g., (crop) Citrus I (0245) contains (Fruit) types 011 and 012.

B <u>Unit Division</u>

- (1) See Basic Provisions, Section 1, and Florida Citrus Fruit Crop Provisions, Section 2 for specific unit division guidelines.
- Optional units may be established by the Florida Citrus Fruit Crop Provisions Section 2(f) (1) and (2) and may be limited by applicable Special Provisions in the County Actuarial Table.
- C General Provisions not applicable to Catastrophic Risk Protection (CAT)

These general provisions do not apply to CAT:

- (1) Optional Units.
- (2) Written Agreements.
- (3) Hail and Fire exclusion provisions (also not applicable to limited buyup).

D <u>Quality Standards</u>

- (1) Florida Citrus fruit production sold as fresh fruit must meet the applicable United States Standards for Grades of Florida Fruit.
- (2) Florida Citrus fruit production sold for juice must meet the applicable provisions of the State of Florida Citrus Fruit Laws.
- 9 (RESERVED)
- 10 (RESERVED)

(RESERVED)

(RESERVED)

PART 2 - FLORIDA CITRUS FRUIT APPRAISALS

11 GENERAL APPRAISAL STANDARDS

A General Instructions

- (1) The following are directions for appraising potential production of Florida citrus fruit.
- (2) ANY DEVIATION IN APPRAISAL METHODS REQUIRE FCIC WRITTEN AUTHORIZATION (as described in the LAM).
- (3) When there are two or more causes of loss on the same unit, ensure there is no duplication of potential and that no fruit considered lost from one cause is subsequently counted as lost or partially lost from another cause. Situations where duplication is possible must be individually handled.
 - EXAMPLE: If fruit on the tree is counted as lost due to hail scarring, that portion of the potential must be subtracted from any potential used to compute freeze loss at a later date.
- (4) Any citrus which is unmarketable either as fresh fruit or juice because it is immature, unwholesome, decomposed, adulterated, or otherwise unfit for human consumption due to an insured cause will be considered totally lost.
- B As specified in the LAM, Florida citrus fruit appraisals are to be made when:
 - (1) The insured has reported insured damage that may cause the fruit to fail to meet marketability requirements by policy crop type;
 - (2) The insured has Florida citrus fruit acreage that they do not intend to harvest or which is unharvested at the end of the insurance period;
 - (3) Fruit production evidence will be lost if an inspection is delayed; or
 - (4) Directed by the insurance provider.
- C Appraisal dates will be determined by the insurance provider based on the cause of loss, the date of notice of damage, and the information to be gleaned from the inspection.

12 SAMPLE SELECTION STANDARDS

- A <u>Selecting Representative Samples for Appraisals</u>
 - (1) Make a general examination of all acreage in the unit. Determine the number and general location of trees to be used in the representative samples based on:
 - (a) The total acreage and number of trees;
 - (b) Extent of variation in the amount of production or damage within the acreage and location of the fruit on the tree;
 - (c) Percent of each fruit type in the acreage;
 - (d) Tree age, size, density, and vigor. When there appears to be significant differences within the same grove, or the insured will not harvest portions of the grove, split the grove (plot) into sub-groves (sub-plots) and appraise each separately. Do not sample weaker than average trees.
 - (e) The extent to which harvested fruit varies over the grove.
 - Use as many sample trees as are necessary to accurately determine production. Minimum sample requirements are as follows:

MINIMUM SAMPLE REQUIREMENTS			
Number of trees in acreage:	Select:		
Through 1000 trees	greater of 5 trees, or 1% of the number of trees in the grove/plot (for a percentage number ending with .5 or more, round to the next higher whole percentage point).		
Over1000 trees	5 additional trees per 1000 trees (or fraction thereof above 1000 trees).		
Use of less than these minimums must be explained on a Special Report and attached to the Adjuster's Citrus Worksheet.			

- (3) Use separate plot numbers where part of the grove was harvested:
 - (a) before damage occurred;
 - (b) within seven days after a damaging freeze; or
 - (c) prior to an inspection.

Prepare a sketch map on a Special Report to identify involved location(s), indicating any significant production variations between plots.

B <u>Selecting Random Fruit Samples</u>

- (1) A fruit sample must be representative of ALL THE FRUIT IN THE GROVE (PLOT) OR SUB-GROVE (SUB-PLOT) and taken from all sides and the top, middle, and bottom of the tree, including inside fruit.
- (2) Uniform fruit may be adequately sampled by a 100-fruit sample; where grove conditions and/or damage varies greatly within a plot, a larger sample will be necessary.
- (3) Never use less than 100 fruit per sample as a basis for establishing the percent of damage for any grove (plot) or sub-grove (sub-plot).

C <u>Preliminary Inspections</u>

- (1) Early-damage notices. When a notice of damage or loss is received before it is possible to accurately assess crop damage, make inspections at the discretion of the insurance provider authorized representative to verify the cause and relative severity of the damage. Also see Paragragh 11A (3).
- (2) Inspection Record. Prepare a Special Report form to record inspection results to document that there was an inspection, the probable cause of damage, and that any loss of potential was not sufficient to claim an indemnity. A standard statement may be used on the report such as:

"Inspection of these units on _____ (date) shows that there was not sufficient damage to support a claim. As a result, there is no indemnity due."

- (3) Notice of Further Damage. Advise the insured that the insurance provider will not automatically make another inspection. If further damage occurs or a claim will be made, the insured must give another notice of damage.
- (4) When a notice of damage or loss is received after it is possible to accurately assess damage or appraise production, make inspections as soon as possible after the degree of damage can be determined. Record the results of such inspections including any undamaged production on the unit on the Adjusters Citrus Worksheet.

D "Ground Count" Inspections

Ground count inspections are preliminary inspections used solely to determine the average number of fallen fruit per tree due to freeze, hail, hurricane, or

tornado. Fallen-fruit counts can also be part of a regular preliminary inspection or a final inspection, depending upon when the damage occurred relative to fruit maturity and the cause of loss. Fruit ground counts must be made to document fruit set on the trees relative to production to be counted for fresh market or juice.

13 APPRAISAL METHODS

A <u>Dropped Fruit (Ground Count)</u>

- (1) Determine, by actual count, the average number of fallen fruit per tree from representative trees:
 - (a) Avoid reset trees, under-producing trees, and skips when choosing representative trees for the ground count. They will depress the ground count average since the overall production will be below the remainder of the plot.
 - (b) Count only that fruit that would be expected to mature in the normal harvest period for the variety. Disregard tangerines that would not meet the 210 pack size or 420 box size under the U.S. Standards (2-4/16 inches minimum diameter) for all insurance purposes. Fruit on the ground due to uninsured causes or due to normal drop will NOT be counted as lost.
- (2) If "hurricane" is the cause of loss, some fruit could be carried away by flooding. Establish the number of fruit lost in this event by subtracting the number of fruit remaining on the tree from the potential prior to the hurricane. This may have to be established from information obtained on an earlier inspection, from similar groves in the area, or based on such facts as the size, age, and condition of the trees before the hurricane damage occurred.
- (3) Do not include any ground count production that will be picked up at harvest. Such fruit will be considered lost to the same extent as tree fruit. A post-harvest ground count must be made regardless of the cause of loss if damage occurred near harvest and it appears likely that ground fruit will be picked up.
 - (a) Occurrence of hurricanes or tornados must be confirmed through reliable information sources such as newspaper or weather bureau reports. Document on a Special Report, evidence of such storms in the vicinity of the affected grove. Under the current Crop Provisions, excessive wind not associated with a hurricane or tornado is not considered an insurable cause of loss.
 - (b) Fruit remaining on the tree that is damaged by hail near harvest time to the extent that it would be expected to fall to the

ground at a later date, will be counted as ground fruit after it actually falls. Severely hail-damaged citrus fruit will usually fall to the ground within two to three weeks of the hail storm. Defer ground count until an accurate determination can be made.

B <u>Tree Fruit Count</u>

An estimate (the number of fruit on a representative number of trees (or quadrants (X4) on large trees)) of the on-tree amount of fruit must made on most inspections. Exclude "post-harvest ground count" inspections, but include "ground count only" inspections. Where a juice-loss determination will be calculated from processing records, an on-tree fruit estimate must be made to verify insurable damage.

C Freeze-Damage Determination (Crop Types I, II, III, or VI)

- (1) Any juice fruit damaged by freeze that can be processed into products for human consumption will be considered marketable for juice.
- (2) Records for harvested juice fruit will be obtained from processing-plant records or inspection certificates.
 - (a) If a juice loss has been confirmed on juice fruit and records of production and juice content have been requested, complete a Special Report to document the request for juice loss determination and what was found. A standard statement may be used on the report such as:

"On (date) I visited the referenced grove
and examined (#) fruit on the tree. Of the
fruit examined,(#) show juice loss
evidenced by dryness in internal segments.
Records of production and juice content have
been requested so that the amount of juice loss
can be determined from test house analysis.

My estimate of average production is ____ boxes per tree."

- (b) If individual load certificates *have not* been summarized by the processing plant(s) or one or more processing plant(s) received fruit for any crop year, use a "Tabulation of Production Records From Individual Load Certificates" form to summarize the juice-per-weight-box records.
- (c) If the individual load certificates have been summarized (averaged), use a "Florida Citrus Production Sheet" to record the juice-per-weight-box records.

(d) Weight-box standards (standard fruit weight, pounds per box) for Florida Citrus fruit are:

FRUIT	POUNDS PER BOX
Grapefruit	85.0
Limes	88.0
Lemons; Oranges, including Temples and Tangelos; Tangerines	90.0

D <u>Freeze-Damage Determination (Crop Types IV, V, or VII)</u>

For serious freeze damage on fresh fruit, the number of fruit in the sample that are unmarketable as fresh fruit are to be evaluated by FRESH FRUIT CUT or MECHANICAL SEPARATION.

- (1) MECHANICAL SEPARATION (FLOTATION), in any unit which is mechanically separated:
 - (a) For other than tangerines, the percent of damage will be determined by the percent of damaged fruit, not to exceed 50 percent.
 - (b) For tangerines, the percent of damage will be determined by the actual percent of damaged fruit.
- (2) FRESH-FRUIT CUT. The percent of fresh fruit in the sample considered seriously freeze-damaged and unmarketable as fresh fruit.

Under Chapter 601.89 of the State of Florida Citrus Law, "Citrus is deemed seriously damaged by freezing when:

- (a) It causes marked drying to extend into the segments of orange and grapefruit more than one-half inch at the stem end, or into segments of the mandarin groups more than one-fourth inch at the stem end, or more than the equivalent of these respective amounts by volume when occurring in other portions of the fruit;
- (b) It causes, before the drying process develops, other injury as evidenced by:
 - A water-soaked appearance or evidence of previous water soaking;
 - 2 Broken down juice cells;
 - 3 Mushy condition;

- Open spaces in the pulp; or
- Any condition or combination of conditions described in 1, 2, 3, and 4, above, which may be interpreted as affecting any portion or portions of the fruit with seriousness equal to that defined as serious freeze damage, above.

The conditions described in $\underline{1}$, $\underline{2}$, and $\underline{3}$, above, are intended to be cause for consideration as serious damage in the interim period between the 8th day after the freeze and the time that the drying process develops. Evidence of the above that did not progress to dryness will not be considered as serious damage."

- (c) For Grapefruit or late oranges (Valencias) of Citrus VII, Citrus IV (except tangerines) and Citrus V fruit types, if the calculated percent of sample damage is 16.0 percent or more, they are considered 50 percent damaged.
- (d) For Tangerines (of Citrus IV), if the calculated percent of sample damage is 16.0 percent or more, they are considered damaged the greater of 50 percent or the actual percent of damage.

Percent of damage for any harvested production will be determined from production/market records.

Unmarketable Fresh Fruit (Crop Types IV, V, & VII, except as noted)	Calculated Percent of Damage	FRESH-CUT Percent of Damage
Grapefruit or late oranges of Type	16% or less	None
VII, Citrus IV except Tangerines, and Citrus V	Greater than 16%	50
Tangerines	16% or less	None
	Greater than 16%	Greater of 50% or actual %

(3) DRYNESS CUT. Determine fruit dryness only when making a final determination of fresh fruit juice loss on Citrus IV, Citrus V, and Citrus VII crops when juice loss from freeze damage meets or exceeds 50 percent by FRESH-CUT.

NOTE: It is acceptable for damaged samples qualifying (by Fresh Fruit Cut) for Dryness Cut evaluation to be taken to a processor for testing in place of performing the Dryness Cut procedure.

Using a sharp, thin-bladed knife, cut the sample fruit:

- (a) When all the segments of a fruit are NOT dry beyond a cut made at one-fourth of the distance from the stem end to the blossom end (or the equivalent of this amount by volume, when occurring in other portions of the fruit), the fruit will be considered to have sustained **no damage** from freeze.
 - 'Where there is juice loss of 15 percent or less, the fruit will be considered undamaged.'
- (b) When all the segments of a fruit are dry beyond the one-fourth cut but not beyond a center cut (or the equivalent of this amount by volume, when occurring in other portions of the fruit), the fruit will be considered **40 percent damaged**.
 - 'If 16 percent but less than 50 percent juice loss in a fruit, the fruit shall be considered as 40 percent damaged.'
- (c) When all the segments of a fruit are dry beyond the center cut but not beyond a cut made at two-thirds of the distance from the stem end to the blossom end (or the equivalent of this amount by volume, when occurring in other portions of the fruit), the fruit will be considered **70 percent damaged**.
 - 'Where there is as much as 50 percent but less than 75 percent juice loss in a fruit, the fruit shall be considered as 70 percent damaged.'
- (d) When all the segments of a fruit are dry beyond the two-thirds cut (or the equivalent of this amount by volume, when occurring in other portions of the fruit), the fruit will be considered totally lost (100 percent damaged).
 - 'Where there is 75 percent or more juice loss in a fruit, the fruit shall be considered totally lost or 100 percent damaged.'

Dryness is not necessarily the result of freeze damage. Where dryness is found in fruit without other evidence of freeze injury, the fruit will be considered not damaged.

When fresh fruit (by Fresh Fruit Cut evaluation) suffer 50 percent or more freeze damage, Dryness Cut determines:				
Percent Lost Juice/Fruit Percent Damage/Fruit				
0-16	NONE			
16-50	40			
50-75	70			
75-100	100			

E <u>Fresh-Fruit Hail-Scar Damage</u>

- (1) Severely hail-damaged citrus fruit will usually fall to the ground within two or three weeks of the hail storm. Wait AT LEAST TWO WEEKS before making the loss determination, if possible. When the hail occurs near the normal harvesting period and the insured plans to immediately harvest the crop, it may be necessary to make the loss determination soon after the storm.
- (2) A random sample of tree fruit is collected for examination. The sample is graded by separating out the damaged fruit unmarketable as FRESH FRUIT. For:
 - (a) Citrus VII grapefruit; separate out fruit that are not well-healed, or with damage aggregating more than a circle 5/8-inch in diameter on a 70-size grapefruit.
 - (b) Citrus IV Navel oranges and tangelos, Citrus V (Murcott Honey oranges and Temple oranges), and Citrus VII Late Oranges (Valencias); separate out fruit that are not well-healed, or with damage aggregating more than a circle 1/2-inch in diameter on a 200-size orange.
 - (c) Citrus IV Tangerines; separate out fruit that are not well-healed, or with damage aggregating more than a circle 3/8-inch in diameter on a 210-pack size tangerine.
- (3) Percent of damage is the percent of the sample graded out of the original sample.
- (4) If any such fruit is later marketed as fresh fruit, this determination will be disregarded and the citrus will be treated as marketable fresh fruit.

Example:

A random sample of 100 hail-scarred 200-size Navel oranges have 32 oranges sorted out due to damage aggregating a circle greater than 1/2-inch.

32 qualifying damaged oranges \div 100 fruit sample = 32.0 percent hail-scar damage

14 APPRAISAL WORKSHEET ENTRIES AND COMPLETION STANDARDS

A General Information

- (1) A separate Adjuster's Citrus Worksheet must be prepared for each fruit type insured within the unit (e.g., fruit type I (011) must be listed on a separate Adjuster's Citrus Worksheet from that of fruit type I (012)). A sample blank copy of the entire form (other than the required "Privacy Act" statement) may be found in Exhibit 2.
 - (a) Sub-groves/sub-plots of a fruit type may be entered on separate lines of the same worksheet for the fruit type as room allows.
 - (b) Multiple inspections may be documented on the same worksheet.
- (2) The CROP is designated as Citrus I (0245), Citrus II (0246), Citrus III (0247), Citrus IV (0248), Citrus V (0249, Citrus VI (0250), or Citrus VII (0251) on the county actuarial table and are separate units. Citrus FRUIT types are designated by type numbers on the County Actuarial Table, e.g., 011, 012, within the crop, Citrus I (0245).
- (3) Include the Company name in the Adjuster's Citrus Worksheet title (e.g., Dude Mutual Adjuster's Citrus Worksheet).
- B <u>HEADING</u> enter the following information (see Figure 1)

In Figures 1 through 5, standard worksheet items are numbered consecutively in paragraphs B through F. Sub-figures a through f denote form sections which, when assembled together, provide six complete, ongoing examples. (Single complete forms are not used due to the size and complexity of the completed form in an electronic format. See a complete, blank sample form at the end of this section.)

Verify or make the following entries:

Standard Items		Information Required
1	Policy Number	Insured's assigned policy number.
2	Unit No.	Five-digit unit number from the acreage report.

3	Type & Kind of Fruit	Type of fruit inspected as listed on the County Actuarial Table (e.g., (011)) .
4	Crop Year	Crop year as defined in the policy for which the claim has been filed.
5	Name of Insured	Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
6	Acres	Total acres in unit, rounded to tenths. If acreage has been incorrectly reported, prepare a Special Report documenting what was found.
7	No. of Trees	Number of insured trees represented by this worksheet (grove or sub-grove). Refer to Exhibit 3 for estimating tree numbers by tree spacing. If the number of trees as reported on the grove inspection are incorrect, prepare a Special Report documenting what was found.
8	No. of Trees Harvested	Number of trees found harvested at the time of the initial inspection of the unit. This entry will not be modified on subsequent inspections.
9	Cause(s) of Loss/Date(s)	Insured cause(s) of damage exactly as listed in the LAM and the month, day, and year the damage occurred (eg., 12/12/YY). For progressive damage, enter the month and year most of the damage occurred (e.g., 12/YY).
10	Inspection Types	Type of inspection to be conducted. For subsequent inspection(s), mark out the previously marked entry as appropriate. Enter the date of notice to the right of the inspection type, lining through any previous date(s) of notice.
11	Inspection Number	Number of the inspection, in chronological order, e.g., Ground Count Only $= 1$, Preliminary (after Ground Count Only) $= 2$, etc. Line through the previous inspection number.

