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TEXAS CITRUS FRUIT LOSS ADJUSTMENT STANDARDS HANDBOOK

2018 and Succeeding Crop Years

RISK MANAGEMENT AGENCY
KANSAS CITY, MO 64133

TITLE: Texas Citrus Fruit Loss Adjustment Standards Handbook	**NUMBER: 25500**
EFFECTIVE DATE: 2018 and Succeeding Crop Years	**ISSUE DATE: August 25, 2016**
SUBJECT: **Provides the procedures and instructions for administering the Texas Citrus Fruit crop insurance program**	**OPI: Product Administration and Standards Division** **APPROVED:** **/s/ Thomas W. Worth** **Acting Deputy Administrator for Product Management**

REASON FOR ISSUANCE

Major changes: See changes or additions in text which have been highlighted in yellow. Three stars (***) identify information that has been removed.

1. Revised the handbook to incorporate the most recent RMA approved format and standard language. Many paragraphs and sections within the handbook were rewritten or relocated to increase clarity and understanding. Throughout the handbook, references were revised to reflect the new handbook format, removal and rearrangement of various sections and tables. Throughout the amended pages, changes were made to correct spelling, punctuation, formatting and to correct subparagraph and section numbering.

2. Reformatted the handbook into Parts, paragraphs, subparagraphs, sections, subsections and exhibits in accordance with the new handbook standards format.

3. Revised the handbook to incorporate the changes to the CP that will be effective for the 2018 and succeeding crop years.

4. Paragraph 11: Removed the subparagraph containing information on the date insurance attaches.

5. Paragraph 13: Revised to allow insects and disease to be insurable causes of loss unless excluded or otherwise restricted through the SP, provided the loss of production is not due to damage resulting from insufficient or improper application of control measures as recommended by agricultural experts.

6. Paragraph 21: Removed the subparagraph containing information on the notice of damage. This information is in the BP and CP.

7. Paragraph 27: Clarified when separate appraisal worksheets are required.

8. Paragraph 41: Per the changes to the 2018 CP, revised the quality adjustment calculation for production that is not marketable as fresh fruit due to insurable causes to use the Fresh Fruit Factor contained in the SP rather than the local market price.

9. Paragraph 41: Removed procedure regarding the absence of local market price at loss time.

10. Exhibit 1: Added acronyms for "AIP" (Approved Insurance Provider), "CP" (Crop Provisions), "FCIC" (Federal Crop Insurance Corporation), "GPS" (Global Positioning Satellite), "GSH" (General Standards Handbook), "LAM" (Loss Adjustment Manual), "RMA" (Risk Management Agency), "PW" (Production Worksheet), and "SP" (Special Provisions).

11. Exhibit 2: Added the definition of "fruit size" and "intended use"; revised the definition of "crop year," "direct marketing," and "interplanted (acreage)"; and, removed the definition of "local market price".

12. Exhibit 4, item 32a: Revised the procedure for entering moisture % on the PW. For any citrus fruit insured with an intended use of fresh that is not marketable as fresh fruit due to insurable causes, MAKE NO ENTRY.

13. Exhibit 4, item 32b: Revised the procedure for entering the factor on the PW. For any citrus fruit insured with an intended use of fresh that is not marketable as fresh fruit due to insurable causes, MAKE NO ENTRY.

14. Exhibit 4, item 35: Revised the calculations for the quality factor of appraised production of citrus fruit insured with an intended use of fresh fruit that is not marketable as fresh fruit due to insurable causes. Enter the applicable Fresh Fruit Factor contained in the SP for "harvested production of citrus fruit insured with an intended use of fresh fruit that is not marketable as fresh fruit due to insurable causes."

15. Exhibit 4, item 48: Removed, "If no first crop or second crop is designated, MAKE NO ENTRY."

16. Exhibit 4, item 64a: Revised the procedure for entering value on the PW. For any citrus fruit insured with an intended use of fresh that is not marketable as fresh fruit due to insurable causes, MAKE NO ENTRY.

17. Exhibit 4, item 64(b): Revised the procedure for entering market price on the PW. For any citrus fruit insured with an intended use of fresh that is not marketable as fresh fruit due to insurable causes, MAKE NO ENTRY.

18. Exhibit 4, item 65: Revised the calculations of the quality factor for harvested production of citrus fruit insured with an intended use of fresh fruit that is not marketable as fresh fruit due to insurable causes. Enter the applicable Fresh Fruit Factor contained in the SP for "harvested production of citrus fruit insured with an intended use of fresh fruit that is not marketable as fresh fruit due to insurable causes."

19. Exhibit 4, item 72: Clarified the directions for calculating the entry for total APH production on the PW.

20. Exhibit 4, Production Worksheet Example (Fresh Fruit Claim): made necessary revisions/corrections.

21. Exhibit 5: Revised the trees per acre for a tree/row spacing of 14 ft. x 21 ft.

CONTROL CHART

Texas Citrus Fruit Loss Adjustment Standards Handbook						
	TP Page(s)	TC Page(s)	Text Page(s)	Exhibits	Date	FCIC Number
Remove	Entire Handbook				07-2010	FCIC-25500
Current Index	1-4	1-2	1-11	12-40	08-2016	FCIC-25500

FILING INSTRUCTIONS:

This handbook replaces the 2012 Texas Citrus Fruit Loss Adjustment Standards Handbook, FCIC-25500 (07-2010). This handbook is effective for the 2018 and succeeding crop years and is not retroactive to any 2017 or prior crop year determinations.

(RESERVED)

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PART 1 GENERAL INFORMATION AND RESPONSIBILITIES

1 General Information

A. Purpose and Objective

The RMA issued loss adjustment standards for this crop are the official standard requirements for adjusting losses in a uniform and timely manner. The RMA issued standards for this crop and crop year are in effect as of the signature date for this crop handbook located at www.rma.usda.gov/handbooks/25000/index.html.

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

B. Related Handbooks

The following table identifies handbooks that shall be used in conjunction with this handbook.

Handbook	Relation/Purpose
CIH	Provides overall general underwriting process.
DSSH	Provides the form standards and procedures for use in the sales and service of crop insurance contracts.
GSH	Provides general crop insurance information.
LAM	Provides overall general loss adjustment (not crop-specific) process.

(1) Terms, abbreviations, and definitions general (not crop specific) to loss adjustment are identified in the GSH.

(2) Terms, abbreviations, and definitions specific to Texas citrus fruit loss adjustment and this handbook are in exhibits 1 and 2, herein.

