

United States  
Department of  
Agriculture



Federal Crop  
Insurance  
Corporation



Product  
Administration  
and Standards  
Division

FCIC-25140 (03-2008)  
FCIC-25140-1 (08-2010)

# **FLORIDA CITRUS FRUIT LOSS ADJUSTMENT STANDARDS HANDBOOK**

**2011 and Succeeding Crop Years**



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

<b>FEDERAL CROP INSURANCE HANDBOOK</b>		<b>NUMBER: 25140 (03-2008) 25140-1 (08-2010)</b>	
<b>SUBJECT:</b>  <b>FLORIDA CITRUS FRUIT LOSS ADJUSTMENT STANDARDS HANDBOOK 2011 AND SUCCEEDING CROP YEARS</b>		<b>OPI: Product Administration and Standards Division</b>	
		<b>APPROVED:</b> /s/ Tim B. Witt Deputy Administrator, Product Management	<b>DATE:</b> 8/6/2010

**THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-ISSUED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2011 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 that have been highlighted. Three stars (\*\*\*) identify information that has been removed.

**Changes for Crop Year 2011:**

1. Revised Section 7 C, completion instructions for item 23 of the Adjuster's Citrus Worksheet, to delete an unnecessary calculation.

<b>CONTROL CHART FOR: FLORIDA CITRUS FRUIT LOSS ADJUSTMENT STANDARDS HANDBOOK</b>						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	1-2		17-18		03-2008	FCIC-25140
Insert	1-2		17-18		08-2010	FCIC-25140-1
Current Index	1-2	1-4	1-16	55-66	03-2008	FCIC-25140
			17-18		08-2010	FCIC-25140-1
			19-54		03-2008	FCIC-25140

**FLORIDA CITRUS FRUIT LOSS ADJUSTMENT STANDARDS HANDBOOK**  
**SUMMARY OF CHANGES**

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IMMATURE FRUIT		
CITRUS FRUIT		AVERAGE FRUIT PER BOX
Early/Mid Oranges		247
Valencia Oranges		202
White Grapefruit		90
Colored Grapefruit		98
Navels Oranges		133
Temple Oranges		211
Tangelos		220
Tangerines	Fallglo	236
	Sunburst	297
Murcott Honey Oranges, Honey Tangerines		252
Lemon		280

When a grove/sub-grove is harvested prior to a ground-count inspection, indicate the production was “harvested prior to a ground count inspection” by entering the explanation in items 17 through 19. Enter a post-harvest ground count on a subsequent line.

18. **Grnd. Fruit Per Tree:** When fruit on the ground will not be marketed, count the number of fallen fruit under each representative tree (refer to **TABLE A** for minimum sample requirements) and divide by the number of trees sampled to determine the average number of fruit per tree that are on the ground (refer to subsection 5B for Ground Count appraisal instructions).
19. **Boxes Lost Per Tree:** Ground Fruit Per Tree (item 18) divided by Fruit Size Per Box (item 17), rounded to tenths. Use a separate line for uninsured cause of loss.
20. **Cause(s) of Loss:** Name or code of applicable insured cause(s) of loss for the line from item 11. Use a separate line to document uninsured cause(s) of loss.
21. **Applicable Percent:** MAKE NO ENTRY.
22. **Boxes on Ground:** Number of Trees (item 16) multiplied by Boxes Lost Per Tree (item 19), rounded to tenths. Encircle entry for uninsured causes of loss to exclude it from the column 22 Total for item 24. The total boxes lost due to uninsured causes will be summarized in item 59.

When a previous inspection has been made or freeze is the cause of loss, the post-harvest ground count must be entered on a succeeding line in “Boxes on Ground” (item 22) and “Boxes Lost” (item 23). Enter through items 22 and 23, a statement such as “see next line for post-harvest ground count.”

- \*\*\*23. **Boxes Lost:** Transfer entry from item 22. Make NO ENTRY for uninsured causes of loss.
24. **Total:** Separate column totals of all lines of Number of Trees (item 16), Boxes on Ground (item 22), and Boxes Lost (item 23). DO NOT INCLUDE encircled (duplicate) entries.

## **PART II - FRUIT ON TREE, PRODUCTION AND LOSS (HAIL/WIND-SCAR AND FREEZE CUT METHODS)**

Use for juice and fresh fruit remaining on the tree.

25. **Plot No.:** Grove or sub-grove identification number applicable to the area being appraised. A sketch map (on a Special Report to be included in the file) must be prepared if several appraisals are being made on the unit, stating pertinent information in regard to the grove/sub-grove (e.g., harvested prior to inspection, etc.). Use a separate line for uninsured cause of loss.
26. **Number of Trees:** Number of insured trees located in the grove/sub-grove. If the line entry updates a previous inspection, encircle the line entry to exclude it from the Total (item 38) (e.g., duplicates the "Number of Trees" count with updated information). Encircle entry to document uninsured causes of loss to exclude it from the Total (item 38).
27. **Boxes Per Tree:** Estimated average number of boxes of fruit per tree. If all fruit have been harvested from the trees MAKE NO ENTRY.
28. **Cause of Loss:** Name and code of insured cause(s) of loss for the line as listed in the LAM. Use a separate line to document uninsured causes of loss.

For hurricane or tornado losses, when fruit have been blown and/or washed away from under the trees, if possible, use the insured's past harvest records (for the three most recent crop years) to determine the average potential production for Boxes Produced (item 36) (refer to subsection 5B).

29. **Number in Sample:** Number of fruit included in the random sample. If ALL fruit have been harvested from the trees, enter the statement "No unharvested production on trees" in items 29 - 35, complete item 38, and MAKE NO OTHER ENTRIES in this Part. For hurricane or tornado losses, if past harvest records were used to determine Boxes Produced, enter in items 29 - 35 "Harvest Records," the name of the buyer/packer and date(s) of the records. Use separate lines for each buyer/packer or document on a Special Report.
30. **No. @ 100%:** The number of fruit considered:
  - a. One hundred (100) percent damaged by serious freeze damage, determined by FRESH FRUIT CUT, on tangerines (Citrus IV).
  - b. One hundred (100) percent damaged by serious freeze damage, determined by DRYNESS CUT on Citrus IV, Citrus V and Citrus VII.
  - c. Lost by hail/wind-scar damage on Citrus IV, Citrus V, Citrus VII and Citrus VIII that are unmarketable as fresh fruit.
  - d. Lost due to uninsured causes of loss.