Figure 1a:

				1 Policy Number XX-XXX-XXXX		
ADJUSTER'S CITRUS WORKSHEET Representative Code XXXXXXX				2 Unit No.	3 Type & Kind of Fruit I (011)	4 Crop Year 19YY
5 Name of Insured I. M. Insured	6 Acres 33.3	2830 Harvested		9 Cause(s) of		Date(s) 1/13/YY
10 Inspection Types (Circle Applicable Term)	Ground Coun	t Only 1/14/YY Final 3/20/YY	11 Inspection Number -1 2	,	•	

Figure 1b:

	1 Policy Number XX-XXX-XXXX					
ADJU	JSTER'S C	2 Unit No.	3 Type & Kind of Fruit IV(045)	4 Crop Year 19YY		
5 Name of Insured I. M. Insured	6 Acres 25.5	7 No. of Trees 2448	8 No. of Trees Harvested O	9 Cause(s) of Hail (21)	Date(s) 5/10/YY	
10 Inspection Types (Circle Applicable Term)	Ground Coun	t Only 2/22/YY Final 5/21/YY	11 Inspection Number -1 2	, ,		

Figure 1c:

AD II	ICTEDIC O	1 Policy Number XX-XXX-XXXX				
ADJO	JSTER'S C	ve Code XXXXXXX	2 Unit No. 00400	3 Type & Kind of Fruit	4 Crop Year 19YY	
5 Name of Insured I. M. Insured	6 Acres 12.0	7 No. of Trees	8 No. of Trees Harvested O	9 Cause(s) of		Date(s)
10 Inspection Types (Circle Applicable Term)	Ground Coun	t Only 1/8/YY Final 2/1/YY	11 Inspection Number 1 2			

Figure 1d:

		1 Policy Number XX-XXX-XXXX				
ADJU	JSTER'S C	2 Unit No.	3 Type & Kind of Fruit IV(046)	4 Crop Year 19YY		
5 Name of Insured I. M. Insured	6 Acres 80.7	7 No. of Trees 4912	8 No. of Trees Harvested O			
10 Inspection Types (Circle Applicable Term)	Ground Coun	t Only 1/20/YY Final 2/14/YY	11 Inspection Number -1 2	·	ŕ	

Figure 1e:

		1 Policy Number XX-XXX-XXXXX				
ADJU	JSTER'S C	2 Unit No.	3 Type & Kind of Fruit V(052)	4 Crop Year 19YY		
5 Name of Insured I. M. Insured	6 Acres 10.0	7 No. of Trees	8 No. of Trees Harvested O	9 Cause(s) of Hail (21) Freeze (4		Date(s) 5/8/YY 1/10/YY
10 Inspection Types (Circle Applicable Term)	Ground Coun	t Only 1/11/YY Final 5/9/YY	11 Inspection Number 1 2	,	·	

Figure 1f:

45.11	ICTEDIC O	1 Policy Number XX-XXX-XXXXX				
ADJU	JSTER'S C	2 Unit No.	3 Type & Kind of Fruit V(051)	4 Crop Year 19YY		
5 Name of Insured 6 Acres 7 No. of Trees 1. M. Insured 52.0 3840		8 No. of Trees Harvested 1230	sted		Date(s) 1/14/YY	
10 Inspection Types (Circle Applicable Term)	Ground Coun	t Only 1/15/YY Final 3/2/YY	11 Inspection Number -1 2	,	ŕ	

C PART I - FRUIT LOST ON GROUND FROM FREEZE, HAIL, HURRICANE, OR TORNADO: Enter the following information. (Letters in parentheses refer to column designations on some forms and are included for clarity, as applicable. Disregard these letters if not applicable to the form used.) See Figures 2a through 2f for ongoing examples.

Verify or make the following entries:

Standa	ard Items	Information Required
12	Plot No.	Plot or sub-plot (or grove or sub-grove) identification number applicable to the area being appraised. A sketch map (on a Special Report to be included in the file) must be prepared if several appraisals are being made on the unit, stating pertinent information in regard to the plot/sub-plot, e.g., harvested prior to inspection, etc.
13(A)	Number of Trees	Number of insured trees located in the plot/sub-plot. Encircle the first line entry to exclude it from the Total (21 A) when it updates a previous inspection (duplicates the "Number of Trees" count with updated information).
		Note: In the examples, due to limitations within the word processing program, encircled items appear as heavy-lined rectangles.
14(B)	Fruit Size per Box	Average fruit size as determined by actual measurement or sizing caliper of mature fruit. For immature fruit, defer fruit measurement to a later inspection.

NOTE: When a plot/sub-plot is harvested prior to a ground-count inspection, enter "Harvested prior to inspection" through (columns for the line) Fruit Size per Box (14 B), Ground Fruit per Tree (15 C), and Boxes Lost per Tree (16 D). See Figure 2f for an example. Enter a post-harvest ground count on a subsequent line.

15(C)	Ground Fruit Per Tree	Actual average count per tree, of fallen fruit for representative trees (see Ground Count appraisal instructions).
16(D)	Boxes Lost Per Tree	Ground Fruit Per Tree (15 C) divided by Fruit Size Per Box (14 B), rounded to tenths.
17(E)	Cause of Loss	Primary cause of loss and loss code for the line.
18(F)	Applicable Percent	"100"; Total whole percent of loss applicable all insured Cause(s) of Loss.
19(G)	Boxes on Ground	Number of Trees (7 A) multiplied by Boxes Lost Per Tree (16 D), rounded to tenths.

When a previous inspection has been made or freeze is the cause of loss, the post-harvest ground count must be entered on a succeeding line. Enter a statement such as "see next line for post-harvest ground count" through Boxes on Ground (19 G) and Boxes Lost (20 H). The subsequent entries are counted in Boxes on Ground (19 G) and Boxes Lost (20 H).

20(H) Boxes Lost

Applicable Percent (18 F) multiplied by Boxes on Ground (19 G). Divide the result by 100 and round to tenths.

21 Total (A, G, & H)

Separate column totals of all lines of Number of Trees (13 A), Boxes on Ground (19 G), and Boxes lost (20 H). DO NOT INCLUDE encircled (duplicate) entries.

(RESERVED)

Figure 2a:

PART I	- FRUIT LOST O	n ground	FROM FREEZE,	HAIL, HURR	ICAN	IE, OR TORNADO					
Plot No.	Number of Trees	Fruit Size per Box	Grnd. Fruit per Tree (Count)	Bxs. Lost Per	Ггее	Cause of Loss	Applicable Percent		Boxes on Ground		st
12	13 (A)	14 (B)	15 (C)	16 (D)		17 (E)	18 (F)	19 (G)		20 (H)	
1	2830	200	94			Freeze (42)	100	See next line f		or post-harv	/est
1	2830	200	426	2 1		Freeze (42)	100	5943	0	5943	0
21 TOTAL	2830		5943 0 5943							0	

Figure 2b:

PART I	- FRUIT LOST O	N GROUND	FROM FREEZE,	HAIL, HURRICA	NE, OR TORNADO					
Plot No.	Number of Trees	Fruit Size per Box	Grnd. Fruit per Tree (Count)	Bxs. Lost Per Tree	Cause of Loss	Applicable Percent	Boxes o Ground		Boxes Los	st
12	13 (A)	14 (B)	15 (C)	16 (D)	17 (E)	18 (F)	19 (G)		20 (H)	
1	2448	250	19	0 1	Hail (21)	100	244	8	244	8
21 TOTAL	2448		244 8 244							8

Figure 2c:

PART I	- FRUIT LOST O	N GROUND	FROM FREEZE,	HAIL, HURR	ICAN	IE, OR TORNADO					
Plot No.	Number of Trees	Fruit Size per Box	Grnd. Fruit per Tree (Count)	Bxs. Lost Per	Ггее	Cause of Loss	Applicable Percent		Boxes on Ground		st
12	13 (A)	14 (B)	15 (C)	16 (D)		17 (E)	18 (F)	19 (G)		20 (H)	
1	1000	300	416	1	4	Tornado (64)	100		See next line f		est
1	1000	300	127	0 4		Tornado (64)	100	400	0	400	0
									: : : :		
21 TOTAL	1000		400 0 400 0								

Figure 2d:

PART I	- FRUIT LOST O	N GROUND	FROM FREEZE,	HAIL, HURR	ICAN	IE, OR TORNADO					
Plot No.	Number of Trees	Fruit Size per Box	Grnd. Fruit per Tree (Count)	Bxs. Lost Per Tree		Cause of Loss	Applicable Percent	Boxes o Ground		Boxes L	ost
12	13 (A)	14 (B)	15 (C)	16 (D)		17 (E)	18 (F)	19 (G)		20 (H)
1	4912	200	25	0	1	Freeze (42)	100	See next ground co	line for post-har ount		vest
1	4912	200	54	0 3		Freeze (42)	100	1473	6	1473	6
21 TOTAL	4912		1473 6 1473 6							6	

Figure 2e:

PART I	- FRUIT LOST O	N GROUND	FROM FREEZE,	HAIL, HURR	ICAN	IE, OR TORNADO					
Plot No.	Number of Trees	Fruit Size per Box	Grnd. Fruit per Tree (Count)	Bxs. Lost Per Tree		Cause of Loss	Applicable Percent		Boxes on Ground		st
12	13 (A)	14 (B)	15 (C)	16 (D)		17 (E)	18 (F)	19 (G)		20 (H)	
1	700	250	41	0	2	Hail (21)	100	140	0	140	0
1	700	250	57	0 2		Freeze (42)	100	140	0	140	0
21 TOTAL	700		280 0 280 0								

Figure 2f:

	PART I - FRUIT LOST ON GROUND FROM FREEZE, HAIL, HURRICANE, OR TORNADO											
Plot No.	Number of Trees	Fruit Size per Box	Grnd. Fruit per Tree (Count)	Bxs. Lost Per Tree		Cause of Loss	Applicable Percent	Boxes on Ground		Boxes Lost		
12	13 (A)	14 (B)	15 (C)	16 (D)		17 (E)	18 (F)	19 (G)		20 (H)		
1	2610	300	38			Freeze (42)	100	See line 3 for post-harves ground count			t	
2	1230	Harve	Harvested Prior to Inspection									
1	2610	300	57	0	2	Freeze (42)	100	522	0	522	0	
21 TOTAL	3840							522	0	522	0	

(RESERVED)

D PART II - FRUIT ON TREE, PRODUCTION AND LOSS (HAIL AND FREEZE-CUT METHODS): Enter the following information. (Letters in parentheses refer to column designations on some forms and are included for clarity, as applicable. Disregard these letters if not applicable to the form used.) See Figures 3a through 3f for ongoing examples.

Verify or make the following entries:

Standard Items		Information Required				
22	Plot No.	Plot or sub-plot (or grove or sub-grove) identification number applicable to the area being appraised. A sketch map (on a Special Report to be included in the file) must be prepared if several appraisals are being made on the unit, stating pertinent information in regard to the plot/sub-plot, e.g., harvested prior to inspection, etc.				
23(A)	Number of Trees	Number of insured trees located in the plot/sub-plot. Encircle the first line entry to exclude it from the Total (21 A) when it updates a previous inspection (duplicates the "Number of Trees" count with updated information).				
24(B)	Boxes per Tree	Estimated average number of boxes of fruit per tree.				
25(C)	Cause of Loss	Primary cause of loss and loss code for the line.				

For hurricane and/or tornado losses, do not make entries in columns 26 D through 32 J. Enter "To Record Production Only" across these columns and enter "0.0" in Boxes Lost (34 L). In the Part II heading, mark out PRODUCTION AND LOSS (HAIL AND FREEZE CUT METHODS. See Figure 3c. If possible, use past harvest records to determine production for Boxes Produced (33 K). (To avoid counting production twice, remember to subtract Boxes on Ground (19 G) from (gross) past- harvest-record Boxes Produced, to enter (net) Boxes Produced (33 K).)

26(D) Number in Number of fruit included in the random sample. Sample 27(E) No. @ 100% The number of fruit considered 100 percent damaged by а serious freeze damage, determined by FRESH FRUIT CUT, on tangerines (Citrus IV), b The number of fruit considered 100 percent damaged by serious freeze damage, determined by DRYNESS CUT on Citrus IV, Citrus V, and Citrus VII. С The number of fruit considered lost by serious hail damage on Citrus IV, Citrus V, and Citrus VII that are unmarketable as fresh fruit.

28(F) No. @ **70**% For Citrus IV, V, and VII, the number of fruit considered 70 percent damaged by DRYNESS CUT.

29(G) F X .7 No. @ 70% (28 F) multiplied by 0.7, rounded to tenths.

30(H) No. @ 40% For Citrus IV, V, and VII, the number of fruit considered 40 percent damaged by DRYNESS CUT.

31(I) H X .4 No. @ 40% (30 H) multiplied by 0.4, rounded to tenths.

32(J) % Damage a Percent of damage for fresh fruit NOT MARKETED, determined by:

- (1) MECHANICAL FLOTATION. See Paragraph 13D(1). Enter to tenths:
 - (a) For other than tangerines, the percent of damaged fruit, not to exceed 50 percent.
 - (b) For tangerines, the percent of damaged fruit.
- (2) FRESH-FRUIT CUT See Paragraph 13D(2).
 - (a) For Grapefruit or late oranges (Valencias) of Citrus VII, Citrus IV (except tangerines) and Citrus V fruit types, if percent of sample damage is 16.0 percent or more, enter "50.0" percent.
 - (b) For Tangerines (of Citrus IV), if the percent of sample damage is 16.0 percent or more, enter the GREATER of "50.0" percent or the actual percent of damage, to tenths.
- (3) DRYNESS CUT. See Paragraph 13D(3) and Figure 3d, line 2, example.

The sum of No. @ 100% (27 E), F X .7 (29 G), and H X .4 (31 I), divided by Number in Sample (26 D); the result multiplied by 100 and rounded to tenths.

(4) HAIL SCAR determination. See Paragraph 13E and Figures 3b and 3e, line 1, examples.

The No. @ 100% (27 E), divided by Number in Sample (26 D); the result multiplied by 100 and rounded to tenths.

- b "0.0" Percent damage for fresh fruit MARKETED as fresh fruit. (Production to be recorded on a separate line in PART IV.)
- c Percent of damage for fresh fruit MARKETED as juice, determined from processor records.
- 33(K) Boxes Produced

 Number of Trees (23 A) times Boxes per Tree (24 B), EXCEPT for FRESH-FRUIT CUT where any harvested production will be taken from marketing records. See Figure 3e, line 2 and Figure 3f, line 1 examples.
- **34(L)** Boxes Lost % Damage (32 J) times Boxes Produced (33 K), divided by 100 and recorded to tenths.
- 35 Total (A, K, & L) Separate column totals of all lines of Number of Trees (23 A), Boxes Produced (33 K), and Boxes lost (34 L). DO NOT INCLUDE encircled (duplicate) entries.

(RESERVED)

Figure 3a:

PART	II - FRUIT ON TR	EE, PRODU	CTION AND	LOSS (H	AIL AND	FREEZE (CUT MET	THODS					
Plot No.	Number of trees	Boxes per Tree	Cause of Loss	Number in	N	umber of D	amaged Fr	uit by Perce	ent of Dam	age	Boxes Produced	i	Boxes Lost
		(Est.)		Sample	No. @ 100%	No. @ 70%	F X .7	No. @ 40%	H X .4	% Damage	(A X B)		(J X K ÷ 100)
22	23 (A)	24 (B)	25 (C)	26 (D)	27 (E)	28 (F)	29 (G)	30 (H)	31 (I)	32 (J)	33 (K)		34 (L)
1	2830	6 (Freeze (42)								16980	0	
35 Total	2830		•						<u> </u>		16980	0	

Figure 3b:

PART	II - FRUIT ON TR	REE, PROD	UC	TION AND	LOSS (HA	AIL AND	FREEZE (сит м	ETI	HODS							
Plot No.	Number of trees	Boxes per Tree	r	Cause of Loss	Number in	N	umber of D	amaged	Frui	it by Perce	ent of Dam	age		Boxes Produced	7	Boxes Lo	ost
		(Est.)			Sample	No. @ 100%	No. @ 70%	F X .7	7	No. @ 40%	H X .4	% Damaç	ge	(A X B)		(J X K ÷ 1	00)
22	23 (A)	24 (B)		25 (C)	26 (D)	27 (E) 28 (F) 29 (G) 30 (H) 31 (I) 32 (33 (K)		34 (L)	
1	2448	2	8	Hail (21)	150	31 Harvest records used; 20 7 processor mm/dd/yy								6500	0	1345	5
35 Total	2448	i						<u>l i</u>				1		6500	0	1345	5

Figure 3c:

	II - FRUIT ON T	REE, PROD	UC	TION AND	LOSS (HA	AIL AND	FREEZE (CUT M	ETHO	DS						
Plot No.	Number of trees	Boxes per Tree	-	Cause of Loss	Number in	N	umber of D	amaged	Fruit by	y Perce	ent of Dam	age	Boxes Produced	d	Boxes Lo	ost
		(Est.)			Sample	No. @ 100%	No. @ 70%	F X .7		o. @ 0%	H X .4	% Damage	(A X B)		(J X K ÷ 1	00)
22	23 (A)	24 (B)		25 (C)	26 (D)	32 (J)	33 (K)		34 (L)							
1	1000	0	9	Tornado (64)			2100	0	0	0						
35 Total	1000					L	L		1		ı		2100	0	0	0

Figure 3d:

PART	II - FRUIT ON T	REE, PRODU	JC	TION AND	LOSS (HA	AIL AND	FREEZE (CUT N	ИEТ	HODS								
Plot No.	Number of trees	Boxes per Tree		Cause of Loss	Number in	N	umber of D	amage	d Frı	uit by Perce	ent of E	Dama	ige		Boxes Produced	t	Boxes Lo	ost
		(Est.)			Sample	No. @ 100%	No. @ 70%	FΧ	.7	No. @ 40%	нх	.4	% Damag	ge	(A X B)		(J X K ÷ 1	00)
22	23 (A)	24 (B)		25 (C)	26 (D) 27 (E) 28 (F) 29 (G) 30 (H) 31 (I) 32 (J))	33 (K)		34 (L)					
1	4912	4	0	Freeze (42)	200	114												
1	4912	3	8	Freeze (42)	200	120	22	15	4	5	2	0	68	7	18665	6	12823	3
35 Total	4912								•						18665	6	12823	3

Figure 3e:

Plot No.	Number of trees	Boxes per Tree	r	Cause of Loss	Number in	N	umber of D	amaged Fr	ruit by Perce	ent of Dam	age		Boxes Produced	I	Boxes Lo	ost
		(Est.)			Sample	No. @ 100%	No. @ 70%	F X .7	No. @ 40%	H X .4	% Dama	ge	(A X B)		(J X K ÷ 1	00)
22	23 (A)	24 (B)		25 (C)	26 (D))	33 (K)		34 (L)			
1	700	4	5	Hail (21)	200	37					18	5	3150	0	582	8
		4	5	Freeze (42)	100	19	N		cords Used 3/1/YY	d;	50	0	3200	0		
													-582	8		
													2617	2	1308	6
35 Total	700							•		<u> </u>			3200	0	1891	4

Figure 3f:

PART	II - FRUIT ON TR	EE, PRODU	ICTION AND	LOSS (HA	AIL AND	FREEZE (CUT MET	HODS							
Plot No.	Number of trees	Boxes per Tree	Cause of Loss	Number in	N	umber of D	amaged Fr	uit by Perce	ent of Dam	age		Boxes Produced	7	Boxes Lo	ost
		(Est.)		Sample	No. @ 100%	No. @ 70%	F X .7	No. @ 40%	H X .4	% Dama	ge	(A X B)		(J X K ÷ 1	00)
22	23 (A)	24 (B)	25 (C)	26 (D) 27 (E) 28 (F) 29 (G) 30 (H) 31 (I) 32 (J)								33 (K)		34 (L)	
1	2610	2	7 Freeze (42)	200	47 Market Records Used; 50 0 Kraft 3/4/YY								0	3600	0
2	1230		(Harv	ested (1/10	D) prior to Freeze; Buyer: Haines City CGA) 0 0										
35 Total	3840	1	1			ı	1 1	ı		I	_	7200	0	3600	0

E PART III - FRUIT PRODUCTION AND LOSS BASED ON DATA FROM TEST HOUSE ANALYSIS: Enter the following information. (Letters in parentheses refer to column designations on some forms and are included for clarity, as applicable. Disregard these letters if not applicable to the form used.) See Figures 4a through 4b for ongoing examples (4b through 4f remain blank in Part III for the examples used).

