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FLORIDA FRUIT TREE PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK 2007 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25570 (3-2006)
SUBJECT: FLORIDA FRUIT TREE PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK 2007 AND SUCCEEDING CROP YEARS	OPI: Product Development Division APPROVED: <i>/s/ Tim B. Witt</i> <small>Deputy Administrator, Research and Development</small>	DATE: March 30, 2006

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-ISSUED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2007 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:

This is the initial issuance of this handbook.

FLORIDA FRUIT TREE PILOT LOSS ADJUSTMENT HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

Control Chart For: Florida Fruit Tree Pilot Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Current Index	1-2	1-2	1-38	39-41	3/2006	FCIC-25570

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1. INTRODUCTION

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

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

2. SPECIAL INSTRUCTIONS

This handbook remains in effect until superseded by reissuance of **either** the entire handbook **or** selected portions (through amendments or bulletins).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

A. DISTRIBUTION

- (1) The following is the minimum distribution of forms completed by the adjuster and signed by the insured (or the insured's authorized representative) for the loss adjustment inspection:
 - (a) One legible copy to insured.
 - (b) The original and all remaining copies as instructed by the approved insurance provider (AIP).
- (2) It is the AIP's responsibility to maintain original insurance documents relative to policyholder servicing as designated in their approved plan of operations.

B. TERMS, ABBREVIATIONS, AND DEFINITIONS

- (1) Terms, abbreviations, and definitions **general** (not crop specific) to loss adjustment are identified in the LAM.
- (2) Terms, abbreviations, and definitions **specific** to Florida fruit tree loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.

- (3) Abbreviations:

ACC	Asiatic Citrus Canker
AIP	Approved Insurance Provider
APHIS	Animal and Plant Health Inspection Service, an agency of USDA

CTVE	Comprehensive Tree Value Endorsement
DPI	Division of Plant Industry, an agency of Florida Department of Agriculture and Consumer Services
DYSO	(Damage Occurring) During the Year of Set Out
FFT	Florida Fruit Trees
FYSO	(Damage Occurring In Any Year) Following the Year of Set Out
Non-ACC	Cause of Loss Other than ACC
OLO	Occurrence Loss Option
SDT	Stand(s) of Damaged Trees

(4) Definitions:

Damaged Value	The dollar amount determined by multiplying the actual number of insurable trees in each stage-block damaged by the most recent cause of loss times the applicable tree reference price, multiplying this result for each stage-block times the percent of damage applicable to each stage-block and totaling these values.
Amount of Insured Damage	The dollar amount determined by multiplying the damage value by the coverage level.
Destroyed	A tree damaged to the extent: <ul style="list-style-type: none"> (a) DPI identified as being infected by or exposed to ACC and you removed according to the limitations specified in the Special Provisions; (b) The tree is dead; (c) For citrus only, if there exists damage within one foot of the trunk for stage II and stage III trees; (d) For Carambola only, if there exists damage within six inches of the trunk for stage I or II trees, or within one foot of the trunk for stage III trees; (e) The tree is toppled, and rehabilitation is not possible, or the tree is missing; or (f) There is no live wood above the bud union.
Fully Damaged Tree	A tree that is 100 percent damaged and requires rehabilitation, but is not destroyed. The percent of damage is determined in accordance with section 12(b) of the crop provisions.
Partially damaged tree	A tree that requires rehabilitation but for which the extent of damage is less than 100 percent.
Stage-block	A block in which at least 75 percent of the trees are the same stage.
Stand of Damaged Trees	The area or areas within a unit where damage due to the same insurable cause of loss occurs, as established by us for the crop year, and used to determine the damage value of the unit. If distinct area of damaged trees within the unit cannot be established, the stand of damaged trees will be the entire unit.

3. INSURANCE CONTRACT INFORMATION

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

A. INSURABILITY

- (1) The trees insured will be all of each Florida fruit tree crop for which the insured elects insurance coverage and for which a premium rate is provided by the actuarial documents:
 - (a) that are grown in the county listed on the application;
 - (b) in which the insured has a share; and
 - (c) that are grown to produce a commodity intended to be sold as fruit or juice for human consumption.
- (2) If citrus trees are located in a county where an ACC quarantine zone is currently established, to be insured for the cause of loss of ACC, the new insured and all policy carry-overs that did not have ACC coverage the previous year, must submit an acceptable, negative ACC Underwriting Certificate to the AIP. Refer to the top half of the "Date Planted" Column of the Acreage Report to determine whether any trees are not insured for ACC. Refer to the Crop Provisions and section 4B of this handbook for additional restrictions concerning ACC coverage.
- (3) In addition to the exclusions listed in the Basic Provisions, insurance will not be provided for any trees that:
 - (a) are unsound, diseased, or unhealthy;
 - (b) are toppled. If a tree is toppled due to an insured cause and the insured elects to reset the tree, insurance will not attach for 12 months following reset. A toppled tree must be reset as nearly as possible to the position occupied before it was toppled and then buckhorned;
 - (c) have been grafted within a 12-month period prior to the date insurance attaches, unless the grafting is the result of topworking;
 - (d) are non-grafted seedlings (grown from seed);
 - (e) no longer have the potential to produce a yield typical of healthy trees of the same age as the subject trees, unless the trees were topworked or buckhorned and qualify as stage I or II;

- (f) were damaged before the beginning of the insurance period. (If trees suffered damage the previous crop year, insurance will not attach until the previous year's damage is determined, the insured submits a revised acreage report, and the trees are accepted by the AIP);
 - (g) are citrus trees infected by or exposed to ACC, that were inspected by DPI before coverage for ACC attached and for which a specimen collected during the inspection was confirmed positive for ACC by a DPI pathologist; or
 - (h) were planted during the period when replanting was prohibited by DPI or APHIS after the removal of trees infected by or exposed to ACC from the same acreage.
- (4) Insurance will also not be provided for:
- (a) flooding due to high groundwater for trees that do not meet the requirements in the Special Provisions; or
 - (b) freeze for stage-I trees that do not meet the requirements in the Special Provisions.
- (5) Coverage begins on:
- (a) For new policies:
 - 1 When the AIP receives the completed application by the sales closing date and is subject to all other policy requirements, coverage begins on July 1, 2006 for the 2007 crop year. Coverage begins on June 1 following the sales closing date for the 2008 and succeeding crop years,
 - 2 When the AIP receives the completed application after the sales closing date and is subject to all other policy requirements, coverage begins 45 days after the AIP receives the completed application.
 - (b) For renewal policies:
 - 1 When the AIP receives the completed application by the sales closing date, coverage begins June 1 following the sales closing date for the crop year,
 - 2 An application is required if the insured elects a higher coverage level, adds CTVE or OLO, increases his/her share or reports additional acreage of insurable trees such that the amount of protection increases by more than 10 percent,
 - 3 If insured damage occurs after the sales closing date but before insurance attaches for the crop year, insurance coverage will not attach to any addition amount of protection or optional coverage elected or reported by the insured for the crop year.

- (c) Set out for replacement trees. A revised acreage report is required to increase the amount of protection for the subsequent crop year.
- (6) Coverage ends the earlier of May 31 of the crop year or upon total destruction of the insured trees on the unit.

B. PROVISIONS AND PROCEDURES NOT APPLICABLE TO CAT COVERAGE

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

C. UNIT DIVISION

Refer to the insurance contract for unit provisions.

D. UNIT VALUE DETERMINATIONS

- (1) Determination of unit acreage is not required; the number of trees in each stage-block in the unit is primarily used to determine unit value. If the unit value is greater than the amount of insurance, the underreport factor is used to adjust the indemnity.
- (2) More than one stage-block may exist within a basic unit. To determine actual numbers and stages of trees in each stage-block, the loss adjuster must visually inspect the unit. If an inspection reveals no discrepancy between the reported and actual numbers and stages of trees, the loss adjuster should sign and date the Pre-Acceptance Worksheet that was submitted by the policyholder to verify that the information was found to be accurate.
- (3) If an inspection reveals a discrepancy between the reported and actual numbers and stages of trees, the loss adjuster shall:
 - (a) Request to examine the records used by the insured to complete the pre-acceptance worksheet;
 - (b) Establish the numbers of trees in each stage-block using the setting distances shown in **TABLE C**; or
 - (c) Conduct a tree count.
- (4) AIPs may use a Pre-Acceptance Worksheet to establish the stage-blocks of trees in each unit if the information provided by the insured was not accurate. Both the policyholder and the AIP representative should sign the revised Pre-Acceptance Worksheet.
- (5) For determining the base policy unit value, use the tree reference price shown on the price addendum. If the insured has elected the CTVE, a separate CTV unit value must be determined using the maximum CTV reference price shown on the price addendum.
 - (a) The number of trees in each stage-block is multiplied by the appropriate (tree or maximum CTV) reference price for the stage.

