FLORIDA
AVOCADO
PILOT
LOSS
ADJUSTMENT
STANDARDS
HANDBOOK
1999 and Succeeding Crop Years
THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 1999 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR 1999 AND SUCCEEDING CROP YEARS, ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.

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. Changes for March 1999 Issuance: (FCIC-25650-1)

   A. Corrected the number of samples used for line A-1 (Grove ID) on the Florida Avocado Appraisal Worksheet, based on the acreage for the line.

   B. Revised language in the "False Claims Statement" of the Production Worksheet.

   C. Entries in Production Worksheet Section I, items "A", "I", and "D" were corrected and an entry in Section II, items B through E was added.

   D. Added a "NOTES" page on the reverse of the handbook Production Worksheet example.

   E. Corrected entry in Table B, Number of Trees Per Acre, for a spacing of 11 feet by 25 feet.

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<th>TC Page(s)</th>
<th>Text Page(s)</th>
<th>Reference Material</th>
<th>Date</th>
<th>Directive Number</th>
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<td>9-10 21</td>
<td>11-1998</td>
<td>FCIC-25650</td>
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<td>FCIC-25650</td>
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<tr>
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<td>1-2</td>
<td>1-2</td>
<td>9-10 21-22</td>
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## TABLE OF CONTENTS

1. **INTRODUCTION** .......................................................... 1

2. **SPECIAL INSTRUCTIONS** ................................................ 1
   A. DISTRIBUTION .......................................................... 1
   B. TERMS, ABBREVIATIONS, AND DEFINITIONS ............................... 1

3. **INSURANCE CONTRACT INFORMATION** ................................. 2
   A. INSURABILITY .................................................................. 2
   B. PROVISIONS NOT APPLICABLE TO CAT COVERAGE .......................... 3
   C. UNIT DIVISION .......................................................... 3

4. **FLORIDA AVOCADO APPRAISALS** ......................................... 3
   A. GENERAL INFORMATION ................................................ 3
   B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS ............... 4
   C. GROVE APPRAISALS ..................................................... 5
   D. HANDLING PRE-HARVEST APPRAISAL DISCREPANCIES ..................... 5

5. **APPRAISAL METHODS** .................................................. 5
   A. GENERAL INSTRUCTIONS ................................................ 5
   B. HARVESTED APPRAISALS .............................................. 5
   C. UNHARVESTED APPRAISALS .......................................... 6

6. **APPRAISAL DEVIATIONS AND MODIFICATIONS** ....................... 6
   A. DEVIATIONS ............................................................ 6
   B. MODIFICATIONS ........................................................ 6
# TABLE OF CONTENTS (Continued)

## 7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

- A. GENERAL INFORMATION ................................................................. 7
- B. WORKSHEET ENTRY AND COMPLETION INFORMATION ....................... 7
- APPRAISAL WORKSHEET EXAMPLE .................................................. 9

## 8. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES ............. 10

- A. GENERAL INFORMATION ................................................................. 10
- B. FORM ENTRY AND COMPLETION INFORMATION .................................. 10
- SECTION I - ACREAGE APPRAISED, PRODUCTION, AND ADJUSTMENTS ...... 13
- SECTION II - HARVESTED PRODUCTION ............................................. 18
- PRODUCTION WORKSHEET EXAMPLE ................................................. 21

## 9. REFERENCE MATERIAL ............................................................. 23

- TABLE A - MINIMUM SAMPLE REQUIREMENTS FOR REPRESENTATIVE SAMPLES ................................................................. 23
- TABLE B - NUMBER OF TREES PER ACRE ............................................. 24
**FLORIDA AVOCADO APPRAISAL WORKSHEET**  
(For Illustration Purposes Only)

<table>
<thead>
<tr>
<th>GROVE ID</th>
<th>TYPE</th>
<th>PLOT ACRES</th>
<th>POUNDS OF AVOCADO PER SAMPLE TREE</th>
<th>TOTAL LBS. AVOCADOS</th>
<th>NUMBER OF SAMPLES</th>
<th>POUNDS/ TREE</th>
<th>TREES/ ACRE</th>
<th>GROSS LBS./ACRE</th>
<th>CONVERSION FACTOR</th>
<th>BUSHEL/ ACRE</th>
</tr>
</thead>
<tbody>
<tr>
<td>A- 1</td>
<td>Late</td>
<td>6.0</td>
<td>12.0 15.3 8.7 4.3 8.9 11.0 6.2 12.2</td>
<td>78.6</td>
<td>8</td>
<td>9.8</td>
<td>145</td>
<td>1421</td>
<td>55</td>
<td>25.8</td>
</tr>
<tr>
<td>B- 2</td>
<td>Late</td>
<td>3.2</td>
<td>17.0 12.2 9.7 10.1 9.9</td>
<td>58.9</td>
<td>5</td>
<td>11.8</td>
<td>145</td>
<td>1711</td>
<td>55</td>
<td>31.1</td>
</tr>
<tr>
<td>C- 3</td>
<td>Late</td>
<td>1.3</td>
<td>8.7 9.7 10.1 9.9 10.3</td>
<td>48.7</td>
<td>5</td>
<td>9.7</td>
<td>145</td>
<td>1407</td>
<td>55</td>
<td>25.6</td>
</tr>
</tbody>
</table>

21. Remarks  
Tree spacing in grove is 10’ x 15’
8. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

(1) The claim form (hereafter referred to as a “Production Worksheet”) is a progressive form containing all notices of damage for all preliminary and final inspections on a unit.

