

United States  
Department of  
Agriculture



Federal Crop  
Insurance  
Corporation



Product  
Administration  
and Standards  
Division

FCIC-25500 (05-2008)

# **TEXAS CITRUS FRUIT LOSS ADJUSTMENT STANDARDS HANDBOOK 2010 and Succeeding Crop Years**



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

<b>FEDERAL CROP INSURANCE HANDBOOK</b>	<b>NUMBER: 25500 (05-2008)</b>
<b>SUBJECT:</b>  <b>TEXAS CITRUS FRUIT LOSS ADJUSTMENT STANDARDS HANDBOOK 2010 AND SUCCEEDING CROP YEARS</b>	<b>OPI: Product Administration and Standards Division</b>
	<b>APPROVED:                      DATE:</b>  <b>/s/ Tim B. Witt 5/16/08</b>  <b>Deputy Administrator, Product Management</b>

**THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2010 AND SUCCEEDING CROP YEARS. ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.**

**SUMMARY OF CHANGES/CONTROL CHART**

The following list contains significant changes to this handbook, as determined by us. It may not represent all changes made. All changes made to this handbook are applicable regardless of whether or not listed.

Major changes: Refer to changes or additions in text which have been **highlighted**. Three stars (\*\*\*) identify where information has been removed.

Changes for Crop Year 2010 (FCIC-25500) issued **MAY 2008:**

- A. Throughout the handbook deleted all “**NOTE**” references. Also, replaced references to insurance provider with AIP (Approved Insurance Provider).
- B. Pages TC 1 - 2: Revised/inserted headings in various sections/subsections.
- C. Page 1, section 1: Revised handbook’s introductory statement.
- D. Page 1, subsection 2 A: Edited/reformatted text.
- E. Pages 1 - 2, subsection 2 B: Inserted abbreviations for CAT, CIH, and DSSH. Also inserted definitions for the terms “Interplanted,” Production Stage Guarantee,” and “Production Guarantee per Acre.”
- F. Pages 2 - 3, subsection 3 A: Revised/reformatted text.
- G. Page 3, subsection 3 B: Deleted/revised CAT information.
- H. Pages 4 - 5, subsection 3 D: Revised land acreage measurement information to track with Crop Insurance Handbook (CIH) and Loss Adjustment Manual (LAM) procedures.

# TEXAS CITRUS FRUIT LOSS ADJUSTMENT STANDARDS HANDBOOK

## SUMMARY OF CHANGES/CONTROL CHART (Continued)

- I. Page 5, subsection 3 E: Inserted quality adjustment information.
- J. Page 6, subsection 4 A (4): Inserted appraisal date information.
- K. Page 7, subsection 4 C: Revised instructions for selecting fruit for juice content.
- L. Pages 7 - 8, subsection 4 D: Inserted a new subsection entitled “Handling Appraisal Discrepancies.”
- M. Pages 8 - 9, subsections 5 B and C: Revised fruit count and weight appraisal method information.
- N. Pages 9 - 10, subsection 7 A: Inserted appraisal worksheet standards.
- O. Pages 10 - 13, subsection 7 C: Edited appraisal worksheet item entry instructions.
- P. Page 16, subsection 8 A: Inserted production worksheet standards.
- Q. Pages 17 - 29, subsection 8 C: Edited/revised production worksheet item entry instructions. Also inserted production worksheet instructions for documenting/calculating appraised and harvested production that qualifies for quality adjustment.
- R. Page 33, **TABLE A**: Revised requirements for selecting representative sample trees for appraisals.
- S. Page 35, **EXHIBIT 1**: Inserted information on determining citrus fruit “stages” and calculating first and second stage production guarantees.
- T. Throughout the handbook, made syntax and format changes as needed so that this handbook tracks with RMA-issued crop handbook standards formatting.

Control Chart For: Texas Citrus Fruit Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	Entire Handbook					
Current Index	1-2	1-2	1-32	33-35	05-2008	FCIC-25500

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# 1. INTRODUCTION

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

The FCIC-issued loss adjustment standards for this crop are the official standard requirements for adjusting Multiple Peril Crop Insurance (MPCI) losses in a uniform and timely manner. The FCIC-issued standards for this crop and crop year are in effect as of the signature date for this crop handbook which is located on the internet at [www.rma.usda.gov/handbooks/25000/index.html](http://www.rma.usda.gov/handbooks/25000/index.html). All Approved Insurance Providers (AIPs) will utilize these standards for both loss adjustment and loss training for the applicable crop year. These standards include crop appraisal methods, claims completion instructions, and form standards that supplement general (not crop-specific) loss adjustment standards identified in the LAM.

## 2. SPECIAL INSTRUCTIONS

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This handbook remains in effect until superseded by reissuance of **either** the entire handbook **or** selected portions (through slipsheets or bulletins). If slipsheets 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 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 AIP.
- (2) It is the AIP's responsibility to maintain original insurance documents relative to policyholder servicing as designated in their approved plan of operations.

### B. TERMS, ABBREVIATIONS, AND DEFINITIONS

- (1) Terms, abbreviations, and definitions **general** (not crop specific) to loss adjustment are identified in the LAM.
- (2) Terms, abbreviations, and definitions **specific** to Texas Citrus Fruit loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.
- (3) Abbreviations:

**CAT**  
**CIH**  
**DSSH**

Catastrophic Risk Protection  
Crop Insurance Handbook  
Document and Supplemental Standards Handbook, FCIC-24040

(4) Definition(s):

<b>Crop Year</b>	The period beginning with the date insurance attaches to the citrus crop and extending through the normal harvest time. The <b>crop year</b> is designated by the calendar year following the year in which the bloom is normally set.
<b>Direct Marketing</b>	Sale of the insured crop directly to consumers without the intervention of an intermediary such as a wholesaler, retailer, packer, processor, shipper, or buyer. Examples of direct marketing include selling through an on-farm or roadside stand, farmer's market, and permitting the general public to enter the field for the purpose of picking all or a portion of the crop.
<b>Harvest</b>	The severance of mature citrus from the tree by pulling, picking, or any other means, or by collecting marketable fruit from the ground.
<b>Interplanted (acreage)</b>	Insured acreage on which two or more crops are planted in any form of alternating or mixed planting pattern.
<b>Local Market Price</b>	The applicable citrus price per ton offered by buyers in the area in which the insured normally markets the insured <b>citrus</b> crop.
<b>Production Guarantee Stages</b>	The Crop Provisions provide for production guarantees by stage of crop development. <b>The first stage</b> begins when insurance attaches and extends through April 30 of the calendar year of normal bloom. <b>The second stage</b> begins on May 1 of the calendar year of normal bloom and extends through end of the insurance period.
<b>Production Guarantee per Acre</b>	<b>The first stage</b> production guarantee is determined by multiplying the second stage guarantee by 40 percent. <b>The second stage</b> production guarantee is the quantity of citrus fruit in tons determined by multiplying the APH yield per acre by the coverage level elected by the insured.

### 3. **INSURANCE CONTRACT INFORMATION**

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

#### **A. INSURABILITY**

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



- (1) **Insured Citrus Fruit Crop.** The crop insured will be all acreage in the county of each citrus fruit crop designated in the Special Provisions (e. g., Early & Midseason Oranges, Late Oranges, Rio Red & Star Ruby Grapefruit, Ruby Red Grapefruit, and All Other Grapefruit) that the insured elects to insure and for which a premium rate is provided by the actuarial documents:
  - (a) In which the insured has a share;
  - (b) That is adapted to the area;
  - (c) That is irrigated;
  - (d) That has produced an average yield of at least three tons per acre the previous year, or that the AIP's appraised yield potential for the acreage is at least three tons per acre;
  - (e) That is grown in a grove that, if inspected, is considered acceptable by the AIP; and
  - (f) That is not sold by direct marketing, unless allowed by the Special Provisions or by written agreement.
- (2) **Interplanted Crops.** A citrus crop interplanted with another perennial crop is insurable unless the AIP inspects the acreage and determines it does not meet the insurability requirements contained in the Crop Provisions.
- (3) **Uninsured Causes of Loss.** In addition to the causes of loss excluded in the Basic Provisions, the AIP will not insure against damage or loss of production due to:
  - (a) Disease and insect infestation, unless a cause of loss specified in the Crop Provisions prevents the proper application of control measures; or causes properly applied control measures to be ineffective; or causes disease or insect infestation for which no effective control mechanism is available.
  - (b) The inability to market citrus fruit for any reason other than actual physical damage from an insurable cause of loss (e.g., quarantine, boycott, or refusal of any person to accept production) is not insurable.
- (4) **Date Insurance Attaches.** As stated in the Crop Provisions, insurance coverage begins on November 21 of each crop year, except that for the year of application. When an application is received after November 11 but prior to November 21, insurance will attach on the 10th day after a properly completed application is received in the AIP's local office, unless the AIP inspects the acreage during the 10-day period and determines that it does not meet insurability requirements.

