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Federal Crop
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Risk Management
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Product
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FLORIDA CITRUS FRUIT LOSS ADJUSTMENT STANDARDS HANDBOOK

2013 and Succeeding Crop Years

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

TITLE: FLORIDA CITRUS FRUIT LOSS ADJUSTMENT STANDARDS HANDBOOK	NUMBER: 25140 (01-2012)
EFFECTIVE DATE: 2013 and Succeeding Crop Years	ISSUE DATE: January 30, 2012
SUBJECT: Florida Citrus Fruit loss adjustment standards for 2013 and succeeding crop years	OPI: Product Administration and Standards Division
	APPROVED: January 30, 2012 /s/ Tim B. Witt Deputy Administrator for Product Management

REASON FOR AMENDMENT:

Major Changes: Refer to changes or additions in text that have been highlighted. Three stars (***) identify the location where information has been removed from the handbook.

- 1 Throughout the amended pages, made changes to correct spelling, punctuation and formatting.
- 2 Incorporated the most recent FCIC loss adjustment standards handbook language, as applicable.
- 3 Revised section 4 D (3), to clarify appraisals will be completed during preliminary inspections when determining if freeze damaged fruit will be released for other uses. In section 4 E, inserted procedures for fruit on the ground that will be harvested must be counted as fruit produced when determining production to count. In section 4 F, inserted a reference to the Florida Citrus Code.
- 4 In section 5 B (2) (b), inserted instructions to document why the average production history method was used and how potential production was determined prior to damage occurring and in (c) removed the same language and replaced it with a reference to (b) with instructions to use the same documentation requirements in (b). In section 5 C (3), clarified this section applies to freeze damage and deleted the words “from processing records” because the sentence was only intended to address when on tree fruit estimates must be made.
- 5 In section 5 D (1) and (2), made minor language clarifications. In section 5 D (4), clarified the language and inserted additional handbook references.
- 6 In section 5 D (5), rewrote the section to clarify when to use the mechanical separation method and the freeze damage appraisal methods. Clarified procedures to inform AIPs that if the packer provides acceptable documentation indicating rejected fruit was damaged by insurable causes, such rejected fruit will not be counted as fresh fruit production; otherwise, all rejected fruit must be counted as fresh fruit production.

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REASON FOR AMENDMENT (Cont.)

- 7 In section 5 D (6), rewrote the section to clarify that after freeze damage occurs and before any insured fresh fruit exhibiting serious freeze damage is released for another use, AIPs are to conduct Freeze Damage - Fresh Fruit Cut appraisals to determine if serious freeze damage affects 16 percent or more of the fruit. If freeze damage is less than 16 percent, the fruit will be considered undamaged fresh fruit production. If the fresh fruit are harvested for juice prior to the AIP conducting freeze damage appraisals, the fruit will be considered undamaged fresh fruit. If 16 percent or more of the fresh fruit are damaged by freeze, samples of fresh fruit may be either submitted for juice testing to determine if the juice loss exceeds 50 percent or appraised for juice loss using the Freeze Damage – Dryness Cut appraisal method. Clarified the column titles in the table within this section.
- 8 In section 5 D (7), clarified the Freeze Damage – Dryness Cut appraisal method does not apply to tangerines. Clarified how fruit sample cuts are performed when completing freeze damage appraisals. Also clarified the column titles in the table within this section.
- 9 In section 5 E, removed references to citrus fruit VI and the word “Floatation” because the floatation method of fruit separation is no longer used by packers. Inserted instructions to treat fresh fruit culls that are damaged by uninsured causes as undamaged production.
- 10 In section 7 C, section II, form completion instructions for items 31, and 33 inserted citrus fruit VIII and added section references. For item 35, removed references to “Floatation.”
- 11 In section 7 C, section IV, form completion instructions for item 64, added instructions to add the entry in item 63, when present, to the entry in item 62 and enter the result in item 64. For item 67, corrected the item title to read “Adjusted Percent Damage” in place of “Adjusted Percent Potential to Count” and made the same change on the Adjuster’s Citrus Worksheet form Examples 1-5.
- 12 In section 7 E, clarified the purpose of the Florida Citrus Juice Certificate and for item 15 of the form completion instructions, corrected the fruit sample size from 25 to 30 pounds.
- 13 In section 10 C, form completion instructions for column 34, inserted instructions to line out the word “Production” in the item heading and insert “Indemnity.” Added a reference to section 15 (j) of the Basic Provisions and clarified the entry is the gross dollar amount of indemnity prior to quality applying. For item 36, made the same item heading change, inserted if section 15 (j) of the Basic Provisions applies to multiply the entry in column 34 by column 35 and clarified the entry is the gross dollar amount of indemnity after quality is applied. The same language was removed from item 38 instructions. For item 38, inserted instructions to line out the words “to Count” and replace with the word “Indemnity” and clarified item 38 entries represent the gross dollar amount of indemnity for the line. Also made the same heading changes on the example Production Worksheet form. For item 70, clarified this entry represents the gross dollar amount of indemnity for the unit.

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REASON FOR AMENDMENT (Cont.)

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- (e) extent to which the amount of harvested fruit varies over the grove or sub-grove.
 - (f) select sample trees from representative rows within the grove. Split the grove into blocks (or sub-groves), as needed, select separate samples when there are significant differences in tree age and/or damage within the grove or when the insured intends to destroy part of the grove and appraise the blocks (or sub-groves) separately. Refer to TABLE A (Minimum Representative Sample Requirements) and select not less than the minimum number of representative sample trees for each grove or sub-grove being appraised.
- (2) Use separate sub-grove numbers where part of the grove was harvested:
 - (3) Prepare a sketch map on a Special Report to record the location(s) involved, indicating any significant production variations between groves or sub-groves.

C. SELECTING RANDOM FRUIT SAMPLES

- (1) A fruit sample must be representative of ALL THE FRUIT IN THE GROVE OR SUB-GROVE and taken from all areas of the tree canopy; the top, middle, bottom, inside and outer edge (refer to subsection 5.C. below for additional sampling methods using tree quadrants). Include marketable and unmarketable fruit in proportion to their presence on each sample tree.
- (2) Never select less than 20 fruit per sample tree (e.g., 20 fruit X 5 sample trees = 100 fruit) as a basis for establishing the percent of damage for a grove or sub-grove (refer to TABLE A). If damage varies within a grove or sub-grove, select a sufficient number of sample trees and fruit per sample tree to be representative of the damage.
- (3) For juice test house samples, each sample (weigh at least 30 pounds) must contain a minimum of 100 fruit. Submit separate samples for testing by citrus crop, type, unit, and by grove or sub-grove, as applicable.

D. PRELIMINARY INSPECTIONS

- (1) If a notice of damage or loss is received BEFORE it is possible to accurately assess crop damage, make inspections as directed by the AIP to verify the cause and relative severity of the damage.
 - (a) Prepare a Special Report to record inspection results to document there was an inspection; insured and uninsured causes of damage; and any loss of potential production.
 - (b) Advise the insured that if further damage occurs, or if a claim will be filed, the insured must give another notice of damage.
- (2) When notices of damage or loss are received AFTER it is possible to accurately assess the amount of damage or appraise the production, make inspections as soon as possible. Record the results of such inspections on the Adjuster's Citrus Worksheet, accounting for undamaged production and production damaged by insured and uninsured causes.

- (3) A notice of damage should be filed for citrus fruit IV Tangerines, V, VII, and VIII that are damaged by freeze, serious hail or wind from a hurricane, tornado or other excess wind storms when the fruit will be harvested for juice or an alternate use. Prior to releasing the crop for juice or an alternate use, the adjuster must complete a crop appraisal and preliminary inspection. The adjuster must verify the cause of loss, date of damage, and that the fruit will not meet the standards for packing as fresh fruit. Appraise the amount of damage by using the Fresh Fruit Cut appraisal method for freeze damage and the Wind-scar appraisal method for hail/wind damage. Insured fresh fruit damaged by insured causes that meet the fresh fruit packing standards, will be counted as undamaged fresh production.

E. GROUND COUNT INSPECTIONS

Ground-count inspections are inspections used to determine the average number of fruit per tree that fell to the ground due to insured causes. Ground counts of fallen fruit can also be part of a regular preliminary inspection or a final inspection, depending on when the damage occurred relative to fruit maturity and the cause of loss. Fruit ground counts in conjunction with on-tree fruit counts must be made to document fruit set on the trees relative to production to be counted for fresh market or juice and to determine the number of unharvested marketable fruit. Any insured fresh fruit on the ground that will be harvested must be counted as fresh fruit production less any fruit damaged by insured causes that will not pack as fresh fruit.