C. CAT Coverage

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

2 AIP Responsibilities

A. Utilization of Standards

All AIPs shall utilize these standards for both loss adjustment and loss training for the applicable crop year. These standards, which include crop appraisal methods, claims completion instructions, and form standards, supplement the general (not crop-specific) loss adjustment standards identified in the LAM.

B. Form Distribution

The following is the minimum distribution of forms completed by the adjuster and signed by the insured (or the insured's authorized representative) for the loss adjustment inspection.

(1) One legible copy to the insured; and
(2) The original and all remaining copies as instructed by the AIP.

C. Record Retention

It is the AIPs responsibility to maintain records (documents) as stated in the SRA and described in the LAM.

D. Form Standards

(1) The entry items in exhibits 3 - 4 are the minimum requirements for the Appraisal Worksheets and the PW. All entry items are "Substantive" (they are required).

(2) The Privacy Act and Non-Discrimination 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(s) in exhibits 3 - 4. The current Non-Discrimination Statement and Privacy Act Statement can be found on the RMA website at: http://www.rma.usda.gov/regs/required.html or successor website.

(3) The certification statement required by the current DSSH must be included on the PW 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 insurance 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."

(4) Refer to the DSSH for other crop insurance form requirements (such as point size of font, and so forth).

3-10 (Reserved)

PART 2 POLICY INFORMATION

The AIP determines the insured has complied with all policy provisions of the insurance contract. The Texas Citrus Fruit CP, which are to be considered in this determination include (but are not limited to) the information set forth in this part.

11 Insurability

The following may not be a complete list of insurability requirements. Refer to the BP, CP, and SP for a complete list.

(1) The crop insured will be all acreage of each citrus fruit crop designated in the SP the insured elects to insure that is grown in the county and for which premium rates are provided in 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 SP or by written agreement.

(2) A citrus fruit group interplanted with another perennial agricultural commodity is insurable unless the AIP inspects the acreage and determine it does not meet the requirements contained in the CP.

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12 Unit Division

Refer to the insurance contract for unit provisions. Unless limited by the CP or SP, a basic unit, as defined in the BP and CP, may be divided into optional units if for each optional unit, all of the conditions stated in the applicable provisions are met.

13 Causes of Loss

(1) Insurance is only provided against the following causes of loss that occur within the insurance period:

(a) Excess rain;

(b) Excess wind;

(c) Fire, unless weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed from the grove;

(d) Freeze

(e) Hail

(f) Tornado

(g) Wildlife;

(h) Failure of the irrigation water supply if caused by an insured peril or drought that occurs during the insurance period; or

(i) Insects and plant disease, unless excluded or otherwise restricted through the SPs, provided the loss of production is not due to damage resulting from insufficient or improper application of control measures as recommended by agricultural experts.

(2) In addition to the causes of loss excluded in the BP, insurance is not provided for 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).

14 Duties in the Event of Damage or Loss

(1) In accordance with the requirements of section 14 of the BP, the insured must leave representative samples. In lieu of the requirements of section 14(c)(3) of the BP, the AIP will determine which trees must remain unharvested so the trees may be inspected in accordance with these procedures.

(2) Within the CP is a requirement that insureds file a "Notice of Damage or Loss" with the AIP unless the insurance period has ended prior to each of the following situations:

(a) At least 3 days prior to the date harvest should have started if the citrus crop will not be harvested.

(b) When direct marketing is authorized by the SP or a written agreement, at least 15 days before any production from any unit will be sold by direct marketing. In the event of the insured's 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) 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.

Note: The insured must not sell or dispose of the damaged crop until after the AIP has given the insured written consent to do so. If the insured fails to meet the requirements listed 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.

15 Production Guarantees

The production guarantee per acre is progressive by stage and increases at specific intervals to the final stage production guarantee.

(1) The first stage begins on the date insurance attaches and extends through April 30 of the calendar year of normal bloom. The first stage production guarantee is 40 percent multiplied by the second stage production guarantee.

Example: The second stage guarantee is 4.90 tons/acre.
First stage production guarantee per acre = 0.40 x 4.90 = 1.96 tons/acre.

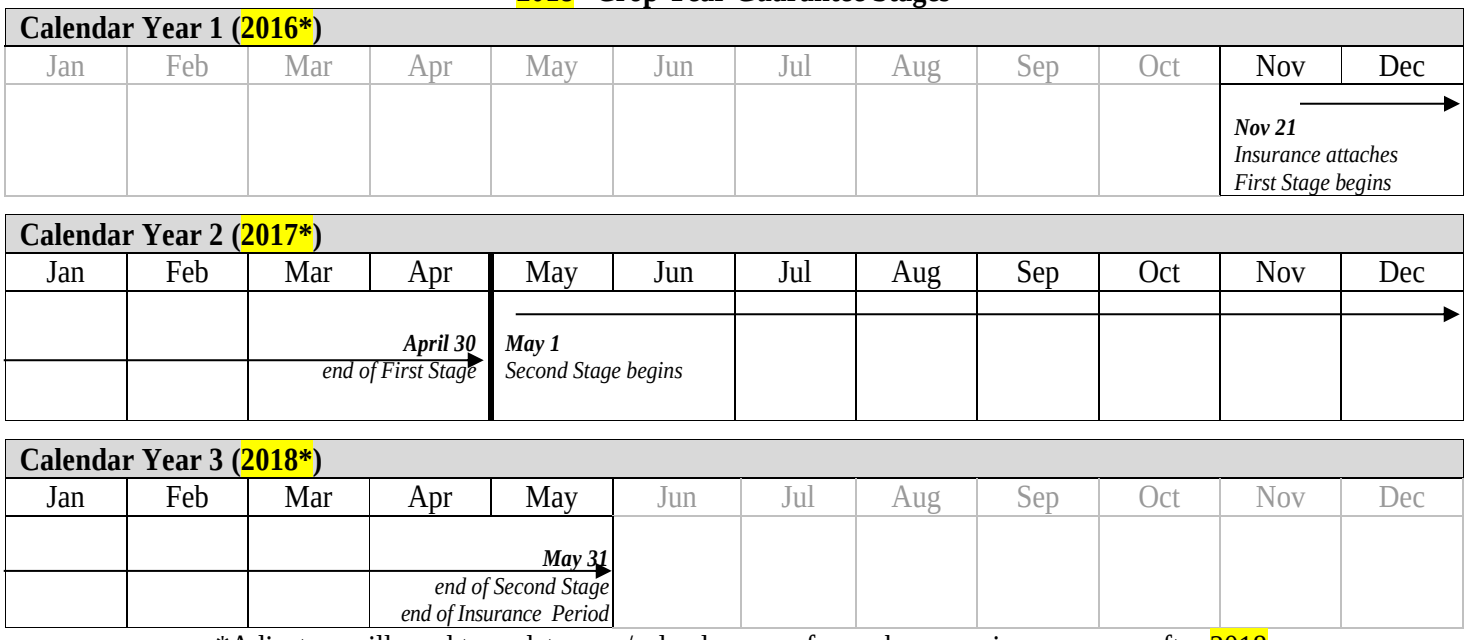
(2) The second stage begins on May 1 of the calendar year of normal bloom and extends through the end of the insurance period. The second stage production guarantee is the APH yield per acre multiplied by the coverage level.