- (b) These amounts are summed, the total is multiplied by the coverage level elected, and then rounded up to the nearest cent to determine the unit amount of buy-up coverage.
- (c) To determine the unit amount of Catastrophic coverage, the total of the amounts from item (a) is multiplied by 50% (the coverage level) and by 55% (the price election percentage), and rounded up to the nearest cent.
- (6) Florida fruit tree indemnities are based on a determined percent of damage for each stage-block on a unit basis. ACC loss determinations are separate from loss determinations for other insurable causes of loss. Refer to section 7, herein.
- (7) To determine tree stage:

If immediately prior to the time insurance attaches for the crop year, the trees were:	then the stage is:
<p>Citrus, Avocado and Mango Trees: Set out less than three crop years, buckhorned or topworked less than two crop years, or were reset after having been toppled less than one year, prior to the beginning of the current crop year,</p> <p>Carambola Trees: Set out, buckhorned, or topworked less than one crop year prior to the beginning of the current crop year,</p>	Stage I
<p>Citrus, Avocado and Mango Trees: Set out three or more crop years, buckhorned or topworked two or more crop years, or were reset after having been toppled less than 2 crop years before the beginning of the current crop year, but do not yet qualify as stage III,</p> <p>Carambola Trees: Set out, buckhorned, or topworked one or more crop years before the beginning of the current crop year, but do not yet qualify as stage III,</p>	Stage II
<p>Citrus, Avocado and Mango Trees: Able to produce a yield typical of a healthy tree of the same age and:</p> <ul style="list-style-type: none"> (a) have completed at least six crop years after set out; or (b) have completed at least four crop years after buckhorning or topworking, <p>Carambola Trees: Able to produce a yield typical of a healthy tree of the same age and have completed at least two crop years after set out, buckhorning, or topworking,</p>	Stage III

4. FLORIDA FRUIT TREE APPRAISALS

A. GENERAL INFORMATION

- (1) Appraisals will be made in accordance with procedures specified in this handbook and in the LAM.
- (2) Specifically for Florida fruit trees, all appraisals will be made within a stand(s) of damaged trees (SDT). The SDT is an area in which damage due to the same insurable cause of loss has occurred, and is identified by the AIP. For widespread damage or when distinct areas of damaged trees within the unit cannot be established, the SDT may be defined as an entire unit. In addition, several SDT may exist resulting from a single loss event. Multiple SDT will cumulatively make up a single damage value for purposes of appraisals.

Example:

The unit below sustains damage in the shaded areas due to a covered peril. The SDT can be defined in several ways and is at the discretion of the AIP. For example, the AIP can (1) define the SDT as the entire unit (Figure 1); (2) divide the damage into two SDT based on the outermost damaged trees of each area (Figure 2); or (3) treat each damage area as an individual SDT (Figure 3). Other variations may also exist. Sampling is done within each SDT, observing the minimum sampling requirements (**TABLE A**) *for the number of trees in each stage-block within the SDT*. In the figures below, black borders illustrate a separate SDT.

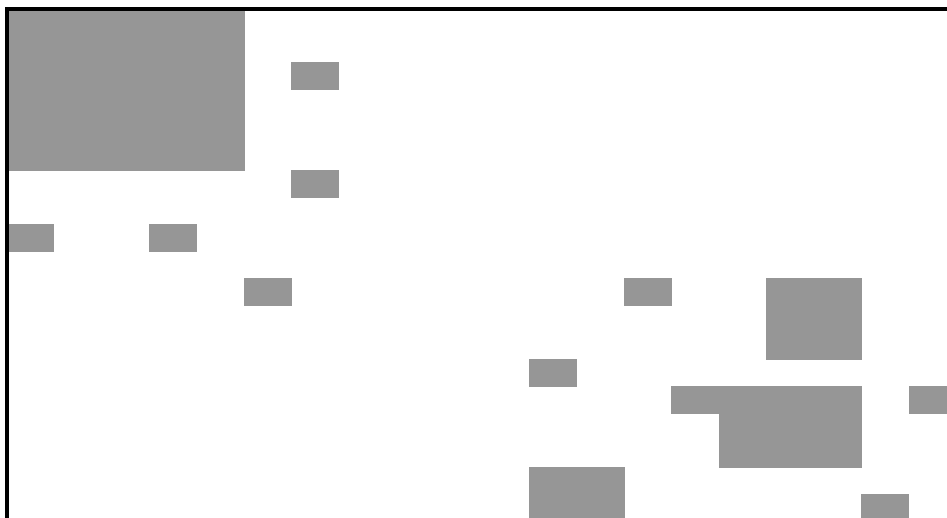


Figure 1. Entire unit as SDT.

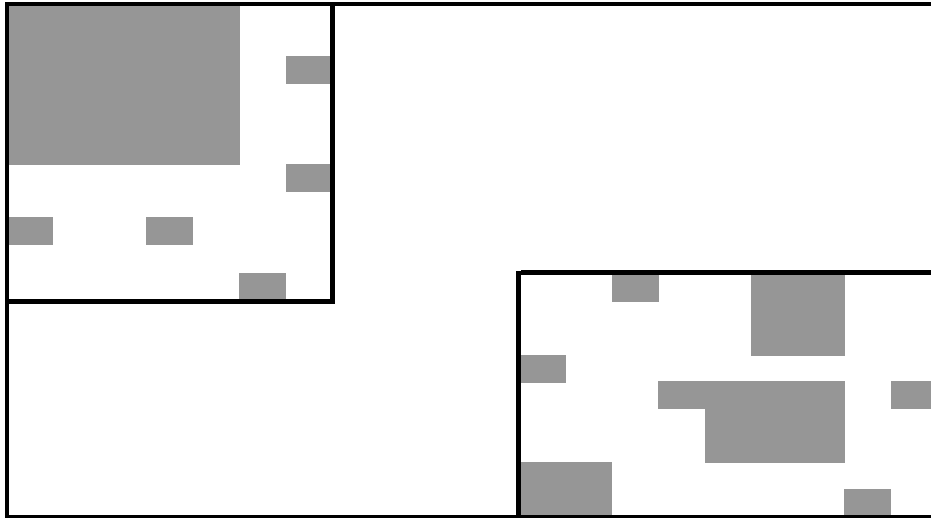


Figure 2. Two SDT defined by outermost damage in each area.

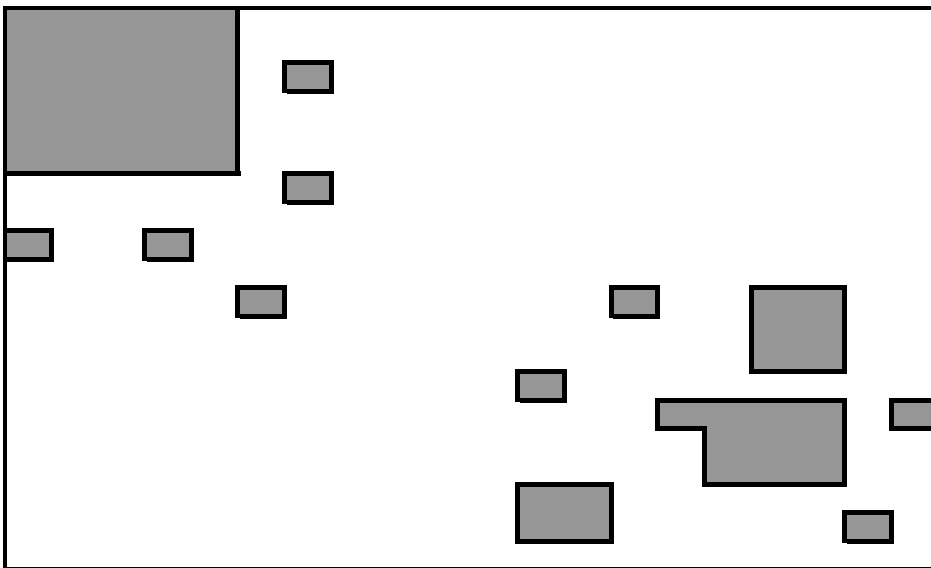


Figure 3. Multiple SDT defined by each damaged area.

- (3) Circumstances that require an appraisal include (but are not limited to) trees to be rehabilitated or removed, if damaged due to an insurable cause (other than ACC) during the insurance period.
APPRAISE DAMAGED TREES BEFORE ANY PRUNING OR REMOVAL.
- (4) The number, stage, and location of insured trees destroyed due to ACC are determined and documented only on the grove map and entered directly on the FFT Production Worksheet.

B. SPECIAL INSTRUCTIONS FOR ASIATIC CITRUS CANKER

Loss adjusters and other personnel who enter an area of ACC-infected trees should disinfect all clothing and equipment used in the infected area before proceeding to a different location. Asiatic Citrus Canker does not infect human beings. For more information, access the Animal and Plant Health Inspection Service (APHIS) website at <http://www.aphis.usda.gov/oa/pubs/citrus.html>.

- (1) Trees destroyed due to ACC are only those trees that were identified by DPI as infected by or exposed to ACC and were subsequently removed and destroyed pursuant to a public order according to the limitations in the Special Provisions.
 - (a) The date of damage is the date of the inspection when the specimen that was confirmed positive by a DPI pathologist was collected.
 - (b) The insured is required to give notice of loss when it is discovered that ACC may be present on any of the insured citrus acreage. The discovery would most likely coincide with the inspection date when a specimen or specimens are taken for laboratory analysis but may also be when a public order is received, which may occur several days after the inspection.
- (2) The removal of the trees in the unit infected by or exposed to ACC must be documented on a report form issued by DPI before a claim for indemnity can be completed.
 - (a) The insured must provide to the AIP a copy of the completed DPI form listing the number, crop, and type as specified on the actuarial documents of all the trees removed.
 - (b) Once insurance attaches for the crop year, the removal of trees will not change the number of trees for the unit.
 - (c) ACC coverage is limited to the number of trees to be destroyed as specified by the public order according to the limitations in the Special Provisions. Trees destroyed in excess of the number required by the public order will be considered lost due to uninsured causes (disease/destroyed without consent). Refer to the Crop Provisions and section 7.
 - (d) If ACC coverage is NOT in effect, ACC damage is an uninsurable cause of loss.

C. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS

- (1) Determine number of insurable trees in each SDT. Consider all trees in each stage-block and the stage assigned to the stage-block. Do not include any uninsurable trees and other fruit trees insurable as a separate crop.
 - (a) If ACC is an insured peril, ACC damage is separately determined prior to non-ACC damage. **Exclude** ACC insurable damaged trees from the sample selection process when determining non-ACC appraisals.

- (b) **Include** undamaged trees, insured trees damaged by uninsured causes, and trees damaged by insured causes when trees are sampled.
 - (c) IF ACC IS NOT AN INSURED PERIL, trees damaged solely by ACC will be considered undamaged for appraisal purposes.
- (2) Use as many sample trees as necessary to accurately determine the percent of damage for each stage-block in the SDT. Minimum tree sample requirements are shown in **TABLE A**.