F. DECAYED AND UNWHOLESOME FRUIT - CITRUS JUICE SAMPLE

If citrus fruit delivered for juice is rejected due to excess decay (greater than 10%) and/or unwholesome fruit (greater than 2%) in a load (refer to Florida Citrus Code Chapter 601.53, 2010 Florida Statutes), to avoid counting an entire load as lost production, the adjuster must:

- (1) determine the Total % Decayed Fruit and % Unwholesome/Immature Fruit identified in item 24 on the Florida Citrus Juice Test Certificate (refer to section 7 E) or from a Regrading Certificate issued by the inspector who regarded the fruit.
- (2) enter the Total % Damaged Fruit (% decay and unwholesome/immature fruit value) in column 49 on the Adjuster's Citrus Worksheet for use in calculating the percent damage. If both certificates identified in (1) above are provided for a single fruit load, use the higher of Total % Damaged Fruit from one of the certificate records for entry on the Adjuster's Citrus Worksheet.

G. MIXED PROCESSING OF CITRUS CROPS FOR JUICE

When the insured reports mixed processing of damaged fruit of one citrus crop/type (e.g., Citrus I mixed with Citrus II and sold for juice) with citrus fruit of another citrus crop/type, the loss is adjusted as follows:

- (1) each citrus crop/type must be identified by grove location, unit number and insured's share, and be reported on either separate lines on the Adjuster's Citrus Worksheet, or on separate worksheets when the CP identify that a citrus crop includes more than one citrus type. When more than one citrus crop is mixed together for juice processing the results must be reported on separate Adjuster's Citrus Worksheets by crop.

- (b) Second, if a previous inspection was NOT completed, use not less than the insured's average production history determined from verifiable production records of fruit harvested and marketed (including any applicable crop insurance claims or appraisals) for each of the three most recent crop year's, to establish an average potential boxes produced per tree prior to the damage occurring. Document on a Special Report why this method was used, how the potential production prior to damage occurring was determined and attach this Special Report to the Production Worksheet; or
 - (c) Last, only if the methods described in (a) and (b) above cannot be used, establish the potential production using the verifiable production records from similar groves in the area taking into account such information as the size, age, condition and number of producing trees in the insured grove or sub-grove before the damage occurred (for this section, complete the same documentation requirements listed in (b) above).
- ***
- (3) Do not include any ground count fruit production that will be picked up at harvest. Ground count fruit that will be picked up at harvest will be considered the same as undamaged on-tree fruit. A post-harvest ground count must be made, regardless of the cause of loss, if damage occurred near harvest and it appears likely that some or all of the fruit on the ground may be picked up.
 - (4) Occurrence of hurricanes, tornados, or excess wind must be confirmed through the U. S. National Weather Service (NWS) or the Florida Automated Weather Network (FAWN) stations operating nearest the grove at the time of damage. Document the information on a Special Report and attach the report to the Production Worksheet.
 - (5) Fruit remaining on the tree that is damaged by hail near harvest time to the extent that it would be expected to fall to the ground at a later date, will be counted as ground fruit after it actually falls. Severely hail-damaged citrus fruit will usually fall to the ground within two to three weeks of the hail storm. Defer ground counts until an accurate determination can be made.

C. TREE FRUIT COUNT METHOD

- (1) An estimate of the amount of on-tree fruit determined from a representative sample of trees (refer to **TABLE A** for the minimum number of sample trees) must be made on most inspections. For large trees, divide the tree into quadrants and determine the amount of on-tree fruit on one quadrant and multiply by 4 to determine the amount of fruit on the entire tree. Separately determine the number of fruit damaged or lost due to uninsured causes.
- (2) On-tree fruit estimates are NOT REQUIRED on "post-harvest ground count" inspections and inspections where hurricane or tornado is the cause of loss. On tree fruit counts are REQUIRED with "ground count" inspections (refer to section 4 E) when determining total fruit produced or the number of unharvested marketable fruit remaining.
- (3) An on-tree fruit estimate MUST be made to verify insurable freeze damage to fresh fruit when a juice-loss determination will be calculated.
- (4) On-tree fruit estimates are required when damage occurs and fruit will not be harvested.

D. FREEZE-DAMAGE METHOD

- (1) Any juice **fruit** of Citrus I, II, III and VI damaged by freeze that can be processed into products for human consumption will be considered marketable for juice. Delay freeze damage appraisals until after the 7th day following the date of the freeze. Fruit adjusted for freeze-damage cannot also be adjusted for hail or wind-scar damage. Separately determine any damage due to uninsured causes.
 - (a) Records for harvested juice fruit will be obtained from processing-plant records or inspection certificates. If juice fruit will remain unharvested, fruit samples must be submitted for test house analysis to determine the average pounds of juice per box (refer to subsection 4 C (3) above, for required number of fruit per sample).
 - 1 If a juice loss has been confirmed on juice fruit and records of production and juice content have been requested, complete a Special Report to document the request for juice loss determination and what was found. A standard statement may be used on the **Special Report** such as:

“On ____ (date), I visited the referenced grove and examined ____ (#) fruit on the tree. Of the fruit examined, ____ (#) show juice loss evidenced by dryness in internal segments. Records of production and juice content have been requested so that the amount of juice loss can be determined from test house analysis.” “The estimated average production is ____ boxes per tree.”
 - 2 If individual load certificates **HAVE NOT** been summarized by processing plant(s) or one or more processing plants received fruit for any crop year, use a “Tabulation of Production Records From Individual Load Certificates” to summarize the juice-per-weight-box records (refer to section 8, below).
 - 3 If the individual load certificates have been summarized (averaged), use a “Florida Citrus Summary of Production Worksheet” to record the juice-per-weight-box records (refer to section 9, below).
- (2) Citrus fruit shall be considered “**damaged**” by freeze when freeze causes **internal**:
 - (a) marked dryness to extend into the segments of oranges and grapefruit more than 1/4 inch but less than 1/2 inch at the stem **end**; or into segments of mandarin or hybrid varieties more than 1/8 inch but less than 1/4 inch at the stem end; or more than an equivalent amount by volume of dryness to occur in any portions of the fruit.
 - (b) freeze-related injury, as defined by subsection (3) of the Florida Citrus Code, when such condition or combination of conditions is determined to affect the fruit to a degree equal in seriousness to that described in paragraph (1) (a) of the Florida Citrus Code (refer to (3) within this subsection).
- (3) Fresh fruit Citrus IV, V, VII and VIII with “**serious**” freeze damage, the number of fruit in the sample that are unmarketable as fresh fruit, are to be evaluated by MECHANICAL SEPARATION or the FRESH FRUIT CUT METHOD OF APPRAISAL.
 - (a) The following language, in *italics*, is from the 2000 Florida Statutes; Title XXXV Agriculture, Horticulture, and Animal Industry; Florida Citrus Code Chapter 601; “**601.89 Citrus fruit; when damaged by freezing** –

(1) *Citrus fruit will be deemed “seriously” damaged by freezing when such freezing causes:*

- (a) *Marked dryness to extend into the segments of oranges and grapefruit more than 1/2 inch at the stem end; or into segments of mandarin or hybrid varieties more than 1/4 inch at the stem end; or more than an equivalent amount by volume of dryness to occur in any other portions of the fruit.*
- (b) *Internal freeze-related injury, as defined in subsection (3) [of the Florida Citrus Code], when such condition or combination of conditions is determined to affect the fruit to a degree equal in seriousness to that described in paragraph (a)” [refer to Florida Citrus Code (1) (a) above].*

(4) “Internal freeze-related injury” to citrus fruit shall consist of any of the following:

- (a) wet cores or wet segment walls;
- (b) water soaking;
- (c) juice cell breakdown;
- (d) mushy condition;
- (e) honeycomb or open spaces in the pulp; or
- (f) other evidence of internal breakdown, decay or moldy condition.

*** The conditions described in 5 D (3) (a) (1) (a) and (b), above, are taken from the Florida Citrus Code and are causes for consideration as “serious” damage in the interim period between the 8th day after the freeze and the time that the drying process develops. Evidence of **internal freeze damage** that did not progress to dryness, **as described in 5 D (3) above**, will not be considered as “serious” damage. Where **internal** dryness is found in fruit without other evidence of freeze injury, the fruit will be considered NOT damaged due to freeze. Dryness is not necessarily the result of freeze damage.