**B. PROVISIONS AND PROCEDURES NOT APPLICABLE TO CAT COVERAGE**

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

## C. UNIT DIVISION

**Refer to** the insurance contract for unit provisions. Unless limited by the Special Provisions, a basic unit, as defined in the Basic and Crop Provisions, may be divided into optional units if, for each optional unit, all the conditions stated in the applicable provisions are met.

## D. ACREAGE DETERMINATIONS

(1) **General Information.** As stated in the CIH and LAM, measure all citrus tree acreage based on land acres (i.e., planimetered, wheeled/taped, Global Positioning Satellite (GPS), etc.) with deductions for non-crop areas or other uninsured acreage of another perennial crop interplanted with the insured citrus crop. Use the information below as a guideline for establishing grove boundary lines to measure land acres for grove inspections and loss adjustment purposes.

### (2) **Establishing Grove Boundary Lines for Land Acreage Measurements.**

- (a) Establish a boundary line around the outside rows of trees in the grove/subgrove as described below.
- (b) **Length Measurements.** On the outside row of trees on the long side of the grove, measure from the center of the tree trunk outwards on a perpendicular line to the row to a distance that is equal to  $\frac{1}{2}$  the distance between trees to establish the length boundary line.
- (c) **Width Measurements.** On the outside row of trees on the wide side of the grove, measure from the center of the tree trunk outwards on a perpendicular line to the row to a distance that is equal to  $\frac{1}{2}$  the distance between tree rows to establish the width boundary line.

#### **EXAMPLE:**

An early orange grove trees are planted 15 feet apart within each row and 25 feet apart between rows. On the long side of the grove, measure 7.5 feet from the center of the trunk outwards to establish the length boundary line. On the wide side of the grove, measure 12.5 feet from the center of the trunk outwards to establish the width boundary line.

- (d) **Roads as Boundary Lines.** Whenever a road forms a grove/subgrove boundary, the boundary line will be  $\frac{1}{2}$  of the spacing between tree rows not to exceed the center of the road as the boundary line.
- (e) **Land Acre Deductions.**
  - 1** Deduct any non-crop areas such as the width of canals and picking lanes only when such widths exceed the established tree row spacing, do not deduct for bench leveling.
  - 2** Deduct any uninsurable acreage (e.g., any acreage of trees of another perennial crop interplanted with the insured crop for the unit, etc.).
- (f) **Measuring Acreage.** Measure the grove/subgrove boundary lines to determine the number of land acres (refer to the LAM for information on measuring acreage).

## **E. QUALITY ADJUSTMENT**

- (1) **Juice Calculations.** Any citrus fruit that is not marketed as fresh fruit and, due to insurable causes, does not contain 120 gallons or more of juice per ton, adjust by:
  - (a) Dividing the gallons of juice obtained from the damaged production by 120 gallons;
  - (b) Multiplying the result in subsection (1) (a) above, by the number of tons of such citrus fruit.
  - (c) If the insured's individual records of juice content are not available, use an average juice content from the nearest juice plant, if available. If juice plant records are not available, make a field appraisal to determine the average juice content (refer to subsection 4 C herein).
- (2) **Fresh Fruit Calculations.** If the actuarial documents provide fresh citrus fruit coverage and the insured elects such coverage, citrus fruit that is damaged by insured causes and is not marketable as fresh citrus fruit, adjust by:
  - (a) Dividing the dollar value per ton of damaged citrus fruit by the price per ton of undamaged citrus fruit. The price per ton for undamaged citrus fruit will be the local market price per ton the week before damage occurred (refer to subsection 8 B, herein), and
  - (b) Multiplying the result in subsection (2) (a) by the number of tons of such citrus fruit.

## **4. TEXAS CITRUS FRUIT APPRAISALS**

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### **A. GENERAL INFORMATION**

- (1) Potential production for all types of inspections will be appraised in accordance with procedures specified in this handbook and in the LAM.
- (2) **Appraisal Requirements.** Specifically for Texas citrus fruit, circumstances that require an appraisal include (but are not limited to when):
  - (a) The insured chooses not to harvest the acreage;
  - (b) Production remains on the trees which have been partially harvested;
  - (c) Verifiable production records may not be available (e.g., roadside markets, etc.); or
  - (d) Any production will be sold by direct marketing if direct marketing is specifically permitted by the Special Provisions or by a written agreement.
- (3) **Applicability.** Within the Crop Provisions is a requirement that insureds file a "Notice of Damage or Loss" unless the insurance period has ended prior to each of the following events:

- (a) Within three days of the date that harvest of the damaged variety should have started if the citrus crop will not be harvested.
- (b) When direct marketing is authorized through the Special Provisions or by a written agreement, at least 15 days before any production from any unit will be sold by direct marketing. In the event of failure to give timely notice that the production will be sold by direct marketing, apply an appraised amount of production to count of not less than the production guarantee per acre, if such failure results in the inability of the AIP to make the required appraisal.
- (c) In accordance with section 14 of the Basic Provisions, if the insured gave notice previously and intends to claim an indemnity on any unit, notice must be given at least 15 days prior to the beginning of harvest of the damaged production so that the AIP may inspect such unit.
- (d) If the insured fails to meet the requirements in subsections (3) (a), (b), and (c) above and such failure results in the AIP's inability to inspect the damaged production, all such production is to be considered undamaged and included as production to count.

**(4) Appraisal Dates.**

- (a) AIP representatives will set appraisal dates.
- (b) Whenever possible, appraise citrus fruit after the fruit drop period and before the fruit is removed from the trees.

**B. SELECTING REPRESENTATIVE SAMPLE TREES FOR APPRAISALS**

Make a general examination of all acreage in the grove or subgrove before selecting sample trees. Determine the number and general location of insured trees to be used in the representative sample as follows:

- (1) Total acreage of the insured crop (less acreage or trees of any other perennial crops interplanted with the insured crop) and the number of insurable trees.
- (2) Age and general capabilities of the trees.
- (3) Extent of variation in the amount of production or damage to fruit on trees within the acreage. When damage is not uniform, more trees may be required for appraising.
  - (a) Include different age or size of trees, if applicable. Never use weaker than average trees.
  - (b) Consider variation in elevation of the ground.
  - (c) Observe the location of fruit on the trees.

- (d) Select sample trees from a representative number of rows in the grove. Split the grove into subgroves and appraise each subgrove when there are significant differences within the same grove or the insured intends to destroy part of the grove. Refer to **TABLE A, herein** for required minimum number of sample trees.
- (4) Exclude as representative sample trees any trees that:
  - (a) Have been abandoned;
  - (b) Have been damaged by uninsured causes (e.g., mechanical damage, chemical damage, etc.);
  - (c) The insured failed to provide acceptable production records; or
  - (d) The insured failed to meet the notification requirements for production sold by direct marketing.
- (5) Exclude, as representative sample trees, any trees of another perennial crop interplanted with the insured citrus fruit crop. Verify that any interplanted citrus fruit acreage was inspected, and such acreage had met the requirements for insurance to attach.