Verify or make the following entries:

Standa	ard items	Information Required
36	Plot No.	Plot or sub-plot (or grove or sub-grove) identification number applicable to the area for which production is being reported.
37(A)	Wgt. Boxes Harvested	Number of (appropriate-weight) weight boxes of marketable and harvested juice fruit for the plot. Include marketable fruit that cannot be picked in a timely manner and marketable fruit remaining after the end of the insurance period. A representative sample of marketable fruit so left must be taken to a processor to establish the juice content.
38(B)	Date Harvested	The final harvest date for the plot, in mm/dd/yy format. If unharvested, enter applicable date for the end of the insurance period.
39(C)	Processing Plant (Name)	Processing plant that received the fruit. If fruit was not harvested, the processing plant which established the juice content.
40(D)	Avg. Lbs. Juice/Box (After)	Average pounds of juice per appropriate weight box, remaining after freeze damage.

NOTE: Determine the production-record average juice pounds using a:

- a WEIGHTED AVERAGE if the record is based on ten loads or less for the unit.
- b SIMPLE AVERAGE if the record is based on more than ten loads for the unit.

Use the appropriate fruit-type Juice Chart (Exhibit 4) for the specific entries for Juice Base, Lbs./Box (41 E), Official Weight (42 F), Post Factor (43 G), Pre- Factor (44 H) and % Damage (45 I), EXCEPT when:

(1) The actual average juice pounds per box from PRODUCTION RECORDS EXCEEDS the established juice base for the fruit type (variety). In this case, enter the number of weight boxes harvested in the columns Weight Boxes Harvested (37 A) AND in Boxes Produced (46 J). Leave blank the columns for Juice Base, Lbs./Box (41 E), Official Weight (42 F), Post Factor (43 G), and Pre- Factor (44 H).

(2) Prior-three-year production records have not been furnished for the fruit type (variety). In this case, use the default juice base value as specified in the Crop Provisions. Complete Juice Base, Lbs./Box (41 E) (using the default value in this case), Official Wt., Lbs./Box (42 F), Post Factor (43 G), Pre-Factor (44 H), and % Damage (45 I) as described below.

- Juice chart (Exhibit 4) values are NOT listed for the Official wt., Lbs/Box (42 F) for the fruit type (variety) AND:
 - (a) The juice base DOES NOT EXCEED the policy default juice base per box for the crop type. In this case, complete Juice Base, Lbs./Box (41 E), Official Wt., Lbs./Box (42 F), Post Factor (43 G), Pre- Factor (44 H), and % Damage (45 I) as directed below.
 - (b) The actual juice base EXCEEDS the policy default juice base per box for the crop type. In this case, enter the number of weight boxes harvested in the columns Weight Boxes Harvested (35 A) AND Boxes Produced (46 J). Leave blank the columns for Juice Base, Lbs./Box (41 E), Official Weight (42 F), Post Factor (43 G), and Pre- Factor (44 H).

Crop Type	Default Juice Base per Box
Citrus I	52 pounds
Citrus II	54 pounds
Citrus III	45 pounds
Citrus VI	43 pounds

41(E) Juice Base, Lbs./Box Juice Base from appropriate fruit-type Juice chart, Exhibit 4, the default Juice Base from the crop provisions, or the average established from insured's previous 3-year production records as described above.

42(F) Official Weight, Lbs./Box Weight, in whole pounds, of the official appropriate Citrus Weight-Box weight for the citrus fruit.

Citrus Crop Type	Official Box Weight
Citrus I, II, and VI, except Limes Citrus III	90 pounds 85 pounds
Citrus VI Limes	88 pounds

43(G) Post Factor

Official Weight, Lbs./Box (42 F), minus Avg. Lbs. Juice/Box (After) (40 D), to tenths.

44(H) Pre-(freeze) Factor

Official Weight, Lbs./Box (42 F), minus Juice Base, Lbs./Box (41 E), to tenths.

45(I)	% Damage	Using	chain calculation:
		a	Post Factor (43 G) minus Pre-(freeze) Factor (44 H);
		b	Post Factor (43 G) multipled by Juice Base, Lbs./Box (41 E);
		С	Divide "a" by "b";
		d	Multiply "c" by Official Weight, Lbs./Box (42 F);
		е	Multiply "d" by 100;
		f	Round "e" to tenths.
46(J)	Boxes Produced	divide avera the va	Boxes Harvested (37 A) multiplied by Post Factor (43 G); ed by Pre-(freeze) Factor (44 H), rounded to tenths. (If the ge pounds of juice exceeds the established juice base for ariety, enter the weight boxes harvested as listed in 37 A. astructions following Avg. Lbs. Juice/Box (After) (40 D), e.)
47(K)	Boxes Lost		mage (45 I) multiplied by Boxes Produced (46 J); divided 0. Record to tenths.
48	Total (A, J, and K)	•	ate column totals of all lines of Wgt. Boxes Harvested (37 oxes Produced (46 J), and Boxes lost (47 K).

(RESERVED)

Figure 4a:

PART II	II -FRUIT PI	RODUCTIO	N AND LOSS	BASE	0 0	N DATA	\ FF	ROM TEST	HOU	JSE	ANAL	YSI	S					
Plot No.	Wt. Bxs Harvested	Date Harvested	Processing Plant (Name)	Avg. Lbs. Jce/Bo		Juice Base Lbs/Bo		Off. Wt. Lbs./Box	Pos Fcto	-	Pre- Facto			% nage	Boxes Produced	d	Boxes Lo	ost
36	37 (A)	38 (B)	39 (C)	40 (D))	41 (E)		42 (F)	43 (0	G)	44 (H	I)	45	(I)	46 (J)		47 (K)	
1	9822	2-11-yy	B & W Canning	37	2	44	0	90	52	8	46	0	26	3	11273	9	2965	0
1	3625	2-9-yy	Coca-Cola	35	9	44	0	90	54	1	46	0	30	6	4263	3	1304	6
48 TOTAL	13447														15537	2	4269	6

Figure 4b (and 4c, 4d, 4e, and 4f blank):

PART I	II -FRUIT PI	RODUCTIO	N AND LOSS	BASED (ON DATA	FROM TEST	T HOUSE	ANALYSI	S		
Plot No.	Wt. Bxs Harvested	Date Harvested	Processing Plant (Name)	Avg. Lbs. Jce/Box	Juice Base Lbs/Box	Off. Wt. Lbs./Box	Post Fctor	Pre- Factor	% Damage	Boxes Produced	Boxes Lost
36	37 (A)	38 (B)	39 (C)	40 (D)	41 (E)	42 (F)	43 (G)	44 (H)	45 (I)	46 (J)	47 (K)
48 TOTAL											

(RESERVED)

F PART IV - TOTAL PRODUCTION AND PRODUCTION LOST: Enter the following information. (Letters in parentheses refer to column designations on some forms and are included for clarity, as applicable. Disregard these letters if not applicable to the form used.) See Figures 5a through 5f. DO NOT COMPLETE PART IV UNTIL ALL POTENTIAL FOR THE FRUIT TYPE HAS BEEN ACCOUNTED FOR.

Verify and make the following entries:

Stand	lard Items	Information Required				
49	Section A - (Part 1, Columns 19 (G) and 20 (H)) Fruit lost on	а	Boxes Produced (60): Sum, to tenths, of all non- encircled line entries in column Boxes on Ground (19 G) for this Adjuster's Citrus Worksheet.			
	ground and not harvested	b	Boxes Lost (61): Sum, to tenths, of all non-encircled line entries in column Boxes Lost (20 H) for this Adjuster's Citrus Worksheet.			
50	Section B - (Part II, Columns 33 (K) and 34 (L)) Unharvested fruit	а	Boxes Produced (60): Sum, to tenths, of all non- encircled line entries in column Boxes Produced (33 K) for this Adjuster's Citrus Worksheet.			
	production and loss due to hail and freeze	b	Boxes Produced (60): Sum, to tenths, of all non- encircled line entries in column Boxes Lost (34 L) for this Adjuster's Citrus Worksheet.			
51	Section C - (Part III, Columns 46 (J) and 47 (K))	а	Boxes Produced (60): Sum, to tenths, of all non- encircled line entries in column Boxes Produced (46 J) for this Adjuster's Citrus Worksheet.			
	Harvested fruit production and loss due to freeze	b	Boxes Produced (60): Sum, to tenths, of all non- encircled line entries in column Boxes Lost (47 K) for this Adjuster's Citrus Worksheet.			
52	Section D:		HARVESTED BEFORE DAMAGE OCCURRED, WITHIN 7 AFTER FREEZE, OR PRIOR TO AN INSPECTION			
53	Plot No.		e, Plot number (from Special Report plot sketch) of any vhich was harvested:			
		а	Before damage occurred;			
		b	Within seven days after freeze; or			
		С	Prior to an inspection.			
54	Date Harvested	By line	e, final date of harvest for the Plot (53), in mm/dd/yy			

By line, name of buyer or processor receiving harvested fruit from the Plot (53).

NOTE: Enter the Boxes Produced (60), to tenths, by line, corresponding to the Plot Number (53), Date Harvested (54), and Buyer or Processor (55).

56 Section E - Box increase to meet minimum for the unit

(Complete Section F (57) and Section G (58) before completing this Section)

- a When necessary, enter the number of boxes required to meet the minimum potential for the unit. Determine by:
 - (1) Multiplying the total No. of Acres (6) for the UNIT (from all Adjuster's Citrus Worksheets for the unit) by 100 boxes per acre;
 - (2) Subtracting, from (a), the sum (from all Adjuster's Citrus Worksheets for the unit) of Boxes Produced (60) from Sections A (49), Section B (50), Section C (51), and Section D (52).
 - (3) Record the difference, to tenths.
- b When separate Adjuster's Citrus Worksheets have been prepared because of differenting citrus fruit types within the unit, calculate and enter the Box Increase to Meet Minimum for the Unit (56) for only the citrus fruit type having the lowest average potential per acre.
- 57 Section F Reduced
 production due to
 uninsured causes

Boxes Produced (60), to tenths, lost through uninsurable causes. Fruit lost through normal fruit drop is not considered lost due to an uninsurable cause. Prepare a Special Report documenting the amount and cause of any fruit-drop loss.

58 Section G -TOTAL BOXES (Round to tenths) Separate column totals of all lines of Boxes Produced (58) and, and Boxes lost (61).

- 59 Section H Percent of Loss
 (Total boxes lost
 + total boxes
 produced X 100)
- a Total Section G (58), Boxes Produced (60) entries.
- b Total Section G (58), Boxes Lost (61) entries.
- c Divide "b" by "a."
- d Multiply "c" times 100, round to tenths.
- **60** Boxes Produced Entries as described in Sections A (49) through G (58).
- 61 Boxes Lost Entries as described in Sections A (49) through G (58).

62	Signature of Adjuster(s)	Signature and code number of adjuster EACH Time the unit is inspected. If more than one adjuster was present on the inspection, all must sign. When the form is reviewed, the reviewer(s) must initial and encode.
63	Date(s)	Date of adjuster's signature(s) (62). When the form is reviewed, the reviewer(s) must record date(s) of review.

(RESERVED)

Figure 5a:

PAR	PART IV - TOTAL PRODUCTION AND PRODUCTION LOST						61 Boxes Lost	
49 A	(PartI	Columns 19 (G) and 20 (H))	Ę	5943	0	5943	0	
50 B	(Part	I, Columns 33 (K) and 34 (L)) Unharvested fruit production and loss due to hail and freeze	e				
51 C	(Part	II, Columns 46 (J) and 47 (I	()) Harvested fruit production and loss due to freeze	15	5537	2	4269	6
52	53 Plot	Fruit harvested before dam	age occurred, within 7 days after freeze, or prior to an inspec	tion				
D	No.	54 Date Harvested	55 Buyer or Processor					
56 E	Box ir	ncrease to meet minimum for	the unit					
57 F	Reduc	eed production due to uninsu	red causes					
58 G	TOTA	TOTAL BOXES (Round to whole boxes)				١	10213	
59 H	Percent of Loss (Total boxes lost ÷ total boxes produced X 100) 47.5							
62 SI	GNATU	JRE OF ADJUSTER(S) ರ	M. Adjuster XXXXX I. M. Adjuster XXXXX 6	3 DATE(S)	1/22	YYY	′ 3/22/YY	′

Figure 5b:

PAR	T IV -	TOTAL PRODUCTION AN	D PRODUCTION LOST	60 Boxes Produced		61 Boxes Lost	
49 A	(PartI	, Columns 19 (G) and 20 (H))	Fruit lost on ground and not harvested	244	8	244	8
50 B	(Part	II, Columns 33 (K) and 34 (L)) Unharvested fruit production and loss due to hail and freeze	6500	0	1345	5
51 C	(Part	III, Columns 46 (J) and 47 (K)) Harvested fruit production and loss due to freeze				
52	53	Fruit harvested before dam	age occurred, within 7 days after freeze, or prior to an inspection	on	:		
D	Plot No.	54 Date Harvested	55 Buyer or Processor				
56 E	Box i	ncrease to meet minimum for	the unit				
57 F	Redu	ced production due to uninsu	red causes				
58 G	TOTAL BOXES (Round to whole boxes) 674					1590)
59 H	Percent of Loss (Total boxes lost ÷ total boxes produced X 100) 23.6						
62 S	IGNAT	URE OF ADJUSTER(S)	M. Adjuster XXXXX J. M. Adjuster XXXXX 63	date(s) 2/15	J/YY	5/25/YY	,

Figure 5c:

PAR	T IV -	TOTAL PRODUCTION AN	D PRODUCTION LOST		Boxes		61 Boxes Lost	
49 A	(PartI	Columns 19 (G) and 20 (H))		400	0	400	0	
50 B	(Part	II, Columns 33 (K) and 34 (L)) Unharvested fruit production and loss due to hail and freez	e 2	2100	0	0	0
51 C	(Part	III, Columns 46 (J) and 47 (K)) Harvested fruit production and loss due to freeze					
52	53 Plot	Fruit harvested before dam	nage occurred, within 7 days after freeze, or prior to an inspe	ction				
D	No.	54 Date Harvested	55 Buyer or Processor		i ! ! !			
56 E	Box ir	ncrease to meet minimum for	the unit					
57 F	Reduc	ced production due to uninsu	red causes					
58 G	TOTAL BOXES (Round to whole boxes) 2500					400		
59 H	Perce	Percent of Loss (Total boxes lost ÷ total boxes produced X 100) 16.0						
62 S	IGNATI	JRE OF ADJUSTER(S)	M. Adjuster XXXXX J. M. Adjuster XXXXX	o3 DATE(S)	1/10/	/YY	2/4/YY	

Figure 5d:

PAR	T IV -	TOTAL PRODUCTION ANI	PRODUCTION LOST		60 Boxes Produced		61 Boxes Lost	
49 A	(PartI	, Columns 19 (G) and 20 (H))		1473	6	1473	6	
50 B	(Part	II, Columns 33 (K) and 34 (L)) Unharvested fruit production and loss due to hail and freeze	е	18665	6	12823	3
51 C	(Part	III, Columns 46 (J) and 47 (K)) Harvested fruit production and loss due to freeze					
52	53 Plot	Fruit harvested before dama	age occurred, within 7 days after freeze, or prior to an inspec	ction				
D	No.	54 Date Harvested	55 Buyer or Processor					
56 E	Box i	ncrease to meet minimum for	the unit					
57 F	Redu	ced production due to uninsur	ed causes					
58 G	TOTAL BOXES (Round to whole boxes) 20139 142						14297	7
59 H	Perce	Percent of Loss (Total boxes lost ÷ total boxes produced X 100) 71.0						
62 S	IGNAT	URE OF ADJUSTER(S) \emptyset .	M. Adjuster XXXXX J. M. Adjuster XXXXX 6	3 DATI	E(S) 1/30	/YY	2/14/YY	,

Figure 5e:

	T IV -	TOTAL PRODUCTION AN	D PRODUCTION LOST	60 Box Produc		61 Boxes Lost	
49 A	(PartI	, Columns 19 (G) and 20 (H))	Fruit lost on ground and not harvested	28	30 0	280	0
50 B	(Part	II, Columns 33 (K) and 34 (L)) Unharvested fruit production and loss due to hail and freeze	320	00 0	1891	4
51 C	(Part	III, Columns 46 (J) and 47 (K)) Harvested fruit production and loss due to freeze				
52	53 Plot	Fruit harvested before dam	age occurred, within 7 days after freeze, or prior to an inspec	tion			
D	No.	54 Date Harvested	55 Buyer or Processor				
56 E	Box ir	ncrease to meet minimum for	the unit				
57 F	Reduc	ced production due to uninsur	ed causes				
58 G	TOTAL BOXES (Round to whole boxes) 3480 2171						1
59 H	Perce	Percent of Loss (Total boxes lost ÷ total boxes produced X 100) 62.4					
62 S	2 SIGNATURE OF ADJUSTER(S) J. M. Adjuster XXXXX J. M. Adjuster XXXXX 63 DATE(S) 1/18/YY 5/16/YY						

Figure 5f:

PAR	PART IV - TOTAL PRODUCTION AND PRODUCTION LOST 60 Boxes Produced 61 Boxes Lost							
49 A	(PartI	, Columns 19 (G) and 20 (H))		522	0	522	0	
50 B	(Part	II, Columns 33 (K) and 34 (L)) Unharvested fruit production and loss due to hail and freeze		7200	0	3600	0
51 C	(Part	III, Columns 46 (J) and 47 (K)) Harvested fruit production and loss due to freeze					
52	53	Fruit harvested before dan	nage occurred, within 7 days after freeze, or prior to an inspect	ion				
D	Plot No.	54 Date Harvested	55 Buyer or Processor					
	2	1/10/YY	Haines City CGA		3198	0		
56 E	Box ir	ncrease to meet minimum for	the unit					
57 F	Reduc	ced production due to uninsu	red causes					
58 G	TOTAL BOXES (Round to whole boxes) 10920 4122)	
59 H	Percent of Loss (Total boxes lost ÷ total boxes produced X 100) 37.7							
62 S	oz SIGNATURE OF ADJUSTER(S) J. M. Adjuster XXXXX J. M. Adjuster XXXXX 63 DATE(S) 1/25/YY 3/5/YY							

15 APPRAISAL CALCULATION STANDARDS

See Section 13 for appraisal calculations and rounding rules.