(5) **FREEZE DAMAGE - MECHANICAL SEPARATION (Fresh fruit Citrus IV, V, VII and VIII):**

If freeze-damaged fresh fruit is delivered to a packer or processor and the unit’s production is mechanically separated into undamaged and freeze-damaged fruit, use the packer/processor’s records in place of previously completed fresh fruit cut and freeze damage dryness cut appraisals determined under 5 D (6) below. If the packer provides acceptable documentation indicating rejected/culled fruit was damaged by insurable causes, such rejected or culled fruit will not be counted as fresh production. Otherwise, if prior appraisals that identify the reason(s) for and percent of culls are not available all culled fruit must be counted as fresh production. Use the packer’s records of the gross quantity of delivered fresh fruit and the quantity of freeze-damaged fruit when determining the percent of damage not to exceed amounts stated below for:

- (a) tangerines, percent of damage will be determined by the actual percent of damaged fruit; and
- (b) other than tangerines, the percent of damage will be determined by the percent of damaged fruit, not to exceed 50 percent.

If the fruit will not be mechanically separated into undamaged and freeze-damaged fruit, complete the claim using the appraised percent of damage determined in 5 D (6) below.

(6) **FREEZE DAMAGE - FRESH-FRUIT CUT (Fresh fruit Citrus IV, V, VII and VIII):**

After freeze occurs and before any insured fresh fruit exhibiting “serious” freeze damage is released for juice or an alternate use, conduct Freeze Damage – Fresh-Fruit Cut appraisals (and when

applicable, Freeze Damage – Dryness Cut appraisals) on representative sample fruit. This appraisal is required before insured fresh fruit can be released for harvest as juice. Also use this section to determine the percent of freeze damage if the buyer will not separate undamaged and freeze damaged fruit. Insured fresh fruit marketed as juice prior to the AIP conducting freeze damage appraisals and providing written consent to go to an alternate use, will be considered undamaged fresh fruit.

- ***
- ***
- (a) Determine the number of unharvested freeze-damaged fruit considered to have “serious” freeze damage and divide by the number of fruit in the sample (refer to 4 C above for minimum sample size). This result equals the calculated percent of production considered to have “serious” freeze damage, not to exceed 50 percent (for Citrus IV tangerines the 50 percent limitation does not apply), EXCEPT FOR:

(1) grapefruit (Citrus VII), Navel oranges (VIII), Tangelos (IV), Temple oranges and Murcott Honey oranges (V) that will not be harvested; if the calculated percent of damage is 16.0 percent or more, the percent of damage will equal not less than 50 percent (refer to 5 D (6) (b)). If less than 16 percent of the fruit are seriously freeze damaged, the fruit will be considered undamaged fresh fruit.

(2) tangerines (Citrus IV) that will not be harvested, if the calculated percent of damage is 16.0 percent or more, the percent of damage will be the larger of 50 percent or the actual percent of damage. If less than 16 percent of the fruit are seriously freeze damaged, the fruit will be considered undamaged fresh fruit.

Document on a Special Report how the percent of freeze damage was calculated for fresh fruit marketed as fresh or juice. Refer to the Table below:

Unmarketable Fresh Fruit (Citrus Fruit Crop/Types IV, V, VII, & VIII except as noted below)	Fresh-Fruit Cut Calculated Percent Damage	Percent Damage
IV (0248) (except Tangerines), V (0249), VII (0251), & VIII (0252)	Less than 16%	None
	16% or more	50%
IV (0248) Tangerines (Type 043)	Less than 16%	None
	16% or more	50% or actual % if the damage exceeds 50%

- (b) For Citrus IV (except for tangerines), V, VII, VIII, if the Fresh-Fruit Cut appraisal indicates freeze damage is 16 percent or more, conduct additional appraisals using 5 D (7) below to determine the percent of juice loss. Samples may be submitted for juice testing to determine if the juice loss exceeds 50 percent and if juice loss exceeds 50 percent, the actual percent juice loss from the juice test will be the percent of damage; otherwise, the results of the appraisal using 5 D (7) below will be used.

(7) **FREEZE DAMAGE - DRYNESS CUT (Not applicable to Tangerines):**

- ***
- (a) Determine fruit dryness only when making a final determination of juice loss on unharvested Citrus IV (except Tangerines), V, VII and VIII crops when 16% or more of the fruit in a sample shows “serious” freeze damage using the Freeze Damage – Fresh-Fruit Cut appraisal method in D (6) above. If the juice loss from the Dryness Cut sample does not exceed 50%, then 50% will be the percent of damage for the sample as specified in the instructions for the Fresh-Fruit Cut. An appropriate quantity of sample fruit qualifying for Dryness Cut

evaluation may be taken to a processor for **juice** testing in place of performing the following Dryness Cut procedure and used in Section III of the Adjuster's Worksheet to calculate juice loss for fresh fruit.

- (b) Using a sharp, thin-bladed knife, **make separate cuts of sample fruit (as outlined in ii, iii, and iv below) slicing across all fruit segments, with each slice cut progressing downward from stem end to blossom end.** When ALL the segments of a fruit ARE NOT dry beyond a cut made at one-fourth of the distance from the stem end to the blossom end (or the equivalent of this amount by volume, when occurring in other portions of the fruit), the fruit will be considered to have sustained **no damage** from freeze. The following is from Chapter 601 of the Florida Citrus Code **and is** based on a visual evaluation of each cut fruit:

“Where there is juice loss of less than 16 percent, the fruit will be considered undamaged.”

- ii *When all the segments of a fruit are dry beyond the one-fourth cut but not beyond a center cut (or the equivalent of this amount by volume, when occurring in other portions of the fruit), the fruit will be considered **40 percent damaged**. “If 16 percent but less than 50 percent juice loss in a fruit, the fruit shall be considered as **40 percent damaged**.”*

- iii *When all the segments of a fruit are dry beyond the center cut but not beyond a cut made at two-thirds of the distance from the stem end to the blossom end (or the equivalent of this amount by volume, when occurring in other portions of the fruit), the fruit will be considered **70 percent damaged**.*

*“Where there is as much as 50 percent but less than 75 percent juice loss in a fruit, the fruit shall be considered as **70 percent damaged**.”*

- iv *When all the segments of a fruit are dry beyond the two-thirds cut (or the equivalent of this amount by volume, when occurring in other portions of the fruit), the fruit will be considered totally lost (**100 percent damaged**). “Where there is 75 percent or more juice loss in a fruit, the fruit shall be considered totally lost or **100 percent damaged**.”*

Document on a Special Report how the percent of damage per fruit was determined.

Dryness Cut Juice Loss Determination for Individually Sampled Fresh Fruit (Not Applicable to Tangerines)	
Percent Juice Loss Per Fruit	Net Percent Damage Per Fruit
0 – 15.99	NONE
16 - 49.99	40
50 - 74.99	70
75 – 100	100

E. FRESH-FRUIT HAIL/WIND-SCAR DAMAGE METHOD

*** Fresh Fruit Citrus IV, V, VII and VIII with wind-scar damage resulting from a hurricane, tornado, or excess wind will be adjusted using the Fresh-Fruit Wind-Scar Damage Method. **Any fresh fruit culls that are damaged by uninsured causes are considered undamaged production.**

- (1) Citrus fruit with wind-scar damage or serious hail-scar damage will usually fall to the ground within two or three weeks of the hail/wind storm. Wait **AT LEAST TWO TO THREE WEEKS** before making the loss determination, if possible. When the damage occurs near the normal harvesting

period and, after the storm, the insured plans to immediately harvest the crop, it may be necessary to make the loss determination before the two to three week waiting period has elapsed. Separately determine any damage due to uninsured causes.

- (2) If the insured harvests the damaged crop as fresh fruit, use packing records in lieu of the Hail or Wind-Scar Damage Methods to determine production to count.
- (3) Fruit qualifying for adjustment for freeze damage cannot also be adjusted for hail-scar and/or wind-scar damage. Also, the same fruit cannot be adjusted for both hail-scar and wind-scar damage.
- (4) For either the Hail-Scar or Wind-Scar Methods, collect and examine a random sample of not less than 20 tree fruit from each representative sample tree (refer to **TABLE A** for the minimum number of sample trees). Grade the sample by separating out the damaged fruit that is unmarketable as FRESH FRUIT. If there is variability in fruit damage within the grove, divide into sub-groves and appraise each separately; or use a larger number of trees and fruit for each sample to assure an accurate percent damage determination.
 - (a) For seriously hail-scarred:
 - 1 Citrus IV Tangerines; separate out fruit that are not well-healed, or with damage aggregating more than a circle 3/8-inch in diameter on a 210-pack size tangerine.
 - 2 Citrus IV Tangelos, Citrus V Murcott Honey oranges (Honey Tangerines) and Temple oranges, Citrus VII Late Oranges (Valencia), and Citrus VIII Navel oranges; separate out fruit that are not well-healed, or with damage aggregating more than a circle 1/2-inch in diameter on a 200-size orange.
 - 3 Citrus VII grapefruit; separate out fruit that are not well-healed, or with damage aggregating more than a circle 5/8-inch in diameter on a 70-size grapefruit.
 - (b) For wind-scarred Citrus IV, V, VII and VIII, separate out fruit that exhibits wind induced scars, scratches and punctures as defined under the U. S. Standards for Grades of Florida citrus for the categories of "Damage," "Serious Damage" and "Very Serious Damage." Fruit with such damage are generally not marketable as fresh fruit and will be considered 100% damaged.
- (5) Percent of damage is the percent of the sample graded as damaged out of the original sample. Document on a Special Report the calculations used to determine the percent of damage.