## **C. SELECTING REPRESENTATIVE FRUIT SAMPLES FOR JUICE CONTENT**

- (1) When any citrus fruit is not marketable as fresh production and is damaged by insurable causes, determine the juice content as follows:
  - (a) Use individual producer records of juice content or
  - (b) An average juice content from the nearest juice plant.
- (2) When the average juice content had not already been determined as stated in subsection C (1) above, select a minimum of 40.0 pounds of citrus fruit from all sample trees that is representative of the size, quality, etc., of citrus fruit on the appraised acreage. Deliver the 40.0 pound fruit sample to the nearest juice plant to have the amount of juice determined from the sample.
- (3) In the “Narrative” of the Production Worksheet, document if the average juice content for the quality factor was determined from a field sample or from individual citrus juice plant records.

## **D. HANDLING APPRAISAL DISCREPANCIES**

- (1) If the insured disagrees with the appraisal, make arrangements for leaving representative trees UNHARVESTED and for inspecting those trees when the citrus fruit is ready to harvest.
  - (a) The adjuster and insured should jointly determine the trees to be selected for this representative sample. Make a sketch map of the unit/grove/subgrove and sample trees by row number and tree count within the chosen row.

- (b) The adjuster can also physically mark or tag trees selected for appraisals to verify exact location of sample trees on the unit/grove/subgrove.
  - (c) An adjuster must be present when the representative trees are harvested.
- (2) If an insured refuses to sign appraisal worksheet(s) refer to the LAM for information on unusual/controversial cases.

## 5. APPRAISAL METHODS

### A. GENERAL INFORMATION

- (1) These instructions provide information on appraisal methods for:

Appraisal Method...	Use..
Fruit-Count Appraisal Method	to determining the amount of fruit loss on insured acreage.
Weight Appraisal Method	to determine the potential amount of citrus fruit production that will not be harvested in a timely manner or that is left on the trees after the end of the insurance period.

- (2) Consider any citrus fruit on the ground that is not harvested (or is unmarketable either as fresh fruit or juice because it is immature, unwholesome, decomposed, adulterated, or otherwise unfit for human consumption) as totally lost, if damaged by an insurable cause.

### B. FRUIT-COUNT APPRAISAL METHOD

- (1) **Representative Sample Tree Selection.** Use the procedures in subsection 4 B and TABLE A, herein to select representative sample trees.
- (2) **Citrus Fruit Counts.** Count all of the marketable citrus fruit on each sample tree and any marketable fruit on the ground within the drip line of the sample tree.
- (a) Record the fruit-count from each sample tree in Part I of the Adjuster's Citrus Worksheet (Texas) hereafter referred to as the appraisal worksheet.
  - (b) Tally fruit counts from all representative sample trees.
- (3) **Converting Citrus Fruit Counts to a Tonnage Appraisal.** Convert the total fruit count from all representative sample trees to tons per acre as described in subsection 7 C herein.

### C. WEIGHT APPRAISAL METHOD

- (1) **Analyzing the Extent of Damage.** The adjuster should walk through the entire grove to visually analyze crop damage due to insurable causes. Observe the following:

- (a) Number of trees with unpicked fruit,
- (b) Number of trees “ring” or “color” picked,
- (c) Number of trees harvested clean,
- (d) Whether or not damage is uniform, and
- (e) The extent and variation of damage. If damaged by freeze, note the extent of damage variation according to location of damaged fruit on the trees.

(2) **Representative Sample Tree Selection.** Select representative sample trees based on the grove analysis in subsection C (1) above, subsection 4 B, and **TABLE A**, herein.

(3) **Representative Fruit Sample Selection.**

- (a) Pick all of the fruit from each representative sample tree including any fruit from the ground within the drip line of the sample tree that would be acceptable by the processor for processing as juice.
- (b) Weigh the fruit from each sample and record weight in pounds, to tenths on the appraisal worksheet.

(c) Tally the fruit weights in pounds to tenths from all sample trees.

(4) **Converting Pounds to a Tonnage Appraisal.** Convert the tallied citrus fruit weight from pounds per acre to tons per acre as described in subsection 7 C herein.

## 6. APPRAISAL DEVIATIONS AND MODIFICATIONS

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### 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

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### A. APPRAISAL WORKSHEET STANDARDS

- (1) The entry items in subsection C are the minimum requirements for the appraisal worksheet. All of these entry items are “Substantive,” (i.e., they are required).

- (2) Appraisal worksheet completion instructions. The completion instructions for the required entry items on the appraisal worksheet in the following subsections are “Substantive,” (i.e., they are required).
- (3) The Privacy Act and Nondiscrimination statements are required statements that must be printed on the form or provided to the insured as a separate document. These statements are not shown on the example form in this exhibit. The current Privacy Act and Nondiscrimination statements can be found in the DSSH.
- (4) Refer to the DSSH for other crop insurance form requirements (e.g., font point, size, etc.).

## **B. GENERAL INFORMATION FOR APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES**

- (1) Include the AIP’s name in the appraisal worksheet title if it is not preprinted on the AIP’s worksheet or when a worksheet entry is not provided.
- (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 grove/subgrove inspected, as applicable and for acreage within a unit damaged by uninsured causes. Refer to section 4 herein for sampling instructions.
- (4) For every inspection complete items 1 through 9 and items 34 through 36 on the appraisal worksheet. For fruit count appraisals complete Part I of the appraisal worksheet. For weight appraisals complete Part II of the appraisal worksheet.
- (5) Standard appraisal worksheet items are numbered consecutively in subsection C below. Example appraisal worksheets are provided to illustrate how to complete item entries.

## **C. APPRAISAL WORKSHEET ENTRIES AND COMPLETION INFORMATION**

Verify or make the following entries:

**Item  
No.**

**Information Required**

**Company:** AIP, if not preprinted on the worksheet (company name).

**Claim Number:** Claim number as assigned by the AIP.

1. **Insured’s Name:** Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy Number:** Insured’s assigned policy number.



3. **Crop Year:** Four-digit crop year as defined in the policy for which the claim has been filed.
4. **Unit Number:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., “00100,” etc.).
5. **Unit Acreage:** Number of determined acres, to tenths, in the unit being appraised (refer to subsection 3 D, herein).
6. **Crop Name & Type:** Enter the crop name (e.g., Early & Midseason Oranges, Late Oranges, All Other Grapefruit, Ruby Red Grapefruit, or Rio Red & Star Ruby Grapefruit) and type code (e.g., “101” for fresh or “102” for juice).
7. **Cause & Date of Damage:** Enter the insured cause of damage and date of damage as first three letters of the month during which MOST of the insured damage (including progressive damage) occurred. Include SPECIFIC DATE where applicable, as in the case of hail damage (e.g., “Aug 11, YYYY,” etc.).
8. **Planting Pattern:** Line through heading and enter “Tree Spacing.” The spacing between trees and between rows of trees in whole feet (e.g., trees are planted 16 feet apart in the row and rows are planted 25 feet apart, enter “16 x 25”).
9. **Trees in Unit:** Use the tree spacing in item 8 and TABLE B to determine the number of trees per acre. Multiply the number of trees per acre by the number of unit acres to calculate the number of trees in the unit, minus any uninsurable trees.  
  
**Trees in Grove/Subgrove Appraised:** Use the tree spacing in item 8 and TABLE B to determine the number of trees per acre. Multiply the number of trees per acre by the number of grove/subgrove appraised acres to calculate the number of trees on appraised acreage, minus any uninsurable trees.

## **PART I: APPRAISAL FRUIT COUNT METHOD**

10. **Grove ID:** Grove/subgrove identification number.  
  
**Acres:** Number of grove/subgrove acres rounded to tenths (refer to subsection 3 D, herein).
11. **Number of Fruit per Tree:**
  - a. Determine the number of representative sample trees based on acreage in item 10 above and TABLE A, herein.
  - b. Count and record the number of marketable citrus fruit per sample tree and any marketable fruit on the ground within the drip line of the sample tree.
12. **Total Fruit:** Total of all item 11 entries in whole fruit.
13. **Total Fruit:** Total of all item 12 entries.