Example: The APH yield per acre for early oranges is 7.54 tons/acre. The coverage level is 65%.
Second stage production guarantee per acre = 7.54 x 0.65 = 4.90 tons/acre.

(3) 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:

2018* Crop Year Guarantee Stages



*Adjusters will need to update crop/calendar years for each successive crop year after 2018.

16-20 (Reserved)

PART 3 APPRAISALS

Potential production for all types of inspections will be appraised in accordance with procedures specified in this handbook and the LAM. Appraisals must not be made until an accurate appraisal of potential production can be made.

21 General Appraisal Information

(1) 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 SP or by a written agreement.

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(2) AIP representatives will set appraisal dates.

(3) Whenever possible, appraise citrus fruit after the fruit drop period and before the fruit is removed from the trees.

22 Acreage Determination

A. General Information

Measure all citrus tree acreage based on land acres (i.e., planimetered, wheeled/taped, 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.

B. Establishing Grove Boundary Lines for Land Acreage Measurements

Establish a boundary line around the outside rows of trees in the grove/subgrove as described below:

(1) 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 ½ the distance between trees to establish the length boundary line.

(2) 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 ½ the distance between tree rows to establish the width boundary line.

B. Establishing Grove Boundary Lines for Land Acreage Measurements (Continued)

(3) Roads as Boundary Lines

Whenever a road forms a grove/subgrove boundary, the boundary line will be ½ of the spacing between tree rows not to exceed the center of the road as the boundary line.

(4) Land Acre Deductions

(a) 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.

(b) Deduct any uninsurable acreage (e.g., any acreage of trees of another perennial crop interplanted with the insured crop for the unit, etc.).

Measure the grove/subgrove boundary lines to determine the number of land acres (refer to the LAM for information on measuring acreage).

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.

23 Selecting Representative Sample Trees

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. See exhibit 6, herein for representative sample tree requirements.

23 Selecting Representative Sample Trees (Continued)

(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.

24 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) Use the procedures in paragraph 23 and exhibit 6, herein to select representative sample trees.

(2) 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, as applicable.

(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) Convert the total fruit count from all representative sample trees to tons per acre as described in exhibit 3, herein.

24 Appraisal Methods (Continued)

C. Weight Appraisal Method

(1) 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) Select representative sample trees based on the grove analysis outlined in step 1 above, paragraph 23, and exhibit 6, herein.

(3) Pick all of the fruit from each representative sample tree including any fruit from the ground within the drip line of the sample tree, as applicable, that would be acceptable by the processor for processing as juice.

(4) Weigh the fruit from each sample and record weight in pounds, to tenths on the appraisal worksheet.

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

25 Deviations and Modifications

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

(2) There are no pre-established appraisal modifications contained in this handbook, refer to the LAM for additional information.

26 Handling Appraisal Discrepancies

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.

(1) 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.

(2) The adjuster should physically mark or tag trees selected for appraisals to verify exact location of sample trees in the unit/grove/subgrove.

(3) An adjuster must be present when the representative trees are harvested.

26 Handling Appraisal Discrepancies (Continued)

If an insured refuses to sign appraisal worksheet(s) refer to the LAM for information on unusual/controversial cases.

27 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 unit, commodity type, and varying tree densities inspected, as applicable and for acreage within a unit damaged solely by uninsured causes. Refer to paragraph 23 herein for sampling instructions.

(4) For every inspection complete items 1 through 9 and items 34 through 36 on the appraisal worksheet (see exhibit 3). 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 exhibit 3 below. Example appraisal worksheets are provided to illustrate how to complete item entries.

28-40 (Reserved)

PART 4 PRODUCTION WORKSHEET

41 General Information for Production Worksheet Entries and Completion Information

(1) The PW is a progressive form containing all notices of damage for all preliminary and final inspections (including "No Indemnity Due" claims) on a unit.

(2) If a PW 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 of production that is not marketable as fresh fruit due to insurable causes, use the Fresh Fruit Factor contained in the SP.

(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.

(10) Refer to subsection 15B of the Basic Provisions for information on determining production to count on acreage that is harvested after it has been appraised.

(11) The PW has no entries for stage guarantees. Be sure to use the applicable 1st or 2nd stage guarantee to calculate the claim for indemnity for any citrus acreage damaged by insured causes.

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Acronyms and Abbreviations

The following table provides the acronyms and abbreviations used in this handbook.

Approved Acronym/Abbreviation	Term
AIP	Approved Insurance Provider
CAT	Catastrophic Risk Protection
CIH	Crop Insurance Handbook
CP	Crop Provisions
DSSH	Document and Supplemental Standards Handbook
FCIC	Federal Crop Insurance Corporation
GPS	Global Positioning System
GSH	General Standards Handbook
LAM	Loss Adjustments Manual
RMA	Risk Management Agency
PW	Production Worksheet
SP	Special Provisions

Definitions

Crop Year – A crop year is the period beginning with the date insurance attaches to the insured crop and extending through the normal harvest time. The crop year is designated by the calendar year following the year in which the bloom is normally set.

Direct Marketing – Direct marketing is the 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 insured crop.

Fruit Size - Fruit size is the number of fruit per field box.

Harvest – Harvest is the severance of mature citrus from the tree by pulling, picking, or any other means, or by collecting marketable fruit from the ground.

Intended use – Intended use is the insured's expected end use or disposition of the commodity at the time the commodity is reported. Insurable intended uses will be specified in the SP.

Interplanted (acreage) – Interplanted acreage is acreage on which two or more agricultural commodities are planted in any form of alternating or mixed planting pattern and at least one of these agricultural commodities constitutes an insured crop under the CP.