EXAMPLE: Assume a hurricane caused both hail-scar and wind-scar damage to a 9.8 acre Navel Orange grove.

From a random sample of 100 fruit 200-size Navel Oranges selected from 5 representative sample trees, 22 oranges had serious hail-scar damage and 10 oranges had wind-scar damage. Each fruit was adjusted for only one cause of damage.

22 qualifying hail-scar damaged oranges ÷ 100 fruit sample = 22.0 percent hail-scar damage.
10 qualifying wind-scar damaged oranges ÷ 100 fruit sample = 10.0 percent wind-scar damage.

- (6) If any hail/wind-scarred fruit is later marketed as fresh fruit, hail/wind-scar damage determinations will be disregarded and the citrus must be counted as marketable fresh fruit.

- b. one hundred (100) percent damaged by serious freeze damage, determined by DRYNESS CUT (refer to section 5 D (7)) 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; or
- d. lost or partially damaged due to uninsured causes. Document on a Special Report how the percent of damage due to uninsured causes was determined.

- 31. **No. at 70%:** For hurricane, tornado and excess wind, if the trees are not harvested, enter “trees not harvested” in items 31 - 33. For freeze damage on Citrus IV, V, VII and VIII, enter the number of fruit considered 70 percent damaged by DRYNESS CUT (refer to section 5 D (7)). MAKE NO ENTRY for damage due to hail/wind-scar damage or uninsured causes. Refer to instructions in items 28 and 30.
- 32. **Col. 31 X 0.7:** Item 31 multiplied by 0.7, rounded to tenths. MAKE NO ENTRY for damage due to hail/wind-scar damage or uninsured causes. Refer to instructions in items 28 and 30.
- 33. **No. at 40%:** For serious freeze damage on Citrus IV, V, VII and VIII, the number of fruit considered 40 percent damaged by DRYNESS CUT (refer to section 5 D (7)). MAKE NO ENTRY for damage due to hail/wind-scar damage or uninsured causes. Refer to instructions in items 28 and 30.
- 34. **Col. 33 X 0.4:** Item 33 multiplied by 0.4, rounded to tenths.
- 35. **% Damage:** Attach documentation to the Adjuster’s Citrus Worksheet that supports subparagraph “35. a. (1)” determinations and also document on a Special Report how determinations in “35. a. (2) - (3),” below, were determined.

- a. Percent of damage for fresh fruit NOT MARKETED, determined by:

- (1) **MECHANICAL SEPARATION:** Refer to subsection 5 D (5) above. Divide the result determined below by 100 and round to three decimals for:
 - (a) other than tangerines, the percent of damaged fruit, not to exceed 50 percent.
 - (b) Tangerines, the percent of damaged fruit.
- (2) **FRESH-FRUIT CUT:** Refer to subsection 5 D (6) above. For Tangerines (of Citrus IV), if the percent of sample damage is 16.0 percent or more, enter the GREATER of “50.0” percent or the actual percent of damage divided by 100, rounded three decimals.
- (3) **DRYNESS CUT:** Refer to subsection 5 D (7), above. The sum of the number of fruit at 100% (item 30), the result of item 32 (item 31 X .7), and the result of item 34 (item 33 X .4), divided by item 29; round the result to three decimals.

- (4) **HAIL/WIND-SCAR:** Refer to subsection 5E, above. The number of fruit at 100% (item 30), divided by number (fruit) in the sample (item 29); round the result to three decimals.
- b. Enter “0.0” Percent Damage for fresh fruit **MARKETED** as fresh fruit. Record production on a separate line in Section IV.
- c. For uninsured damage, item 30 ÷ item 29. This result represents the percent of fruit in the sample damaged by uninsured causes, rounded to three decimals.
36. **Boxes Produced:** Multiply item 26 by item 27, round result in boxes to tenths. For **FRESH-FRUIT CUT**, any harvested production will be determined from marketing records. If uninsured causes of loss apply or if a hail and fire exclusion is in effect and a hail or fire loss occurs, circle the entry and do **NOT** transfer the entry to item 37. If due to insured causes, any production is ordered to be destroyed by a Federal or State agency, enter the number of boxes produced (refer to item 21 above and item 37 for more information).
37. **Boxes Lost:** Multiply item 35 by item 36. Record the result in boxes to tenths. If the result is “zero,” make **NO ENTRY**. For hurricane/tornado losses, when past average annual harvest records are used and all production has been lost, transfer the entry in item 36. If insured production is destroyed by order of a Federal or State agency, transfer the entry in item 36 as **Boxes Lost**. Make **NO ENTRY** for uninsured causes of loss.
38. **Total:** Total of all lines for No. of Trees (item 26).
39. **Totals:** Separate totals for columns 36 and 37, in boxes to tenths. Column 37 entry must not exceed the column 36 entry.

SECTION III - FRUIT PRODUCTION AND LOSS BASED ON DATA FROM TEST HOUSE JUICE ANALYSIS

Complete this section for all fruit marketed for juice.

40. **Grove ID:** Grove or sub-grove identification symbol (or applicable CLU identifier) for the area for which production is being reported.
41. **Wt. Boxes Harvested for Juice:** Number of weight boxes of marketable and harvested juice fruit for the grove or sub-grove. Include marketable fruit that cannot be picked in a timely manner and marketable fruit remaining after the end of the insurance period. A representative sample of remaining marketable fruit must be taken to a processor to establish the juice content.

MAKE **NO ENTRY** if juice fruit is to remain unharvested (not weighed) production. In item 51, enter an estimate of the number of boxes of fruit produced, calculated by multiplying Section II, number of trees in item 26 by the estimated number of boxes per tree in item 27. Use test house analysis to calculate percent of damage (item 50) and, ultimately, boxes lost (item 52).

62. **Subtotals:** Add column “Totals” for items 24, 39, 54 for the respective entries in columns 58 and 59, in boxes to tenths. If multiple pages are used, also complete this entry on the LAST PAGE.

If more than one Adjuster’s Citrus Worksheet is prepared for a citrus fruit type on a unit, complete applicable totals on each page for items 24, 39, 54; column 58 for items 55 through 57, and items 60 through 62. ON THE LAST PAGE, enter in item 62 the total Boxes Produced and the total Boxes Lost from all Adjuster’s Citrus Worksheet pages FOR THE FRUIT TYPE. Leave items 63 through 70 BLANK on each of the previous pages. Complete the following entries ON THE LAST PAGE.

63. **Box Increase to Meet Minimum Boxes Per Acre:** When applicable, enter the number of boxes to tenths required to meet the minimum potential production for the unit. Determine by:
- multiplying the total Number of Acres (item 10) for the citrus crop/type by 100 boxes per acre;
 - subtracting from the result in “a.” above, the sum of Boxes Produced from item 62 (for column 58) from all Adjusters’ Citrus Worksheets for the unit, citrus crop/type; and
 - recording the difference, to tenths. If the minimum for the citrus fruit type has been met or exceeded, MAKE NO ENTRY. When separate Adjuster’s Citrus Worksheets have been prepared because of differing citrus fruit types/subtypes within the unit, calculate and enter the Box Increase to meet the minimum for the acreage of the deficient citrus crop/type/subtype in item 62 OF THE LAST PAGE of the Appraisal Worksheets for the citrus crop/type.
64. **Total Boxes Produced:** Insert the result of adding item 63 to item 62 from column 58 (on the last page), rounded to whole boxes. If no entry in item 63 transfer the entry in item 62.
65. **Percent Boxes Lost:** Divide the entry in item 62 for column 59 (on the last page) by the entry in item 64, round result to the nearest three decimals.
66. **Adjusted Percent Loss:** Subtract item 60 from item 65, enter the result to three decimals. If the result is negative, no indemnity is due.
67. **Adjusted Percent Damage:** If the result of item 66 is a positive number, divide entry in item 66 by the coverage level percent (expressed to three decimals) shown on the Summary of Coverage. Round the result to the three decimals (e.g., $.424 \div .750$ coverage level = $.565$). Transfer this entry to item 31 of the Production Worksheet. If the result of item 66 is a negative number, MAKE NO ENTRY and no indemnity is due.
68. **Dollar Amount of Insurance Per Acre:** Enter the dollar amount of insurance per acre taken from the Summary of Coverage in whole dollars. Transfer this entry to Item 33 of the Production Worksheet.