16 APPRAISAL MODIFICATIONS AND DEVIATIONS STANDARDS

There are no established appraisal modifications or deviations in this handbook. Any modifications or deviations in appraisal standards must have prior written approval from FCIC. See the LAM for additional information.

- 17 (RESERVED)
- 18 (RESERVED)

(RESERVED)

PART 3 - FLORIDA CITRUS FRUIT CLAIMS

19 CLAIM FORM ENTRIES AND COMPLETION STANDARDS

Generic standard item identifiers have been assigned to each required item. Insurance providers are to ensure that their claim form provides the same information consistent with the FCIC standards. Insurance providers may provide separate column, items, or entries for information which, by necessity, has been consolidated into a single column, item, or entry in this standard. Any difference in arrangement of insurance provider's items or information is considered cosmetic and not substantive unless it adversely affects the calculations, the legality, or the availability of the FCIC required information. A sample blank copy of the entire form (other than the required "Privacy Act" statement) may be found in Exhibit 2.

A <u>Instructions</u>

- (1) The claim form is a progressive form containing the notice of loss for the final inspection on a unit.
- (2) If a claim form 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.
- (3) Refer to the LAM for instructions regarding the following:
 - (a) Acreage report contains errors.
 - (b) For delayed notices and delayed claims.
 - (c) For corrected claims or fire losses (double coverage) and cases involving concealment, misrepresentation, or litigation.
- (4) The adjuster is responsible for determining that all of the insured's requirements under the notice and claim provisions have been met. If any have not, the adjuster must contact the next level of supervision.
- (5) The Citrus claim for indemnity form summarizes any number of Adjuster's Citrus Worksheet forms necessary to document production produced and production lost on a unit, and the amount of indemnity due.

B <u>Heading Information</u> (See Figure 6)

Verify or make the following entries:

Standard Items		Information Required				
1	Crop Year	Crop year as defined in the policy for which the claim has been filed.				
2	Insurance Provider	Insurance provider name.				
3	Representative Name/Code	Representative's name and code number.				
4	Name of Insured	Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.				
5	Assignee	Indicate by "yes" or "no" if a collateral assignment is in effect (Optional: name of assignee).				
6	Policy Number	Insured's assigned policy number.				
7	Other Policy Number	Policy number(s) of any companion contract.				
		a If no companion contract enter "NONE."				
		b If another person has a share in the crop, refer to the LAM.				
8	Separate Check?	Optional (otherwise make no entry): If a collateral assignment is in effect, indicate:				
		a "Yes" if a separate check is to be issued to the assignee.				
		b "No" if a joint check is to be issued to the assigner and assignee.				
		If no collateral assignment is in effect, make no entry.				
9	\$ Amount	Optional (otherwise make no entry): If a collateral assignment is in effect, indicate the amount applicable to the collateral assignment when the unit indemnity is expected to EXCEED the amount of the assignment.				
10	Unit Number	Five-digit unit number from the acreage report.				
11	Claim Number	Claim number as assigned by the insurance provider representative.				

12	Date of Notice	Date of final notice of loss, in mm/dd/yy format.
13	Date of Inspection	Date of final inspection, in mm/dd/yy format.
14	Unit of Measure	"Boxes"
15(A)	Insured Acreage	The lesser of determined or reported acres, to tenths.
16(B)	Insurance per Acre, \$	Applicable whole-dollar amount of insurance per acre for the unit from the Summary of Insurance.
17(C)	Insured Interest %	Lesser of the reported or actual insured's share interest, to three decimal places. Explain on a Special Report any differences found between the actual and reported share.
18(D)	Total Insurance	Insured Acreage (15 A), times Insurance per Acre, \$ (16 B), times Insured Interest (17 C), rounded to whole dollars.
19(E)	Legal Description	Section, Township, and Range numbers or other legal description for the unit location.

Figure 6

	CLAIM FOR CIT	RUS INDEMNITY p Year 19		INSURANCE PROVIDER Dude Insurance REPRESENTATIVE NAME/CODE I. Agency XXXXXXX
4 NAME OF INSURED		5 ASSIGNEE		
I.M.	Insured			
6 POLICY NUMBER	7 OTHER POLICY NUMBER	8 SEPARATE CHECK?	9 AMOUNT	10 UNIT NUMBER
XX-XXX-XXXXX	None		\$	00100
11 CLAIM NUMBER	12 DATE OF NOTICE	13 DATE OF INSPECTION	Ī	14 UNIT OF MEASURE
	1/20/YY	3/26/	'YY	Boxes
15 INSURED ACREAGE	16 INSURANCE / ACRE	17 INSURED	18 TOTAL	19 LEGAL DESCR.
А 33.3	\$ 350 c	1.000 %	\$ 11655	E S32-T17-R24

C PART I - INSURED CAUSES OF LOSS

Verify or make the following entries:

Standard Items		Information Required
20	Primary	Primary insurable cause of loss. (See Crop Provisions for insurable causes of loss.)
21	Code	Loss code for the Primary (20) insured cause of loss. See the LAM.

22 Percent Whole percent of loss attributable to the Primary (20) cause of

loss (the largest number of boxes lost from the Adjuster's Citrus Worksheet). Number of boxes lost through the primary cause divided by total number of boxes lost, times 100.

Date Date, in mm/dd/yy format, when primary (20) damage

occurred. For ongoing damage, enter the month and year when

most of the damage occurred.

NOTE: If Primary (20) cause of loss is less than 100 percent, complete Secondary (24), Code (25), Percent (26), and Date (27).

24 Secondary Secondary insurable cause of loss (if Primary percent (22) is

less than 100).

25 Code Loss code for the Secondary (23) insured cause of loss. See

LAM.

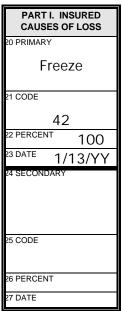
26 Percent Percent difference between 100 and the (Primary) Percent (22).

27 Date Date, in mm/dd/yy format, when secondary damage (24)

occurred. For ongoing damage, enter the month and year when

most of the damage occurred.

Figure 7



D PART II - ACREAGE DATA AND FRUIT LOST FROM INSURED CAUSES

Verify or make the following entries:

Standard Items Information Required

28 Kind of Fruit

Applicable Citrus Crop type and three-digit fruit type from the actuarial table. Include fruit type in paretheses, e.g., (012).

29 Area

Three-place rate class from the County Actuarial Table.

30 Acres

Determined acres, to tenths, for the line. Enter the aggregate total acres for this column on the last line of this column on the last page of the Citrus Claim for Indemnity for the unit.

31-33

MAKE NO ENTRY.

34 Total Fruit Lost

Total Boxes Lost from the Adjuster's Citrus Worksheet(s), item 56 (G), for the unit.

- a If separate lines are necessary due to differing Area (29) or Kind of Fruit (28), enter appropriate Boxes Lost on the appropriate lines. If line displays a sub-total included in another line, enclose the sub-total in brackets to prevent inclusion twice in the Aggregate total. Use additional pages as needed.
- b MAKE NO ENTRY on the line "Lost from Prior Damage."
- c Aggregate total of this column on the last line, labeled TOTALS, of this column on the last page of the Citrus Claim for Indemnity for the unit. Do not include subtotals contained in brackets (see "a.") (Entries may be from several Adjuster's Citrus Worksheets for the unit.)

Figure 8

PART II ACREAGE DATA AND FRUIT LOST FROM INSURED CAUSES						
	AREA	ACRES	FRUIT DESTROYED	PARTIAL DA	TOTAL	
KIND OF FRUIT				PARTIALLY DAMAGED FRUIT	FRUIT LOST FROM PARTIAL DAMAGE	FRUIT LOST
28 (A)	29 (B)	30 (C)	31 (D)	32 (E)	33 (F)	34 (G)
I (011)	AAA	33.3				10213
LOST FROM PRIOR DAMAGE	xxx	xxx	XXX	XXX	XXX	
TOTALS	XXX	33.3				10213

E PART III - TOTAL FRUIT WHICH WAS OR WOULD HAVE BEEN PRODUCED

Verify or make the following entries:

Standard Items		Information Required
35	Kind of Fruit	Applicable Citrus Crop type and three-digit fruit type from the County Actuarial Table. Include fruit type in parentheses, e.g., (012). This entry should be identical to Kind of Fruit (28) in Part II.
36-39		MAKE NO ENTRY
40	Total Fruit	Total Boxes Produced from the Adjuster's Citrus Worksheet(s), item 56 (G), for the unit.

- a If separate lines are necessary due to differing Kind of Fruit (35), enter appropriate Boxes Produced on the appropriate lines. If line displays a sub-total included in another line, enclose the sub-total in brackets to prevent inclusion twice in the Aggregate total. Use additional pages as needed.
- b If Box(es) have been increased to meet the minimum for the unit on the Adjuster's Citrus Worksheet (Part III, Section G (54)), place an asterisk beside the increased entry in Total Fruit (40). In the Claim remarks section, add a statement, "*increase of ____ boxes to meet the minimum potential per acre," supplying the number of boxes increased from the Adjuster's Citrus Worksheet.

c Aggregate total of this column on the last line, labeled TOTALS, of this column on the last page of the Citrus Claim for Indemnity for the unit. Do not include subtotals contained in brackets (see "a.") (Entries may be from several Adjuster's Citrus Worksheets for the unit.)

Figure 9

PART III TOTAL FRUIT WHICH WAS OR WOULD HAVE BEEN PRODUCED							
KIND OF FRUIT	FRUIT HA	RVESTED	UNHARVESTED FRUIT	FRUIT LOST FROM UNINSURED CAUSES	TOTAL FRUIT		
	BEFORE DAMAGE OCCURRED	AFTER DAMAGE OCCURRED					
35 (H)	36 (I)	37 (J)	38 (K)	39 (L)	40 (M)		
I (011)					21,480		
TOTALS					21,480		

F PART IV - AMOUNT OF INDEMNITY AND ADJUSTMENTS FOR INDEBTEDNESS

Verify or make the following entries:

Standard Items		Information Required			
41	Average Percent of Damage (Total Col. 34 ÷ Total Col. 40)		gate total of Total Fruit Lost (34) divided by Total Fruit Iced) (40), rounded to tenths.		
42a	Amount of Loss [(%of damage from line 41 -	Average percent of damage adjusted to reflect the deductible for the unit:			
	(100 - coverage level %)) ÷ coverage level %	а	Percent of Damage (41) minus the difference between 100 and the percent coverage level;		
	= %]	b	A divided by the percent coverage level, rounded to tenths.		
42b	(42a) X Box 18 (D)	Percent (42a) times Total Insurance (18) for the unit, to cent			
43	Amount of Loss Previously Approved	a prev	NO ENTRY. (This entry was designed to manually report iously-paid indemnity so that it may be subtracted from a <i>ted</i> Citrus Claim for Indemnity.)		

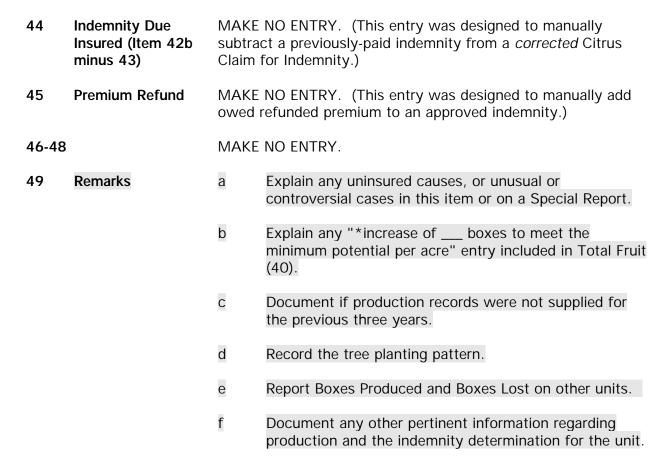


Figure 10

PART IV. AMOUNT OF INDEMNITY AND ADJUSTMENTS FOR INDEBTEDNESS	
41 Average Percent of Damage (Total Col. G ÷ Total Col. M)	. <u>47.5</u> Percent
42 Amount of Loss [(% of damage from line 41-(100 - coverage level %)) ÷ coverage level percent = a 12.5%] X Box	(18 b \$ <u>1456.88</u>
43 Amount of Loss Previously Approved	\$
44 Indemnity Due Insured (Item 2 minus Item 3)	\$ 1456.88
45 Premium Refund	\$
46 Deductions: a Premium \$ b Interest \$ c Assignment \$	d \$
47 Amount of Premium Not Paid	\$
48 Net Amount Due	\$
49 Remarks:	

F PART V - CERTIFICATION

Verify or make the following entries:

<u>Standard Items</u> <u>Information Required</u>

50 Insured's or Other Claimant's Signature The insured's signature and date. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the claim form and worksheet with the insured, particularly explaining codes, etc., which may not be readily understood.

- 51 Code number and Field Person's Signature
- a Signature of field person (adjuster), code, and date signed. Sign and date the claim ONLY after the insured or other claimant has signed. For an absentee insured, enter your code number ONLY. The signature and date will be entered AFTER the absentee has signed and returned the form.
- b Signature of authorized supervisor or witness, code, and date signed, after the claim has been reviewed and found acceptable.
- Page ____ of ___ Page numbers Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.

Figure 11

PART V. CERTIFICATION				
hereby certify that to the best of my knowledge and belief, the da	ta above are accur	rate and true.		
False claims or false statements made on a matter within the jurisdi penalties under various Federal statutes including the provisions of 1			,	minal and civil
50 INSURED'S OR OTHER CLAIMANT'S SIGNATURE		51 CODE NUMBER	FIELD PERSON'S SIGNATURE	
Claimant	Date	XXXXX	Adjuster J. M. Adjuster	Date 4/20/YY
I. M. Insured	4/17/YY		Supervisor or Witness	Date

52 Page 1 of 1

- 20 (RESERVED)
- 21 (RESERVED)

(RESERVED)

(FOR ILLUSTRATION PURPOSES ONLY)

									1 Po	licy Numb	er						
	AD	JUSTE	R'S C	ITRUS	WORKS	HEET			2 Hr	nit No.		3 Tyn	e & Kind of	F 1	Crop	Vear	
					Represen	tative Cod	е		2 01	iit NO.		Fruit	e & Kiliu Ui	4	Сгор	Teal	
5 Name o	of Insured	6 Acr	es	7 No. of	Trees	8 No. of T Harvested	rees		9 Ca	use(s) of	Loss		Date(s	s)			
	ction Types Applicable Tern		d Coun	t Only Fina I		11 Inspect	ion Num	oer									
PART I	- FRUIT LO	ST ON G	ROUN	D FROM	FREEZE,	HAIL, HUF	RRICAN	E, OR	TOR	NADO							
Plot No.	Number of Trees	Fruit Size	per Box		Fruit per (Count)	Bxs. Lost Pe	er Tree	(Cause (of Loss		olicable ercent		es on ound		Boxes Lost	
12	13 (A)	14	(B)	1	5 (C)	16 (D)		17 (E)	1	8 (F)	19	9 (G)		20 (H)	
21 TOTAL							<u>:</u> !										
PART II	I - FRUIT O	N TREE, I	PRODU	JCTION A	AND LOS	S (HAIL AI	ND FRE	EZE C	UT M	IETHOD:	s				1	1	
Plot	Number	Boxes per	Ca	ause of	Number	1				t by Perce		Damaç	ge	Вох		Boxes Lost	t
No.	of trees	Tree (Est.)		Loss	in Sample	No. @ 100%	No. @ 70%	F 2	X .7	No. @ 40%	нх	.4	% Damage	Produ (A X		(JXK ÷ 100))
22	23 (A)	24 (B)	2	25 (C)	26 (D)	27 (E)	28 (F)	29	(G)	30 (H)	31	(1)	32 (J)	33	(K)	34 (L)	
35 Total													·				
PART II	II -FRUIT PE	RODUCTI	ON AN	ID LOSS	BASED C	N DATA F	ROM 1	EST I	HOUS	E ANAL	YSIS	;					
Plot No.	Wt. Bxs Harvested	Date Harvested		ocessing Plant Name)	Avg. Lbs. Jce/Box	Juice Base Lbs/Box	Off. \Lbs./E		Post Fctor	Pre- F	actor	%	Damage	Box Produ		Boxes Los	t
36	37 (A)	38 (B)	;	39 (C)	40 (D)	41 (E)	42 (F)	43 (G)	44	(H)		45 (I)	46	(J)	47 (K)	
48 TOTAL						1			:		<u>;</u>		÷				_

(Continued Next Page)

(Continued From Previous Page)

PAR	T IV -	TOTAL PRODUCTION AN	D PRODUCTION LOST		60 Boxes Produced		61 Boxes Lost	
49 A	(PartI	Columns 19 (G) and 20 (H)	Fruit lost on ground and not harvested			: : : : : : : : :		
50 B	(Part	II, Columns 33 (K) and 34 (I	.)) Unharvested fruit production and loss due to hail and free	eze		: : : : : : :		
51 C	(Part	III, Columns 46 (J) and 47 (K)) Harvested fruit production and loss due to freeze			: : : : : : :		
52	53 Plot	Fruit harvested before dam	age occurred, within 7 days after freeze, or prior to an inspe	ection				
D	No.	54 Date Harvested	55 Buyer or Processor					
56 E	Box ir	ncrease to meet minimum for	the unit			: : : : : : : :		
57 F	Reduc	ced production due to uninsu	red causes			 		
58 G	TOTA	L BOXES (Round to whole b	oxes)			•		
59 H	Perce	nt of Loss (Total boxes lost	+ total boxes produced X 100)					
62 S	IGNAT	JRE OF ADJUSTER(S)		63 DAT	E(S)			

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(See Text, Figures 1a through 5f, for completed examples.)