D. TREE APPRAISALS

- (1) Select sample trees in each SDT as follows:
- (a) Locate the first **insurable** tree on an outside row for the appraisal method group (DYSO vs. FYSO); this will be the first sample tree. Proceed along the row, selecting additional sample trees as follows:

If the stage-block has....	Select....
Less than 100 trees	Every 10 th tree in each row.
100 to 1,000 trees	Every 10 th tree in every other row.
1,001 to 5,000 trees	Every 10 th tree in every 5 th row.
5,001 trees or more	Every 10 th tree from every 10 th row.

- (b) Select only those trees representative of the assigned stage of the stage-block. For example, if sampling a stage III-block and the next sample tree is a stage I, skip over the stage I tree, and continue on to the next stage-III tree.
 - (c) Proceed down the next row in the opposite direction, beginning with the first tree, and continue sampling until all trees of the stage-block in the SDT have been covered and at least the minimum number of trees (refer to **TABLE A**) have been sampled.
 - (d) **INCLUDE** all non-ACC damaged and undamaged trees in the sample.
 - (e) **EXCLUDE** as representative samples any trees to which insurance did not attach or which are insured ACC damaged (losses are separately determined, refer to section 7).
- (2) Determine the number of insurable trees in the unit using the following information:
- (a) **INCLUDE all** insurable trees damaged by an uninsured cause after insurance attached for the crop year. Trees damaged solely by uninsured causes during the crop year are counted as trees **not** damaged or destroyed.
 - (b) Trees damaged by uninsured causes are not insurable the following year unless a pre-acceptance inspection is completed and such trees are accepted as insurable.

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

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

5. APPRAISAL METHODS

A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

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

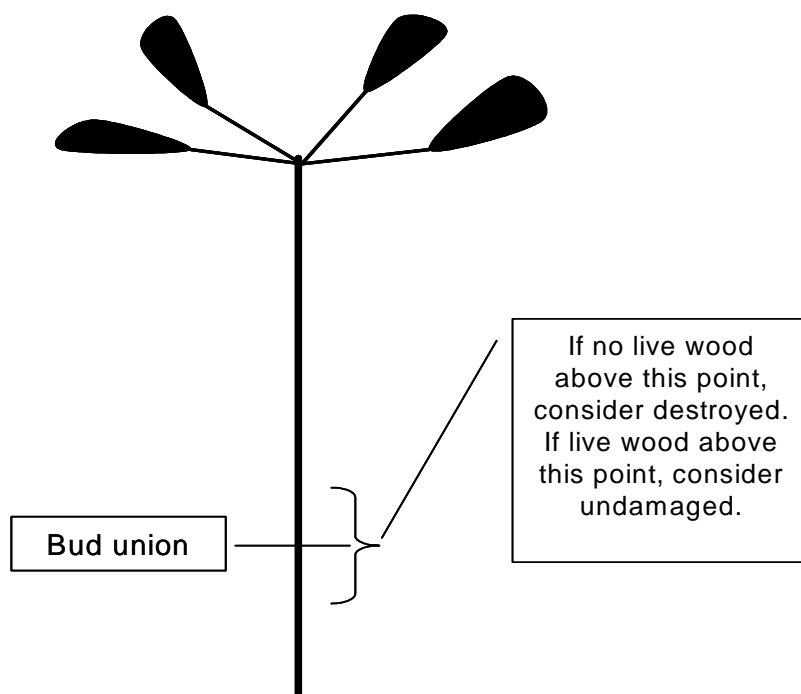
B. DAMAGE OCCURRING DURING THE YEAR OF SET OUT

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

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

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

Appraisal Method for Damage Occurring During the Year of Set Out

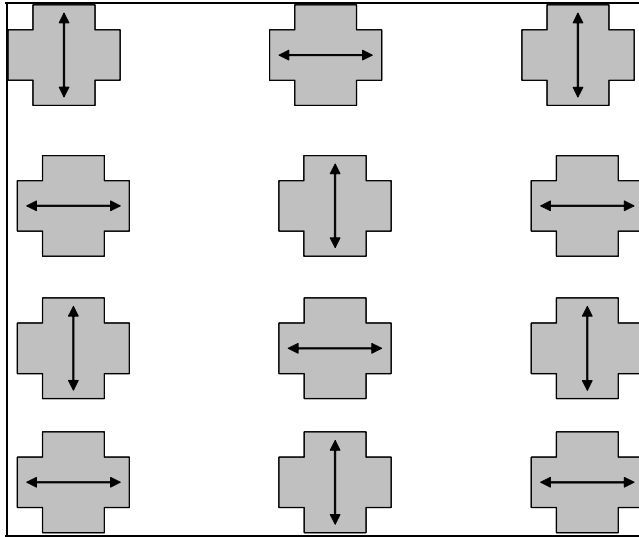


(2) Record determinations in Part III of the Appraisal Worksheet.

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

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

- (1) For trees with damaged limbs, appraise the damage to the limbs as follows:
 - (a) For each tree, appraise two limbs on opposing sides of the tree, in which the diameter of at least one damaged limb is at least one inch, but less than three inches at the point of damage. Appraise the north/south limbs on the first sample tree, the east/west limbs on the second sample tree, the north/south limbs on the third sample tree, and so forth as illustrated in the figure below. Alternatively, opposing sides of the tree can be determined as the sides “within the row” and “against the row”. The figure represents an aerial view of an SDT with twelve FYSO trees and assumes all trees are sampled.



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

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

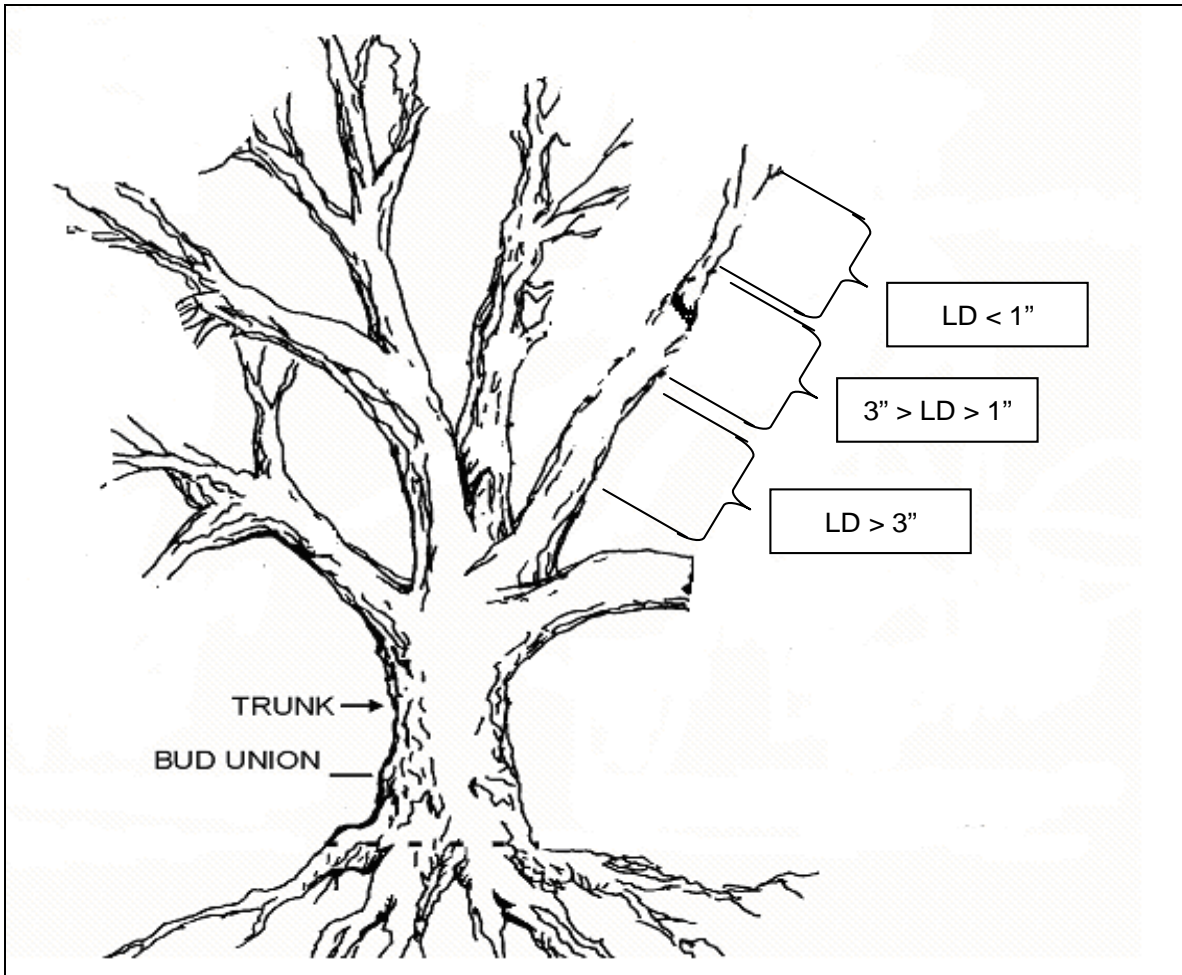
Tree 2: Limb 1 damage = No damage
 Limb 2 damage = 1" limb diameter
 Tree Damage = 1" limb diameter = **Partially Damaged**
 (Refer to the Illustration on Page 13)

- (c) Classify each sample tree as undamaged, partially damaged, fully damaged or destroyed. The amount of damage to each tree will be determined as follows:

Damage Description	Tree Classification
<i>Citrus and Carambola</i>	
Tree is undamaged or location of limb damage on <i>both</i> sampled limbs is less than one-inch in diameter,	Undamaged
Location of limb damage to <i>one or more of the sampled limbs</i> is at least one-inch in diameter, but less than three inches in diameter,	Partially Damaged
<ul style="list-style-type: none"> ▪ Location of limb damage to <i>one or more of the sampled limbs</i> is at least three inches in diameter, but the tree can be rehabilitated; ▪ Tree is buckhorned or topworked with no live wood above the new growth points or above the graft unions; or ▪ Tree is toppled and can be rehabilitated, 	Fully Damaged
<ul style="list-style-type: none"> ▪ Identified by DPI as ACC infected and removed according to the limitations in the Special Provisions; ▪ Tree is dead; ▪ Tree is toppled and cannot be rehabilitated or tree is missing; ▪ For citrus only, if there is damage within one foot of the trunk for Stage II or Stage III trees; ▪ For carambola only, if there is damage within six inches of the trunk for Stage I or II trees, or within one foot of the trunk for Stage III trees; or ▪ There is no live wood above the bud union, 	Destroyed
<i>Avocado and Mango</i>	
Tree is undamaged or location of limb damage on <i>both</i> sampled limbs is less than two inches in diameter,	Undamaged
Location of limb damage to <i>one or more of the sampled limbs</i> is at least two inches in diameter, but less than four inches in diameter...	Partially Damaged
<ul style="list-style-type: none"> ▪ Location of limb damage to <i>one or more of the sampled limbs</i> is at least four inches in diameter but the tree can be rehabilitated. The diameter of the trunk at the point of damage may also be considered to satisfy the four-inch requirement. ▪ Tree is buckhorned or topworked with no live wood above the new growth points or above the graft unions; or ▪ Tree is toppled and can be rehabilitated, 	Fully Damaged
<ul style="list-style-type: none"> ▪ Tree is dead; ▪ Tree is toppled and cannot be rehabilitated or tree is missing; or ▪ There is no live wood above bud union, 	Destroyed

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

**Appraisal Method for Damage Occurring in any Year Following the Year of Set Out
Citrus/Carambola Example of Limb Damage**



6. APPRAISAL DEVIATIONS AND MODIFICATIONS

A. DEVIATIONS

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

B. MODIFICATIONS

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

7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

- (1) Include the AIP's name in the Appraisal Worksheet title if not preprinted on the AIP's worksheet.
- (2) Include the claim number on the Appraisal Worksheet (when required by the AIP), when a worksheet entry is not provided.
- (3) Separate Appraisal Worksheets are required for each unit inspected.
- (4) If the SDT consists of trees of more than one stage-block, a continuation sheet must be used for each stage.
- (5) If the CTVE is elected, a separate Appraisal Worksheet is required for each type/subtype in the SDT. The resulting percent damage will be entered as a separate line entry on the claim form.
- (6) Instructions designated DYSO apply to trees damaged during the year of set out. Instructions designated FYSO apply to trees damaged in any year following the year of set out. Undesignated instructions apply to both DYSO and FYSO trees.
- (7) Document only the damage appraisal of SAMPLED trees for the SDT resulting from the most recent cause of loss on the Appraisal Worksheet/continuation sheet.
- (8) List total number of trees the samples represent (total number of trees in current SDT(s) for all stage-blocks) only in part 2 item 8 as directed.
- (9) Standard Appraisal Worksheet items are numbered consecutively in subparagraph B but actual entry completion does not follow this order. An example Appraisal Worksheet is provided to illustrate how to complete entries.

B. WORKSHEET ENTRIES AND COMPLETION INFORMATION

- (1) Complete the Fruit Tree Appraisal Worksheet and continuation sheet in the following order:
 - (a) PART I - APPRAISAL WORKSHEET HEADING
 - (b) PART III - APPRAISAL
 - (c) PART II - PERCENT DAMAGE
- (2) All percent entries are entered as 3-place decimals (e.g. 79.4% is entered as .794; 100% is entered as 1.000).

PART I - APPRAISAL WORKSHEET HEADING

Verify or make the following entries:

Item

No.

Information Required

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

Claim No.: Claim number as assigned by the AIP.

1. **Name of Insured:** Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy Number:** Insured's assigned policy number.
3. **County:** Name of the county in which the trees are insured.
4. **Unit Number:** Five-digit unit number from the Summary of Coverage after it is verified to be correct.(e.g. 00100).
5. **Crop/Type:** Four-digit crop code number and three-digit type/subtype code number entered exactly as specified on the actuarial documents for the crop and type being appraised. The name or an abbreviation for the crop/type/subtype name may also be entered as illustrated on the Appraisal Worksheet example.
6. **Crop Year:** Crop year, as defined in the policy, for which the claim has been filed (e.g., YYYY).

PART II - PERCENT DAMAGE

Verify or make the following entries:

Item

No.

Information Required

7. **Appraisal Method:** Identify the appraisal method for the line entry calculation (e.g. DYSO or FYSO). For Stage I appraisals containing both DYSO and FYSO trees, enter DYSO/FYSO.
8. **Number of Trees/SDT:** Split the cell in half horizontally. Use separate lines for varying stages within the SDT. For each stage:
 - a. Record in the top half, the TOTAL number of trees of the corresponding stage in **all SDTs** as a result of the most recent cause of loss. Include all non-ACC damaged and undamaged (including uninsurable non-ACC and uninsurable ACC damaged) trees in the SDT.

- b. Record in the bottom half, the number of trees of the corresponding stage SAMPLED from all SDT as a result of the most recent cause of loss.
9. MAKE NO ENTRY.
10. **Stage:** Enter the applicable tree stage for the line item. Refer to section 3D, herein.
11. MAKE NO ENTRY.
12. **Trees Fully Damaged/Destroyed:** Record the number of trees from **Total** (item 30) of Column 27 of PART III of the Appraisal Worksheet. Enter "0", if no trees are considered fully damaged/destroyed. If continuation sheets are used for the stage, enter the **Grand Total** of this column from the final continuation sheet in this item.
13. **Percent Total Loss:** Result of dividing item 12 by item 8b. Round to nearest 3-place decimal.
14. **Trees Partially Damaged:** Record the number of trees from **Total** (item 30) of Column 26 of PART III of the Appraisal Worksheet. If continuation sheets are used for the stage, enter the **Grand Total** of this column from the final continuation sheet. Enter "0" if no trees are considered partially damaged and enter item 13 in item 24.
15. **Percent Partial Loss:** Result of dividing item 14 by item 8b. Round to nearest 3-place decimal.
16. - 17. MAKE NO ENTRY.
18. **Partial Damage Factor:** Enter corresponding **Partial Damage Factor** from Reference Material - **TABLE B** for the stage and crop, to 3-place decimal.
19. - 23. MAKE NO ENTRY.
24. **Percent Damage:** Result of multiplying item 15 times item 18, then adding item 13, to 3-place decimal.

PART III - APPRAISAL

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

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

- b. "Trees Uninsurable." By stage, record a mark for each tree that is uninsurable. Indicate the number count in parentheses and sample the next insurable tree. Trees not insurable for ACC damage may be insurable for non-ACC damage. The appraisal for such trees must reflect only the non-ACC damage.
- c. "Trees Damaged by Uninsured Causes." Record a mark for each tree damaged by an uninsured cause during the crop year. Indicate the number count in parentheses. (Such trees must be inspected and accepted for insurance to attach the subsequent crop year.)

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

Item

No. Information Required

- 25. **Undamaged:** Make a check mark (✓) in Column 25 for each UNDAMAGED insurable sample tree. For a tree to be considered UNDAMAGED, Columns 28 and 29 should both contain zero (0).
- 26. **Partially Damaged:** Make a check mark (✓) in Column 26 for each PARTIALLY DAMAGED insurable sample tree. For a tree to be considered PARTIALLY DAMAGED, *at least one* of Columns 28 or 29 should contain a 1 for citrus/carambola, or a 2 for avocado/mango, but should not contain a 3 or 4. No DYSO trees should be listed in Column 26.
- 27. **Fully Damaged/Destroyed:** Make a check mark (✓) in Column 27 for each FULLY (100 %) damaged or DESTROYED insurable sample tree. For a tree to be considered FULLY DAMAGED OR DESTROYED, *at least one* of Columns 28 or 29 should contain a 3 for citrus/carambola, or a 4 for avocado/mango. For any Stage-II or Stage-III trees that are considered DESTROYED, **circle the check mark.**
- 28. **Limb Diameter Damaged (1):**

DYSO: If the tree is considered undamaged, enter 0; if the tree is considered destroyed, enter 3 for citrus/carambola or 4 for avocado/mango.

FYSO: Enter the limb diameter at the greatest point of damage for the first sampled limb. For citrus and carambola trees, the entry may be 0, 1 or 3. For avocado and mango, the entry may be 0, 2, or 4. If the tree does not have limb damage but is considered FULLY DAMAGED, enter 3 for citrus/carambola, 4 for avocado/mango. For any trees considered DESTROYED, enter 3 for citrus/carambola and 4 for avocado/mango.
- 29. **Limb Diameter Damaged (2):**

DYSO: If the tree is considered undamaged, enter 0; if the tree is considered destroyed, enter 3 for citrus/carambola or 4 for avocado/mango.

FYSO: Enter the limb diameter at the greatest point of damage for the second sampled limb. For citrus and carambola trees, the entry may be 0, 1 or 3. For avocado and mango, the entry may be 0, 2, or 4. If the tree does not have limb damage but is considered FULLY DAMAGED, enter 3 for citrus/carambola and 4 for avocado/mango. For any trees considered DESTROYED, enter 3 for citrus/carambola and 4 for avocado/mango.

30. **Total:** Record the total number of trees for the stage in Columns 25 - 27. *Omit* from this count, uninsurable trees (trees for which insurance did not attach) and trees affected by ACC; *include* any trees damaged or destroyed by an uninsured cause during the crop year.

Previous Total: If continuation sheets are used for a stage, the sample Previous Total is the Grand Total entry from the previous page for the stage, brought forward as appropriate.