The following required entries are not illustrated on the Adjuster’s Citrus Worksheet example below.

69. **Insured's Signature & Date:** Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining the signature, REVIEW ALL ENTRIES on the Appraisal Worksheet WITH THE INSURED, (or insured's authorized representative) particularly explaining codes, etc., which may not be readily understood. Multiple fruit inspections documented on the same Adjuster's Citrus Worksheet will require multiple signatures in items 69 and 70.
70. **Adjuster's Signature(s), Code No., & Date(s):** 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.
71. **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.).

EXAMPLE 1
(COMPANY NAME)

ADJUSTER'S CITRUS WORKSHEET

(For Illustration Purposes Only – Illustrates Freeze Damage to Juice Fruit with Uninsured Damage)

1 Insured's Name: I. M. Insured	2 Policy No.: XXXXXXX	3 Claim No.: XXXXXXX	4 Unit No.: 0001-0001-BU	5 Crop: Citrus I	6 Type: 011	7 Practice: 997
8 Intended Use: Juice	9 Crop Year: YYYY	10 Acres: 33.3	11 No. of Trees: 2830	12 No. of Trees Harvested: 2830	13 Inspection Type: Final	14 Inspection Date: MM/DD/YYYY

SECTION I: FRUIT LOST ON GROUND

Grove ID	No. of Trees	Fruit Size per Box	Ground Fruit per Tree	Boxes Lost per Tree (18 ÷ 17)	Cause(s) of Damage	Date(s) of Damage	Boxes on Ground (16 x 19) 21	Boxes Lost (from 21)
15	16	17	18	19	20a	20b		22
1	(2830)	247	247	1.0	Chemical Damage	MM/YYYY	(2830.0)	
1	2830	247	692	2.8	Freeze	MM/YYYY	7924.0	7924.0
23 TOTAL	2830						24 TOTALS	10754.0
								7924.0

SECTION II: FRUIT ON TREE, PRODUCTION AND LOSS (HAIL/WIND-SCAR AND FREEZE CUT DETERMINATION METHODS)

Grove ID	No. of Trees	Boxes/Tree (Est.)	Cause(s) and Dates of Damage	No. In Sample	No. @ 100%	No. @ 70%	Col. 31 x 0.7	No. @ 40%	Col. 33 x 0.4	% Damage (30+32+34)÷29	Boxes Produced (26 x 27) 36	Boxes Lost 35 x 36
25	26	27	28	29	30	31	32	33	34	35		37
1	2830		Freeze MM/DD/YYYY	No unharvested fruit on trees – See Sec. III								
38 TOTAL	2830									39 TOTALS		

SECTION III: FRUIT PRODUCTION AND LOSS BASED ON DATA FROM TEST HOUSE JUICE ANALYSIS

Grove ID	Wt. Boxes Harvested for Juice	Date Harvested	Name of Processing Plant	Avg. Lbs. Juice/Box (After)	Juice Base Lbs/Box	Off. Wt. Lbs/Box	Post Factor (46 – 44)	Pre Factor (46 – 45)	% Decay + % Unwholesome Fruit	% Damage $\left(\frac{47-48}{47 \times 45}\right) \times 46 \times 100 + 49$	Boxes Produced (41 x 47) ÷ 48	Boxes Lost (50 x 51) ÷ 100
40	41	42	43	44	45	46	47	48	49	50	51	52
1	3022	MM/DD/YYYY	B & W Canning	38.2	52.0	90	51.8	38.0	13.0	58.9	4119.5	2426.4
1	3625	MM/DD/YYYY	Coca Cola	39.8	52.0	90	50.2	38.0	12.5	54.8	4788.8	2624.3
53 TOTAL	6647									54 TOTALS	8908.3	5050.7

SECTION IV: TOTAL PRODUCTION AND PRODUCTION LOSS

55 Grove ID	56 Date Harvested	57 Name and Address of Buyer or Processor (Fruit Harvested Before Damage Occurred, Within 7 Days After Freeze, Prior to Inspection or Damaged by Uninsured Causes)	58 Boxes Produced	59 Boxes Lost
60 Coverage Level Percent Deductible:	.250	61 Production Lost Uninsured Causes:	2830	62 Subtotals:
63 Box Increase to Meet Minimum Boxes Per Acre:		66 Adjusted Percent Loss:	19662.3	12974.7
64 Total Boxes Produced:		67 Adjusted Percent Damage		.410
65 Percent Boxes Lost:		68 Dollar Amount of Insurance Per Acre:		.547
				1462

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

EXAMPLE 2
(COMPANY NAME)

ADJUSTER'S CITRUS WORKSHEET
(For Illustration Purposes Only – Illustrates Hail Damage to Fresh Tangelos)

1 Insured's Name: I. M. Insured	2 Policy No.: XXXXXX	3 Claim No.: XXXXXXXX	4 Unit No.: 0002-0001-OU	5 Crop: Citrus IV	6 Type: 045	7 Practice: 997
8 Intended Use: Fresh	9 Crop Year: YYYY	10 Acres: 25.5	11 No. of Trees: 2448	12 No. of Trees Harvested None	13 Inspection Type: Final	14 Inspection Date: MM/DD/YYYY

SECTION I: FRUIT LOST ON GROUND

Grove ID	No. of Trees	Fruit Size per Box	Ground Fruit per Tree	Boxes Lost per Tree (18 ÷ 17)	Cause(s) of Damage	Date(s) of Damage	Boxes on Ground (16 x 19) 21	Boxes Lost (from 21) 22
15	16	17	18	19	20a	20b		
1	2448	216	259	1.2	Hail	MM/DD/YYYY	2937.6	2937.6
23 TOTAL	2448					24 TOTALS	2937.6	2937.6

SECTION II: FRUIT ON TREE, PRODUCTION AND LOSS (HAIL/WIND-SCAR AND FREEZE CUT DETERMINATION METHODS)

Grove ID	No. of Trees	Boxes/Tree (Est.)	Cause(s) and Dates of Damage	No. In Sample	No. @ 100%	No. @ 70%	Col. 31 x 0.7	No. @ 40%	Col. 33 x 0.4	% Damage (30+32+34)÷29	Boxes Produced (26 x 27) 36	Boxes Lost 35 x 36 37
25	26	27	28	29	30	31	32	33	34	35		
1	2448	2.8	Hail MM/DD/YYYY	100	39					.390	6854.4	2283.2
38 TOTAL	2448									39 TOTALS	6854.4	2283.2

SECTION III: FRUIT PRODUCTION AND LOSS BASED ON DATA FROM TEST HOUSE JUICE ANALYSIS

Grove ID	Wt. Boxes Harvested for Juice	Date Harvested	Name of Processing Plant	Avg. Lbs. Juice/Box (After)	Juice Base Lbs/Box	Off. Wt. Lbs/Box	Post Factor (46 – 44)	Pre Factor (46 – 45)	% Decay + % Unwholesome Fruit	% Damage $\left[\frac{47-48}{47 \times 45} \right] \times 46 \times 100 + 49$	Boxes Produced (41 x 47) ÷ 48	Boxes Lost (50 x 51) ÷ 100
40	41	42	43	44	45	46	47	48	49	50	51	52
53 TOTAL										54 TOTALS		

SECTION IV: TOTAL PRODUCTION AND PRODUCTION LOSS

55 Grove ID	56 Date Harvested	57 Name and Address of Buyer or Processor (Fruit Harvested Before Damage Occurred, Within 7 Days After Freeze, Prior to Inspection or Damaged by Uninsured Causes)	58 Boxes Produced	59 Boxes Lost
1	MM/DD/YYYY	ACE Packing, Any Town, Any State XXXXX	530.0	
60 Coverage Level Percent Deductible:	.250	61 Production Lost Uninsured Causes:	62 Subtotals:	10322.0 5220.8
63 Box Increase to Meet Minimum Boxes Per Acre:		66 Adjusted Percent Loss:		.256
64 Total Boxes Produced:		67 Adjusted Percent Damage :		.341
65 Percent Boxes lost:		68 Dollar Amount of Insurance Per Acre:		2571