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

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

   (a) Acreage report errors.

   (b) Delayed notices and delayed claims.

   (c) Corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.

   (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use or other reasons as described in the LAM).

   (e) "No Indemnity Due" claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).

(4) The adjuster is responsible for determining if any of the insured's requirements under the notice and claim provisions of the policy have not been met. If any have not, the adjuster should contact the insurance provider.

(5) Instructions labeled “PRELIMINARY” apply to preliminary inspections only. Instructions labeled “FINAL” apply to final inspections only. Instructions not labeled apply to ALL inspections.

B. FORM ENTRY AND COMPLETION INFORMATION

Verify or make the following entries:

<table>
<thead>
<tr>
<th>Item No.</th>
<th>Information Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td><strong>Crop/Code:</strong> “Avocados” (0019).</td>
</tr>
</tbody>
</table>
PRODUCTION WORKSHEET
(For Illustration Purposes Only)

<table>
<thead>
<tr>
<th>Field</th>
<th>Type Class</th>
<th>Stage</th>
<th>Intended or Final Use</th>
<th>Appraised Potential</th>
<th>Moisture %</th>
<th>Shell and/or Quality Factor</th>
<th>Uninsured Cause</th>
<th>Adjusted Potential</th>
<th>Total To Count (C x N)</th>
<th>Per Acre</th>
<th>Total (C x P)</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>6.0</td>
<td>1.000</td>
<td>R02</td>
<td>003</td>
<td>057</td>
<td>UH</td>
<td>UH</td>
<td>25.8</td>
<td>25.8</td>
<td>120</td>
<td>720.0</td>
</tr>
<tr>
<td>B</td>
<td>3.2</td>
<td>1.000</td>
<td>R02</td>
<td>003</td>
<td>057</td>
<td>UH</td>
<td>UH</td>
<td>31.1</td>
<td>31.1</td>
<td>120</td>
<td>384.0</td>
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<tr>
<td>C</td>
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<td>25.6</td>
<td>120</td>
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<tr>
<td>D</td>
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<td>1.000</td>
<td>R02</td>
<td>003</td>
<td>057</td>
<td>H</td>
<td>H</td>
<td>120</td>
<td>120</td>
<td>600.0</td>
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</table>

NARRATIVE (If more space is needed, attach a Special Report)

Acres were determined using the MPCI acreage report, acreage would measure within 5 percent.

SECTION II - HARVESTED PRODUCTION

<table>
<thead>
<tr>
<th>Share Length</th>
<th>Weight</th>
<th>Deduction</th>
<th>Gross Production (F x G)</th>
<th>Shell/Sugar Factor</th>
<th>FM %</th>
<th>Moisture %</th>
<th>Test WT</th>
<th>Adjusted Production (FM x D x I x J x K x L)</th>
<th>Prod. Not to Count (O x P)</th>
<th>Value Mkt. Price</th>
<th>Quality Factor (q1 ÷ q2)</th>
<th>Production to Count (P x R)</th>
</tr>
</thead>
<tbody>
<tr>
<td>310.0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

I certify the information provided above, to the best of my knowledge, to be true and complete and that it will be used to determine my loss, if any, for damage to my insured crops. I understand that this Production Worksheet and supporting papers are subject to audit and approval by the company. I understand that this crop insurance is subsidized and reinsured by the Federal Crop Insurance Corporation, an agency of the United States. I understand that any false or inaccurate information may result in the sanctions outlined in my policy and administrative, civil, and criminal sanctions under 18 U.S.C. §§ 1006 and 1014, 7 U.S.C. § 1506, 31 U.S.C. §§ 3729 and 3730 and other federal statutes.

22 Section II Total 310.0
23 Section I Total 287.6
24 Unit Total 597.6
9. REFERENCE MATERIAL

**TABLE A - MINIMUM SAMPLE REQUIREMENTS FOR REPRESENTATIVE SAMPLES**

<table>
<thead>
<tr>
<th>Number of trees in Acreage:</th>
<th>Select:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Through 1000 trees</td>
<td>The greater of 5 trees or 1% of the number of trees in the grove (for a percentage number ending with .5 or more, round to the next higher whole number).</td>
</tr>
<tr>
<td>Over 1000 trees</td>
<td>5 additional trees per 1000 (or fraction thereof above 1000).</td>
</tr>
</tbody>
</table>
43,560 divided by 65 equals 670 trees per acre.

For spacing not shown on this chart: Multiply the distance between trees (nearest tenth of a foot) times the distance between rows (nearest tenth of a foot) and divide the result into 43,560 (round to the nearest whole number). EXAMPLE: 6.5 ft. times 10 ft. equals 65 sq. ft., then 43,560 divided by 65 equals 670 trees per acre.