(FOR ILLUSTRATION PURPOSES ONLY)

		CLAI		CITRUS INDEM	NITY		PROVIDER SENTATIVE E/CODE
1 NAME OF INSURED				5 ASSIGNEE			
6 POLICY NUMBER	7 OTHER I	POLICY NUM	MBER	8 SEPARATE CH	HECK? 9 AMOUNT	10 UNIT NUMB	ER
11 CLAIM NUMBER	12 DATE O	F NOTICE		13 DATE OF INS	· · · · · · · · · · · · · · · · · · ·	14 UNIT OF ME	ASURE
15 INSURED ACREAGE A	16 INSUR	ANCE / ACI	RE C	17 INSURED %	18 TOTA	L 19 LE	EGAL DESCR.
PART I. INSURED CAUSES OF LOSS	PART II AC	REAGE D	ATA AND	FRUIT LOST FROI	M INSURED CAUSES	s	
20 PRIMARY					PARTIAL DAM	AGE - FREEZE	TOTAL
	KIND OF FRUIT	AREA	ACRES	FRUIT DESTROYED	PARTIALLY DAMAGED FRUIT	FRUIT LOST FROM PARTIAL DAMAGE	FRUIT LOST
21 CODE	28 (A)	29 (B)	30 (C)	31 (D)	32 (E)	33 (F)	34 (G)
22 PERCENT							
23 DATE	LOST FROM PRIOR DAMAGE	xxx	xxx	XXX	XXX	XXX	
	TOTALS	XXX					
24 SECONDARY	PART III TO	TAL FRU	IT WHICH	WAS OR WOULD	HAVE BEEN PROD	UCED	
	KIND OF		FRUIT HAF	RVESTED	UNHARVESTED	FRUIT LOST	TOTAL
25 CODE	FRUIT		ore Iage Jrred	AFTER DAMAGE OCCURRED	FRUIT	FROM UNINSURED CAUSES	FRUIT
26 PERCENT	35 (H)	36	(I)	37 (J)	38 (K)	39 (L)	40 (M)
ZOT LINGLINI							
27 DATE							
	TOTALS						

(Continued Next Page)

(Continued from Previous Page)

PART IV. AMOUNT OF INDEMNITY AND ADJUSTMENTS FOR INDEBTEDN	ESS
41 Average Percent of Damage (Total Col. G ÷ Total Col. M)	Percent
42 Amount of Loss [(% of damage from line 41-(100 - coverage level %)) ÷ coverage level percent	= a%] X Box 18 b \$
43 Amount of Loss Previously Approved	\$
44 Indemnity Due Insured (Item 2 minus Item 3)	\$
45 Premium Refund	\$
46 Deductions: a Premium \$ b Interest \$ c Assignm	nent \$
47 Amount of Premium Not Paid	\$
48 Net Amount Due	\$
49 Remarks:	
PART V. CERTIFICATION	
hereby certify that to the best of my knowledge and belief, the data above are accurate and tr	rue.
alse claims or false statements made on a matter within the jurisdiction of the Federal Crop Instending under various Federal statutes including the provisions of 18 U.S.C. 1006, 1014; 7 U.S.	S.C. 1506; 31 U.S.C. 3729, 3730, 3801, 3812.
	E NUMBER FIELD PERSON'S SIGNATURE
Claimant Date	Adjuster Date
	Supervisor or Witness Date
	52 Page of

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(See Text, Figures 6 through 11, for a completed example.)

SETTING DISTANCES AND APPROXIMATE NUMBER OF TREES PER ACRE

			REES PEI (Page 1			LOTER ACKE	
Trees Per Acre	Square Feet Per Tree	Setting Distances in Feet	Trees per Acre	Setting distances in feet	Trees per Acre	Setting Distances in Feet	Trees per Acre
Under 50	881 & Over	40 X 40 36 X 42 35 X 40 34 X 38 30 X 34	27 29 31 34 36	35 X 35 33 X 34 30 X 36 30 X 35 32 X 32	36 39 40 41 43	30 X 33 25 X 40 30 X 32 30 X 31 30 X 30	44 44 45 47 48
50 to 59	880 to 773	25 X 35 27 X 32 28 X 30 29 X 29 22 X 37	50 50 52 52 54	20 X 40 27 X 30 25 X 32 23 X 35 26 X 30	54 54 54 54 56	28 X 28 23 X 33 25 X 30 26 X 29 24 X 31	56 57 58 58 59
60 to 69	732 to 627	27 X 27 25 X 29 26 X 28 20 X 35 26 X 27	60 60 60 62 62	23 X 30 20 X 34 26 X 26 24 X 28 25 X 27	63 64 64 65 65	22 X 30 25 X 26 18 X 36 23 X 28 21 X 30	66 67 67 68 69
70 to 79	626 to 548	25 X 25 24 X 26 22 X 28 21 X 29 20 X 30	70 70 71 72 73	22 X 27 23 X 26 17 X 34 19 X 30 22 X 26	73 73 75 76 76	23 X 25 24 X 24 20 X 28 22 X 25 23 X 24	76 76 78 79 79
80 to 89	547 to 487	21 X 26 18 X 30 20 X 27 23 X 23 19 X 28	80 81 81 82 82	22 X 24 20 X 26 15 X 34 16 X 32 17 X 30	83 84 85 85 85	18 X 28 21 X 24 22 X 23 20 X 25 19 X 26	86 86 86 87 88
90 to 99	486 to 438	18 X 27 21 X 23 22 X 22 15 X 32 20 X 24	90 90 90 91 91	16 X 30 17 X 28 21 X 22 17 X 27 20 X 23	91 92 94 95 95	19 X 24 15 X 30 18 X 25 20 X 22 21 X 21	96 97 97 99
100 & OVER	437 & LESS	19 X 23 15 X 29 18 X 24 16 X 27 17 X 25 14 X 30	100 100 101 101 102 104	16 X 26 15 X 27 20 X 20 18 X 22 14 X 28 15 X 25	105 108 109 110 111 116	18 X 20 19 X 19 16 X 22 18 X 19 17 X 20 13 X 26	121 121 124 127 128 129
	Some of	the more con	nmonly u	ised spacings	are under	lined	

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		TI	REES PEI (Page 2				
Setting Distances in Feet	Trees per Acre	Setting Distances in Feet	Trees per Acre	Setting distances in feet	Trees per Acre	Setting Distances in Feet	Trees per Acre
7.5 X 20 7.5 X 22 7.5 X 23 7.5 X 24 7.5 X 25 7.5 X 27 7.5 X 27 7.5 X 28 7.5 X 30	290 264 253 242 232 215 207 194	12.5 X 20 12.5 X 22 12.5 X 23 12.5 X 24 12.5 X 25 12.5 X 27 12.5 X 28 12.5 X 30	174 158 152 145 139 129 124 116	16 X 20 16 X 22 16 X 23 16 X 24 16 X 25 16 X 27 16 X 28 16 X 30	136 124 118 113 109 101 97 91	22 X 22 22 X 23 22 X 24 22 X 25 22 X 27 22 X 28 22 X 30	90 86 83 79 73 71 66
10 X 20 10 X 22 10 X 23 10 X 24 10 X 25 10 X 27 10 X 28 10 X 30	218 198 189 182 174 161 156 145	13 X 20 13 X 22 13 X 23 13 X 24 13 X 25 13 X 27 13 X 28 13 X 30	168 152 146 140 134 124 120 112	17 X 20 17 X 22 17 X 23 17 X 24 17 X 25 17 X 27 17 X 28 17 X 30	128 116 111 107 102 95 92 85	23 X 23 23 X 24 23 X 25 23 X 27 23 X 28 23 X 30 24 X 24 24 X 25	82 79 76 70 68 63 76 73
11 X 20 11 X 22 11 X 23 11 X 24 11 X 25 11 X 27 11 X 28 11 X 30	198 180 172 165 158 145 141	14 X 20 14 X 22 14 X 23 14 X 24 14 X 25 14 X 27 14 X 28 14 X 30	156 141 135 130 124 115 111 104	18 X 20 18 X 22 18 X 23 18 X 24 18 X 25 18 X 27 18 X 28 18 X 30	121 110 105 101 97 90 86 81	24 X 27 24 X 28 24 X 30 25 X 25 25 X 27 25 X 28 25 X 30 	67 65 61 70 65 62 58
12 X 20 12 X 22 12 X 23 12 X 24 12 X 25 12 X 27 12 X 28 12 X 30	182 165 158 151 145 134 130 121	15 X 20 15 X 22 15 X 23 15 X 24 15 X 25 15 X 27 15 X 28 15 X 30	145 132 126 121 116 108 104 97	20 X 20 20 X 22 20 X 23 20 X 24 20 X 25 20 X 27 20 X 28 20 X 30	109 99 95 91 87 81 78 73	27 X 27 27 X 28 27 X 30 28 X 28 28 X 30 30 X 30	60 58 54 56 52 48

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DECEMBER 1997 EXHIBIT 3 FCIC-25140

Cl	TRUS JU	JICE CH	ART:	To be	used for Citr	us I (011) 8	& (012) _.	when a	verage	poun	ds of juice af	ter freeze i	s betwe	en_38.0	and 5	2.0 pc	ounds.
Avg. Lbs. Jce/Bx			Post Fctr.		% Damage G-HxFx100					Pre Fctr.	% Damage G-HxFx100	Avg. Lbs. Jce/Bx	Juice Base			Pre Ectr	% Damage G-HxFx100
(After)		Lbs/Bx		(F-E)				Lbs/Bx		(F-E)	GxE	(After)		Lbs/Bx			GxE
D	Е	F	G	H	I	D	Е	F	G	H		D	Е	F	G	Н	I
51.9	52.0	90.0	38.1	38.0	0.5	49.6	52.0	90.0	40.4	38.0	10.3	47.3	52.0	90.0	42.7	38.0	19.1
51.8	52.0	90.0	38.2	38.0	0.9	49.5	52.0	90.0	40.5	38.0	10.7	47.2	52.0	90.0	42.8	38.0	19.4
51.7	52.0	90.0	38.3	38.0	1.4	49.4	52.0	90.0	40.6	38.0	11.1	47.1	52.0	90.0	42.9	38.0	19.8
51.6	52.0	90.0	38.4	38.0	1.8	49.3	52.0	90.0	40.7	38.0	11.5	47.0	52.0	90.0	43.0	38.0	20.1
51.5	52.0	90.0	38.5	38.0	2.2	49.2	52.0	90.0	40.8	38.0	11.9	46.9	52.0	90.0	43.1	38.0	20.5
51.4	52.0	90.0	38.6	38.0	2.7	49.1	52.0	90.0	40.9	38.0	12.3	46.8	52.0	90.0	43.2	38.0	20.8
51.3	52.0	90.0	38.7	38.0	3.1	49.0	52.0	90.0	41.0	38.0	12.7	46.7	52.0	90.0	43.3	38.0	21.2
51.2	52.0	90.0	38.8	38.0	3.6	48.9	52.0	90.0	41.1	38.0	13.1	46.6	52.0	90.0	43.4	38.0	21.5
51.1	52.0	90.0	38.9	38.0	4.0	48.8	52.0	90.0	41.2	38.0	13.4	46.5	52.0	90.0	43.5	38.0	21.9
51.0	52.0	90.0	39.0	38.0	4.4	48.7	52.0	90.0	41.3	38.0	13.8	46.4	52.0	90.0	43.6	38.0	22.2
50.9	52.0	90.0	39.1	38.0	4.9	48.6	52.0	90.0	41.4	38.0	14.2	46.3	52.0	90.0	43.7	38.0	22.6
50.8	52.0	90.0	39.2	38.0	5.3	48.5	52.0	90.0	41.5	38.0	14.6	46.2	52.0	90.0	43.8	38.0	22.9
50.7	52.0	90.0	39.3	38.0	5.7	48.4	52.0	90.0	41.6	38.0	15.0	46.1	52.0	90.0	43.9	38.0	23.3
50.6	52.0	90.0	39.4	38.0	6.1	48.3	52.0	90.0	41.7	38.0	15.4	46.0	52.0	90.0	44.0	38.0	23.6
50.5	52.0	90.0	39.5	38.0	6.6	48.2	52.0	90.0	41.8	38.0	15.7	45.9	52.0	90.0	44.1	38.0	23.9
50.4	52.0	90.0	39.6	38.0	7.0	48.1	52.0	90.0	41.9	38.0	16.1	45.8	52.0	90.0	44.2	38.0	24.3
50.3	52.0	90.0	39.7	38.0	7.4	48.0	52.0	90.0	42.0	38.0	16.5	45.7	52.0	90.0	44.3	38.0	24.6
50.2	52.0	90.0	39.8	38.0	7.8	47.9	52.0	90.0	42.1	38.0	16.9	45.6	52.0	90.0	44.4	38.0	24.9
50.1	52.0	90.0	39.9	38.0	8.2	47.8	52.0	90.0	42.2	38.0	17.2	45.5	52.0	90.0	44.5	38.0	25.3
50.0	52.0	90.0	40.0	38.0	8.7	47.7	52.0	90.0	42.3	38.0	17.6	45.4	52.0	90.0	44.6	38.0	25.6
49.9	52.0	90.0	40.1	38.0	9.1	47.6	52.0	90.0	42.4	38.0	18.0	45.3	52.0	90.0	44.7	38.0	25.9
49.8	52.0	90.0	40.2	38.0	9.5	47.5	52.0	90.0	42.5	38.0	18.3	45.2	52.0	90.0	44.8	38.0	26.3
49.7	52.0	90.0	40.3	38.0	9.9	47.4	52.0	90.0	42.6	38.0	18.7	45.1	52.0	90.0	44.9	38.0	26.6
						(Pa	age 1 of	2, Citru	ıs I (01	1) & ((012))						

FCIC-25140 EXHIBIT 4 DECEMBER 1997

CIT	RUS JU	ICE CH	ART:	To be	used for Citr	us I (011) 8	k (012),	when a	average	pound	ds of juice af	ter freeze is	s betwee	en 38.0 a	and 52	.0 po	unds.
Avg. Lbs. Jce/Bx				Pre Fotr	% Damage G-HxFx100						% Damage G-HxFx100	9				Pre Fotr	% Damage G-HxFx100
(After)		tvgt. Lbs/Bx		(F-E)		(After)		tbs/Bx			<u>G-п</u> хгх 100 GxE		Lbs/Bx		(F-D)		
D	E	F	G	H	1	D	Е	F	G	Н	1	D	Е	F	G	H	1
45.0	52.0	90.0	45.0	38.0	26.9	42.6	52.0	90.0	47.4	38.0	34.3	40.2	52.0	90.0	49.8	38.0	41.0
44.9	52.0	90.0	45.1	38.0	27.2	42.5	52.0	90.0	47.5	38.0	34.6	40.1	52.0	90.0	49.9	38.0	41.3
44.8	52.0	90.0	45.2	38.0	27.6	42.4	52.0	90.0	47.6	38.0	34.9	40.0	52.0	90.0	50.0	38.0	41.5
44.7	52.0	90.0	_	38.0	27.9	42.3	52.0	90.0	47.7	38.0	35.2	39.9	52.0	90.0	_	38.0	41.8
44.6	52.0	90.0	_	38.0	28.2	42.2	52.0	90.0	47.8	38.0	35.5	39.8	52.0	90.0		38.0	42.1
44.5	52.0	90.0	_	38.0	28.5	42.1	52.0		47.9	38.0	35.8	39.7	52.0	90.0		38.0	42.3
44.4	52.0	90.0		38.0	28.8	42.0	52.0	90.0	48.0	38.0	36.1	39.6	52.0	90.0		38.0	42.6
44.3	52.0	90.0	_	38.0	29.2	41.9	52.0	90.0	48.1	38.0	36.3	39.5	52.0	90.0	_	38.0	42.8
44.2	52.0	90.0	_	38.0	29.5	41.8	52.0	90.0	48.2	38.0	36.6	39.4	52.0	90.0	50.6	38.0	43.1
44.1	52.0	90.0		_	29.8	41.7	52.0		48.3	38.0	36.9	39.3	52.0		50.7		43.4
44.0	52.0	90.0		38.0	30.1	41.6	52.0		48.4	38.0	37.2	39.2	52.0	90.0		38.0	43.6
43.9	52.0	90.0		38.0		41.5	52.0		48.5	38.0	37.5	39.1	52.0	90.0		38.0	43.9
43.8	52.0	90.0		38.0	30.7	41.4	52.0		48.6	38.0	37.7	39.0	52.0			38.0	44.1
43.7	52.0	90.0	_	38.0		41.3	52.0		48.7	38.0	38.0	38.9	52.0	90.0		38.0	44.4
43.6	52.0	90.0	_	38.0	31.3	41.2	52.0		48.8	38.0	38.3	38.8	52.0	90.0		38.0	44.6
43.5	52.0	90.0		38.0	31.6	41.1	52.0	90.0	48.9	38.0	38.6	38.7	52.0	90.0		38.0	44.9
43.4	52.0	90.0		38.0	31.9	41.0	52.0		49.0	38.0	38.9	38.6	52.0	90.0		38.0	45.1
43.3	52.0	90.0	_	38.0	32.2	40.9	52.0	90.0	49.1	38.0	39.1	38.5	52.0	90.0	51.5	38.0	45.4
43.2	52.0	90.0	_	38.0	32.5	40.8	52.0		49.2	38.0	39.4	38.4	52.0	90.0	_	38.0	45.6
43.1	52.0	90.0	_	38.0	32.8	40.7	52.0	90.0	49.3	38.0	39.7	38.3	52.0	90.0	_	38.0	45.9
43.0	52.0	90.0		38.0	33.1	40.6	52.0	90.0	49.4	38.0	39.9	38.2	52.0	90.0	51.8	38.0	46.1
42.9	52.0	90.0		38.0	33.4	40.5	52.0	90.0	49.5	38.0	40.2	38.1	52.0	90.0		38.0	46.4
42.8	52.0	90.0	47.2	38.0	33.7	40.4	52.0	90.0	49.6	38.0	40.5	38.0	52.0	90.0	52.0	38.0	46.6
42.7	52.0	90.0	47.3	38.0	34.0	40.3	52.0	90.0	49.7	38.0	40.7						
						(Pa	age 2 of	2, Citro	us I (01	1) & (012 <u>)</u>						