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

EXAMPLE 3
(COMPANY NAME)

ADJUSTER'S CITRUS WORKSHEET

(For Illustration Purposes Only – Illustrates Tornado and Uninsured Damage to Fresh Fruit)

1 Insured's Name: I. M. Insured	2 Policy No.: XXXXXX	3 Claim No.: XXXXXXXX	4 Unit No.: 0003-0001-BU	5 Crop: Citrus V	6 Type: 052	7 Practice: 997
8 Intended Use: Fresh	9 Crop Year: YYYY	10 Acres: 12.0	11 No. of Trees: 1000	12 No. of Trees Harvested: 800	13 Inspection Type: Final	14 Inspection Date: MM/DD/YYYY

SECTION I: FRUIT LOST ON GROUND

Grove ID	No. of Trees	Fruit Size per Box	Ground Fruit per Tree	Boxes Lost per Tree (18 ÷ 17)	Cause(s) of Damage	Date(s) of Damage	Boxes on Ground (16 x 19)	Boxes Lost (from 21)
15	16	17	18	19	20a	20b	21	22
1 & 2	1000	250	725	2.9	Tornado	MM/DD/YYYY	2900.0	2900.0
23 TOTAL	1000						24 TOTALS	2900.0

SECTION II: FRUIT ON TREE, PRODUCTION AND LOSS (HAIL/WIND-SCAR AND FREEZE CUT DETERMINATION METHODS)

Grove ID	No. of Trees	Boxes/Tree (Est.)	Cause(s) and Dates of Damage	No. In Sample	No. @ 100%	No. @ 70%	Col. 31 x 0.7	No. @ 40%	Col. 33 x 0.4	% Damage (30+32+34)÷29	Boxes Produced (26 x 27)	Boxes Lost 35 x 36
25	26	27	28	29	30	31	32	33	34	35	36	37
1	400	2.2	Tornado MM/DD/YYYY	150	119		Trees not harvested			.793	880.0	697.8
2	600	2.2	Tornado MM/DD/YYYY								1320.0	
38 TOTAL	1000									39 TOTALS	2200.0	697.8

SECTION III: FRUIT PRODUCTION AND LOSS BASED ON DATA FROM TEST HOUSE JUICE ANALYSIS

Grove ID	Wt. Boxes Harvested for Juice	Date Harvested	Name of Processing Plant	Avg. Lbs. Juice/Box (After)	Juice Base Lbs/Box	Off. Wt. Lbs/Box	Post Factor (46 – 44)	Pre Factor (46 – 45)	% Decay + % Unwholesome Fruit	% Damage $\left(\frac{47-48}{47 \times 45} \right) \times 46 \times 100 + 49$	Boxes Produced (41 x 47) ÷ 48	Boxes Lost (50 x 51) ÷ 100
40	41	42	43	44	45	46	47	48	49	50	51	52
53 TOTAL										54 TOTALS		

SECTION IV: TOTAL PRODUCTION AND PRODUCTION LOSS

55 Grove ID	56 Date Harvested	57 Name and Address of Buyer or Processor (Fruit Harvested Before Damage Occurred, Within 7 Days After Freeze, Prior to Inspection or Damaged by Uninsured Causes)	58 Boxes Produced	59 Boxes Lost
2	MM/DD/YYYY	ACE Packing, Any Town, Any State XXXXX	1122.5	
2	MM/DD/YYYY	ACE Packing, Any Town, Any State XXXXX (Culled Production, sold as juice due to disease damage)	(160.0)	
60 Coverage Level Percent Deductible:	.250	61 Production Lost Uninsured Causes:	160	62 Subtotals:
63 Box Increase to Meet Minimum Boxes Per Acre:		66 Adjusted Percent Loss:		.314
64 Total Boxes Produced:		67 Adjusted Percent Damage:		.419
65 Percent Boxes Lost:		68 Dollar Amount of Insurance Per Acre:		1168

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

EXAMPLE 4
(COMPANY NAME)

ADJUSTER'S CITRUS WORKSHEET

(For Illustration Purposes Only – Illustrates Freeze Damage to Fresh Tangerines)

1. Insured's Name: I. M. Insured	2. Policy No.: XXXXXX	3. Claim No.: XXXXXXXX	4. Unit No.: 0002-0002-OU	5. Crop: Citrus IV	6. Type: 043	7. Practice: 997
8. Intended Use: Fresh	9. Crop Year: YYYY	10. Acres: 80.7	11. No. of Trees: 4912	12. No. of Trees Harvested None	13. Inspection Type: Final	14. Inspection Date: MM/DD/YYYY

SECTION I: FRUIT LOST ON GROUND

Grove ID	No. of Trees	Fruit Size per Box	Ground Fruit per Tree	Boxes Lost per Tree (18 ÷ 17)	Cause(s) of Damage	Date(s) of Damage	Boxes on Ground (16 x 19)	Boxes Lost (from 21)
15	16	17	18	19	20a	20b	21	22
1	4912	233	326	1.4	Freeze	MM/DD/YYYY	6876.8	6876.8
23. TOTAL	4912						6876.8	6876.8

SECTION II: FRUIT ON TREE, PRODUCTION AND LOSS (HAIL/WIND-SCAR AND FREEZE CUT DETERMINATION METHODS)

Grove ID	No. of Trees	Boxes/Tree (Est.)	Cause(s) and Dates of Damage	No. In Sample	No. @ 100%	No. @ 70%	Col. 31 x 0.7	No. @ 40%	Col. 33 x 0.4	% Damage (30+32+34)÷29	Boxes Produced (26 x 27)	Boxes Lost 35 x 36
25	26	27	28	29	30	31	32	33	34	35	36	37
1	4912	3.8	Freeze MM/DD/YYYY	200	120	22	15.4	5	2.0	.687	18665.6	12823.3
38 TOTAL	4912											

SECTION III: FRUIT PRODUCTION AND LOSS BASED ON DATA FROM TEST HOUSE JUICE ANALYSIS

Grove ID	Wt. Boxes Harvested for Juice	Date Harvested	Name of Processing Plant	Avg. Lbs. Juice/Box (After)	Juice Base Lbs/Box	Off. Wt. Lbs/Box	Post Factor (46 – 44)	Pre Factor (46 – 45)	% Decay + % Unwholesome Fruit	% Damage $\left(\frac{47-48}{47 \times 45} \right) \times 46 \times 100 + 49$	Boxes Produced (41 x 47) ÷ 48	Boxes Lost (50 x 51) ÷ 100
40	41	42	43	44	45	46	47	48	49	50	51	52
53 TOTAL												

SECTION IV: TOTAL PRODUCTION AND PRODUCTION LOSS

55. Grove ID	56. Date Harvested	57. Name and Address of Buyer or Processor (Fruit Harvested Before Damage Occurred, Within 7 Days After Freeze, Prior to Inspection or Damaged by Uninsured Causes)	58. Boxes Produced	59. Boxes Lost
60 Coverage Level Percent Deductible:	.250	61. Production Lost Uninsured Causes:	62 Subtotals:	25542.4 19700.1
63 Box Increase to Meet Minimum Boxes Per Acre:		66 Adjusted Percent Loss:		.521
64 Total Boxes Produced:	25542	67 Adjusted Percent Damage:		.695
65 Percent Boxes Lost:	.771	68 Dollar Amount of Insurance Per Acre:		2571

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

EXAMPLE 5
(COMPANY NAME)

ADJUSTER'S CITRUS WORKSHEET

(For Illustration Purposes Only – Illustrates Hurricane Damage to Fresh Fruit)

1 Insured's Name: I. M. Insured	2 Policy No.: XXXXXX	3 Claim No.: XXXXXXXX	4 Unit No.: 0003-0002-OU	5 Crop: Citrus V	6 Type: 052	7 Practice: 997
8 Intended Use: Fresh	9 Crop Year: YYYY	10 Acres: 10.0	11 No. of Trees: 700	12 No. of Trees Harvested: 100	13 Inspection Type: Final	14 Inspection Date: MM/DD/YYYY

SECTION I: FRUIT LOST ON GROUND

Grove ID	No. of Trees	Fruit Size per Box	Ground Fruit per Tree	Boxes Lost per Tree (18 ÷ 17)	Cause(s) of Damage	Date(s) of Damage	Boxes on Ground (16 x 19) 21	Boxes Lost (from 21) 22
15	16	17	18	19	20a	20b		
1	300	252	1033	4.1	Hurricane	MM/DD/YYYY	1230.0	1230.0
2	300	252	479	1.9	Hurricane	MM/DD/YYYY	570.0	570.0
3	100	252	252	1.0	Hurricane	MM/DD/YYYY	100.0	100.0
23 TOTAL	700					24 TOTALS	1900.0	1900.0