Grand Total: Separately add the sample **Total** of each column on this page to the **Previous Total** of each column from the previous page and enter the **Grand Total** in the appropriate column on this page. The Grand Total from the last continuation sheet for the stage will be used to compute Part II - Percent of Damage.

31. **Adjuster's Signature, Code Number, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed the Appraisal Worksheet. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.

32. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date on the Appraisal Worksheet. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the Appraisal Worksheet and continuation sheet WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.

Page Numbers: Page numbers: Page 1 of 1, Page 1 of 2, etc., for each page used for the unit appraisal. The Appraisal Worksheet containing the PART II computations for the unit should be listed as page 1; appraisal continuation sheets should be numbered consecutively thereafter for the Part III stage sampled.

EXAMPLE: The Appraisal Worksheet contains the start of one stage (Part III) which continues over into another (continuation sheet) page. Additional continuation sheets would be used for the other stages. The Appraisal Worksheet would be numbered "Page 1 of 3 pgs.," the first stage continuation sheet would be numbered "Page 2 of 3 pgs.," and the other stage continuation sheet would be numbered "Page 3 of 3 pgs."

COMPANY		ANY COMPANY										CLAIM NO.					XXXXXXX												
FOR ILLUSTRATION PURPOSES ONLY FRUIT TREE DAMAGE WORKSHEET																													
PART I																													
1 NAME OF INSURED I.M. INSURED						2 POLICY NUMBER XXXXXXXX						3 COUNTY ANY COUNTY				4 UNIT NUMBER 00100				5 CROP/TYPE 0207 - XXX (ORANGE-early)				6 CROP YEAR YYYY					
PART II																													
TREES DESTROYED														LIMB DAMAGE															
APPRaisal METHOD 7	NUMBER OF TREES/ SDT 8a/8b	9	STAGE 10	11	TREES FULLY DAMAGED/ DESTROYED 12	PERCENT TOTAL LOSS (12 ÷ 8b) 13	TREES PART. DAMAGED 14	PERCENT PART. LOSS (14 ÷ 8b) 15	16	17	PARTIAL DAMAGE FACTOR 18	19	20	21	22	23	PERCENT DAMAGE 13 + (15 × 18) 24												
FYSO	500 20		III		9	.450	5	.250			.390						.548												
DYSO/FYSO	100 10		I		4	.400	1	.100			.750						.475												
PART III																													
Stage I (pgs. 1) TREES UNINSURABLE - (0)														TREES DAMAGED BY UNINSURED CAUSES (0)															
	Undamaged	Partially Damaged	Fully Damaged/ Destroyed	Limb Diameter Damaged (1)	Limb Diameter Damaged (2)		Undamaged	Partially Damaged	Fully Damaged/ Destroyed	Limb Diameter Damaged (1)	Limb Diameter Damaged (2)		Undamaged	Partially Damaged	Fully Damaged/ Destroyed	Limb Diameter Damaged (1)	Limb Diameter Damaged (2)		Undamaged	Partially Damaged	Fully Damaged/ Destroyed	Limb Diameter Damaged (1)	Limb Diameter Damaged (2)		Undamaged	Partially Damaged	Fully Damaged/ Destroyed	Limb Diameter Damaged (1)	Limb Diameter Damaged (2)
	25	26	27	28	29		25	26	27	28	29		25	26	27	28	29		25	26	27	28	29		25	26	27	28	29
1	✓			0	0	19							37						55						73				
2			✓	3	3	20							38						56						74				
3	✓			0	0	21							39						57						75				
4	✓			0	0	22							40						58						76				
5		✓		1	0	23							41						59						77				
6			✓	3	3	24							42						60						78				
7			✓	3	3	25							43						61						79				
8			✓	3	3	26							44						62						80				
9	✓			0	0	27							45						63						81				
10	✓			0	0	28							46						64						82				
11						29							47						65						83				
12						30							48						66						84				
13						31							49						67						85				
14						32							50						68						86				
15						33							51						69						87				
16						34							52						70						88				
17						35							53						71						89				
18						36							54						72						90				
														30 TOTAL						5		1		4					
31 ADJUSTER'S SIGNATURE						CODE NUMBER						DATE				32 INSURED'S SIGNATURE						DATE							
I.M. ADJUSTER						XXXXXXXX						MM/DD/YYYY				I.M. INSURED						MM/DD/YYYY							
Page 1 of 2 pgs.																													

FOR ILLUSTRATION PURPOSES ONLY						1. NAME OF INSURED						2. POLICY NUMBER																	
						I.M. INSURED						XXXXXXX																	
APPRAISAL WORKSHEET (Continued from Part III) Stage III (pgs. 1) TREES UNINSURABLE (0)						3. COUNTY						4. UNIT NUMBER																	
						ANY COUNTY						00100																	
TREES DAMAGED BY UNINSURED CAUSES (0)						5. CROP/TYPE						6. CROP YEAR																	
						0207 - XXX (ORANGE-early)						YYYY																	
Undamaged	Partially Damaged	Fully Damaged/Destroyed	Limb Diameter Damaged (1)	Limb Diameter Damaged (2)		Undamaged	Partially Damaged	Fully Damaged/Destroyed	Limb Diameter Damaged (1)	Limb Diameter Damaged (2)		Undamaged	Partially Damaged	Fully Damaged/Destroyed	Limb Diameter Damaged (1)	Limb Diameter Damaged (2)		Undamaged	Partially Damaged	Fully Damaged/Destroyed	Limb Diameter Damaged (1)	Limb Diameter Damaged (2)		Undamaged	Partially Damaged	Fully Damaged/Destroyed	Limb Diameter Damaged (1)	Limb Diameter Damaged (2)	
25	26	27	28	29		25	26	27	28	29		25	26	27	28	29		25	26	27	28	29		25	26	27	28	29	
1	✓		0	0	31						61						91						116						
2			✓	3	3	32					62						92						117						
3	✓			0	0	33					63						93						118						
4		✓		0	1	34					64						94						119						
5			☑	3	3	35					65						95						120						
6	✓			0	0	36					66						96						121						
7			✓	3	1	37					67						97						122						
8		✓		1	1	38					68						98						123						
9	✓			0	0	39					69						99						124						
10			☑	3	3	40					70						100						125						
11			✓	3	3	41					71						101						126						
12			☑	3	3	42					72						102						127						
13			✓	3	0	43					73						103						128						
14	✓			0	0	44					74						104						129						
15	✓			0	0	45					75						105						130						
16			✓	3	3	46					76						106						131						
17			☑	3	3	47					77						107						132						
18		✓		1	0	48					78						108						133						
19		✓		0	1	49					79						109						134						
20		✓		1	1	50					80						110						135						
21						51					81						111						136						
22						52					82						112						137						
23						53					83						113						138						
24						54					84						114						139						
25						55					85						115						140						
26						56					86																		
27						57					87																		
28						58					88																		
29						59					89																		
30						60					90																		
																		30 TOTAL							6	5	9		
																		PREVIOUS TOTAL											
																		GRAND TOTAL											

8. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

- (1) The claim form (hereafter referred to as the “Production Worksheet”) is a progressive form containing all notices of damage for all 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 and cases involving concealment, misrepresentation, or litigation.
 - (d) No Indemnity Due claims must be verified by an APPRAISAL.
- (4) The adjuster is responsible for determining if the insured has complied with all of the requirements under the notice and claim provisions of the policy. If they have not, the adjuster should contact the AIP.
- (5) Multiple claims may be processed for a unit. For each final claim, the damage value will be additive (carried forward) to the next final claim.
- (6) The total of all indemnities for the unit must not exceed the lesser of the amount of protection times the share for the unit or the unit value times the share.
- (7) Separate Production Worksheets must be completed for ACC and non-ACC claims on the same unit.
- (8) The following crops as defined in the crop provisions are not eligible for coverage under the CTVE: Carambola trees, lemon trees, lime trees, and mango trees. Insureds who select CTVE may also select OLO coverage.
- (9) Under the CTVE, ACC is not an insured cause of loss. If the insured has elected the CTV Endorsement, the adjuster will complete two separate Production worksheets: the first for the base policy utilizing the tree reference prices and the second for the endorsement utilizing the applicable CTV reference prices. All prices are provided on the price addendum documents. The same coverage level for the unit applies to the base policy and the endorsement. The base policy claim should be completed prior to the CTVE claim. If no indemnity is payable on the base policy, the CTVE Production Worksheet should not be completed.

- (10) Insured ACC-damaged trees cannot be indemnified until the damaged trees have been destroyed (removed).

B. FORM ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item

No. Information Required

1. **Crop/Code #:** Enter the crop name and the crop code number of the Florida fruit tree crop insured:

CITRUS CROP	CODE #	TROPICAL FRUIT CROP	CODE #
Orange Trees	0207	Carambola Trees	0213
Grapefruit Trees	0208	Avocado Trees	0212
Lemon Trees	0209	Mango Trees	0214
Lime Trees	0210		
Other Citrus Trees	0211		

2. **Unit #:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g. 00100). The unit number for CTVE claims should correspond with the base policy unit number. Designate when the CTVE and/or the OLO are in effect using the following codes:

CV – CTVE is in effect
 OL – OLO is in effect
 OL/CV – Both the CTVE and the OLO are in effect

3. **Legal Description:** Section, township, and range number or other description that identifies the location of the unit.
4. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE where applicable as in the case of freeze damage (e.g. JAN 9).
5. **Cause of Damage:** Enter the insured cause of loss for this crop as listed in the LAM. If it is evident that no indemnity is due, enter “NONE.” If an insured cause of loss is coded as “Other,” explain in the Narrative. Refer to the Basic Provisions and Crop Provisions for information pertaining to insured and uninsured causes of loss.

6. **Primary Cause %:**

Percent of damage for the cause of damage listed in item 5 above that is determined to be the primary cause of damage, to the nearest whole percent. The primary cause of damage must exceed 50 percent (e.g. 51%). Enter an "X" for the major secondary cause of damage.