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Production Guarantee Stages – The CP provide for production guarantees by stage of crop development. The first stage begins when 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 end of the insurance period.

Production Guarantee per Acre - The first stage production guarantee is determined by multiplying the second stage guarantee by 40 percent. The second stage production guarantee of citrus fruit (in tons) is determined by multiplying the APH yield per acre by the coverage level elected by the insured.

Verify and/or make the following entries for each appraisal worksheet element/item number. A completed appraisal worksheet example is at the end of this exhibit. For general form standards and other general information, see subparagraph 2D and paragraph 27.

Part I – Appraisal Fruit Count Method	
Element/Item Number	**Standard**
Company	Name of 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	Unit number from the Summary of Coverage after it is verified to be correct.
5. Unit Acreage	Number of determined acres, to tenths, in the unit being appraised (see paragraph 12, herein).
6. Crop Name & Type	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	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., "Jan 10, 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, exhibit 5, current Producer's Pre-acceptance Worksheet, Pre-acceptance Perennial Crop Inspection Report, and/or addendum worksheets, as applicable, to determine the number of insurable trees in the unit. Refer to LAM for additional instructions on determining the number of trees per acre.
Trees in Grove/Subgrove Appraised	The number of insurable trees in the grove or sub-grove appraised.
10. Grove ID	Grove/subgrove identification number.
Acres	Number of grove/subgrove acres rounded to tenths (see paragraph 12, herein).

Element/Item Number	Standard
11. Number of Fruit per Tree	a) Determine the number of representative sample trees based on acreage (item 10), the number of trees in the grove/subgrove (item 9), and exhibit 6, 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, as applicable.
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 exhibit 7.
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 rounded to 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. (1) For insured cause appraisals: Transfer this entry to column 31 "Appraised Production" on the PW for insured cause appraisals, or (2) For uninsured cause appraisals: Multiply this amount by appraised acres in item 10 and transfer results to column 37 "Uninsured Causes" on the PW.
Part II – Weight Appraisal Method	
24. Grove ID	Grove/subgrove identification number.
Acres	Number of grove/subgrove acres rounded to tenths (refer to paragraph 12, herein).
25. Potential in Pounds per Tree	(1) Determine the number of representative sample trees based on acreage (item 24), the number of trees in the grove/subgrove (item 9), and exhibit 6, herein (2) 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, as applicable, that would be acceptable by the processor for processing as juice. Enter weight of such fruit in pounds rounded to tenths.

Form Standards – Appraisal Worksheet (Continued)

Element/Item Number	Standard
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 rounded to 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 rounded to 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. (a) For insured cause appraisals: Transfer this entry to column 31 "Appraised Production" on the PW for insured cause appraisals, or (b) For uninsured cause appraisals: Multiply this amount by appraised acres in item 10 and transfer results to column 37 "Uninsured Causes" on the PW. **Narrative:** Insert information 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.).
The following required entries are not illustrated on the Appraisal Worksheet examples below.	
34. Adjuster's Signature, Code No., 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 Narrative section of the appraisal worksheet (if available); otherwise, document the appraisal date in the Narrative of the PW.
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.).

Form Standards – Appraisal Worksheet (Continued)

For Illustration Purposes Only

COMPANY: *Any Company* CLAIM NUMBER: *XXXXXXX*

ADJUSTER'S CITRUS WORKSHEET (TEXAS)

1. INSURED'S NAME	2. POLICY NUMBER	3. CROP YEAR
I. M. Insured	*XXXXXX*	*YYYY*

4. UNIT NUMBER	5. UNIT ACREAGE	6. CROP NAME & TYPE
0001-0001BU	*28.9*	*Oranges – Early & Midseason (Fresh)*

7. CAUSE & DATE OF DAMAGE	8. ~~PLANTING PATTERN~~ *Tree Spacing*
Freeze Jan. 10, YYYY	*16 x 25*

9. TREES IN UNIT	TREES IN GROVE/SUBGROVE APPRAISED
3,150	*752*

(2) PART I APPRAISAL FRUIT COUNT METHOD

10 GROVE ID	ACRES	11 NUMBER OF FRUIT PER TREE												12 TOTAL FRUIT
A	*6.9*	*39*	*24*	*40*	*52*	*27*								*182*

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
182	÷	*5*	=	*36.4*	÷	*126*	=	*0.29*	x	*109*	=	*31.6*	x	*90.0*	=	*2,844*	÷	*2,000*	=	*1.4*

(3) 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
	÷		=		x		=		÷	2,000	=	

NARRATIVE

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

EXAMPLE

Form Standards – Appraisal Worksheet (Continued)

For Illustration Purposes Only

COMPANY: *Any Company* CLAIM NUMBER: *XXXXXXX*

ADJUSTER'S CITRUS WORKSHEET (TEXAS)

1. INSURED'S NAME		2. POLICY NUMBER	3. CROP YEAR
I. M. Insured		*XXXXXX*	*YYYY*
4. UNIT NUMBER	5. UNIT ACREAGE	6. CROP NAME & TYPE	
0002-0001BU	*35.0*	*Oranges – Early & Midseason (Juice)*	
7. CAUSE & DATE OF DAMAGE		8. ~~PLANTING PATTERN~~ *Tree Spacing*	
Freeze Jan. 10, YYYY		*16 x 25*	
9. TREES IN UNIT		TREES IN GROVE/SUBGROVE APPRAISED	
3,815		*2,496*	

(4) 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
	÷		=		÷		=		x		=		x		=		÷	2,000	=	

(5) PART II WEIGHT METHOD

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

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
156.1	÷	*7*	=	*22.3*	x	*109*	=	*2,431*	÷	2,000	=	*1.2*

NARRATIVE

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

EXAMPLE

Form Standards – Production Worksheet

Verify and/or make the following entries for each PW element/item number. A completed PW for citrus fruit insured with an intended use of fresh fruit and citrus fruit insured with an intended use of juice are at the end of this exhibit. For general form standards and other general information, see subparagraph 2D and paragraph 41.