SECTION II: FRUIT ON TREE, PRODUCTION AND LOSS (HAIL/WIND-SCAR AND FREEZE CUT DETERMINATION METHODS)

Grove ID	No. of Trees	Boxes/Tree (Est.)	Cause(s) and Dates of Damage	No. In Sample	No. @ 100%	No. @ 70%	Col. 31 x 0.7	No. @ 40%	Col. 33 x 0.4	% Damage (30+32+34)÷29	Boxes Produced (26 x 27) 36	Boxes Lost 35 x 36
25	26	27	28	29	30	31	32	33	34	35		
1	300	1.5	Hurricane	150	150					1.000	450.0	450.0
2	300	3.1	Hurricane	150	98					.653	930.0	607.3
3	100	4.0	Hurricane	150	68					.453	400.0	181.2
38 TOTAL	700									39 TOTALS	1790.0	1238.5

SECTION III: FRUIT PRODUCTION AND LOSS BASED ON DATA FROM TEST HOUSE JUICE ANALYSIS

Grove ID	Wt. Boxes Harvested for Juice	Date Harvested	Name of Processing Plant	Avg. Lbs. Juice/Box (After)	Juice Base Lbs/Box	Off. Wt. Lbs/Box	Post Factor (46 – 44)	Pre Factor (46 – 45)	% Decay + % Unwholesome Fruit	% Damage $\left(\frac{47-48}{47 \times 45} \right) \times 46 \times 100 + 49$	Boxes Produced (41 x 47) ÷ 48	Boxes Lost (50 x 51) ÷ 100
40	41	42	43	44	45	46	47	48	49	50	51	52
53. TOTAL										54 TOTALS		

SECTION IV: TOTAL PRODUCTION AND PRODUCTION LOSS

55 Grove ID	56 Date Harvested	57 Name and Address of Buyer or Processor (Fruit Harvested Before Damage Occurred, Within 7 Days After Freeze, Prior to Inspection or Damaged by Uninsured Causes)	58 Boxes Produced	59 Boxes Lost
1, 2, & 3	MM/DD/YYYY	Acme Fresh Fruit, Any Town, Any State XXXXX	803.9	
60 Coverage Level Percent Deductible:	250	61 Production Lost Uninsured Causes:	62 Subtotals:	4493.9 3138.5
63 Box Increase to Meet Minimum Boxes Per Acre:		66 Adjusted Percent Loss:		.448
64 Total Boxes Produced:		67 Adjusted Percent Damage:		.597
65 Percent Boxes Lost:		68 Dollar Amount of Insurance Per Acre:		1168

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

D. GENERAL INFORMATION FOR SUBMITTED SAMPLE - FLORIDA CITRUS JUICE CERTIFICATE

- (1) The entry items in subsection 7E are the requirements for the Submitted Sample – Florida Citrus Juice Certificate. All entry items are “Substantive” (i.e., they are required).
- (2) Submitted sample certificate instructions. The completion instructions for the required entry items on the Florida Citrus Juice Certificate in the following subsection are “Substantive” (i.e., they are required).
- (3) The body (exclusive of the heading and footer) of the following certificate example **SHALL NOT BE ALTERED WITHOUT THE PRIOR WRITTEN APPROVAL OF RMA AND THE FLORIDA DEPARTMENT OF AGRICULTURE.**

E. SUBMITTED SAMPLE - FLORIDA CITRUS JUICE CERTIFICATE ENTRIES AND COMPLETION PROCEDURES

Use this form to determine juice content, percent of decayed, unwholesome, and immature fruit when fruit (other than tangerines) are damaged by freeze. The adjuster completes entries in items 1 through 14. Items 15 through 23 will be completed by the State Inspector.

Item

- | <u>No.</u> | <u>Information Required</u> |
|-------------------|--|
| 1. | Name of Insured: Name that EXACTLY identifies the person (legal entity) to whom the policy is issued. |
| 2. | Policy Number: Insured’s assigned policy number. If a Claim Number is required, enter it on this same line, preceded by a slash (/), after the policy number. |
| 3. | Crop Year: Four digit crop year, as defined in the policy, for which the claim has been filed. |
| 4. | Unit Number: Unit number from the Summary of Coverage after it is verified to be correct. |
| 5. | County: County where unit is located as identified on Summary of Coverage. |
| 6. | Date Sample Collected: Date, MM/DD/YYYY, on which the sample was collected. |
| 7. | Type and Kind of Fruit: Citrus fruit crop, applicable three-digit type and class codes as listed on the actuarial documents [e.g., Citrus I (011)]. |
| 8. | Processing Plant (Name & Location): Name and address of test house/processing plant where sample is to be analyzed. |
| 9. | Adjuster’s Signature: Signature of loss adjuster submitting the sample. |

10. **Submission Date:** The date, MM/DD/YYYY, the sample was submitted for analysis.
11. **Adjuster's Address:** Loss adjuster's mailing address, including zip code.
12. **Adjuster's Telephone Number:** The loss adjuster's telephone number, including area code.
13. **Plot Number:** Grove or sub-grove number.
14. **Page ____ of ____:** Page number within a series of page numbers for multiple samples within a unit.
15. **Sample Weight:** The submitted-sample weight in pounds to hundredths. Use a sample size that weighs at least 30 pounds or the amount required by the test house.
16. **Juice Weight:** Pounds, to hundredths, of juice extracted from the sample.
17. **Juice Per Box:** Average pounds of juice per appropriate weight box, rounded to hundredths, as determined from the submitted sample. (Enter this value, to tenths, in item 43 of the Adjuster's Citrus Worksheet.)
18. **Acid:** Determination from the citrus juice test analysis of the sample.
19. **Brix/Solids:** Determination from the citrus juice test analysis of the sample.
20. **Ratio:** Determination from the citrus juice test analysis of the sample.
21. **LBS. Solids Per Box:** Determination from the citrus juice test analysis of the sample in pounds to four decimal places.
22. **% Decayed Fruit (by count):** Determination from the citrus juice test analysis of the sample.
23. **% Unwholesome/Immature Fruit:** Determination from the citrus juice test analysis of the sample.
24. **Total % Damaged Fruit (% Decay + % Unwholesome/Immature Fruit:** Determination from the citrus juice test analysis of the sample.
25. **State Inspector's Signature:** Signature of certified State inspector running the sample.
26. **Date:** Date, MM/DD/YYYY, the submitted sample was tested.

FOR ILLUSTRATION PURPOSES ONLY

SUBMITTED SAMPLE

FLORIDA CITRUS JUICE CERTIFICATE

TO BE COMPLETED BY LOSS ADJUSTER

1. Name of Insured: I. M. Insured 2. Policy Number: XXXXXXX
3. Crop Year: YYYY 4. Unit Number: 0001-0001-BU
5. County: Any 6. Date Sample Collected: MM/DD/YYYY
7. Type and Kind of Fruit: Citrus I (011)
8. Processing Plant: B & W Canning, Any Town, Any State XXXXX
9. Adjuster's Signature: I. M. Adjuster 10. Submission Date: MM/DD/YYYY
11. Adjuster's Address: Any City, Any State XXXXX
12. Adjuster's Phone Number: (XXX) XXX-XXXX
13. Plot Number: 1 14. Page 1 of 1

Attach \$25.00 per sample fee, payable to Florida Department of Agriculture

TO BE COMPLETED BY STATE INSPECTOR

15. Sample Weight: 30.00 16. Juice Weight: 12.50
17. Juice Per Box: 45.00 18. Acid: 1.00
19. Brix/Solids: 13.50 20. Ratio: 13.50 21. LBS. Solids Per Box: 6.0750
22. % Decayed Fruit (by count): 3.0 23. % Unwholesome/Immature Fruit (by count): 11.0
24. Total % Damaged Fruit (% Decay + Unwholesome/Immature Fruit): 13.0

This is to certify results of above hand selected submitter sample.
Juice content is not certified in accordance with DOC Rule Chapter 20-61.003(2).

I. M. Inspector MM/DD/YYYY
25. State Inspector Signature 26. Date

State Inspector Instructions:

Mark paid, transmit completed copy to loss adjuster and mail original form, with payment, to Winter Haven office.