7. **Company/Agency:** Name of company and agency servicing the contract.

8. **Name of Insured:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.

9. **Claim Number:** The claim number as assigned by the AIP.

10. **Policy Number:** Insured's assigned policy number.

11. **Crop Year:** Crop year, as defined in the policy, for which the claim is filed.

12. **Additional Units:**

Unit number(s) for ALL non-loss units for the crop at the time of final inspection. A non-loss unit is any unit for which a FFT Production Worksheet has not been completed. Additional non-loss units may be entered on a single FFT Production Worksheet. If more spaces are needed for non-loss units, enter the unit numbers, identified as "Non-Loss Units," in the narrative or on an attached Special Report.

13. **Date(s) of Notice:**

- a. Date the notice of damage was given for the unit in item 2 in the 1st or 2nd spaces, as applicable. Enter the complete day (e.g., MM/DD/YYYY) for each notice.
- b. A notice of damage or loss for a third inspection (if needed) requires an additional set of FFT Production Worksheets. Enter the date of the notice for a third inspection in the 1st space of item 14 on the second set of FFT Production Worksheets.
- c. Reserve the "Final" space on the first page of the first set of FFT Production Worksheets for the date of notice for the final inspection.
- d. If the inspection was initiated by the AIP, enter "Company Insp." instead of the date.
- e. If the notice does not require an inspection, document as directed in the Narrative instructions.

Transfer the latest date (in the 1st or 2nd space from the first or second set of FFT Production Worksheets) to the FINAL space on the first page of the first set of FFT Production Worksheets if a final inspection should be made as a result of the notice. Always enter the complete date of notice (MM/DD/YYYY) for the "FINAL" inspection. For a delayed notice of loss or delayed claim, refer to the LAM.

14. **Companion Policy(ies):**

- a. If no other person has a share in the unit (insured has 100 percent share), MAKE NO ENTRY.
- b. In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter "NONE."
 - (1) If the other person has a multiple-peril contract and it can be determined that the SAME AIP services it, enter the contract number. Handle these companion policies according to the AIP instructions.
 - (2) If the OTHER person has a multiple-peril contract and a DIFFERENT AIP or agent services it, enter the name of the AIP and/or agent (and contract number) if known.
 - (3) If unable to verify the existence of a companion contract, enter "Unknown" and contact the AIP for further instructions.
- c. Refer to the LAM for further information regarding companion contracts.

SECTION I - ACREAGE APPRAISED, UNIT VALUE

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

The **total** number of trees in **all** stage-blocks present in the **unit** must be accounted for on the Production Worksheet. This will be used to calculate the unit value for all claims, and the unit deductible for non-ACC and non-OLO claims. For stage-blocks **not present** in the **SDT**, do not complete Columns C, I, K, L, or O. The number of insurable trees should be verified by a visual inspection and compared to the Producer Pre-acceptance Worksheet and Grove Identification Map provided with the acreage report.

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

- a. Request to examine the records used by the insured to complete the Pre-Acceptance Worksheet;
- b. Establish the number of trees in each stage-block using the setting distances shown in **TABLE C**; or
- c. Conduct a tree count.

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

Verify or make the following entries:

Item

No. Information Required

- A. **Field ID:** The stage-block identification number in which the SDT exists as assigned by the insured or AIP.
- a. In the margin (or in a separate column), enter the DATE of inspection for the last line entry for each inspection.
 - b. For CTVE claims, do not enter any blocks of stage D01 trees on the FFT Production Worksheet.

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

- B. **Total Reported Trees:** Total number of trees in the stage-block the insured reported in the unit by stage-block on the Acreage Report.

C. **Tota; Trees (Stage):**

Enter the TOTAL NUMBER OF TREES IN THE UNIT corresponding to the stage of the stage-block, on the day before the loss occurred.

D. **SDT:**

- a. **Base Policy:** Enter the number of insurable trees in all SDT (as a result of the most recent cause of loss) corresponding to the stage.
 - 1. Make no entry in Column D if the corresponding stage was not present in the SDT.
 - 2. For ACC losses enter the number of trees identified by DPI as being infected by or exposed to ACC and that has been removed (refer to the Special Provisions).

b. **CTVE:**

1. Draw a horizontal line across the cell.
2. Above the line, enter the result of dividing the number of sample trees considered FULLY DAMAGED (**not circled** from Part III, Column 27 of the Appraisal Worksheet) by the total number of trees sampled for the stage (8b of the Appraisal Worksheet), then multiply by the total number of trees of the stage in all SDT.
3. Below the line, enter the result of dividing the number of sample trees considered DESTROYED (**circled** from Part III, Column 27 of the Appraisal Worksheet) by the total number of trees sampled for the stage (8b of the Appraisal Worksheet), then multiply by the total number of trees of the stage in all SDT.
4. Make no entry if the corresponding stage was not present in the SDT or for stage D01.

E. **Interest or Share:** Insured's interest in the crop to three decimal places as determined at the time of inspection. If shares vary on the same unit, use separate line entries.

F. **Rate Class (Stage):** The correct stage code for the stage from the actuarial documents. Verify with the Summary of Coverage and if the stage code is found to be incorrect, refer to the LAM for Revised Acreage Report instructions. If you revise the acreage report, you cannot increase liability at loss time.

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

H. **Type/Class/Variety:** Three-digit code number, entered exactly as specified on the actuarial documents, for the type/subtype corresponding to the stage-block. If "No Type Specified," enter appropriate three-digit code number from the actuarial documents.

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

J. **Type of Loss:**

Use the following "Type of Loss" abbreviations:

TYPE OF LOSS

EXPLANATION

"ACC"Insured trees identified by DPI as exposed or infected by ACC and are destroyed according to the limitations in the Special Provisions.

“NON”.....Insured trees, damaged and undamaged due to an insurable or uninsurable cause, other than insurable ACC damage.

Verify the “Type of Loss” entries. All insurable trees within the unit must be accounted for. Make no entry in Column “J” if the corresponding stage-block was not present in the SDT.

K. Reference Price:

- a. **Base Policy:** Enter the applicable **tree reference price** shown on the price addendum for the stage, in dollars and cents.
- b. **CTVE:**
 1. Draw a horizontal line across the cell.
 2. Above the line, enter the **Minimum** CTVE Reference Price in dollars and cents for the stage shown on the price addendum. Below the line, enter the **Maximum** CTVE Reference Price in dollars and cents for the stage shown on the price addendum.
- c. Make no entry if the corresponding stage block was not present in the SDT.

L. % Damage:

Enter the percent damage as a decimal to three places as follows:

- a. **Base Policy:**
 1. ACC: Enter “1.000.”
 2. Non-ACC: The percent damage for the stage determined from the appraisal (Column 24 of Part II of the Appraisal Worksheet), to three decimal places.
- b. **CTVE:** Enter “1.000”.

Make no entry if the corresponding stage-block was not present in the SDT. If there has been a previous claim during the crop year, the stage-blocks sampled as a result of the most recent cause of loss must be reviewed against stage-blocks from the previous claim to ensure that applicable percent damage for the crop year will not exceed 100 percent for any stage-block or portion of a stage-block within an SDT.

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

M. **Damage Value:**

- a. **Base Policy:** Columns “D” times “E” times “I” times “K” times “L”, round to nearest whole dollar.
- b. **CTVE:**
 1. Draw a horizontal line across the cell.
 2. (For FULLY DAMAGED trees): Above the line, enter the result of Columns “D” times “E” times “I” times “K” times “L,” round to nearest whole dollar.
 3. (For DESTROYED trees): Below the line, enter the result of Columns “D” times “E” times “I” times “K” times “L”, rounded to nearest whole dollar.

N. **Unit Deductible:**

- a. **Base Policy:**
 1. Non-ACC/Non-OLO: Column “C” times Column “K” times the percent deductible (1.00 minus Column “I” coverage level %), results in whole dollars.
 2. ACC or OLO: MAKE NO ENTRY.
- b. **CTVE:**
 1. Non-ACC/Non-OLO: Column “C” times Column “K” times the percent deductible (1.00 minus Column “I” coverage level %), results in whole dollars
 2. ACC or OLO: MAKE NO ENTRY.

O. **Unit Value:**

Column “C” times Column “I” times Column “K”, results in whole dollars.

15. **Totals:**

- a. Column “M” total in whole dollars.
- b. Column “O” total in whole dollars.

16. **OLO Minimum Value:** For OLO only, column “O” Total times 0.05, results in whole dollars. If OLO not in effect MAKE NO ENTRY.

17. **URF: (Under Report Factor)**

- a. **Base Policy:** In the event that the unit value is greater than the amount of protection, divide the amount of protection by the unit value, recording the underreport factor to three decimal places. Enter “1.000” if the amount of protection equals or exceeds the unit value.
- b. **CTVE:** In the event that the CTVE unit value is greater than the CTVE amount of protection, divide the CTVE amount of protection by the CTVE unit value, recording the CTVE underreport factor to three decimal places. Enter “1.000” if the CTVE amount of protection equals or exceeds the CTVE unit value.

NARRATIVE: Attach the Special Report to the Production Worksheet.

- a. If no trees are released on the unit, enter “No trees released,” adjuster's initials and date.
- b. If notice of damage was given and “No Inspection” is necessary, enter the unit number(s), “No Inspection,” date, and adjuster's initials. The insured's signature is not required.
- c. Explain any uninsured causes, unusual, or controversial cases.
- d. Enter the percent damage by uninsured causes and explain. Trees damaged by an uninsured cause will be counted as undamaged.
- e. Document the actual appraisal date if an appraisal was performed prior to the adjuster's signature date on the Appraisal Worksheet, and the date of the appraisal is not recorded on the Appraisal Worksheet.
- f. Explain any errors found on the Summary of Coverage.
- g. Explain a “NO” checked in item 19.
- h. Attach Grove Identification Maps to identify the total unit:
 - (1) If consent is or has been given to put part of the unit to another use;
 - (2) If uninsured causes are present; and
 - (3) For unusual or controversial cases.
 - (4) Indicate on the sketch map or aerial photo the disposition of acreage put to other use with or without consent.
- i. Explain any difference between date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.