DECEMBER 1997 EXHIBIT 3 FCIC-25140

_	Jce/Bx Base Wgt. Fctr. Fctr. G-HxFx100 Jce/Bx Base Wgt. Fctr. G-Hx															Janus	· .
Ico/Ry Ra		Off.	Post	Pre	% Damage	Avg. Lbs.	Juice	Off.	Post	Pre	% Damage	Avg. Lbs.	Juice	Off.	Post	Pre	% Damage
(After) Lb:	os/Bx L		(F-D)	(F-E)	GxE	(After)	Lbs/Bx		(F-D)	(F-E)	GxE	(After)			(F-D)	(F-E)	GxE
D	E	F	G	Н	I	D	E	F	G	Н	I	D	E	F	G	Н	I
53.9	54.0	90.0	36.1	36.0	0.5	51.1	54.0	90.0	38.9	36.0	12.4	48.3	54.0	90.0	41.7	36.0	22.8
53.8	54.0	90.0	36.2	36.0	0.9	51.0	54.0	90.0	39.0	36.0	12.8	48.2	54.0	90.0	41.8	36.0	23.1
53.7	54.0	90.0	36.3	36.0	1.4	50.9	54.0	90.0	39.1	36.0	13.2	48.1	54.0	90.0	41.9	36.0	23.5
53.6	54.0	90.0	36.4	36.0	1.8	50.8	54.0	90.0	39.2	36.0	13.6	48.0	54.0	90.0	42.0	36.0	23.8
53.5	54.0	90.0	36.5	36.0	2.3	50.7	54.0	90.0	39.3	36.0	14.0	47.9	54.0	90.0	42.1	36.0	24.1
53.4	54.0	90.0	36.6	36.0	2.7	50.6	54.0	90.0	39.4	36.0	14.4	47.8	54.0	90.0	42.2	36.0	24.5
53.3	54.0	90.0	36.7	36.0	3.2	50.5	54.0	90.0	39.5	36.0	14.8	47.7	54.0	90.0	42.3	36.0	24.8
53.2	54.0	90.0	36.8	36.0	3.6	50.4	54.0	90.0	39.6	36.0	15.2	47.6	54.0	90.0	42.4	36.0	25.2
53.1	54.0	90.0	36.9	36.0	4.1	50.3	54.0	90.0	39.7	36.0	15.5	47.5	54.0	90.0	42.5	36.0	25.5
53.0	54.0	90.0	37.0	36.0	4.5	50.2	54.0	90.0	39.8	36.0	15.9	47.4	54.0	90.0	42.6	36.0	25.8
52.9	54.0	90.0	37.1	36.0	4.9	50.1	54.0	90.0	39.9	36.0	16.3	47.3	54.0	90.0	42.7	36.0	26.2
52.8	54.0	90.0	37.2	36.0	5.4	50.0	54.0	90.0	40.0	36.0	16.7	47.2	54.0	90.0	42.8	36.0	26.5
52.7	54.0	90.0	37.3	36.0	5.8	49.9	54.0	90.0	40.1	36.0	17.0	47.1	54.0	90.0	42.9	36.0	26.8
52.6	54.0	90.0	37.4	36.0	6.2	49.8	54.0	90.0	40.2	36.0	17.4	47.0	54.0	90.0	43.0	36.0	27.1
52.5	54.0	90.0	37.5	36.0	6.7	49.7	54.0	90.0	40.3	36.0	17.8	46.9	54.0	90.0	43.1	36.0	27.5
52.4	54.0	90.0	37.6	36.0	7.1	49.6	54.0	90.0	40.4	36.0	18.2	46.8	54.0	90.0	43.2	36.0	27.8
52.3	54.0	90.0	37.7	36.0	7.5	49.5	54.0	90.0	40.5	36.0	18.5	46.7	54.0	90.0	43.3	36.0	28.1
52.2	54.0	90.0	37.8	36.0	7.9	49.4	54.0	90.0	40.6	36.0	18.9	46.6	54.0	90.0	43.4	36.0	28.4
52.1	54.0	90.0	37.9	36.0	8.4	49.3	54.0	90.0	40.7	36.0	19.2	46.5	54.0	90.0	43.5	36.0	28.7
52.0	54.0	90.0	38.0	36.0	8.8	49.2	54.0	90.0	40.8	36.0	19.6	46.4	54.0	90.0	43.6	36.0	29.1
51.9	54.0	90.0	38.1	36.0	9.2	49.1	54.0	90.0	40.9	36.0	20.0	46.3	54.0	90.0	43.7	36.0	29.4
	54.0	90.0	38.2	36.0	9.6	49.0	54.0	90.0	41.0	36.0	20.3	46.2	54.0	90.0	43.8		
	54.0	90.0	38.3	36.0	10.0	48.9	54.0	90.0	41.1	36.0	20.7	46.1	54.0	90.0	43.9	36.0	30.0
	54.0	90.0			10.4	48.8	54.0	90.0		36.0	21.0	46.0	54.0	90.0	44.0		
	54.0	90.0	38.5		10.8	48.7	54.0	90.0		36.0	21.4	45.9	54.0	90.0		36.0	
	54.0	90.0	38.6		11.2	48.6	54.0	90.0	41.4	36.0	21.7	45.8	54.0	90.0	44.2	36.0	
	54.0	90.0	38.7		11.6	48.5	54.0	90.0		36.0	22.1	45.7	54.0	90.0	44.3		
	54.0	90.0	38.8		12.0	48.4	54.0	90.0	_	36.0	22.4	45.6	54.0	90.0	44.4		
								of 2, C									

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																pound	S.
Avg. Lbs	Juice	Off.	Post	Pre	% Damage	Avg. Lbs.	Juice	Off.	Post	Pre	% Damage	Avg. Lbs.	Juice	Off.	Post	Pre	% Damage
						Jce/Bx					<u>G-H</u> xFx100	Jce/Bx					
(After)	Lbs/Bx	Lbs/Bx	(F-D)	(F-E)	GxE	(After)	Lbs/Bx	Lbs/Bx	(F-D)	(F-E)	GxE	(After)	Lbs/Bx	Lbs/Bx	(F-D)	(F-E)	GxE
D	Е	F	G	Н	1	D	E	F	G	Н	1	D	Е	F	G	Н	1
45.5	54.0	90.0	44.5	36.0	31.8	42.6	54.0	90.0	47.4	36.0	40.1	39.7	54.0	90.0	50.3	36.0	47.4
45.4	54.0	90.0	44.6	36.0	32.1	42.5	54.0	90.0	47.5	36.0	40.4	39.6	54.0	90.0	50.4	36.0	47.6
45.3	54.0	90.0	44.7	36.0	32.4	42.4	54.0	90.0	47.6	36.0	40.6	39.5	54.0	90.0	50.5	36.0	47.9
45.2	54.0	90.0	44.8	36.0	32.7	42.3	54.0	90.0	47.7	36.0	40.9	39.4	54.0	90.0	50.6	36.0	48.1
45.1	54.0	90.0	44.9	36.0	33.0	42.2	54.0	90.0	47.8	36.0	41.1	39.3	54.0	90.0	50.7	36.0	48.3
45.0	54.0	90.0	45.0	36.0	33.3	42.1	54.0	90.0	47.9	36.0	41.4	39.2	54.0	90.0	50.8	36.0	48.6
44.9	54.0	90.0	45.1	36.0	33.6	42.0	54.0	90.0	48.0	36.0	41.7	39.1	54.0	90.0	50.9	36.0	48.8
44.8	54.0	90.0	45.2	36.0	33.9	41.9	54.0	90.0	48.1	36.0	41.9	39.0	54.0	90.0	51.0	36.0	49.0
44.7	54.0	90.0	45.3	36.0	34.2	41.8	54.0	90.0	48.2	36.0	42.2	38.9	54.0	90.0	51.1	36.0	49.2
44.6	54.0	90.0	45.4	36.0	34.5	41.7	54.0	90.0	48.3	36.0	42.4	38.8	54.0	90.0	51.2	36.0	49.5
44.5	54.0	90.0	45.5	36.0	34.8	41.6	54.0	90.0	48.4	36.0	42.7	38.7	54.0	90.0	51.3	36.0	49.7
44.4	54.0	90.0	45.6	36.0	35.1	41.5	54.0	90.0	48.5	36.0	43.0	38.6	54.0	90.0	51.4	36.0	49.9
44.3	54.0	90.0	45.7	36.0	35.4	41.4	54.0	90.0	48.6	36.0	43.2	38.5	54.0	90.0	51.5	36.0	50.2
44.2	54.0	90.0	45.8	36.0	35.7	41.3	54.0	90.0	48.7	36.0	43.5	38.4	54.0	90.0	51.6	36.0	50.4
44.1	54.0	90.0	45.9	36.0	35.9	41.2	54.0	90.0	48.8	36.0	43.7	38.3	54.0	90.0	51.7	36.0	50.6
44.0	54.0	90.0	46.0	36.0	36.2	41.1	54.0	90.0	48.9	36.0	44.0	38.2	54.0	90.0	51.8	36.0	50.8
43.9	54.0	90.0	46.1	36.0	36.5	41.0	54.0	90.0	49.0	36.0	44.2	38.1	54.0	90.0	51.9	36.0	51.1
43.8	54.0	90.0	46.2	36.0	36.8	40.9	54.0	90.0	49.1	36.0	44.5	38.0	54.0	90.0	52.0	36.0	51.3
43.7	54.0	90.0	46.3	36.0	37.1	40.8	54.0	90.0	49.2	36.0	44.7	37.9	54.0	90.0	52.1	36.0	51.5
43.6	54.0	90.0	46.4	36.0	37.4	40.7	54.0	90.0	49.3	36.0	45.0	37.8	54.0	90.0	52.2	36.0	51.7
43.5	54.0	90.0	46.5	36.0	37.6	40.6	54.0	90.0	49.4	36.0	45.2	37.7	54.0	90.0		36.0	51.9
43.4	54.0	90.0		36.0	37.9	40.5	54.0	90.0	49.5	36.0	45.5	37.6	54.0	90.0	_	36.0	52.2
43.3	54.0	90.0		36.0	38.2	40.4	54.0	90.0	49.6	36.0	45.7	37.5	54.0	90.0		36.0	52.4
43.2	54.0	90.0		36.0	38.5	40.3	54.0	90.0	49.7	36.0	45.9	37.4	54.0	90.0		36.0	52.6
43.1	54.0	90.0	46.9		38.7	40.2	54.0	90.0	49.8	36.0	46.2	37.3	54.0	90.0	_	36.0	52.8
43.0	54.0	90.0		36.0	39.0	40.1	54.0	90.0	49.9	36.0	46.4	37.2	54.0	90.0	_	36.0	53.0
42.9	54.0	90.0	_	36.0	39.3	40.0	54.0	90.0	50.0	36.0	46.7	37.1	54.0	90.0		36.0	
42.8	54.0	90.0	_	36.0	39.5	39.9	54.0	90.0	50.1	36.0	46.9	37.0	54.0	90.0		36.0	
42.7	54.0	90.0		36.0	39.8	39.8	54.0	90.0	50.2	36.0	47.1			1 2.0	2270	,,,,	
,	5 1.0	, 0.0	.,.5	00.0	57.15	37.0		2 of 2,									

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	CITRUS	JUICE	CHAR [®]	T: To	be used for	Citrus III (03	8 1) , whe	n avera	ge pou	ınds c	of juice after	freeze is bet	ween 37	7.0 <u>and</u> 4	5.0 pc	unds	
Avg. Lbs.	Juice	Off.	Post	Pre	% Damage	Avg. Lbs.			Post	Pre	% Damage	Avg. Lbs.	Juice	Off.	Post	Pre	% Damage
Jce/Bx											<u>G-H</u> xFx100			9			<u>G-H</u> xFx100
(After)		Lbs/Bx		(F-E)	GxE	(After)		Lbs/Bx		(F-E)	GxE	(After)		Lbs/Bx		(F-E)	GxE
D	Е	F	G	Н	I	D	E	F	G	Н	I	D	E	F	G	Н	I
44.9	45.0	85.0	_	40.0	0.5	42.2	45.0	85.0	42.8			39.5	45.0	85.0			22.8
44.8	45.0	85.0		40.0	0.9	42.1	45.0	85.0				39.4	45.0	85.0			
44.7	45.0	85.0	40.3	40.0	1.4	42.0	45.0	85.0	43.0	40.0	13.2	39.3	45.0	85.0	_		23.6
44.6	45.0	85.0		40.0	1.9	41.9	45.0	85.0			13.6	39.2	45.0	85.0		40.0	
44.5	45.0	85.0	40.5	40.0	2.3	41.8	45.0	85.0	_	_	14.0	39.1	45.0	85.0	_		
44.4	45.0	85.0	40.6	40.0	2.8	41.7	45.0	85.0	43.3	40.0	14.4	39.0	45.0	85.0	46.0	40.0	24.6
44.3	45.0	85.0	40.7	40.0	3.2	41.6	45.0	85.0	43.4	40.0	14.8	38.9	45.0	85.0	46.1	40.0	25.0
44.2	45.0	85.0	40.8	40.0	3.7	41.5	45.0	85.0	43.5	40.0	15.2	38.8	45.0	85.0	46.2	40.0	25.3
44.1	45.0	85.0	40.9	40.0	4.2	41.4	45.0	85.0	43.6	40.0	15.6	38.7	45.0	85.0	46.3	40.0	25.7
44.0	45.0	85.0	41.0	40.0	4.6	41.3	45.0	85.0	43.7	40.0	16.0	38.6	45.0	85.0	46.4	40.0	26.1
43.9	45.0	85.0	41.1	40.0	5.1	41.2	45.0	85.0	43.8	40.0	16.4	38.5	45.0	85.0	46.5	40.0	26.4
43.8	45.0	85.0	41.2	40.0	5.5	41.1	45.0	85.0	43.9	40.0	16.8	38.4	45.0	85.0	46.6	40.0	26.8
43.7	45.0	85.0	41.3	40.0	5.9	41.0	45.0	85.0	44.0	40.0	17.2	38.3	45.0	85.0	46.7	40.0	27.1
43.6	45.0	85.0	41.4	40.0	6.4	40.9	45.0	85.0	44.1	40.0	17.6	38.2	45.0	85.0	46.8	40.0	27.4
43.5	45.0	85.0	41.5	40.0	6.8	40.8	45.0	85.0	44.2	40.0	17.9	38.1	45.0	85.0	46.9	40.0	27.8
43.4	45.0	85.0	41.6	40.0	7.3	40.7	45.0	85.0	44.3	40.0	18.3	38.0	45.0	85.0	47.0	40.0	28.1
43.3	45.0	85.0	41.7	40.0	7.7	40.6	45.0	85.0	44.4	40.0	18.7	37.9	45.0	85.0	47.1	40.0	28.5
43.2	45.0	85.0	41.8	40.0	8.1	40.5	45.0	85.0	44.5	40.0	19.1	37.8	45.0	85.0	47.2	40.0	28.8
43.1	45.0	85.0	41.9	40.0	8.6	40.4	45.0	85.0	44.6	40.0	19.5	37.7	45.0	85.0	47.3	40.0	29.2
43.0	45.0	85.0	42.0	40.0	9.0	40.3	45.0	85.0	44.7	40.0	19.9	37.6	45.0	85.0	47.4	40.0	29.5
42.9	45.0	85.0	42.1	40.0	9.4	40.2	45.0	85.0	44.8	40.0	20.2	37.5	45.0	85.0	47.5	40.0	29.8
42.8	45.0	85.0	42.2	40.0	9.8	40.1	45.0	85.0	44.9	40.0	20.6	37.4	45.0	85.0	47.6	40.0	30.2
42.7	45.0	85.0	42.3	40.0	10.3	40.0	45.0	85.0	45.0	40.0	21.0	37.3	45.0	85.0	47.7	40.0	30.5
42.6	45.0	85.0	42.4	40.0	10.7	39.9	45.0	85.0	45.1	40.0	21.4	37.2	45.0	85.0	47.8	40.0	30.8
42.5	45.0	85.0	42.5	40.0	11.1	39.8	45.0	85.0	45.2	40.0	21.7	37.1	45.0	85.0	47.9	40.0	31.2
42.4	45.0	85.0	42.6	40.0	11.5	39.7	45.0	85.0	45.3	40.0	22.1	37.0	45.0	85.0	48.0	40.0	31.5
42.3	45.0	85.0	42.7	40.0	11.9	39.6	45.0	85.0	45.4	40.0	22.5						
							(Page 1	of 1, C	itrus II	(031))						