14. **No. Trees Sampled:** Total number of sample trees from item 11.
15. **Average Fruit/Tree:** Item 13 divided by item 14, results rounded to tenths.
16. **Fruit Size:** Select and record the “Fruit Size” for the citrus crop from the table below. Fruit size is the number of fruit per field box.

**Fruit Size (Number of Citrus Fruit per Field Box)**

Number of Oranges per 90.0 Pound Field Box									
96	126	150	176	200	216	220	252	288	324

Number of Grapefruit per 85.0 Pound Field Box							
36	46	54	64	70	80	96	112

If citrus fruit size varies on the acreage being appraised, establish an average size (e.g., if there are equal numbers of size 126 and 176 oranges, the closest average size would be size 150, enter “150”) and explain in the “Narrative” how this average size was determined.

17. **Field Boxes per Tree:** Item 15 divided by item 16, results in boxes rounded to hundredths.
18. **Trees per Acre:** Item 9 (trees in grove/subgrove appraised) divided by item 10 (grove acres) results in whole trees (e.g., 752 trees ÷ 6.9 acres = 109 tree/acre).
19. **Total Boxes:** Item 17 multiplied by item 18, results in boxes rounded to tenths.
20. **Lbs./Box:** Enter 90.0 pounds/box for oranges, or 85.0 pounds/box for grapefruit, as applicable.
21. **Total Lbs.:** Item 19 multiplied by item 20, results in whole pounds.
22. **Lbs./Ton:** Enter “2,000” if not preprinted on worksheet.
23. **Tons per Acre:** Item 21 divided by item 22, results in tons rounded to tenths.

**Narrative:** Remarks pertinent to the appraisal (e.g., any acreage of other uninsurable interplanted trees, trees damaged by uninsured causes, uninsured causes of damage, average fruit size calculations, etc.).

## PART II - WEIGHT APPRAISAL METHOD

24. **Grove ID.:** Grove/subgrove identification number.
- Acres:** Number of grove/subgrove acres rounded to tenths (refer to subsection 3 D, herein).

25. **Potential in Pounds per Tree:**

- a. Determine the number of sample trees based on acreage in item 24 above and **TABLE A**, herein.
- b. Pick and weigh all of the fruit from each sample tree including any fruit from the ground within the drip line of the sample tree that would be acceptable by the processor for processing as juice. Enter weight in pounds rounded to tenths.

26. **Total Pounds:** Total all item 25 entries in pounds rounded to tenths.

27. **Total Pounds:** Total of all item 26 entries.

28. **No. Trees Sampled:** Total number of sample trees from item 25.

29. **Average Lbs. per Tree:** Item 27 divided by item 28, results in pounds rounded to tenths.

30. **Trees per Acre:** Item 9 (trees in grove/subgrove appraised) divided by item 24 (grove acres) results in whole trees (e.g., 2,496 trees ÷ 22.9 acres = 109 tree/acre).

31. **Total Lbs. per Acre:** Item 29 multiplied by item 30, results in whole pounds.

32. **Lbs. per Ton:** Enter “2,000” if not preprinted on worksheet.

33. **Tons per Acre:** Item 31 divided by item 32, results in tons rounded to tenths.

**Narrative:** Remarks pertinent to the appraisal, e.g., any acreage of other uninsurable interplanted trees, trees damaged by uninsured causes, **uninsured causes of damage**, etc.

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

34. **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. 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**.

35. **Insured’s Signature and Date:** Insured’s (or insured’s authorized representative’s) signature and date. **BEFORE** obtaining the insured’s signature, **REVIEW ALL ENTRIES** on the appraisal worksheet **WITH THE INSURED or insured’s authorized representative**, particularly explaining codes, etc., that may not be readily understood.

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

COMPANY: Any Company*For Illustration Purposes Only*CLAIM NUMBER: XXXXXXX

<b>ADJUSTER'S CITRUS WORKSHEET (TEXAS)</b>	1. INSURED'S NAME <b><i>I. M. Insured</i></b>		2. POLICY NUMBER <b><i>XXXXXX</i></b>	3. CROP YEAR <b><i>YYYY</i></b>
	4. UNIT NUMBER <b><i>00100</i></b>	5. UNIT ACREAGE <b><i>28.9</i></b>		6. CROP NAME & TYPE <b><i>Early &amp; Midseason Oranges - 101</i></b>
	7. CAUSE & DATE OF DAMAGE <b><i>Freeze Jan. 10, YYYY</i></b>		8. PLANTING PATTERN <b><i>Tree Spacing</i></b> <b><i>16 x 25</i></b>	
	9. TREES IN UNIT <b><i>3,063</i></b>		TREES IN GROVE/SUBGROVE APPRAISED <b><i>752</i></b>	

**PART I APPRAISAL FRUIT COUNT METHOD**

10 GROVE ID	ACRES	11 NUMBER OF FRUIT PER TREE											12 TOTAL FRUIT
<b><i>A</i></b>	<b><i>6.9</i></b>	<b><i>39</i></b>	<b><i>24</i></b>	<b><i>40</i></b>	<b><i>52</i></b>	<b><i>27</i></b>							<b><i>182</i></b>

13. TOTAL FRUIT	14. NO. TREES SAMPLED	15. AVERAGE FRUIT/TREE	16. FRUIT SIZE	17. FIELD BOXES PER TREE	18. TREES PER ACRE	19. TOTAL BOXES	20. LBS./ BOX	21. TOTAL LBS	22. LBS/TON	23. TONS PER ACRE
<b><i>182</i></b>	<b><i>5</i></b>	<b><i>36.4</i></b>	<b><i>126</i></b>	<b><i>0.29</i></b>	<b><i>109</i></b>	<b><i>31.6</i></b>	<b><i>90</i></b>	<b><i>2,844</i></b>	<b><i>2,000</i></b>	<b><i>1.4</i></b>

**PART II WEIGHT METHOD**

24. GROVE ID	ACRES	25 POTENTIAL IN POUNDS PER TREE											26 TOTAL POUNDS

27. TOTAL POUNDS	28. NO. TREES SAMPLED	29. AVERAGE LBS. PER TREE	30. TREES PER ACRE	31. TOTAL LBS. PER ACRE	32. LBS. PER TON	33. TONS PER ACRE
					<b><i>2,000</i></b>	

NARRATIVE

***EXAMPLE FRUIT COUNT APPRAISAL METHOD***

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

COMPANY: Any Company*For Illustration Purposes Only*CLAIM NUMBER: XXXXXXX

<b>ADJUSTER'S CITRUS WORKSHEET (TEXAS)</b>	1. INSURED'S NAME <b><i>I. M. Insured</i></b>		2. POLICY NUMBER <b><i>XXXXXX</i></b>	3. CROP YEAR <b><i>YYYY</i></b>
	4. UNIT NUMBER <b><i>00200</i></b>	5. UNIT ACREAGE <b><i>35.0</i></b>	6. CROP NAME & TYPE <b><i>Early &amp; Midseason Oranges - 102</i></b>	
	7. CAUSE & DATE OF DAMAGE <b><i>Freeze Jan. 10, YYYY</i></b>		8. PLANTING PATTERN <b><i>Tree Spacing</i></b> <b><i>16 x 25</i></b>	
	9. TREES IN UNIT <b><i>3,815</i></b>		TREES IN GROVE/SUBGROVE APPRAISED <b><i>2,496</i></b>	

**PART I APPRAISAL FRUIT COUNT METHOD**

10 GROVE ID	ACRES	11 NUMBER OF FRUIT PER TREE											12 TOTAL FRUIT

13. TOTAL FRUIT	14. NO. TREES SAMPLED	15. AVERAGE FRUIT/TREE	16. FRUIT SIZE	17. FIELD BOXES PER TREE	18. TREES PER ACRE	19. TOTAL BOXES	20. LBS./ BOX	21. TOTAL LBS	22. LBS/TON	23. TONS PER ACRE
									<b>2,000</b>	
÷	=	÷	=	x	=	x	=	÷		=