23. **Class:** Three-digit code number, entered exactly as specified on the actuarial documents, for the class grown by the insured. If “No Class Specified” is shown in the actuarial documents, enter appropriate three-digit code number from the actuarial documents (e.g., 997). If no class is specified on the actuarial documents MAKE NO ENTRY.
24. **Sub-Class:** Three-digit code number, entered exactly as specified on the actuarial documents, for the sub-class grown by the insured. If “No Sub-Class Specified” is shown on the actuarial documents, enter appropriate three-digit code number from the actuarial documents (e.g., 997). If no sub-class is specified on the actuarial documents MAKE NO ENTRY.
25. **Intended Use:** Three-digit code number, entered exactly as specified on the actuarial documents, for the intended use of the citrus crop grown by the insured. If “No Intended Use Specified” is shown on the actuarial documents enter appropriate three-digit code number from the actuarial documents (e.g., 997). If no intended use is specified on the actuarial documents MAKE NO ENTRY.
26. MAKE NO ENTRY.
27. **Cropping Practice:** Three-digit code number, entered exactly as specified on the actuarial documents, for the cropping practice (or practice) carried out by the insured. If “No Cropping Practice Specified” or “No Practice Specified” is shown on the actuarial documents, enter appropriate three-digit code number from the actuarial documents (e.g., 997). If no cropping practice (or practice) is specified on the actuarial documents MAKE NO ENTRY.
28. **Organic Practice:** Three-digit code number, entered exactly as specified on the actuarial documents, for the organic practice carried out by the insured. If “No Organic Practice Specified” is shown on the actuarial documents, enter appropriate three-digit code number from the actuarial documents (e.g., 997). If no organic practice is specified on the actuarial documents MAKE NO ENTRY.
- 29.-30. MAKE NO ENTRY.
31. **Appraised Potential:** From the Adjuster’s Citrus Worksheet, transfer the three decimal entry in item 67.
- 32_a.-32_b. MAKE NO ENTRY.
33. **Shell %, Factor, or Value:** Enter the dollar amount of insurance per acre from the insured’s Summary of Coverage, in whole dollars, for the crop and type.
34. **Production Pre QA:** In the heading, cross out “Production” and enter “Indemnity.” This entry represents the gross dollar amount of indemnity before quality is applied (refer to items 35 and 36 below and section 15 (j) of the Basic Provisions. Result of multiplying column 19 times column 20, times column 33, and multiplying this result by column 31, round result to whole dollars.

35. **Quality Factor:** MAKE NO ENTRY, UNLESS under section 15 (j) of the Basic Provisions, if due to insured causes, a Federal or State agency has ordered the appraised insured crop or production to be destroyed, enter the factor “.000” for such appraised or harvested production as applicable. Instruct the insured to complete and submit a Certification Form stating the date the crop or production WAS DESTROYED and the method of destruction (refer to item 40 and the Narrative instructions below). Also refer to LAM paragraphs 96 J (2) and 102 A for additional information.
36. **Production Post QA:** In the heading, cross out “Production” and enter “Indemnity.” This entry represents the gross dollar amount of indemnity after quality is applied. If section 15 (j) of the Basic Provisions apply, multiply the entry in column 34 by column 35. Otherwise, transfer the entry from column 34.
37. **Uninsured Causes:** Enter the total whole boxes from item 61 of the Adjuster’s Citrus Worksheet that corresponds to the acreage identified in item 16 of the Production Worksheet. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire. Also refer to the “Narrative” instructions for information on appraisals for uninsured causes of loss due to other than Hail and Fire Exclusion.
38. **Total to Count:** In the heading, cross out “to Count” and enter “Indemnity.” This entry represents the gross dollar amount of indemnity for the line. Transfer the entry in column 36. DO NOT include item 37 entries in item 38 totals.
39. **Total Acres:**
- PRELIMINARY:** MAKE NO ENTRY.
- FINAL:** Total actual (determined) acres to tenths.
40. **Quality:** Check “None” unless the production is ordered destroyed by a Federal or State agency then check the applicable cause(s) in the table below that corresponds with why the production was ordered to be destroyed. If none listed apply, check “Other” and explain in the Narrative or on a Special Report (refer to the Narrative instructions for documentation requirements).

Qualifying QA Condition:	
Test Weight	Dark Roast (for Sunflowers only)
Kernel Damage and Total Defects	Sclerotinia (for Sunflowers only)
Garlicky (Grade)	Ergoty (Grade)
Aflatoxin	COFO (commercially objectionable foreign odor) (includes Musty and Sour Odor)
Vomitoxin	Other
Fumonisin	None

41. Mycotoxins exceed FDA, State, or other health organization maximum limits. Check “Yes.” Check “Yes” if any mycotoxin list in item 40 (including any identified as “Other”) exceed FDA, State or other health organization maximum limits, otherwise LEAVE BLANK. Refer to the Narrative for documentation requirements.
42. **Totals:**
- PRELIMINARY:** MAKE NO ENTRY.

**Item
No.**

Information Required

43. 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 and 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.

44. **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.

45. **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.

46. **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.

- 47-68. MAKE NO ENTRY.

69. **Section I Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Figure from Section I, item 42 "Totals" for column 38.

70. **Unit Total:**

PRELIMINARY: MAKE NO ENTRY.

*** **FINAL:** Total Gross Dollar Amount of Indemnity for the unit from item 69.

71. **Allocated Prod.:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Refer to the LAM paragraphs 126 C (5) and 127 for instructions for determining allocated production. Enter the total production, rounded to whole dollars, allocated to this unit from any unreported unit that is included in Sections I or II of the Production Worksheet. Document how allocated production was determined and record supporting calculations in the Narrative or on a Special Report.

72. MAKE NO ENTRY.

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

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

74. **Adjuster's Signature, Code #, 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.

75. **Page Numbers:**

PRELIMINARY: Page numbers – "1," "2," etc., at the time of inspection.

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

**PRODUCTION WORKSHEET
(FOR ILLUSTRATION PURPOSES ONLY)**

1. Crop/Code # Citrus 0245	2. Unit # 0001-0001-BU	3. Location Description Sec 32 TXX-RXX		7. Company Agency		Any Company Any Agency		8. Name of Insured I. M. Insured				
4. Date(s) of Damage JAN 10								9. Claim # XXXXXXXX		11. Crop Year YYYY		
5. Cause(s) of Damage Freeze								10. Policy # XXXXXXX				
6. Insured Cause % 100								14. Date(s) Notice of Loss		1st MM/DD/YYYY	2nd MM/DD/YYYY	Final MM/DD/YYYY
12. Additional Units 0002-0001-OU		0003-0001-OU		0002-0002-OU		0003-0002-OU		0004-0001-BU		15. Companion Policy(s)		
13. Est. Prod. Per Acre 7900		6500		25000		4400		4700				

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL															B. POTENTIAL YIELD							
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a. 32b.	33.	34.	35.	36.	37.	38.
Field ID	Multi-Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Type	Class	Sub-Class	Intended Use	Irr. Practice	Cropping Practice	Organic Practice	Stage	Use of Acreage	Appraised Potential	Moisture % Factor	Shell %, Factor, or Value	Indemnity Production Pre QA	Quality Factor	Indemnity Production Post QA	Uninsured Causes	Total to Count Indemnity
1	NS	34.0	33.3	1.000		011					997				.547		1462	26331		26331	2830	26331
39. TOTAL		33.3	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input checked="" type="checkbox"/> <input type="checkbox"/> 41. Mycotoxins exceed FDA, State or other health organization maximum limits. Yes <input type="checkbox"/>														42. TOTALS	26331		26331	2830	26331

NARRATIVE (If more space is needed, attach a Special Report): Acres determined by wheel measurement. Tree planting pattern 24 ft. X 30 ft. Refer to attached Special Report for uninsured cause of damage.

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed MM/DD/YYYY						44. Damage similar to other farms in the area? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>						45. Assignment of Indemnity Ye <input type="checkbox"/> N <input checked="" type="checkbox"/> s <input type="checkbox"/> o <input type="checkbox"/> X <input type="checkbox"/>						46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					
A. MEASUREMENTS						B. GROSS PRODUCTION				C. ADJUSTMENTS TO HARVESTED PRODUCTION													
47a. 47b.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a. 58b.	59a. 59b.	60a. 60b.	61.	62.	63.	64a. 64b.	65.	66.				
Share Field ID	Multi-Crop Code	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod.	Bu., Ton Lbs., Cwt.	Shell/ Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production	Prod. Not to Count	Production Pre-QA	Value Mkt. Price	Quality Factor	Production to Count				
67. TOTAL																	68. Section II Total						
																	69. Section I Total		26331				
																	70. Unit Total		26331				
																	71. Allocated Prod.						
																	72. Total APH Prod.						

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

11. REFERENCE MATERIAL

TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS

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