FCIC-25140 EXHIBIT 4 DECEMBER 1997

Cl	TRUS JI	JICE CH	IART:	To be	used for Citr	us VI (074) Limes,	when a	verage	poun	ds of juice af	ter freeze is	s betwee	en 29.2	and 4	3.0 pc	ounds.
Avg. Lbs.	Juice	Off.	Post	Pre	% Damage	Avg. Lbs.	Juice	Off.	Post	Pre	% Damage	Avg. Lbs.	Juice	Off.	Post	Pre	% Damage
	Base	Wgt.			<u>G-H</u> xFx100	Jce/Bx	Base	Wgt.	Fctr.	Fctr.	<u>G-H</u> xFx100	Jce/Bx	Base	Wgt.	Fctr.	Fctr.	<u>G-H</u> xFx100
(After)	Lbs/Bx	Lbs/Bx	(F-D)	(F-E)	GxE	(After)	Lbs/Bx	Lbs/Bx	(F-D)	(F-E)	GxE	(After)	Lbs/Bx	Lbs/Bx	(F-D)	(F-E)	GxE
D	Е	F	G	Н	1	D	E	F	G	Н	1	D	E	F	G	Н	1
42.9	43.0	88.0	45.1	45.0	0.5	40.6	43.0	88.0	47.4	45.0	10.4	38.3	43.0	88.0	49.7	45.0	19.4
42.8	43.0	88.0	45.2	45.0	0.9	40.5	43.0	88.0	47.5	45.0	10.8	38.2	43.0	88.0	49.8	45.0	19.7
42.7	43.0	88.0	45.3	45.0	1.4	40.4	43.0	88.0	47.6	45.0	11.2	38.1	43.0	88.0	49.9	45.0	20.1
42.6	43.0	88.0	45.4	45.0	1.8	40.3	43.0	88.0	47.7	45.0	11.6	38.0	43.0	88.0	50.0	45.0	20.5
42.5	43.0	88.0	45.5	45.0	2.2	40.2	43.0	88.0	47.8	45.0	12.0	37.9	43.0	88.0	50.1	45.0	20.8
42.4	43.0	88.0	45.6	45.0	2.7	40.1	43.0	88.0	47.9	45.0	12.4	37.8	43.0	88.0	50.2	45.0	21.2
42.3	43.0	88.0	45.7	45.0	3.1	40.0	43.0	88.0	48.0	45.0	12.8	37.7	43.0	88.0	50.3	45.0	21.6
42.2	43.0	88.0	45.8	45.0	3.6	39.9	43.0	88.0	48.1	45.0	13.2	37.6	43.0	88.0	50.4	45.0	219
42.1	43.0	88.0	45.9	45.0	4.0	39.8	43.0	88.0	48.2	45.0	13.6	37.5	43.0	88.0	50.5	45.0	22.3
42.0	43.0	88.0	46.0	45.0	4.4	39.7	43.0	88.0	48.3	45.0	14.0	37.4	43.0	88.0	50.6	45.0	22.6
41.9	43.0	88.0	46.1	45.0	4.9	39.6	43.0	88.0	48.4	45.0	14.4	37.3	43.0	88.0	50.7	45.0	23.0
41.8	43.0	88.0	46.2	45.0	5.3	39.5	43.0	88.0	48.5	45.0	14.8	37.2	43.0	88.0	50.8	45.0	23.4
41.7	43.0	88.0	46.3	45.0	5.7	39.4	43.0	88.0	48.6	45.0	15.2	37.1	43.0	88.0	50.9	45.0	23.7
41.6	43.0	88.0	46.4	45.0	6.2	39.3	43.0	88.0	48.7	45.0	15.5	37.0	43.0	88.0	51.0	45.0	24.1
41.5	43.0	88.0	46.5	45.0	6.6	39.2	43.0	88.0	48.8	45.0	15.9	36.9	43.0	88.0	51.1	45.0	24.4
41.4	43.0	88.0	46.6	45.0	7.0	39.1	43.0	88.0	48.9	45.0	16.3	36.8	43.0	88.0	51.2	45.0	24.8
41.3	43.0	88.0	46.7	45.0	7.4	39.0	43.0	88.0	49.0	45.0	16.7	36.7	43.0	88.0	51.3	45.0	25.1
41.2	43.0	88.0	46.8	45.0	7.9	38.9	43.0	88.0	49.1	45.0	17.1	36.6	43.0	88.0	51.4	45.0	25.5
41.1	43.0	88.0	46.9	45.0	8.3	38.8	43.0	88.0	49.2	45.0	17.5	36.5	43.0	88.0	51.5	45.0	25.8
41.0	43.0	88.0	47.0	45.0	8.7	38.7	43.0	88.0	49.3	45.0	17.8	36.4	43.0	88.0	51.6	45.0	26.2
40.9	43.0	88.0	47.1	45.0	9.1	38.6	43.0	88.0	49.4	45.0	18.2	36.3	43.0	88.0	51.7	45.0	26.5
40.8	43.0	88.0	47.2	45.0	9.5	38.5	43.0	88.0	49.5	45.0	18.6	36.2	43.0	88.0	51.8	45.0	26.9
40.7	43.0	88.0	47.3	45.0	10.0	38.4	43.0	88.0	49.6	45.0	19.0	36.1	43.0	88.0	51.9	45.0	27.2
						(P	age 1 o	f 2, Citr	us VI (074) L	imes)						

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Cl	TRUS JU	JICE CH	ART:	To be	used for Citr	us VI (074)) Limes,	when a	verage	poun	ds of juice af	ter freeze is	s betwe	en 29.2	and 4	3.0 <u>p</u> c	ounds.
	Base	Wgt.		Fctr.		Jce/Bx	Base	Wgt.	Fctr.		% Damage G-HxFx100	Avg. Lbs. Jce/Bx	Juice Base	Wgt.	Fctr.		% Damage G-HxFx100
(After)	Lbs/Bx			(F-E)	GXE	,		Lbs/Bx		,	GxE	(After)		Lbs/Bx			GxE
D	E	F	G	Н		D	E	F	G	Н		D	E	F	G	Н	11.5
36.0	43.0	88.0		45.0	27.5	33.7	43.0	88.0	54.3	45.0		31.4	43.0				
35.9	43.0	88.0		45.0		33.6	43.0		54.4	45.0		31.3	43.0			45.0	
35.8	43.0	88.0	_	45.0	28.2	33.5	43.0	88.0	54.5	45.0	35.7	31.2	43.0		_	45.0	
35.7	43.0	88.0	_	45.0	28.6	33.4	43.0	88.0	54.6	45.0		31.1	43.0		_	45.0	
35.6	43.0	88.0	_	45.0	28.9	33.3	43.0	88.0	54.7	45.0	36.3	31.0	43.0		_	45.0	
35.5	43.0	88.0		45.0	29.2	33.2	43.0	88.0	54.8	45.0		30.9	43.0			45.0	
35.4	43.0	88.0	52.6	45.0	29.6	33.1	43.0	88.0	54.9	45.0	36.9	30.8	43.0	88.0	57.2	45.0	43.6
35.3	43.0	88.0	52.7	45.0	29.9	33.0	43.0	88.0	55.0	45.0	37.2	30.7	43.0	88.0	57.3	45.0	43.9
35.2	43.0	88.0	52.8	45.0	30.2	32.9	43.0	88.0	55.1	45.0	37.5	30.6	43.0	88.0	57.4	45.0	44.2
35.1	43.0	88.0	52.9	45.0	30.6	32.8	43.0	88.0	55.2	45.0	37.8	30.5	43.0	88.0	57.5	45.0	44.5
35.0	43.0	88.0	53.0	45.0	30.9	32.7	43.0	88.0	55.3	45.0	38.1	30.4	43.0	88.0	57.6	45.0	44.8
34.9	43.0	88.0	53.1	45.0	31.2	32.6	43.0	88.0	55.4	45.0	38.4	30.3	43.0	88.0	57.7	45.0	45.0
34.8	43.0	88.0	53.2	45.0	31.5	32.5	43.0	88.0	55.5	45.0	38.7	30.2	43.0	88.0	57.8	45.0	45.3
34.7	43.0	88.0	53.3	45.0	31.9	32.4	43.0	88.0	55.6	45.0	39.0	30.1	43.0	88.0	57.9	45.0	45.6
34.6	43.0	88.0	53.4	45.0	32.2	32.3	43.0	88.0	55.7	45.0	39.3	30.0	43.0	88.0	58.0	45.0	45.9
34.5	43.0	88.0	53.5	45.0	32.5	32.2	43.0	88.0	55.8	45.0	39.6	29.9	43.0	88.0	58.1	45.0	46.1
34.4	43.0	88.0	53.6	45.0	32.8	32.1	43.0	88.0	55.9	45.0	39.9	29.8	43.0	88.0	58.2	45.0	46.4
34.3	43.0	88.0		45.0	33.2	32.0	43.0	88.0	56.0	45.0	40.2	29.7	43.0	88.0		_	
34.2	43.0	88.0			33.5	31.9	43.0	88.0		45.0		29.6	43.0		_	45.0	
34.1	43.0	88.0			33.8	31.8	43.0	88.0	_	45.0		29.5	43.0		_	45.0	
34.0	43.0	88.0		45.0	34.1	31.7	43.0	88.0	56.3	45.0		29.4	43.0			45.0	
33.9	43.0	88.0			34.4	31.6	43.0	88.0		45.0		29.3	43.0			45.0	
33.8	43.0	88.0			34.7	31.5	43.0	88.0		45.0		29.2	43.0		58.8	_	
							age 2 o	f 2, Citr									

FCIC-25140 EXHIBIT 4 DECEMBER 1997

CIT	RUS JU	ICE CHA	ART:	To be	used for Citru	ıs VI (073)	Lemons	, when	averag	e pour	nds of juice a	fter freeze	is betwe	een 29.2	and 4	43.0 p	ounds.
Avg. Lbs.		Off.	Post	Pre	% Damage	Avg. Lbs.						Avg. Lbs.	Juice	Off.	Post	Pre	% Damage
Jce/Bx		3			<u>G-H</u> xFx100			3			<u>G-H</u> xFx100	Jce/Bx		3			<u>G-H</u> xFx100
(After)	Lbs/Bx	Lbs/Bx	(F-D)	(F-E)	GxE	(After)	Lbs/Bx	Lbs/Bx	(F-D)	(F-E)	GxE	(After)	Lbs/Bx	Lbs/Bx	(F-D)	(F-E)	GxE
D	E	F	G	Н	I	D	E	F	G	Н	1	D	E	F	G	Н	I
42.9	43.0	90.0	47.1	47.0	0.4	40.6	43.0	90.0	49.4	47.0	10.2	38.3	43.0	90.0	51.7	47.0	19.0
42.8	43.0	90.0	47.2	47.0	0.9	40.5	43.0	90.0	49.5	47.0	10.6	38.2	43.0	90.0	51.8	47.0	19.4
42.7	43.0	90.0	47.3	47.0	1.3	40.4	43.0	90.0	49.6	47.0	11.0	38.1	43.0	90.0	51.9	47.0	19.8
42.6	43.0	90.0	47.4	47.0	1.8	40.3	43.0	90.0	49.7	47.0	11.4	38.0	43.0	90.0	52.0	47.0	20.1
42.5	43.0	90.0	47.5	47.0	2.2	40.2	43.0	90.0	49.8	47.0	11.8	37.9	43.0	90.0	52.1	47.0	20.5
42.4	43.0	90.0	47.6	47.0	2.6	40.1	43.0	90.0	49.9	47.0	12.2	37.8	43.0	90.0	52.2	47.0	20.9
42.3	43.0	90.0	47.7	47.0	3.1	40.0	43.0	90.0	50.0	47.0	12.6	37.7	43.0	90.0	52.3	47.0	21.2
42.2	43.0	90.0	47.8	47.0	3.5	39.9	43.0	90.0	50.1	47.0	13.0	37.6	43.0	90.0	52.4	47.0	21.6
42.1	43.0	90.0	47.9	47.0	3.9	39.8	43.0	90.0	50.2	47.0	13.3	37.5	43.0	90.0	52.5	47.0	21.9
42.0	43.0	90.0	48.0	47.0	4.4	39.7	43.0	90.0	50.3	47.0	13.7	37.4	43.0	90.0	52.6	47.0	22.3
41.9	43.0	90.0	48.1	47.0	4.8	39.6	43.0	90.0	50.4	47.0	14.1	37.3	43.0	90.0	52.7	47.0	22.6
41.8	43.0	90.0	48.2	47.0	5.2	39.5	43.0	90.0	50.5	47.0	14.5	37.2	43.0	90.0	52.8	47.0	23.0
41.7	43.0	90.0	48.3	47.0	5.6	39.4	43.0	90.0	50.6	47.0	14.9	37.1	43.0	90.0	52.9	47.0	23.3
41.6	43.0	90.0	48.4	47.0	6.1	39.3	43.0	90.0	50.7	47.0	15.3	37.0	43.0	90.0	53.0	47.0	23.7
41.5	43.0	90.0	48.5	47.0	6.5	39.2	43.0	90.0	50.8	47.0	15.7	36.9	43.0	90.0	53.1	47.0	24.0
41.4	43.0	90.0	48.6	47.0	6.9	39.1	43.0	90.0	50.9	47.0	16.0	36.8	43.0	90.0	53.2	47.0	24.4
41.3	43.0	90.0	48.7	47.0	7.3	39.0	43.0	90.0	51.0	47.0	16.4	36.7	43.0	90.0	53.3	47.0	24.7
41.2	43.0	90.0	48.8	47.0	7.7	38.9	43.0	90.0	51.1	47.0	16.8	36.6	43.0	90.0	53.4	47.0	25.1
41.1	43.0	90.0	48.9	47.0	8.1	38.8	43.0	90.0	51.2	47.0	17.2	36.5	43.0	90.0	53.5	47.0	25.4
41.0	43.0	90.0	49.0	47.0	8.5	38.7	43.0	90.0	51.3	47.0	17.5	36.4	43.0	90.0	53.6	47.0	25.8
40.9	43.0	90.0	49.1	47.0	9.0	38.6	43.0	90.0	51.4	47.0	17.9	36.3	43.0	90.0	53.7	47.0	26.1
40.8	43.0	90.0	49.2	47.0	9.4	38.5	43.0	90.0	51.5	47.0	18.3	36.2	43.0	90.0	53.8	47.0	26.5
40.7	43.0	90.0	49.3	47.0	9.8	38.4	43.0	90.0	51.6	47.0	18.7	36.1	43.0	90.0	53.9	47.0	26.8
						(Pa	ge 1 of	2, Citru	s VI (0	73) Le	emons)						

DECEMBER 1997 EXHIBIT 4 FCIC-25140

CIT	RUS JU	ICE CHA	ART: 1	Го be	used for Citru	ıs VI (073)	Lemons	, when	averag	e poui	nds of juice a	fter freeze	is betwe	een 29.2	and 4	43.0 p	ounds.
Avg. Lbs.		_			% Damage					Pre	% Damage	Avg. Lbs.	Juice	_		Pre	% Damage
		J						9			<u>G-H</u> xFx100	Jce/Bx		3 '			<u>G-H</u> xFx100
(After)	Lbs/Bx			(F-E)	GXE			Lbs/Bx		,	GxE	(After)		Lbs/Bx			GxE
D	E	F	G	Н		D	E	F	G	Н		D	E	F	G	Н	11.1
36.0	43.0	90.0		47.0	27.1	33.7	43.0	90.0	56.3	47.0		31.4	43.0				
35.9	43.0	90.0		47.0		33.6	43.0		56.4	47.0		31.3	43.0			47.0	
35.8	43.0	90.0	_	47.0	27.8	33.5	43.0	90.0	56.5	47.0	35.2	31.2	43.0			47.0	
35.7	43.0	90.0	_	47.0	28.1	33.4	43.0	90.0	56.6	47.0		31.1	43.0		_	47.0	
35.6	43.0	90.0	54.4		28.5	33.3	43.0	90.0	56.7	47.0		31.0	43.0		_	47.0	
35.5	43.0	90.0		47.0	28.8	33.2	43.0	90.0	56.8	47.0		30.9	43.0	90.0		47.0	42.9
35.4	43.0	90.0	54.6	47.0	29.1	33.1	43.0	90.0	56.9	47.0	36.4	30.8	43.0	90.0	59.2	47.0	43.1
35.3	43.0	90.0	54.7	47.0	29.5	33.0	43.0	90.0	57.0	47.0	36.7	30.7	43.0	90.0	59.3	47.0	43.4
35.2	43.0	90.0	54.8	47.0	29.8	32.9	43.0	90.0	57.1	47.0	37.0	30.6	43.0	90.0	59.4	47.0	43.7
35.1	43.0	90.0	54.9	47.0	30.1	32.8	43.0	90.0	57.2	47.0	37.3	30.5	43.0	90.0	59.5	47.0	44.0
35.0	43.0	90.0	55.0	47.0	30.4	32.7	43.0	90.0	57.3	47.0	37.6	30.4	43.0	90.0	59.6	47.0	44.2
34.9	43.0	90.0	55.1	47.0	30.8	32.6	43.0	90.0	57.4	47.0	37.9	30.3	43.0	90.0	59.7	47.0	44.5
34.8	43.0	90.0	55.2	47.0	31.1	32.5	43.0	90.0	57.5	47.0	38.2	30.2	43.0	90.0	59.8	47.0	44.8
34.7	43.0	90.0	55.3	47.0	31.4	32.4	43.0	90.0	57.6	47.0	38.5	30.1	43.0	90.0	59.9	47.0	45.1
34.6	43.0	90.0	55.4	47.0	31.7	32.3	43.0	90.0	57.7	47.0	38.8	30.0	43.0	90.0	60.0	47.0	45.3
34.5	43.0	90.0	55.5	47.0	32.1	32.2	43.0	90.0	57.8	47.0	39.1	29.9	43.0	90.0	60.1	47.0	45.6
34.4	43.0	90.0	55.6	47.0	32.4	32.1	43.0	90.0	57.9	47.0	39.4	29.8	43.0	90.0	60.2	47.0	45.9
34.3	43.0	90.0		47.0	32.7	32.0	43.0	90.0	58.0	47.0		29.7	43.0	90.0		47.0	
34.2	43.0	90.0			33.0	31.9	43.0	90.0		47.0		29.6	43.0		_	47.0	
34.1	43.0	90.0		_	33.3	31.8	43.0	90.0	58.2	47.0		29.5	43.0		_	47.0	
34.0	43.0	90.0		47.0	33.6	31.7	43.0	90.0	58.3	47.0		29.4	43.0		_	47.0	
33.9	43.0	90.0		47.0		31.6	43.0	90.0	58.4	47.0		29.3	43.0			47.0	
33.8	43.0	90.0		47.0	34.3	31.5	43.0	90.0		47.0		29.2	43.0			47.0	
						(Pa	ge 2 of	2, Citru	s VI (0	73) Le	mons)						

(RESERVED)

TABULATION OF PRODUCTION RECORDS FROM INDIVIDUAL LOAD CERTIFICATES

1 GENERAL STANDARDS

- A <u>General Instructions</u>: Juice fruit sent to a processor is to be reported for record purposes. USE THE FOLLOWING STANDARDS IF PRODUCTION AVERAGES (for Citrus I, II,III, or VI) HAVE NOT BEEN CALCULATED. If averages have been supplied, prepare a report as directed in Exhibit 6.
 - (1) A dedicated reporting form or a Special Report containing the following required information may be used:
 - (a) When individual load certificates are not summarized by the processing plant(s); or
 - (b) One or more processing plant(s) received fruit for any crop year.
 - (2) A separate report must be prepared for each fruit type within the unit.
- B <u>HEADING</u>: enter the following information (see Figure 5-1)

Verify or make the following entries:

Standard Items		Information Required
1	Name	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	Type and Variety	Crop type and kind of fruit inspected, e.g., Citrus II (024).
4	Unit Number	Five-digit unit number from the acreage report.
5	Applicable Pounds per Box	Indicate the standard fruit weight-box weight applicable to this report.