**PART II WEIGHT METHOD**

24. GROVE ID	ACRES	25 POTENTIAL IN POUNDS PER TREE											26 TOTAL POUNDS
<b>A</b>	<b>22.9</b>	<b>22.5</b>	<b>22.0</b>	<b>24.0</b>	<b>20.5</b>	<b>21.0</b>	<b>23.8</b>	<b>22.3</b>					<b>156.1</b>

27. TOTAL POUNDS	28. NO. TREES SAMPLED	29. AVERAGE LBS. PER TREE	30. TREES PER ACRE	31. TOTAL LBS. PER ACRE	32. LBS. PER TON	33. TONS PER ACRE
<b>156.1</b>	<b>7</b>	<b>22.3</b>	<b>109</b>	<b>2,431</b>	<b>2,000</b>	<b>1.2</b>
÷	=	x	=	÷	=	

NARRATIVE

**EXAMPLE WEIGHT APPRAISAL METHOD**

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

## **8. PRODUCTION WORKSHEET ENTRIES AND COMPLETION PROCEDURES**

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### **A. PRODUCTION WORKSHEET STANDARDS**

- (1) The entry items in subsection C are the minimum Production Worksheet requirements. All entry items are considered “Substantive,” (i.e., they are required).
- (2) The completion instructions for the required entry items on the Production Worksheet in the following subsections are “Substantive,” (i.e., they are required).
- (3) The Privacy Act and Nondiscrimination statements are required statements that must be printed on the form or provided as a separate document. These statements are not shown in the example form in this exhibit. The current Privacy Act Statement and Nondiscrimination statements can be found in the DSSH.
- (4) The following certification statement required by the DSSH must be included on the form directly above the insured’s signature block immediately followed by the statement below.

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

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

### **B. GENERAL INFORMATION FOR PRODUCTION WORKSHEET ENTRIES AND COMPLETION PROCEDURES**

- (1) The 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 **AIP**.
- (5) Instructions labeled “**PRELIMINARY**” apply to preliminary inspections only. Instructions labeled “**FINAL**” apply to final inspections only. Instructions not labeled apply to ALL inspections.
- (6) For quality adjustment calculations, use the local market price 7 calendar days before damage occurred, use the previous Friday market price for a Monday claim settlement.
- (7) Any production will be considered marketed or marketable as fresh fruit unless, due to insured causes, such production was not marketed as fresh fruit.
- (8) In the absence of acceptable records of disposition of harvested citrus fruit, the disposition and amount of production to count for the unit will be the guarantee on the unit.
- (9) Any citrus fruit on the ground that is not harvested will be considered totally lost if damaged by insured causes of loss.

### **C. PRODUCTION WORKSHEET ENTRIES AND COMPLETION INFORMATION**

Verify or make the following entries:

**Item  
No.**

**Information Required**

1. **Crop/Code #:** Enter the **applicable** crop name and code number as listed below.

<b><u>Crop Name</u></b>	<b><u>Code Number</u></b>
Early & Midseason Oranges	0224
Late Oranges	0225
All Other Grapefruit	0226
Ruby Red Grapefruit	0228
Rio Red & Star Ruby	0238
2. **Unit #:** Five-digit unit number from the Summary of Coverage after it is verified to be correct. (e.g., “00100,” etc.).
3. **Legal Description:** Section, township, and range number or other legal 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 hail damage (e.g., “Jan 10,” etc.).

5. **Cause of Damage:** Name of 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 the Crop Provisions for this crop for information pertaining to insured and uninsured causes of loss.

6. **Primary Cause %:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** 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%, etc.). Enter an “X” for the major secondary cause of damage.

7. **Company/Agency:** Name of the 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 #:** Claim number as assigned by the **AIP**.

10. **Policy #:** Insured’s assigned policy number.

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

12. **Additional Units:**

**PRELIMINARY:** MAKE NO ENTRY.

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

13. **Est. Prod. Per Acre:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Estimated yield per acre, in tons to tenths, of all non-loss units for the crop at the time of final inspection.

14. **Date(s) Notice of Loss:**

**PRELIMINARY:**

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



- b. A third **notice of damage or loss** for a preliminary inspection (if needed) requires an additional set of **Production Worksheets**. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set **of Production Worksheets**.
- c. Reserve the “Final” space on the first page of the first set of **Production Worksheets** for the date of notice for the final inspection.
- d. If the inspection is 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.**

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

15. **Companion Policy(s):**

- 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 crop contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter “**NONE.**” **Refer to the LAM for further information regarding companion contracts.**
  - (1) If the other person has a multiple-peril crop insurance contract and it can be determined that the SAME **AIP** services it, enter the contract number. Handle these companion policies according to **AIP** instructions.
  - (2) If the OTHER person has a multiple-peril crop insurance 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.

## **SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS**

Make separate line entries for varying:

- (1) Rate classes, types, or farming practices;
- (2) APH yields;
- (3) Appraisals;
- (4) Adjustment to appraised production;

- (5) Stages or intended use(s) of acreage;
- (6) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (7) Appraisals for damage due to hail or fire if Hail and Fire Exclusion is in effect.

**Verify or make the following entries:**

**Item  
No.**

**Information Required**

- A. **Field ID:** The field identification symbol from a sketch map or an aerial photo. Refer to the “Narrative” instructions. Enter the applicable two-digit code for first crop and second crop. In the margin of the last line entry or in a separate column, enter the date of inspection for the last line entry of each inspection.

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

- B. **Prelim. Acres:**

**PRELIMINARY:** The number of acres, to tenths, (include “E” if estimated), for which consent for other use has been given. Determine actual acreage, to tenths, when the boundaries of the appraised acreage may not be determined later. Refer to the LAM or CIH for acreage measurement instructions specific to perennial crops.

**FINAL:** MAKE NO ENTRY.

- C. **Final Acres:** Refer to the LAM or CIH for definition of acceptable determined acres for perennial crops used herein.

Determined acres to tenths (include “E” if estimated) for which consent is given for other use and/or:

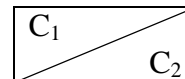
- a. Put to other use without consent.
- b. Abandoned.
- c. Damaged by uninsured causes.
- d. For which the insured failed to provide acceptable records of production.
- e. From which production was sold by direct marketing if the insured failed to meet the requirements contained in the Crop Provisions.

**FINAL:** Determined acres to tenths.

Acreage breakdowns WITHIN a unit may be estimated (enter “E” in front of the acres) if a determination is impractical AND if authorization was received from the AIP. Document authorization in the Narrative.

ACCOUNT FOR ALL ACREAGE IN THE UNIT. In the event of over-reported acres, handle in accordance with individual AIP’s instructions. In the event of under-reported acres, draw a diagonal line in column “C” as shown below.

C<sub>1</sub> Enter the ACTUAL acres for the grove or subgrove  
 C<sub>2</sub> Enter the REPORTED acres for the grove or subgrove.



- D. **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.
- E. **Risk:** Three-digit code for the correct "Rate Class" specified on the actuarial documents. If a "Rate Class" or "High Risk Area" is not specified on the actuarial documents, make no entry. Verify with the Summary of Coverage and if the rate class is found to be incorrect, revise according to AIP's instructions (refer to the LAM). Unrated land is uninsurable without a written agreement.
- F. **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.
- G. **Type/Class/Variety:** Three-digit code number exactly as specified on the actuarial documents, for the type grown by the insured. If "No Type Specified," enter appropriate three-digit code number from the actuarial documents.
- H. **Stage:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Stage abbreviation as shown below.

<u>STAGE</u>	<u>EXPLANATION</u>
"1st" .....	Begins on the date insurance attached and extends through April 30 of the calendar year of normal bloom.
"2nd" .....	Begins on May 1 of the calendar year of normal bloom and extends through the end of the insurance period.
"P" .....	Acreage abandoned without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the AIP, or from which production was sold by direct marketing and the insured failed to give the timely 15 day notice requirement that production would be sold by direct marketing (lack of timely notice affected the ability of the AIP to make the required appraisal).