- j. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
- k. Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with AIP’s instructions.
- l. Explain any delayed notices or delayed claims as instructed in the LAM.
- m. Document the amount of protection and the calculation used to determine underreport factor for the unit.
- n. Document any other pertinent information. If on an attachment, enter “See attachment.”
- o. Document all previous notices of loss, including trees lost due to insurable ACC damage, trees damaged by insurable non-ACC causes of loss, and the total damage value for each stage regardless of whether an indemnity was due.

SECTION II - ADJUSTMENTS TO UNIT VALUE

Verify or make the following entries:

Item No.	<u>Information Required</u>
18.	End of the Insurance Period: Enter the date the ENTIRE unit was (1) totally destroyed, (2) a combination of destroyed and damaged, or (3) the calendar date for the end of the insurance period.
19.	Similar Damage: Check “Yes” or “No.” Check “Yes” if amount and cause of damage due to insurable causes is similar to the experience of other groves in the area. If “No” is checked, explain in the Narrative.
20.	Assignment of Indemnity: Check “Yes” only if an assignment of indemnity is in effect for the crop year; otherwise, check “No.” Refer to the LAM.
21.	Transfer of Right to Indemnity: Check “Yes” only if a transfer of right to indemnity is in effect for the unit for the crop year; otherwise, check “No.” Refer to the LAM.
A.	Rate Class (Stage): Transfer the entry from section I, column “F,” on a line by line basis. ALL STAGES PRESENT IN THE UNIT SHOULD BE ACCOUNTED FOR IN SECTION II EXCEPT FOR CTVE, DO NOT ENTER STAGE D01 TREES. USE MULTIPLE LINE ENTRIES FOR MULTIPLE STAGES.

- B. **Date Previous Loss:** Enter the month(s) and day(s) (e.g., Nov. 15) of any previous ACC or non-ACC loss event during the same crop year regardless of whether an indemnity was due, using multiple line entries for multiple stages. If there has been no previous loss event on the stage during the crop year, MAKE NO ENTRY.
- C. **Unit Value:** Transfer entries from section I, column “O,” on a line by line basis.
- D. **Previous Damage Value:** Enter the total damage value corresponding to any previous loss event(s) during the same crop year, regardless of whether an indemnity was due, using multiple line entries for multiple stages. If there has been no previous loss event on the stage during the crop year, MAKE NO ENTRY.
- E. **Current Damage Value:** Transfer entries from section I, column “M” on a line by line basis. If there was no current damage for the stage, MAKE NO ENTRY.
- F. **Total Damage Value :** Column “D” plus column “E.” If the stage-block has no damage, enter “O”.
- G. **Deductible:** Transfer entries from section I, column “N” on a line by line basis.
- a. Non-ACC/Non-OLO: Section II, Column “F” minus Section I Column “N,” on a line by line basis for the corresponding stage.
- b. ACC: MAKE NO ENTRY.
- H. **Remaining Deductible:**
- a. Non-ACC/Non-OLO: Column “G” minus column “F” results in whole dollars. Make the entry and indicate if the entry is positive or negative. E.g., (10 - 8 = +“2”) (8 - 10 = -“2”) (8 - 8 = “0”)
- b. OLO/ACC: MAKE NO ENTRY.
- I. **Adjusted Unit Value to Count:**
- a. If the entry in Column “H” is a zero, then transfer the entry from Column “C”. If the entry in Column “H” is a positive number, then the entry in this column is columns “C” plus “H”. If the entry in column “H” is a negative number, then the entry for this column is columns “C” minus “H”.
- b. OLO/ACC: Column “C” minus Column “F”.
22. **Subtotal:** Total of column “I” entries. This dollar value to count applies to this loss occurrence only. If the amount is less than the amount in item 16, column “O”, then no indemnity is due for this loss occurrence.

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

24. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. **BEFORE** obtaining insured's signature, **REVIEW ALL ENTRIES** on the Production Worksheet **WITH THE INSURED**, particularly explaining codes, etc., that may not be readily understood. Final indemnity inspections should be signed on bottom line.

25. **Page Numbers:**

Page numbers - (Example: Page 1 of 1, Page 2 of 2, etc.)

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FLORIDA FRUIT TREE PRODUCTION WORKSHEET

(For Illustration Purposes Only)

1 Crop/Code # Orange Trees 0207	2 Unit # 00100	3 Legal Description SW ¼ - 12-22-9		7 Company Agency Any Company Any Agency	8 Name of Insured I. M. Insured
4 Date of Damage DEC 19	5 Cause of Damage Freeze	6 Primary Cause % 100		9 Claim # XXXXXXXX	11 Crop Year XXXX
12 Additional Units 00200	00200	00300	00400	10 Policy #	
				13 Date(s) Notice of Loss	1st MM/DD/YYYY
					2nd MM/DD/YYYY
					Final MM/DD/YYYY
				14 Companion Policy(s)	

SECTION I - ACREAGE APPRAISED, UNIT VALUE

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Field ID	Total Reported Trees	Total Trees (Stage)	SDT	Interest or Share	Rate Class (Stage)	Practice	Type Class Variety	Coverage Level	Type of Loss	Reference Price	% Damage	Damage Value (D x E x I x K x L)	Unit Deductible	Unit Value (C x I x K)
1 E	980	1,000	900	1.000	D01	997	997	.75	NON	18.00	.475	5,771	4,410	13,500
2 E	1,000	1,000		1.000	D02	997	997	.75		29.00			7,250	21,750
3 E	3,000	3,000	1,500	1.000	D03	997	997	.75	NON	35.00	.548	21,578	26,250	78,750
NARRATIVE: (If more space is needed, attach a Special Report) Previous damage August 05 for Stage D02 trees was \$5,000 and for Stage D03 trees was \$8,500. \$113,730 amount of protection ÷ \$114,000 unit value (total column O) = .998 URF.												15. TOTALS:	27,349	114,000
												16. OLO MINIMUM (O x 0.05)		
												17. URF:		.998

SECTION II - ADJUSTMENTS TO UNIT VALUE

18 End of Insurance Period MM/DD/YYYY		19 Is damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>			20 Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>			21 Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
A	B	C	D	E	F	G	H	I		
Rate Class (Stage)	Date Previous Loss	Unit Value (from O)	Previous Damage Value	Current Damage Value (from M)	Total Damage Value (D+E)	Deductible (from N)	Remaining Deductible (G - F)	Adjusted Unit Value (C+ or - H)		
D01		13,500		5,771	5,771	4,410	-1,271	12,229		
D02	AUG 05	21,750	5,000	0	5,000	7,250	+2,250	24,000		
D03	AUG 05	78,750	8,500	21,578	30,078	26,250	-3,828	74,922		

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, to my insured crop. 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. Total: 111,151

23 Adjuster's Signature		Code #	Date	24 Insured's Signature		Date
1st Inspection	I. M. Adjuster	XXXXXX	MM/DD/YYYY	1st Inspection	I. M. Insured	MM/DD/YYYY
2nd Inspection	I. M. Adjuster	XXXXXX	MM/DD/YYYY	2nd Inspection	I. M. Insured	MM/DD/YYYY
Final Inspection	I. M. Adjuster	XXXXXX	MM/DD/YYYY	Final Inspection	I. M. Insured	MM/DD/YYYY

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FLORIDA FRUIT TREE PRODUCTION WORKSHEET

(For Illustration Purposes Only)

1 Crop/Code # Orange Trees 0207	2 Unit # 00100 OL	3 Legal Description SW ¼ 12-22-9		7 Company Agency	Any Company Any Agency	8 Name of Insured I. M. Insured
4 Date of Damage DEC 10	5 Cause of Damage Freeze	6 Primary Cause % 100	12 Additional Units 00200 00300 00400			9 Claim # XXXXXXXX
						11 Crop Year XXXX
						10 Policy # XXXXXXXXXX
						13 Date(s) Notice of Loss
						1st MM/DD/YYYY
						2nd MM/DD/YYYY
						Final MM/DD/YYYY
						14 Companion Policy(s)

SECTION I - ACREAGE APPRAISED, UNIT VALUE

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Field ID	Total Reported Trees	Total Trees (Stage)	SDT	Interest or Share	Rate Class (Stage)	Practice	Type Class Variety	Coverage Level	Type of Loss	Reference Price	% Damage	Damage Value (D x E x I x K x L)	Unit Deductible	Unit Value (C x I x K)
1 E	980	1,000	900	1.000	D01	997	997	.75	NON	18.00	.475	5,771		13,500
2 E	1,000	1,000		1.000	D02	997	997	.75		29.00				21,750
3 E	3,000	3,000	1,500	1.000	D03	997	997	.75	NON	35.00	.548	21,578		78,750

NARRATIVE: (If more space is needed, attach a Special Report) No previous damage for crop year. \$113,730 amount of protection ÷ \$114,000 unit value (total column P) = .998 URF.	15. TOTALS:	27,349	114,000
	16. OLO MINIMUM (Total of O x 0.05)		5,700
	17. URF:		.998

SECTION II - ADJUSTMENTS TO UNIT VALUE

18 End of Insurance Period MM/DD/YYYY	19 Is damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	20 Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	21 Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
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A	B	C	D	E	F	G	H	I
Rate Class (Stage)	Date Previous Loss	Unit Value (from O)	Previous Damage Value	Current Damage Value (from M)	Total Damage Value (D+E)	Deductible (from N)	Remaining Deductible (G - F)	Adjusted Unit Value (C - or - H)
D01		13,500			5,771			7,729
D02		21,750			0			21,750
D03		78,750			21,578			57,172