Element/Item Number	Standard
1. Crop/ Code #	Enter the applicable crop name and code number as listed below: "Early & Midseason Oranges" (0224), "Late Oranges" (0225), "All Other Grapefruit" (0226), "Ruby Red Grapefruit" (0228), "Rio Red & Star Ruby Grapefruit" (0238).
2. Unit #	Unit number from the Summary of Coverage after it is verified to be correct.
3. Location Description	Land location that identifies, if available, the location of the unit (e.g., section, township, and range; FSA Farm Serial Numbers; FSA Common Land Units (CLU) and tract numbers; GPS identifications; or Grid identifications) as applicable for the crop.
4. Date(s) of Damage	First three letters of the month(s) during which the determined insured damage occurred for the inspection and cause(s) of damage listed in item 5. If no entry in item 5 below MAKE NO ENTRY. For progressive damage, enter in chronological order the month that identifies when the majority of the insured damage occurred. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., "Jan 10"). Enter additional dates of damage in the extra spaces, as needed. If more space is needed, document additional dates of damage in the Narrative (or on a Special Report). Refer to the illustration in item 6 below. If there is no insurable cause of loss, and a no indemnity due claim will be completed, MAKE NO ENTRY.
5. Cause(s) of Loss	Name of the determined insured cause(s) of loss as listed in the LAM for the date of damage listed in item 4 above for this inspection. If an insured cause(s) of loss is coded as "Other," explain in the Narrative. Enter additional causes of damage in the extra spaces, as needed. If more space is needed, document the additional determined insured causes of loss in the Narrative (or on a Special Report). Refer to the illustration in item 6 below. If it is evident that no indemnity is due, enter "NO INDEMNITY DUE" across the columns in item 5 (refer to the LAM for more information on no indemnity due claims). If the claim is denied, enter "DC" and refer to the LAM for further instructions.

Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
6. Insured Cause %	**Preliminary**: MAKE NO ENTRY. **Final**: Whole percent of damage for the insured cause of damage listed in item 5 above for this inspection. Enter additional "Insured Cause %" in the extra spaces, as needed. If additional space is needed, enter the additional determined "Insured Cause %" in the Narrative (or on a Special Report). The total of all "Insured Cause %" including those entered in the Narrative must equal 100%. If there is no insurable cause of loss, and a no indemnity due claim will be completed, MAKE NO ENTRY. **Example**: Entries for items 4 – 6 and the Narrative, reflecting entries for multiple dates of damage, the corresponding insured causes of damage, and insured cause percentages:
7. Company/Agency	Name of the AIP 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 PW has not been completed. Additional non-loss units may be entered on a single PW. 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.

Element/Item Number	Standard
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 first or second notice of damage or loss was given for the unit in item 2, in the 1st or 2nd space, as applicable. Enter the complete date (MM, DD, and YYYY) for each notice. (b) A notice of damage or loss for a third preliminary inspection (if needed) requires an additional set of PWs. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set of PWs. (c) Reserve the "Final" space on the first page of the first set of PWs 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 PWs) to the FINAL space on the first page of the first set of PWs 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 PWs. 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." (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.

Element/Item Number	Standard
15. Companion Policy(s) (Continued)	(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. (c) Refer to the LAM for further information regarding companion contracts.

Section I – Determined Acreage Appraised, Production, and Adjustments

Make separate line entries for varying:

(1) Rate classes, types, irrigated practices, or organic practices, as applicable;
(2) APH yields;
(3) Appraisals;
(4) Adjustments 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.

Element/Item Number	Standard
16. Field ID	The grove/subgrove identification symbol from the appraisal worksheet, sketch map, or aerial photograph, as applicable. Refer to the Narrative instructions.
17. Multi-crop Code	The applicable two-digit code for first crop and second crop. Refer to the LAM for instructions regarding entry of first and second crop codes.
18. Reported Acres	In the event of over-reported acres, handle in accordance with the individual AIP's instructions. In the event of under-reported acres, enter the reported acres to tenths for the grove or sub-grove. If there are no under-reported acres MAKE NO ENTRY. Refer to the LAM or CIH for acreage determination instructions specific to perennial crops.
19. Determined Acres	Refer to the LAM for definition of acceptable determined acres for perennial crops used herein. Determined acres to tenths for which consent is given for other use and/or: (a) Put to other use without consent; (b) Abandoned; (c) Damaged by uninsured causes;

Element/Item Number	Standard
19. Determined Acres (Continued)	(d) For which the insured failed to provide acceptable records of production; or (e) From which production was sold by direct marketing if the insured failed to meet the requirements contained in the CPs. **Final**: Determined acres to tenths. Acreage breakdowns within a unit may be estimated (refer to the LAM) if a determination is impractical. Account for all planted acreage in the unit.
20. 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.
21.	MAKE NO ENTRY.
22. Type	Type: Three-digit code number (e.g., 101 for fresh or 102 for processing), entered exactly as specified on the actuarial documents for the type grown by the insured.
23.	MAKE NO ENTRY.
24.	MAKE NO ENTRY.
25.	MAKE NO ENTRY.
26. Irr. Practice	Three-digit code number (e.g., 002), entered exactly as specified on the actuarial documents for the irrigated practice carried out by the insured.
27.	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 in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an organic practice is not specified on the actuarial documents, MAKE NO ENTRY.
29. Stage	**Preliminary**: MAKE NO ENTRY. **Final**: Stage abbreviation as shown below: **Stage** — **Explanation** "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).

Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
29. Stage (Continued)	**Final (Continued)**: 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 29. 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 29. **Gleaned acreage:** Refer to the LAM for information on gleaning.
30. Use of Acreage	Use the following abbreviations: **Use** **Explanation** "Trees removed," "Grove replanted," etc. ..... Use made of the acreage. "WOC" ..... Other use 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"). "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 **without** proper 15 day notice effected appraisals. "H" ..... Harvested. "UH" ..... Unharvested. Verify any "Use of Acreage" 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 "Use of Acreage." **Gleaned acreage**: Refer to the LAM for information on gleaning.
31. Appraised Potential	Transfer the per-acre appraisal in tons from item 23 or 33 on the appraisal worksheet. If there is no potential on UH acreage, enter "0.0". Refer to the LAM for Zero Appraisal Documentation.

Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
32a. Moisture %	Make the following entries, as applicable: (a) For any citrus fruit insured with an intended use of juice that is not marketed as fresh fruit, and due to insurable causes, does not contain 120 or more gallons of juice per ton, enter such gallons of juice per ton (see exhibit 8 for information on calculating gallons of juice per ton). Round gallons to tenths. (b) For any citrus fruit insured with an intended use of fresh that is not marketable as fresh fruit due to insurable causes, MAKE NO ENTRY. (c) If no quality adjustment, MAKE NO ENTRY.
32b. Factor	Make the following entries, as applicable: (a) For any citrus fruit insured with an intended use of juice that is not marketed as fresh fruit, enter 120.0 gallons when there is an entry in column 32a. (b) For any citrus fruit insured with an intended use of fresh that is not marketable as fresh fruit due to insurable causes, MAKE NO ENTRY. (c) If no quality adjustment, MAKE NO ENTRY.
33.	MAKE NO ENTRY
34. Production Pre QA	Column 19 multiplied by column 31, results in tons rounded to tenths.
35. Quality Factor	Make the following entries, as applicable: (a) For appraised production of citrus fruit with an intended use of juice that is not marketed as fresh fruit, column 32a divided by column 32b. Round to three decimal places. (b) For appraised production of citrus fruit insured with an intended use of fresh fruit that is not marketable as fresh fruit due to insurable causes, enter the applicable Fresh Fruit Factor contained in the SP. (c) For appraisals without quality adjustment, MAKE NO ENTRY. Include a copy of all supporting documentation in the insured's claim file. For additional quality adjustment definitions, instructions, documentation, qualifications, and testing requirements, refer to the LAM. Also refer to the quality adjustment instructions in the Narrative, herein.

Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
36. Production Post-QA	Make the following entries in tons rounded to tenths: (a) For appraisals **with** quality adjustment, column 34 multiplied by column 35. (b) For all appraisals **without** quality adjustment, transfer entry from column 34.
37. Unins. Causes	Make the following entries in tons rounded to tenths: Result of appraisal for uninsured cause(s) appraisal (taken from item 23 or 33 on the appraisal worksheet). If no uninsured causes MAKE NO ENTRY. (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.
38. Total to Count	Result of adding item 36 and item 37.
39. Total	Total of all column 19 entries in acres.

<table>
<tr><th>Element/Item Number</th><th>Standard</th></tr>
<tr><td>40. Quality</td><td>Check the applicable qualifying quality adjustment condition(s) affecting the unit's appraised and harvested production (refer to the CP and SP) in the table below.

<table>
<tr><th colspan="2">Qualifying Quality Adjustment Conditions</th></tr>
<tr><td>TW (Test Weight)</td><td>Dark Roast</td></tr>
<tr><td>KD (Total Defects)</td><td>Sclerotinia</td></tr>
<tr><td>Aflatoxin</td><td>Ergoty</td></tr>
<tr><td>Vomitoxin</td><td>CoFo (Commercially Objectionable Foreign Odor)</td></tr>
<tr><td>Fumonisin</td><td>Other</td></tr>
<tr><td>Garlicky</td><td>None</td></tr>
</table>

(a) For all qualifying quality adjustment conditions checked, in the Narrative or on a Special Report:

(1) Document the level for each qualifying quality adjustment condition as indicated by approved test results, and the name and location of each testing facility that verifies the presence of the qualifying quality adjustment condition and the date(s) of such tests, or

(2) Enter "See documentation included in the claim file" (e.g., include copy of the test facility certificate, grade certificate, summary or settlement sheet, etc., that documents the quality adjustment conditions).

(b) If "Other" is checked, in addition to the above documentation requirements, document in the Narrative or on a Special Report:

(1) A description of the qualifying quality adjustment conditions, and

(2) The name of the controlling authority that considers this qualifying quality adjustment condition to be injurious to human or animal health and why.

(c) Check "None" if none of the production qualifies for quality adjustment.</td></tr>
</table>

Element/Item Number	Standard
41. Mycotoxins Exceed FDA, State, or Other Health Organization Maximum Limits	Check "Yes" if any mycotoxins listed in item 40 (including any identified as "Other") exceed the FDA, state, or other health organization maximum limits; otherwise, leave blank. Document in the Narrative or on a Special Report the disposition of the production that was: (a) Sold, document the name and address of the buyer; or (b) Not sold, document the date(s) of such disposition, how the production was used, or how such production was destroyed. Refer to the LAM for additional information on mycotoxins.
42. Totals	Total of columns 34, 36, 37, and 38. If a column has no entries, MAKE NO ENTRY.

Narrative Instructions

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

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 "No Inspection," the unit number(s), date, and adjuster's initials (do not enter unit numbers for which notice has not been given). The insured's signature is not required.
c.	Explain any uninsured causes, unusual, or controversial cases.
d.	If there is an appraisal in column "37" 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 column "62," and/or any production not included in column "56" (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 "44."
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.
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 PW for signature.

Form Standards – Production Worksheet (Continued)

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 column "19" 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.	For production that qualified for quality adjustment, include a copy of all supporting documentation in the insured's claim file. (1) Indicate if the quality factor was determined from a juice test, individual records, an average juice content from the nearest juice plant, etc. (2) Explain any "0.000" quality adjustment factor entered in column 35 and column 65. (3) Document any substances or conditions that are identified as being harmful to human or animal health that are allowed for quality adjustment as well as any which are not allowed. (4) Document all calculations used to determine quality adjustment factors. (5) Refer to the LAM for additional documentation requirements.
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 gleaning.
w.	Document any other pertinent information, including any data to support any factors used to calculate the production.

Section II – Determined Harvested Production

(1) When all acreage has been harvested, determine total production from warehouse receipts, packer/processor receipts, or farm management records (refer to the LAM for farm record requirements) verified by the adjuster and supported by written records from the first handler. This production will be the basis for computing losses from the insured and uninsured causes of damage on the PW.

(2) Account for ALL HARVESTED PRODUCTION for ALL ENTITIES sharing in the crop except production appraised BEFORE harvest and shown in Section I because the quantity cannot be determined later.

(3) For production commercially sold, enter the name and address of processor as applicable in items "49" through "52." For fruit otherwise disposed of, indicate method of disposition.

(4) 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.

(e) If there is harvested production from more than one insured practice (or crop) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in columns 47a through 66 by crop. If production has been commingled, refer to the LAM.

(5) There will generally be no harvested production entries in items "47a" through "66" for preliminary inspections.

Element/Item Number	Standard
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.

Element/Item Number	Standard
43. Date Harvest Completed (Continued)	**Final (Continued):** (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.
44. Damage Similar to Other Farms in the Area?	**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 GSH.
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 GSH.
47a. Share	Record only varying shares on same unit to three decimal places.
47b. Field ID	(a) If only one practice, variety, or type of harvested production is listed in Section I, MAKE NO ENTRY. (b) 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 column "16").
48. Multi-crop Code	The applicable two-digit code for first crop and second crop. Refer to the LAM for instructions regarding entry of first crop and second crop codes. ***
49-52. Length or Diameter, Width, Depth, Deductions	For harvested production sold, enter the name and address of the buyer, packing house, or processor. For harvested production otherwise disposed of, indicate method the disposition.
53-55.	MAKE NO ENTRY.
56. 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 coverage 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, etc.). Convert any harvested production in pounds, containers, etc. to tons, explain in the Narrative.

Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
57-60b.	MAKE NO ENTRY.
61. Adjusted Production	Transfer entry from column 56.
62. Prod. Not To Count	Enter the net production NOT to count in tons rounded to tenths 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.
63. Production Pre-QA	Column 61 minus column 62, results in tons to tenths.
64a. Value	Make the following entries, as applicable: (a) For any citrus fruit insured with an intended use of juice that is not marketed as fresh fruit, and due to insurable causes, does not contain 120 or more gallons of juice per ton, enter such gallons of juice per ton (see exhibit 8 for information on calculating gallons of juice per ton). Round gallons to tenths. (b) For any citrus fruit insured with an intended use of fresh that is not marketable as fresh fruit due to insurable causes, MAKE NO ENTRY. (c) If no quality adjustment, MAKE NO ENTRY.
64b. Mkt. Price	Make the following entries, as applicable: (a) For any citrus fruit insured with an intended use of juice that is not marketed as fresh fruit, enter 120.0 gallons when there is an entry in column 64a. (b) For any citrus fruit insured with an intended use of fresh that is not marketable as fresh fruit due to insurable causes, MAKE NO ENTRY. (c) If no quality adjustment, MAKE NO ENTRY.
65. Quality Factor	Make the following entries, as applicable: (a) For harvested production of citrus fruit with an intended use of juice that is not marketed as fresh fruit, column 64a divided by column 64b. Round to three decimal places. (b) For harvested production of citrus fruit insured with an intended use of fresh fruit that is not marketable as fresh fruit due to insurable causes, enter the applicable Fresh Fruit Factor contained in the SP. (c) If no quality adjustment, MAKE NO ENTRY.

Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
66. Production to Count	Make the following entries in tons rounded to tenths: (a) For harvested production **with** quality adjustment, column 63 multiplied by column 65. (b) For harvested production **without** quality adjustment, transfer entry from column 63.
67. Total	Total of all column 63 entries. If no entry in column 63, MAKE NO ENTRY.
68. Section II Total	Total of all column 66 entries.
69. Section I Total	Transfer entry from section 1 column 38 total.
70. Unit Total	Item 68 plus item 69.
71. Allocated Prod.	Refer to the LAM for instructions for determining allocated production. Enter the total production, in tons rounded to tenths, allocated to this unit that is included in sections I or II of the PW. Document how allocated production was determined and record supporting calculations in the Narrative or on a Special Report.
72. Total APH Prod	Make the following entries: (a) When there are entries in column 37 and/or item 71: Item 70 minus item 71, minus the total of column 37. (b) When there is no entry in column 37 or item 71: Transfer the entry from item 70. **Note**: MAKE NO ENTRY when separate APH yields are maintained by type, practice, etc., within the unit.
The following required entries are not illustrated on the PW examples below.	
73. 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 PW 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.
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 PW. 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 1 of 2, Page 2 of 2, etc.).

Form Standards – Production Worksheet (Continued)

PRODUCTION WORKSHEET (Fresh Fruit Claim)

1. Crop/Code #	2. Unit #	3. Location Description	7. Company / Agency	8. Name of Insured
Oranges – Early & Midseason(Fresh)/0227	*0001-0001 BU*	*Lot 10a Block 28, Texas Gardens*	*Any Company* / *Any Agency*	*I. M. Insured*

4. Date(s) of Damage	*JAN 10*				9. Claim # *XXXXXXX* / 11. Crop Year *YYYY*
5. Cause(s) of Damage	*Freeze*				10. Policy # *XXXXXX*
6. Insured Cause %	*100*				14. Date(s) Notice of Loss: 1st *MM/DD/YYYY*; 2nd; Final *MM/DD/YYYY*
12. Additional Units	*0003-0001 BU*				15. Companion Policy(s)
13. Est. Prod. Per Acre	*7.3*				

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL | **B. POTENTIAL YIELD**

16. Field ID	17. Multi-Crop Code	18. Reported Acres	19. Determined Acres	20. Interest or Share	21. Risk	22. Type	23. Class	24. Sub-Class	25. Intended Use	26. Irr Practice	27. Cropping Practice	28. Organic Practice	29. Stage	30. Use of Acreage	31. Appraised Potential	32a. Moisture % / 32b. Factor	33. Shell %, Factor, or Value	34. Production Pre QA	35. Quality Factor	36. Production Post QA	37. Uninsured Causes	38. Total to Count
A	*NS*		*6.9*	*1.000*		*150*				*002*			*1st*	*UH*	*1.4*	- / -		*9.7*	*0.11*	*1.1*		*1.1*
B	*NS*		*2.0*	*1.000*		*150*				*002*			*P*	*UH*							*9.8*	*9.8*
C	*NS*		*20.0*	*1.000*		*150*				*002*			*2nd*	*H*								
39. TOTAL			*28.9*														42. TOTALS	*9.7*		*1.1*	*9.8*	*10.9*

40. Quality: TW ☐ KD ☐ Aflatoxin ☐ Vomitoxin ☐ Fumonisin ☐ Garlicky ☐ Dark Roast ☐ Sclerotinia ☐ Ergoty ☐ CoFo ☐ Other ☒ None ☐

41. Do any mycotoxins exceed FDA, State or other health organization maximum limits? Yes ☐ No ☐

NARRATIVE (If more space is needed, attach a Special Report) *Acres calculated using GPS (See Special Report). Block A: 4.90T guarantee x 0.40 (1st stage factor) = 1.96T Stage 1 guarantee. Block C: Stage 2 guarantee 7.54T APH Yield x 0.65 coverage level = 4.90T. Block A quality adjustment for freeze damaged fruit. Block B damaged by spray burn, appraisal for uninsured causes at 4.9T/acre X 2.0 acres = 9.8T column 37 entry.*

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed	44. Damage similar to other farms in the area?	45. Assignment of Indemnity	46. Transfer of Right to Indemnity?
MM/DD/YYYY	Yes [X] No [ ]	Yes [ ] No [X]	Yes [ ] No [X]