Any acreage of the citrus crop damaged in the first stage to the extent that the majority of producers in the area **would not** further maintain the citrus crop, enter "1st" in column "H."  
 Any acreage of the citrus crop damaged in the first stage to the extent that a majority of the producers in the area **would** maintain the citrus crop for harvest, enter "2nd" in column "H."

**GLEANED ACREAGE:** Refer to the LAM for information on gleaning.

I. **Intended or Final Use:** Use of acreage. Use the following “Intended Use” abbreviations.

<u>USE</u>	<u>EXPLANATION</u>
“Trees removed,” “Grove replanted,” etc.....	Use made of the acreage
“WOC” .....	Other use without consent
“SU” .....	Solely uninsured
“ABA” .....	Abandoned without consent (does not apply to 1st stage appraisal where there will be “no further care” for the balance of the crop year; enter “UH”).
*** “DMWO” .....	Production sold by direct marketing <b>without</b> proper 15 day notice effected appraisals.
“H” .....	Harvested
“UH” .....	Unharvested

Verify any “Intended Use” entry. If the final use of the acreage was not as indicated, strike out the original line and initial it. Enter all data on a new line showing the correct “Final Use.”

**GLEANED ACREAGE:** Refer to the LAM for information on gleaning.

J. **Appraised Potential:** Make the following entries in tons rounded to tenths.

- a. Per-acre appraisal of POTENTIAL production for the acreage appraised. Refer to the appraisal methods for additional instructions. Include any appraisal made for direct marketing when permitted by the Special Provisions or by written agreement.
- b. If there is no potential on UH acreage, enter “0” (zero).

K<sub>1</sub>. **Moisture %:** Make the following entries.

- a. **Juice:** The number of gallons of citrus juice per ton rounded to tenths when any citrus fruit that is not marketed as fresh fruit is damaged by insured causes and does not contain 120.0 gallons or more of juice per ton (refer to subsection 4 C herein).
- b. **Fresh Fruit:** The value per ton in whole dollars for citrus fruit damaged by insured causes when the citrus fruit crop is not marketable as fresh fruit.

K<sub>2</sub>. **Factor:** Make the following entries when there is an entry in column K<sub>1</sub>.

- a. **Juice:** “120.0” (gallons of citrus juice per ton).
- b. **Fresh Fruit:** The applicable price for undamaged citrus fruit which will be the local market price per ton in whole dollars from the week before damage occurred.

L. **Shell and/or Quality Factor:** For appraised production that is eligible for quality adjustment, column K<sub>1</sub> divided by column K<sub>2</sub>, results rounded to three-decimal places.

M. **+Uninsured Cause:** EXPLAIN IN THE NARRATIVE.

a. Hail and Fire exclusion NOT in effect.

(1) Enter NOT LESS than the insured's production guarantee per acre in tons **rounded** to tenths, for the line, (calculated by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any "P" stage acreage. On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged SOLELY by uninsured causes separate from other production.

(2) For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production per acre in tons **rounded** to tenths, for any such acreage. **Refer to the LAM for instructions regarding assessing uninsured cause appraisals.**

b. **Refer to** the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.

c. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.

d. For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.

N. **Adjusted Potential:** **Make the following entries in tons rounded to tenths.**

a. For appraisals **with** quality adjustment: Column "J" multiplied by column "L" plus column "M."

b. For appraisal **without** quality adjustment: Column "J" plus column "M."

O. **Total to Count:** Column "C" or "C<sub>1</sub>" (actual acres) **multiplied** by column "N" **results** in tons, **rounded to tenths.**

P. **Per Acre:** As applicable, enter the **first or second stage** production guarantee **per acre in tons rounded to hundredths** for the stage **listed in** column "H" **(refer to subsection 2 B and EXHIBIT 1 herein).**

Q. **Total:** Column "C<sub>2</sub>" (reported acres; "C" if acreage is not under-reported) multiplied by column "P," **results in tons** to tenths.

16. **Total Acres:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Total Actual Acres (column "C" [or "C<sub>1</sub>" if there are under-reported acres]), to tenths.

FOR ITEM 17. WHEN SEPARATE LINE ENTRIES ARE MADE FOR VARYING SHARES, STAGES, APH YIELDS, PRICE ELECTIONS, TYPES, ETC., WITHIN THE UNIT, AND TOTALS NEED TO BE KEPT SEPARATE FOR CALCULATING INDEMNITIES, MAKE NO ENTRY AND FOLLOW THE **AIP'S** INSTRUCTIONS; OTHERWISE, MAKE THE FOLLOWING ENTRIES.

17. **Totals:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Total of column "O" and total of column "Q."

**NARRATIVE:**

If more space is needed, document on a Special Report, and enter "*See Special Report.*" Attach the Special Report to the **Production Worksheet**.

- a. If no acreage is released on the unit, enter "*No Acreage 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. If there is an appraisal in section I, item "M" for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
- 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. State that there is "*No Other Fire Insurance*" when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Also **refer to** the LAM.
- g. Explain any errors found on the Summary of Coverage.
- h. Explain any commingled production. **Refer to** the LAM.
- i. Explain any entry for "Production Not to Count" in section II, item "O," and/or any production not included in section II, item "I" (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).
- j. Explain a "No" checked in item 19.
- k. Attach a sketch map or aerial photograph to identify the total unit:
  - (1) If consent is or has been given to put part of the unit to another use;
  - (2) If uninsured causes are present; or
  - (3) For unusual or controversial cases.

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

- l. Explain any difference between inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the **Production Worksheet** for signature.
- m. 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.
- n. Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with the **AIP’s** instructions.
- o. Explain any delayed notices or delayed claims as instructed in the LAM.
- p. Document any authorized estimated acres shown in Section I, item C as follows: *“Line 3 ‘E’ acres authorized by **AIP** MM/DD/YYYY.”*
- q. Document the method and calculation used to determine acres for the unit. **Refer to** the LAM.
- r. \*\*\* Indicate if the quality factor was determined from a juice test, individual records, or an average juice content from the nearest juice plant.
- s. Explain if there is no market value for any appraised potential of citrus.
- t. Specify the type of insects or disease when the insured cause of damage or loss specified in the policy that prevented the control measures taken to be ineffective or for which there is no effective control mechanism available and sources contacted to verify that an effective control mechanism is not available.
- u. Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with the **AIP** instructions.
- v. Document the name and address of the charitable organization when gleaned acreage is applicable. **Refer to the LAM** for more information on gleanings.
- w. Document any other pertinent information, including any data to support any factors used to calculate the production.

## SECTION II - HARVESTED PRODUCTION

### GENERAL INFORMATION:

- (1) Account for ALL HARVESTED PRODUCTION for **ALL ENTITIES** sharing in the crop.
- (2) For production commercially sold, enter the name and address of processor as applicable in items “B” through “E.” For fruit otherwise disposed of, indicate **method of** disposition.

- (3) If additional lines are necessary, the data may be entered on a continuation sheet.  
USE SEPARATE LINES FOR:
- (a) Different FIRST handlers (buyers, packing houses, or processors). The insured must have maintained satisfactory records of ALL production sold. Verify any packinghouse or processor records. (In all localities) if the first handler was not a packer or processor, the production will be determined by the adjuster on the basis of available records.
  - (b) Varying shares; e.g., 50 percent and 75 percent shares on the same unit.
  - (c) Varying determinations of production (varying value, etc.).
  - (d) Varying practices or types/varieties when a separate approved APH yield exists.
- (4) There will generally be no harvested production entries in items “A<sub>1</sub>” through “S” for preliminary inspections.

**Verify or make the following entries:**

**Item  
No.**

**Information Required**

18. **Date Harvest Completed: (Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM.)**

**PRELIMINARY: MAKE NO ENTRY.**

**FINAL:**

- a. The earlier of the date the ENTIRE acreage on the unit was (1) harvested, (2) totally destroyed, (3) put to other use, (4) a combination of harvested, destroyed, or put to other use, or (5) the calendar date for the end of the insurance period.
- b. If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvest, enter “*Incomplete.*”
- c. If at the time of final inspection (if prior to the end of the insurance period), **none** of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter “*No Harvest.*”
- d. If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, etc. Refer to the LAM.