C <u>DATA</u>: enter the following information on a line basis.

Verify or make the following entries:

Standa	ard Items	Information Required
6	Date of Load Certificate	Date, mm/dd/yy, as recorded on the load certificate by the processor.
7	Number of Boxes	Number of fruit weight-boxes (5) received for the date (6), as recorded on the load certificate.

8	Average Lbs. Juice per Box	Averag certific	ge pounds, to tenths, juice per box form the load cate.
9	Processing Plant	Name	of processing plant and location receiving fruit for juice.
10	Totals	а	Total of Number of Boxes (7) column, to whole boxes.
		b	Total of Average Lbs. of Juice per Box (8) column, to tenths

Figure 5-1

rigule 5-1								
	N OF PRODUC [*] VIDUAL LOAD	TION RECORDS	I.M. Insured Citrus II (024)					
5 APPLICABLE POUN	DS PER BOX: 85:	GRAPEFRUIT; 88: LIM	MES; X 90: LEMONS; ORANGES, INCLUDING TEMPLES AND TANGELOS; TANGERINES					
6 DATE OF LOAD	7 NUMBER OF BOXES	8 AVERAGE LBS. JUIC PER BOX	9 PROCESSING PLANT					
1/24/YY	220	47.2	Golden Gem, Umatilla, Fla.					
2/2/YY	311	45.7	Juice Box, Lakeland, Fla.					
10 TOTALS	531	92.9						

- 2 (RESERVED)
- 3 (RESERVED)

FLORIDA CITRUS PRODUCTION SHEET

1 GENERAL STANDARDS

<u>General Instructions</u>: Use this procedure to obtain production records from the insured when:

- A Juice fruit (Citrus I, II,III, or VI) has been sent to a processor and that processor has established an average juice content.
- B Current records of production will not be supplied. Juice content will be based on acceptable prior-three years' production records.
- C If acceptable prior-three years' juice per box production records are not supplied, the default juice weight per box as listed in the policy will be used.
- D If load certificates have been supplied for which the processor has not established averages, see Exhibit 5 for instructions.
- E Use separate reports for each crop type and fruit type on a unit.
- F A dedicated reporting form or a Special Report containing the required information may be used.

2 FORM COMPLETION

A HEADING - enter the following information (see Figure 6-1).

Verify or make the following entries:

Standard Items		Information Required
1	Policy Number	Insured's assigned policy number.
2	Unit Number	Five-digit unit number from the acreage report.
3	Acreage	Determined acres, to tenths, applicable to this report.
4	Type and Variety	Citrus crop type and fruit type as listed in the county actuarial table, e.g., Citrus II (024).
5	Legal Description or Other Identification	Identification of the unit location for which records are being supplied, through use of a plot map number, a legal decription, location from physical landmarks, etc.
6	Insured's Name and Address	Insured's name and mailing address for mailed request for production records.

B <u>PART I</u>: Enter the following information if available for the crop year of the loss. See Figure 6-1.

Verify or make the following entries:

Stand	ard Items	<u>Inform</u>	Information Required						
7	Crop Year	Crop y filed.	year, as defined in the policy for which the claim has been						
8	Number of Boxes Received at Plant		Number of standard weight-boxes of fruit received at the processing plant. Standard weight boxes are:						
	rialit	a	90-pounds for lemons, tangerines, and oranges (including Temples and tangelos;						
		b	88-pounds for limes;						
		С	85-pounds for grapefruit.						
9	Average Lbs. Juice	standa	ited average pounds of juice, to tenths, recovered per ard weight-box, for all fruit harvested and delivered to the ssing plant.						
10	Processor Name	Name	of processor which received the fruit.						
11	Harvesting Date - Beginning	Month	and day when harvesting began on the unit.						
12	Harvesting Date - Ending	Month	and day when harvesting was completed on the unit.						
NOTE	: Make entries in (13)) and (1	4) ONLY when Average Lbs. Juice (9) is unavailable.						
13	Average Lbs. Solids	Weighted average pounds of solids per weight-box for all fruit harvested and delivered to the processing plant.							
14	Avg. Percent Soluble Solids (BRIX)		ted average percent soluble solids (Degree Brix) for all rocessed from the unit.						

C <u>PART II</u>: Enter the following information for the three previous crop years' production records to establish juice base content. See Figure 6-1.

Verify or make the following entries:

<u>Standa</u>	rd Items	Information Required
16	Crop Years	Three Crop Years prior to the crop year of loss.

17	Number of Weight- Boxes Received at Plant	Standard weight-boxes harvested and delivered to the processing plant for of three prior crop years.			
18	Average Lbs. Juice	Weighted-average pounds of juice, to tenths, recovered per standard weight-box, for all fruit harvested and delivered to the processing plant for each of three prior crop years.			
19	Processor Name	Name of processor who received the fruit for each of three prior crop years.			
20	Harvesting Date - Beginning	Month and day when harvesting began on the unit for each of three prior crop years.			
21	Harvesting Date - Ending	Month and day when harvesting was completed on the unit for each of three prior crop years.			
	NOTE: Make an entry in (22) and (23) ONLY when Average Lbs. Juice (18) is unavailable for a crop year.				

22	Average Lbs. Solids	Weighted-average pounds of solids per weight-box for all fruit harvested and delivered to the processing plant, for each crop year for which Average Lbs. Juice (18) is unavailable.
23	Avg. Percent Soluble Solids (BRIX)	Weighted-average percent soluble solids (Degree Brix) for all fruit processed from the unit for each crop year for which Average Lbs. Juice (18) is unavailable.
24	Average	Average of Average Lbs. Juice (18) for the three crop years prior to the crop year of loss.

NOTE: If production records are incomplete or otherwise unacceptable, the default juice base value listed in the crop provisions will be used.

FLORIDA CITRUS PRODUCTION SHEET XX-XXX-XXXXX 00100 4 TYPE AND VARIETY II (024) (6 INSURED'S NAME AND ADDRESS) I. M. Insured P.O. Box XX Any Town, Any State XXXXX XX-XXX-XXXX XX-XXXXX 5 LEGAL DESCRIPTION OR OTHER IDENTIFICATION Plot 12A, Section 6)	4.0					
II (024) Plot 12A, Section 6 (6 INSURED'S NAME AND ADDRESS) I. M. Insured P.O. Box XX							
(6 INSURED'S NAME AND ADDRESS) I. M. Insured P.O. Box XX							
I. M. Insured P.O. Box XX							
P.O. Box XX							
PART I	P.O. Box XX						
This part to be used to show production for the year of the loss This portion to be completed only if average lbs. juice per box is not available (Column 9)							
	13 AVERAGE						
YEAR BOXES REC'D LBS JUICE NAME 11BEGINNING 12 ENDING	LBS.SOLIDS	PERCENT SOLUBLE SOLIDS (BRIX)					

Jan. 1

Golden Gem,

Umatilla, Fla.

15 YEAR

OF LOSS

(19yy)

815

37.7

Feb. 15

PART II									
,	t of form is to evious crop ye	This portion to be completed only if average lbs. juice per box is not available (Column 18)							
16 CROP YEAR	17 NUMBER OF BOXES REC'D	18 AVERAGE LBS JUICE	19 HARVESTING DATES PROCESSOR NAME			22 AVERAGE LBS.SOLIDS	23 AVERAGE PERCENT		
TEAR	AT PLANT	LB3 JUICE	INAIVIE	20BEGINNING	21 ENDING	LB3.30LID3	SOLUBLE SOLIDS (BRIX)		
Year <u>1995</u>	1090	48.9	Golden Gem	Dec. 15	Feb. 1				
Year <u>1996</u>	955	47.4	Golden Gem	Jan. 30	Feb. 20				
Year <u>1997</u>	880	46.9	Golden Gem	Jan. 10	Feb. 18				
	24 Average	47.7							

FLORIDA CITRUS GROVE PRODUCER PRE-ACCEPTANCE OR INSPECTION REPORT AND PLAT MAP

1 GENERAL STANDARDS

A <u>General Instructions</u>: These instructions are designed for the 1998 crop year. Unless otherwise instructed, see the Crop Insurance Handbook for procedures for 1999 and succeeding crop years.

NOTE: Due to the form size and its discrete section uses, it is split into two figures, 7-1 and 7-2, showing one example.

- (1) The Florida citrus grove producer pre-acceptance or inspection report and plat map must be filed annually with the acreage report.
- The insurance provider conducts an initial grove inspection to establish insurance coverage. After the initial inspection, the insured may self-certify for subsequent years, if:
 - (a) The aggregate insured acreage of all units of citrus is less than 250 acres;
 - (b) The only changes from one year to the next are due to the age of the trees (change in insurable class of trees).
- (3) Citrus fruit acreage is based on land acreage.
 - (a) If two citrus crops are interplanted, the acreage must be prorated according to the percentage of the land acreage occupied by the interplanted crops (see Crop Provisions for definition of "interplanted").

Example: Ten acres of grapefruit with a 30 X 30-foot tree planting pattern is interplanted with early oranges. The early oranges are interplanted within the row, changing the tree spacing to 15 X 30-feet (50-50 mix). The total acreage of the two crops remains at ten acres, but now five acres of grapefruit and five acres of early oranges, not ten acres of each.

- (b) Insurable acreage and amount of insurance within a unit must be determined on a plot basis. A plot (block) is a homogenous planting pattern of a citrus crop that may or may not consist of differing tree age classes (0-4 years, 5 years, 6-8 years, or 9 years and above).
 - 1 For the age class within a plot, use the age class of the trees with the HIGHEST PRESENCE PERCENTAGE. If plots can reasonably be drawn out to illustrate tree age classes, sub-plots must be used to represent those trees.

A unit may consist of many plots and sub-plots of the same citrus crop. Each plot and sub-plot within a unit must be separately listed to accurately determine the amount of insurance and the insurability within a unit.

Example: Through attrition, a ten-year-old grapefruit tree grove has had a minor number of trees replaced in a RANDOM pattern, with trees which are now one to four years of age. The original grapefruit planting pattern was maintained. Sixty-five percent of the trees are ten years old. The amount of insurance and insurable acreage will be based on "ten-year-old" trees.

- (4) Drainage ditches and/or canals within the planting pattern between rows and beds may or may not be considered as insurable acres, at the insured's (or prospective insured's) discretion.
- (5) A copy of the current crop year Florida Citrus Grove Producer preacceptance or Inspection Report and Plat Map must be furnished the adjuster when claim or other inspections are performed. The adjuster is to note necessary changes for the current year on a Special Report provided to the insurance provider. Changes noted which affect succeeding years are to be noted on a Special Report provided to the representative, for use in preparing the form for the subsequent year.
- B <u>HEADING</u>: Enter the following information. See Figure 7-1.

Verify or make the following entries:

Standard Items		Information Required			
1	Name of Insured (or Applicant)	а	Name of insured that identifies exactly the person (legal entity) to whom the policy is issued.		
		b	If new applicant, name of applicant as it appears on the application for insurance.		
2	Policy Number	а	Insured's policy number.		
		b	If new applicant, enter only the two-digit state and three-digit county code, e.g., XX-XXX.		
3	County	Count	y name and code where the grove is located.		
4	Name of Representative	Name, address, and phone number of insurance office where the policy is or will be serviced.			
5	Crop Year	Crop year, as defined in the policy.			
6	Sec., Twp., Rng	Legal	description, Section, Township and Range, or other legal		

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- a Use a separate form for each section.
- b Report multiple section numbers making up the unit, in Remarks section.
- 7 Producer's Phone Number

Area code and phone number where the producer may be reached.

C <u>Individual Grove Data</u>: Enter the following information. See Figure 7-1.

Verify or make the following entries:

Standard Items		Information Required			
8	Unit Number	Five-digit unit number from the acreage report:			
		a Basic and optional units are allowable as defined in the Florida Citrus Fruit Crop Provisions.			
		b Unit numbering begins with 00100 (basic units) or 00101 (optional units).			
9	Plot Number	Plot number as identified on the plat map.			
10	Crop and Variety	Insurable Citrus crop type and fruit type, e.g., Citrus I (011).			
11	Acres in Plot	Plot acres, to nearest tenth.			
12	Tree Spacing	Average tree spacing, in whole feet, for the plot. If there is a wide variation in spacing, enter "varying."			
13	Tree Count	Total number of trees in the plot. Enter "Est." if determination is impractical.			
14	Month & Year of Set	Month and year of tree set-out for the highest percentage of the trees in the plot (see General Instructions).			
15	Tree Condition	Tree condition, evaluated as "excellent," "good," "average," "fair," "poor," or "other," as appropriate. If trees are suffering from disease, insect damage, or physiological disorder, explain in Remarks.			
16	Tree Age in Years	Applicable tree-age class for the plot (9).			
17	Insurable Quality	"Yes" or "No."			
18	Est. Prod., Boxes	Estimate of the expected production per acre, in whole boxes, for the plot.			

- 19 Excluded Acreage Uninsurable plots due to tree age or production potential.

 Leave Unit Number (8) blank and enter "Excluded" in Est. Prod.,
 Boxes (18) for affected plots.
 - D <u>Certification Statement</u>: See Figure 7-1.

When a "Self-Certification" is:

- (1) Authorized and utilized, the producer signs and dates the form (21).
- (2) Not authorized, leave the producer's signature and date spaces blank.

Figure 7-1

FLORIDA	LORIDA CITRUS GROVE PRODUCER PRE-ACCEPTANCE OR INSPECTION WORKSHEET AND PLAT MAP									
1 NAME OF	INSURED (o	r applicant)				2 CONTRACT NUMBER 3 COUNTY				
		I. M. Ir	sured			xx-xxx-xxxx		Mv (My County (XXX)	
4 REPRESEN	ITATIVES NA	AME, ADDRE		ONE NO.		5 CROP YEA		6 SEC	TWP	RNG
I. M. Agei	nt,					19YY 2		23	13	3
P. O. Box						7 PRODUCER'S PHONE NUMBER				
Any town	, Any Sta	te XXXXX	. P	hone (xxx)	XXX-XXXX		(XXX))	(XXX	
INDIVIDUAL	CITRUS GR	OVE DATA:						,		
UNIT NO. (8)	PLOT NO. (9)	TREE SPACING (12)	MONTH & YR SET (14)	TREE CONDITION (15)	TREE AGE IN YEARS (16)	INSURABLE QUALITY (17)	EST. PROD. BOXES (18)			
00100	1A	I (011)	55.3	30 X 30	2654	3/85	good	9 +	Yes	150
19 EXCLUD	ED ACREAGI	E (Identify be	elow): (1) F	OR PRODUC	TION LESS	ΓΗΑΝ 100 B	OXES PER A	CRE		
CERTIFICATION STATEMENT: False claims or false statements made on a manner within the jurisdiction of the Federal Crop Insurance Corporation may subject the maker to criminal and civil penalties under various Federal statutes including the provisions of 18 U.S.C. 1006,1014; 7 U.S.C.1506; 31 U.S.C. 3729, 3730, 3801, 3812										
21 PRODU	CER'S SIGNA	ATURE						DAT	E	
I . N	1. I nsur	red						2/1	2/YY	

- E <u>Plat Map</u>: See Figure 7-2.
 - (1) Identify highways and other significant landmarks that can aid in identifying grove locations.
 - Outline citrus plot locations and identify plots by plot number. Draw plots in actual shapes and as close to scale as possible. Label plots as "excluded" if they are excluded from coverage.
 - (3) Outline land ownership boundaries in red within each section involved. Indicate land ownership across section lines with tie-bars. Use a separate plat map for each section.

- F Remarks (20): See Figure 7-2.
 - (1) Enter notes pertinent to the grove inspection such as nature and degree of damage, nature of tree stand, etc.
 - For re-certification of a self certified form, the producer initials, dates, and enters:
 - (a) "No change for 19XX crop year," if there is no change.
 - "Line __ tree age is now ____ years, " if the only change is tree age class. Also initial and make a pen-and-ink correction in the Tree Age in Years (16) column. CHANGES FOR OTHER PURPOSES REQUIRE A NEW SELF-CERTIFICATION OR GROVE INSPECTION.
- G <u>For Office Use Only</u>: See Figure 7-2. This Block is completed by the grove inspector or other insurance provider authorized representative when:
 - (1) A Self-Certification is not authorized for any reason.
 - (2) A grove inspection is required.
 - (3) Data verification is requested by the insurance provider.
 - (4) The form is otherwise reviewed.

Verify or make the following entries:

Standard Items		Information Required					
22	Area Number		Appropriate Rate Classification Number from the County Actuarial Table.				
23	No Changes Required/New Acreage Report	а	NO CHANGES REQUIRED is marked if no changes are necessary due to this inspection.				
	Prepared	b	New Acreage Report Prepared is marked if changes were necessary due to this inspection and a new/revised acreage report was prepared.				
24	Application/ Acreage Report Recommended for Acceptance?	Mark	"Yes" or "No."				
25	Date and Code Number		of the form review or grove inspection and code number authorized reviewer/ grove inspector.				

Signature of Grove Inspector
 Page ___ of ___ Pages
 Page Signature of the authorized form reviewer or grove inspector.
 Page 1 of 1 Pages, Page 2 of 3 Pages, etc.

Figure 5-2

			Plat	Map			
	SEC. 23	Plot _1A		Lake Rd.			
	Hwy 2						
20 REMARKS:							
FOR OFFICE USE ONLY							
.	22 AREA NUMBER:						
NO CHANGES REQUIRED							
NEW ACREAGE REPORT PREPARED 24 APPLICATION/ACREAGE REPORT RECOMMENDED FOR ACCEPTANCE? YES NO							
25 DATE				CODE NUM	MBER		
26 SIGN	IATURE O	F GROVE	INSPECT	OR			

27 Page <u>1</u> of <u>1</u> Pages

(RESERVED)