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, to my insured crop. 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. Total:	86,651
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23 Adjuster's Signature	Code #	Date	24 Insured's Signature	Date	
1st Inspection	I. M. Adjuster XXXXX	MM/DD/YYYY	1st Inspection	I. M. Insured	MM/DD/YYYY
2nd Inspection	I. M. Adjuster XXXXX	MM/DD/YYYY	2nd Inspection	I. M. Insured	MM/DD/YYYY
Final Inspection	I. M. Adjuster XXXXX	MM/DD/YYYY	Final Inspection	I. M. Insured	MM/DD/YYYY

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1 of 1

FLORIDA FRUIT TREE PRODUCTION WORKSHEET

(For Illustration Purposes Only)

1 Crop/Code # Orange Trees 0207	2 Unit # 00200 CV/OL	3 Legal Description SW ¼ 12-22-9				7 Company Agency				8 Name of Insured I. M. Insured			
4 Date of Damage DEC 19		5 Cause of Damage Freeze		6 Primary Cause % 100		7 Company Agency		9 Claim # XXXXXXXX		11 Crop Year YYYY			
12 Additional Units 00100		00300		00400				10 Policy # XXXXXXXXXX		13 Date(s) Notice of Loss			
								1st MM/DD/YYYY		2nd MM/DD/YYYY		Final MM/DD/YYYY	
14 Companion Policy(s)													

SECTION I - ACREAGE APPRAISED, UNIT VALUE

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Field ID	Total Reported Trees	Total Trees (Stage)	SDT	Interest or Share	Rate Class (Stage)	Practice	Type Class Variety	Coverage Level	Type of Loss	Reference Price	% Damage	Damage Value (D x E x I x K x L)	Unit Deductible	Unit Value (C x I x K)
1 A	1,000	1,000	-----	1.000	D02	997	001	.75		15.00 20.00		-----		15,000
3 A	3,000	3,000	125 100	1.000	D03	997	001	.75	NON	20.00 30.00	1.000	1,875 2,250		67,500
			-----							-----		-----		
			-----							-----		-----		

NARRATIVE: (If more space is needed, attach a Special Report) Stage D01 trees in orchard 2 A not eligible for CTVE coverage.
 \$82,500 amount of protection ÷ \$82,500 unit value (total column P) for D02 and D03 trees = 1.000 URF. Previous damage Nov 15 to Stage D02 trees \$6,000 and to Stage D03 trees \$9,500.

15. TOTALS:	4,125	82,500
16. OLO MINIMUM (Total of O x 0.05)		4,125
17. URF:		1.000

SECTION II - ADJUSTMENTS TO UNIT VALUE

18 End of Insurance Period MM/DD/YYYY	19 Is damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	20 Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	21 Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
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A	B	C	D	E	F	G	H	I
Rate Class (Stage)	Date Previous Loss	Unit Value (from O)	Previous Damage Value	Current Damage Value (from M)	Total Damage Value (D+E)	Deductible (from N)	Remaining Deductible (G - F)	Adjusted Unit Value (C + or - H)
D02	NOV 15	15,000	6,000		6,000			9,000
D03	NOV 15	67,500	9,500	4,125	13,625			53,875

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, to my insured crop. 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. Total:	62,875
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23 Adjuster's Signature	Code #	Date	24 Insured's Signature	Date
1st Inspection	I. M. Adjuster XXXXX	MM/DD/YYYY	1st Inspection	I. M. Insured MM/DD/YYYY
2nd Inspection	I. M. Adjuster XXXXX	MM/DD/YYYY	2nd Inspection	I. M. Insured MM/DD/YYYY
Final Inspection	I. M. Adjuster XXXXX	MM/DD/YYYY	Final Inspection	I. M. Insured MM/DD/YYYY

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1 of 1

FLORIDA FRUIT TREE PRODUCTION WORKSHEET

(For Illustration Purposes Only)

1 Crop/Code # Grapefruit Trees 0208	2 Unit # 00300 ACC	3 Legal Description SE ¼ 12-22-9			7 Company Agency	Any Company Any Agency	8 Name of Insured I. M. Insured			
4 Date of Damage FEB 25	5 Cause of Damage ACC	6 Primary Cause % 100	12 Additional Units 00100	00200	00400	9 Claim # XXXXXXXX	11 Crop Year YYYY			
						10 Policy # XXXXXXXXXX	13 Date(s) Notice of Loss	1st MM/DD/YYYY	2nd MM/DD/YYYY	Final MM/DD/YYYY
						14 Companion Policy(s)				

SECTION I - ACREAGE APPRAISED, UNIT VALUE

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Field ID	Total Reported Trees	Total Trees (Stage)	SDT	Interest or Share	Rate Class (Stage)	Practice	Type Class Variety	Coverage Level	Type of Loss	Reference Price	% Damage	Damage Value (D x E x I x K x L)	Unit Deductible	Unit Value (C x I x K)
1 B	3,000	3,080	980	1.000	D02	997	997	.75	ACC	29.00	1.000	21,315		66,990
1 B	4,000	3,980	600	1.000	D03	997	997	.75	ACC	35.00	1.000	15,750		104,475

NARRATIVE: (If more space is needed, attach a Special Report) \$170,250 amount of protection ÷ \$171,465 unit value = .993.	15. TOTALS:	37,065	171,465
No previous damage.	16. OLO MINIMUM (Total of O x 0.05)		
	17. URF:		.993

SECTION II - ADJUSTMENTS TO UNIT VALUE

18 End of Insurance Period MM/DD/YYYY	19 Is damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	20 Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	21 Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
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A	B	C	D	E	F	G	H	I
Rate Class (Stage)	Date Previous Loss	Unit Value (from O)	Previous Damage Value	Current Damage Value (from M)	Total Damage Value (D+E)	Deductible (from N)	Remaining Deductible (G - F)	Adjusted Unit Value (C + or -H)
D02		66,990		21,315	21,315			21,315
D03		104,475		15,750	15,750			15,750

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, to my insured crop. 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. Total:	37,065
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23 Adjuster's Signature	Code #	Date	24 Insured's Signature	Date	25 Page 1 of 1
1st Inspection	I. M. Adjuster XXXXX	MM/DD/YYYY	1st Inspection	I. M. Insured	
2nd Inspection	I. M. Adjuster XXXXX	MM/DD/YYYY	2nd Inspection	I. M. Insured	
Final Inspection	I. M. Adjuster XXXXX	MM/DD/YYYY	Final Inspection	I. M. Insured	

9. REFERENCE MATERIAL

TABLE A - MINIMUM SAMPLE REQUIREMENTS FOR REPRESENTATIVE SAMPLES

NUMBER OF TREES OF THE STAGE-BLOCK IN SDT:	MINIMUM TREE SAMPLE (Round up to next whole tree) the greater of:
Less than 100	5 trees or 10 percent
100 to 999	10 trees or 5 percent
1,000 to 4,999	50 trees or 2 percent
5,000 or more	100 trees or 1 percent

TABLE B – PARTIAL DAMAGE FACTORS

Crop	Stage	Partial Damage Factor
Citrus		
	Stage I	0.750
	Stage II	0.470
	Stage III	0.390
Avocado/Mango		
	Stage I	0.680
	Stage II	0.460
	Stage III	0.380
Carambola		
	Stage I	0.480
	Stage II	0.360
	Stage III	0.300
Lime		
	Stage I	0.540
	Stage II	0.360
	Stage III	0.310

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

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	27	35 X 35	36	30 X 33	44
		36 X 42	29	33 X 34	39	25 X 40	44
		35 X 40	31	30 X 36	40	30 X 32	45
		34 X 38	34	30 X 35	41	30 X 31	47
		30 X 34	36	32 X 32	43	30 X 30	48
50 to 59	880 to 773	25 X 35	50	20 X 40	54	28 X 28	56
		27 X 32	50	27 X 30	54	23 X 33	57
		28 X 30	52	25 X 32	54	25 X 30	58
		29 X 29	52	23 X 35	54	26 X 29	58
		22 X 37	54	26 X 30	56	24 X 31	59
60 to 69	732 to 627	27 X 27	60	23 X 30	63	22 X 30	66
		25 X 29	60	20 X 34	64	25 X 26	67
		26 X 28	60	26 X 26	64	18 X 36	67
		20 X 35	62	24 X 28	65	23 X 28	68
		26 X 27	62	25 X 27	65	21 X 30	69
70 to 79	626 to 548	25 X 25	70	22 X 27	73	23 X 25	76
		24 X 26	70	23 X 26	73	24 X 24	76
		22 X 28	71	17 X 34	75	20 X 28	78
		21 X 29	72	19 X 30	76	22 X 25	79
		20 X 30	73	22 X 26	76	23 X 24	79
80 to 89	547 to 487	21 X 26	80	22 X 24	83	18 X 28	86
		18 X 30	81	20 X 26	84	21 X 24	86
		20 X 27	81	15 X 34	85	22 X 23	86
		23 X 23	82	16 X 32	85	20 X 25	87
		19 X 28	82	17 X 30	85	19 X 26	88
90 to 99	486 to 438	18 X 27	90	16 X 30	91	19 X 24	96
		21 X 23	90	17 X 28	92	15 X 30	97
		22 X 22	90	21 X 22	94	18 X 25	97
		15 X 32	91	17 X 27	95	20 X 22	99
		20 X 24	91	20 X 23	95	21 X 21	99
100 & OVER	437 & LESS	19 X 23	100	16 X 26	105	18 X 20	121
		15 X 29	100	15 X 27	108	19 X 19	121
		18 X 24	101	20 X 20	109	16 X 22	124
		16 X 27	101	18 X 22	110	18 X 19	127
		17 X 25	102	14 X 28	111	17 X 20	128
		14 X 30	104	15 X 25	116	13 X 26	129

TABLE C (Continued)

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