19. **Similar Damage:**

**PRELIMINARY: MAKE NO ENTRY.**



**FINAL:** 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<sub>1</sub>. **Share:** RECORD ONLY VARYING SHARES on SAME unit to three decimal places.
- A<sub>2</sub>. **Field ID:** If only one practice, variety, or type of harvested production is listed in Section I, MAKE NO ENTRY. If more than one practice, variety, or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type/variety the corresponding Field ID (from Section I, item “A”).

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

B. - E. **Length or Diameter, Width, Depth, Deductions:**

- a. For production sold, enter the name and address of the buyer, packing house, or processor.
- b. For fruit otherwise disposed of, indicate the disposition.

F. - H. MAKE NO ENTRY.

- I. **Bu. Ton, Lbs., Cwt.:** Circle “Ton” in column heading. Enter the gross harvested production in tons **rounded** to tenths. If the insured has selected juice from the actuarial documents and harvested as fresh, count on a ton for ton basis (**e.g.**, 10.0 tons harvested as fresh, count 10.0 tons as juice).

J. - M<sub>2</sub>. MAKE NO ENTRY.

- N. **Adjusted Potential:** **Transfer entry from column “I.”**

- O. **Prod. Not To Count:** Enter the net production NOT to count WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., other units or uninsured acreage).

THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN ANY “PRODUCTION NOT TO COUNT” IN THE NARRATIVE.

- P. **Production:** Result of subtracting any entry in column “O” from column “N,” **in tons rounded** to tenths.

Q<sub>1</sub>. **Value:** Make the following entries.

- a. **Juice:** The number of gallons of citrus juice per ton rounded to tenths when any citrus fruit that is not marketed as fresh fruit is damaged by insured causes and does not contain 120.0 gallons or more of juice per ton (refer to subsection 4 C herein).
- b. **Fresh Fruit:** The value per ton in whole dollars for citrus fruit damaged by insured causes when the citrus fruit crop is not marketable as fresh fruit.

Q<sub>2</sub>. **Mkt. Price:** Make the following entries when there is an entry in column Q<sub>1</sub> above.

- a. **Juice:** "120.0" (gallons of citrus juice per ton).
- b. **Fresh Fruit:** The applicable price for undamaged citrus fruit will be the local market price per ton in whole dollars from the week before damage occurred.

R. **Quality Factor:** For harvested production that is eligible for quality adjustment, column Q<sub>1</sub> divided by column Q<sub>2</sub>, results rounded to three-decimal places.

S. **Production to Count:** Make the following entries in tons rounded to tenths.

- a. For harvested production **with** quality adjustment: Column "P" multiplied by column "R."
- b. For harvested production **without** quality adjustment: Transfer entry from Column "P."

FOR ITEMS 22 - 24. WHEN SEPARATE LINE ENTRIES ARE MADE FOR VARYING SHARES, STAGES, APH YIELDS, PRICE ELECTIONS, TYPES, ETC., WITHIN THE UNIT, AND TOTALS NEED TO BE KEPT SEPARATE FOR CALCULATING INDEMNITIES, MAKE NO ENTRY AND FOLLOW THE AIP'S INSTRUCTIONS; OTHERWISE, MAKE THE FOLLOWING ENTRIES.

22. **Section II Total:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Total of Column "S," to tenths.

23. **Section I Total:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Transfer entry from Section I, Column "O" total.

24. **Unit Total:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Total of 22 and 23, rounded to tenths.

**The following required entries are not illustrated on the Production Worksheet examples below.**

25. **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.
26. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. **BEFORE** obtaining the insured's signature, **REVIEW ALL ENTRIES** on the **Production Worksheet** **WITH THE INSURED** **or insured's authorized representative**, particularly explaining codes, etc., that may not be readily understood. Final indemnity inspections should be signed on bottom line.
27. **Page Numbers:**
- PRELIMINARY:** Page numbers - "1," "2," etc., at the time of inspection.
- FINAL:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

# PRODUCTION WORKSHEET

(For Illustration Purposes Only)

1 Crop/Code # <i>Early &amp; Mid-Season Oranges</i> <i>0224</i>	2 Unit # <i>00100</i>	3 Legal Description <i>Lot 10a Block 28,</i> <i>Texas Gardens</i>	7 Company Agency	<i>Any Company</i> <i>Any Agency</i>	8 Name of Insured <i>I. M. Insured</i>
4 Date of Damage <i>Jan 10</i>	5 Cause of Damage <i>Freeze</i>	6 Primary Cause % <i>100</i>	9 Claim # <i>XXXXXXXX</i>	11 Crop Year <i>YYYY</i>	10 Policy # <i>XXXXXXXX</i>
12 Additional Units <i>00200</i>	13 Est. Prod. Per Acre <i>7.3</i>	14 Date(s) Notice of Loss <i>MM/DD/YYYY</i>	1st <i>MM/DD/YYYY</i>	2nd	Final <i>MM/DD/YYYY</i>
			15 Companion Policy(s)		

## SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	$\frac{K_1}{K_2}$	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)
<i>A</i> <i>MD NS</i>		<i>6.9</i>	<i>1.000</i>	<i>A01</i>	<i>002</i>	<i>101</i>	<i>1st</i>	<i>UH</i>	<i>1.4</i>	<i>57.00</i> <i>85.00</i>	<i>0.671</i>		<i>0.9</i>	<i>6.2</i>	<i>1.96</i>	<i>13.5</i>
<i>B</i> <i>MD NS</i>		<i>22.0</i>	<i>1.000</i>	<i>A01</i>	<i>002</i>	<i>101</i>	<i>2nd</i>	<i>H</i>							<i>4.90</i>	<i>107.8</i>
16 TOTAL		<i>28.9</i>	17 TOTALS											<i>6.2</i>		<i>121.3</i>

NARRATIVE (If more space is needed, attach a Special Report) *Acres calculated from wheel measurements (see Special Report). 4.90T Guarantee x 0.40 (1st Stage Factor) = 1.96T Stage 1 Guarantee entry in column P for UH acreage.*

## SECTION II - HARVESTED PRODUCTION

18 Date Harvest Completed <i>MM/DD/YYYY</i>	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"/>																			
MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION													
$\frac{A_1}{A_2}$	B	C	D	E	F	G	H	I	J	$\frac{K_1}{K_2}$	$\frac{L_1}{L_2}$	$\frac{M_1}{M_2}$	N	O	P	$\frac{Q_1}{Q_2}$	R	S				
Share Field ID	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (FxG)	Bu. (Ton) Lbs. CWT	Shell/ Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production <small>(HxI)xK2xL2xM2</small>	Prod. Not to Count	Production (N - O)	Value Mkt. Price	Quality Factor (Q1 ÷ Q2)	Production to Count (P x R)				
	<i>Acme Fresh Citrus Packers Anytown, State</i>							<i>31.3</i>					<i>31.3</i>		<i>31.3</i>	<i>56.00</i> <i>85.00</i>	<i>0.659</i>	<i>20.6</i>				
	<i>Acme Fresh Citrus Gift Packs Anytown, State</i>							<i>10.0</i>					<i>10.0</i>		<i>10.0</i>	<i>79.00</i> <i>85.00</i>	<i>0.929</i>	<i>9.3</i>				
22 Section II Total																		<i>29.9</i>				
23 Section I Total																		<i>6.2</i>				
24 Unit Total																		<i>36.1</i>				

## EXAMPLE FRESH FRUIT CLAIM

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

**PRODUCTION WORKSHEET**  
(For Illustration Purposes Only)

1 Crop/Code # <i>Early and Midseason Oranges</i> <i>0224</i>	2 Unit # <i>00200</i>	3 Legal Description <i>Lot 8c Block 28</i> <i>Texas Gardens</i>
4 Date of Damage <i>Jan 10</i>		
5 Cause of Damage <i>Freeze</i>		
6 Primary Cause % <i>100</i>		
12 Additional Units <i>00100</i>		
13 Est. Prod. Per Acre <i>7.0</i>		