A. MEASUREMENTS | **B. GROSS PRODUCTION** | **C. ADJUSTMENTS TO HARVESTED PRODUCTION**

47a. Share / 47b. Field ID	48. Multi-Crop Code	49. Length or Diameter	50. Width	51. Depth	52. Deduction	53. Net Cubic Feet	54. Conversion Factor	55. Gross Prod.	56. Bu., (Ton) Lbs. CWT	57. Shell/ Sugar Factor	58a. FM% / 58b. Factor	59a. Moisture % / 58b. Factor	60a. Test WT / 60b. Factor	61. Adjusted Production	62. Prod. Not to Count	63. Production Pre-QA	64a. Value / 64b. Mkt. Price	65. Quality Factor	66. Production to Count
	NS	*Acme Fruit Co. Anytown, State*							*31.3*		- / -			*31.3*		*31.3*	- / -	*0.111*	*3.5*
																67. TOTAL	*31.3*		

68. Section II Total	*3.5*
69. Section I Total	*10.9*
70. Unit Total	*14.4*
71. Allocated Prod.	
72. Total APH Prod.	*4.6*

(For Illustration Purposes Only)

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

Form Standards – Production Worksheet (Continued)

PRODUCTION WORKSHEET (Juice Claim)

1. Crop/Code #	2. Unit #	3. Location Description	7. Company	Any Company	8. Name of Insured	I. M. Insured
Oranges – Early & Midseason(Juice)/0227	0002-0001 BU	Lot 8c Block 28, Texas Gardens	Agency	Any Agency	9. Claim #	XXXXXX
4. Date(s) of Damage	JAN 10				11. Crop Year	YYYY
5. Cause(s) of Damage	Freeze				10. Policy #	XXXXXX
6. Insured Cause %	100				14. Date(s) Notice of Loss	1st: MM/DD/YYYY; 2nd: ; Final: MM/DD/YYYY
12. Additional Units	0003-0001 BU				15. Companion Policy(s)	
13. Est. Prod. Per Acre	7.3					

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL

16. Field ID	17. Multi-Crop Code	18. Reported Acres	19 Determined Acres	20. Interest or Share	21. Risk	22. Type	23. Class	24. Sub-Class	25. Intended Use	26. Irr Practice	27. Cropping Practice	28. Organic Practice	29. Stage	30. Use of Acreage
A	NS		22.9	1.000		151				002			2nd	UH
B	NS		12.1	1.000		151				002			2nd	H

B. POTENTIAL YIELD

31. Appraised Potential	32a. 32b. Moisture % / Factor	33. Shell %, Factor, or Value	34. Production Pre QA	35. Quality Factor	36. Production Post QA	37. Uninsured Causes	38. Total to Count
1.2	37.5 / 120.0		27.5	0.313	8.6		8.6

39. TOTAL 35.0

40. Quality: TW ☐ KD ☐ Aflatoxin ☐ Vomitoxin ☐ Fumonisin ☐ Garlicky ☐ Dark Roast ☐ Sclerotinia ☐ Ergoty ☐ CoFo ☐ Other ☒ None ☐

41. Do any mycotoxins exceed FDA, State or other health organization maximum limits? Yes ☐ No ☐

42. TOTALS 27.5 | 8.6 | 8.6

NARRATIVE (If more space is needed, attach a Special Report) *Acres calculated using GPS (see Special Report). Grove A, 37.5 gallons per ton entry in columns 32a from juice plant analysis. Grove B, 12.4 tons sold for juice. Stage 2 guarantee 7.54 APH Yield x 0.65 coverage level = 4.90T.*

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed	44. Damage similar to other farms in the area?	45. Assignment of Indemnity	46. Transfer of Right to Indemnity?
MM/DD/YYYY	Yes X No	Yes No X	Yes No X

A. MEASUREMENTS

47a. Share / 47b. Field ID	48. Multi-Crop Code	49. Length or Diameter	50. Width	51. Depth	52. Deduction
	NS	Acme Juice Co. Anytown, State			

B. GROSS PRODUCTION

53. Net Cubic Feet	54. Conversion Factor	55. Gross Prod.	56. Bu., Ton Lbs. CWT
			12.4

C. ADJUSTMENTS TO HARVESTED PRODUCTION

57. Shell/ Sugar Factor	58a. 58b. FM% / Factor	59a. 59b. Moisture % / Factor	60a. 60b. Test WT / Factor	61. Adjusted Production	62. Prod. Not to Count	63. Production Pre-QA	64a. 64b. Value / Mkt. Price	65. Quality Factor	66. Production to Count
				12.4		12.4	37.5 / 120.0	0.313	3.9

67. TOTAL	12.4
68. Section II Total	3.9
69. Section I Total	8.6
70. Unit Total	12.5
71. Allocated Prod.	
72. Total APH Prod.	12.5

(For Illustration Purposes Only)

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

SAMPLE

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 ÷ 65 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	148	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

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.	

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

Note: If citrus fruit size varies on the acreage being appraised, establish an average size and explain in the Narrative how this average size was determined. For example, if there are equal numbers of size 126 and 176 oranges, the closest average size would be size 150, enter "150".

A. General Information

Use the following information to determine juice content for calculating quality adjustment factors for juice claims:

(1) If the average juice content has not already been determined, deliver a fruit sample to the nearest juice plant for juice quantity determination when the following records are not available:

(a) Individual producer records of juice content, or
(b) An average juice content from the nearest juice plant if not available.

(2) Select a fruit sample that contains at least 40 pounds of citrus fruit from the acreage that is being appraised. Such fruit must be representative of the insured citrus fruit in the grove.

(3) Retain a copy of the juice analysis from the juice plant in the insured's claim folder. Document percent juice calculations on the PW or Special Report, as applicable.

B. Calculations

(1) Convert percent juice to gallons of juice per ton as follows:

Gallons of Citrus Juice per Ton Calculations

Step	Formula	Example
1	Juice % (from analysis) x wt. of sample fruit	0.150 x 40 lbs. = 6.0 lbs. juice
2	Step 1 results ÷ 8.0 lbs./gal.*	6.0 lbs. ÷ 8.0 lbs./gal. = 0.750 gal.
3	$\frac{\text{Step 2 results x 2000.0 lbs./ton}}{\text{40.0 lbs.}}$	$\frac{0.750 \times 2000.0}{40.0}$ = 37.5 gal. of juice

*8.0 lbs. is the weight of one gallon of juice.

(2) Transfer result of step 3 to column 32a "Moisture %" or column 64a "Value" on the PW, as applicable.