7 Company *Any Company*  
Agency *Any Agency*

8 Name of Insured <i>I. M. Insured</i>			
9 Claim # <i>XXXXXXXX</i>		11 Crop Year <i>YYYY</i>	
10 Policy #			
14 Date(s) Notice of Loss	1st <i>MM/DD/YYYY</i>	2nd	Final <i>MM/DD/YYYY</i>
15 Companion Policy(s)			

**SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS**

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	$\frac{K_1}{K_2}$	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)
<i>A</i> <i>M/D NS</i>		<i>22.9</i>	<i>1.000</i>	<i>A01</i>	<i>002</i>	<i>102</i>	<i>2nd</i>	<i>UH</i>	<i>1.2</i>	$\frac{72.0}{120.0}$	<i>0.600</i>		<i>0.7</i>	<i>16.0</i>	<i>4.90</i>	<i>112.2</i>
<i>B</i> <i>M/D NS</i>		<i>12.1</i>	<i>1.000</i>	<i>A01</i>	<i>002</i>	<i>102</i>	<i>2nd</i>	<i>H</i>							<i>4.90</i>	<i>59.3</i>
16 TOTAL		<i>35.0</i>	17 TOTALS											<i>16.0</i>		<i>171.5</i>

NARRATIVE (If more space is needed, attach a Special Report) *Acres calculated from wheel measurements (see Special report). Average juice content in columns K<sub>1</sub> and Q<sub>1</sub> from Acme Juice Co.*

**SECTION II - HARVESTED PRODUCTION**

18 Date Harvest Completed <i>MM/DD/YYYY</i>					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"/>				
MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION										
$\frac{A_1}{A_2}$	B	C	D	E	F	G	H	I	J	$\frac{K_1}{K_2}$	$\frac{L_1}{L_2}$	$\frac{M_1}{M_2}$	N	O	P	$\frac{Q_1}{Q_2}$	R	S	
Share Field ID	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (FxG)	Bu., (Ton Lbs. CWT)	Shell/ Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production (Hor)x(K <sub>2</sub> xL <sub>2</sub> xM <sub>2</sub> )	Prod. Not to Count	Production (N - O)	Value Mkt. Price	Quality Factor (Q <sub>1</sub> ÷ Q <sub>2</sub> )	Production to Count (P x R)	
	<i>Acme Juice Co.</i> <i>Anytown, State</i>							<i>2.4</i>					<i>2.4</i>		<i>2.4</i>	$\frac{72.0}{120.0}$	<i>0.600</i>	<i>1.4</i>	
22 Section II Total																	<i>1.4</i>		
23 Section I Total																	<i>16.0</i>		
24 Unit Total																	<i>17.4</i>		

**EXAMPLE JUICE CLAIM**

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

## This image shows a blank sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

## 9. REFERENCE MATERIAL

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**TABLE A - REPRESENTATIVE SAMPLE REQUIREMENTS**

Acres in Grove or Block	Minimum Number of Samples
0.1 - 10.0	The lesser of 5 trees or 5% of the number of trees.
One additional tree is required for each additional 10.0 acres (or fraction thereof) in the grove.	

**TABLE B: TREE POPULATIONS PER ACRE**

Distance Between Rows (in feet)	Distance Between Trees (in feet)					
	4	5	6	7	8	9
1	10890	8712	7260	6223	5445	4840
2	5445	4356	3630	3111	2723	2420
3	3630	2904	2420	2074	1815	1613
4	2723	2178	1815	1556	1361	1210
5	2178	1742	1452	1245	1089	968
6	1815	1452	1210	1037	908	807
7	1556	1245	1037	889	778	691
8	1361	1089	908	778	681	605
9	1210	968	807	691	605	538

For tree/row spacing not shown on the adjacent charts: Multiply the distance between trees (nearest tenth foot) times the distance between rows (nearest tenth foot) and divide the result into 43,560 round result to the nearest whole number (e.g., 6.5 ft. x 10 ft. = 65 sq. ft.  $43,560 \div 65 \text{ sq. ft.} = 670$  trees per acre). Refer to the LAM for information on how to calculate the number of trees per acre.

Distance Between Trees (in feet)	Distance Between Rows (in feet)																									
	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35
10	436	396	363	335	311	290	272	256	242	229	218	207	198	189	182	174	168	161	156	150	145	141	136	132	128	124
11		360	330	305	283	264	248	233	220	208	198	189	180	172	165	158	152	147	141	137	132	128	124	120	116	113
12			303	279	259	242	227	214	202	191	182	173	165	158	151	145	140	134	130	125	121	117	113	110	107	104
13				258	239	223	209	197	186	176	168	160	152	146	140	134	129	124	120	116	112	108	105	102	99	96
14					222	207	194	183	173	164	156	146	141	135	130	124	120	115	111	107	104	100	97	94	92	89
15						194	182	171	161	153	145	138	132	126	121	116	112	108	104	100	97	94	91	88	85	83
16							170	160	151	143	136	130	124	118	113	109	105	101	97	94	91	88	85	83	80	78
17								151	142	135	128	122	116	111	107	102	99	95	92	88	85	83	80	78	75	73
18									134	127	121	115	110	105	101	97	93	90	86	83	81	78	76	73	71	69
19										121	115	109	104	100	96	92	88	85	82	79	76	74	72	69	67	66
20											109	104	99	95	91	87	84	81	78	75	73	70	68	66	64	62
21												99	94	90	86	83	80	77	74	72	69	67	65	63	61	59
22													90	86	83	79	76	73	71	68	66	64	62	60	58	57
23														82	79	76	73	70	68	65	63	61	59	57	56	54
24															76	73	70	67	65	63	61	59	57	55	53	52
25																70	67	65	62	60	58	56	54	53	51	50
26																	64	62	60	58	56	54	52	51	49	48
27																		60	58	56	54	52	50	49	47	46
28																			56	54	52	50	49	47	46	44
29																				52	50	48	47	46	44	43
30																					48	47	45	44	43	41
31																						45	44	43	41	40
32																							43	41	40	39
33																								40	39	38
34																									38	37
35																										36



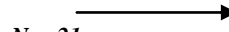
## EXHIBIT 1

# TEXAS CITRUS PRODUCTION GUARANTEE STAGES

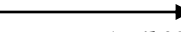

### A. PRODUCTION GUARANTEE CALENDAR DATES

As stated in the Crop Provisions, **the first stage** begins on the date insurance attaches and extends through April 30 of the calendar year of normal bloom. **The second stage** begins on May 1 of the calendar year of normal bloom and extends through the end of the insurance period. The crop year begins on November 20 of calendar year 1 and ends on May 30 of calendar year 3. Use the three-year calendar below to determine the applicable stage at the time crop damage occurs.

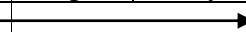
#### 2010\* Crop Year Guarantee Stages

Calendar Year 1 (2008*)											
Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
										 <b>Nov 21</b> Insurance attaches First Stage begins	

Calendar Year 2 (2009*)											
Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
			 <b>April 30</b> end of First Stage	 <b>May 1</b> Second Stage begins							

Calendar Year 3 (2010*)											
Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
			 <b>May 31</b> end of Second Stage end of Insurance Period								

\*Adjusters will need to update crop/calendar years for each successive crop year after 2010.

### B. PRODUCTION GUARANTEE CALCULATIONS

Once the stage has been established, calculate the entry for section I, item "P" (for the stage guarantee) on the Production Worksheet. The first stage production guarantee is 40 percent multiplied by the second stage production guarantee. The second stage production guarantee is the APH yield per acre multiplied by the coverage level (refer to the examples below).

#### Example First Stage Calculation

The second stage production guarantee is 4.90 tons/acre.  
 $0.40 \times 4.90 \text{ tons} = 1.96 \text{ tons first stage production guarantee per acre.}$

#### Example Second Stage Calculation

The APH yield per acre for early oranges is 7.54 tons/acre. The coverage level is 65%.  
 $7.54 \text{ tons} \times 0.65 = 4.90 \text{ tons second stage production guarantee per acre.}$

