

United States
Department of
Agriculture



Federal Crop
Insurance
Corporation



Product
Development
Division

FCIC-25510 (05-
1999)

TEXAS CITRUS TREE LOSS ADJUSTMENT STANDARDS HANDBOOK

1999 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25510
SUBJECT: TEXAS CITRUS TREE LOSS ADJUSTMENT STANDARDS HANDBOOK 1999 AND SUCCEEDING CROP YEARS	DATE: May 3, 1999	
	OPI: Product Development Division	
	APPROVED: <i>/s/ R. E. Waggoner for Tim B. Witt</i> Deputy Administrator, Research and Development	

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 1999 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR 1999 AND SUCCEEDING CROP YEARS, ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.

SUMMARY OF CHANGES/CONTROL CHART

1. Changes

- A. The Texas Citrus Tree Loss Adjustment Standards Handbook has been converted to a "Standard" format.
- B. Appraisal worksheet instructions have been combined to eliminate duplicate instructions for DYSO and FYSO trees.
- C. Pre-acceptance grove inspection procedure has been liberalized to allow the insurance provider to determine who is responsible for preparation of the acreage report when a pre-acceptance grove inspection is required.

Control Chart For: Texas Citrus Tree Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	Entire Handbook					
Current Index	1-2	1-2	1-32	33-41	5-1999	FCIC-25510

TEXAS CITRUS TREES LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

(RESERVED)

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1. INTRODUCTION

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

2. SPECIAL INSTRUCTIONS

This handbook remains in effect until superseded by reissuance of **either** the entire handbook **or** selected portions (through amendments or bulletins).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

A. DISTRIBUTION

The following is the minimum distribution of forms completed by the adjuster for the loss adjustment inspection:

One legible copy to insured. The original and all remaining copies as instructed by the insurance provider.

NOTE: It is the insurance provider's responsibility to maintain original insurance documents relative to policyholder servicing as designated in their approved plan of operations.

B. TERMS, ABBREVIATIONS, AND DEFINITIONS

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

DYSO (Damage Occurring) During the Year of Set Out

FYSO (Damage Occurring In Any Year) Following the Year of Set Out

3. INSURANCE CONTRACT INFORMATION

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

A. INSURABILITY

- (1) The crop insured will be all of each citrus tree crop designated in the Special Provisions in the county for which a premium rate is provided by the actuarial documents:
 - (a) in which the insured has an ownership share;
 - (b) that is adapted to the area;
 - (c) that is set out for the purpose of growing fruit to be harvested for the commercial production of fresh fruit or for juice;
 - (d) that is irrigated; and
 - (e) that have the potential to produce at least 70 percent of the county average yield for the crop and age, unless a written agreement is approved to insure the trees with a lesser potential.
- (2) See Basic Provisions for additional provisions of insurability.
- (3) Citrus trees interplanted with another perennial crop are insurable unless the insurance provider inspects the acreage and determines it does not meet the requirements contained in the policy.
- (4) Citrus trees not insurable include any citrus trees:
 - (a) during the crop year the application for insurance is filed, unless the acreage is inspected and considered acceptable; or
 - (b) that have been grafted onto existing root stock or nursery stock within the one-year period prior to the date insurance attaches.
- (5) The amount of insurance on any acreage that was not insured the previous year may be limited or excluded from insurance.
- (6) Coverage for the 1999 and succeeding crop years begins on November 21 of the calendar year prior to the year the insured crop normally blooms, except for the year of application. If the application is received after November 11 but prior to November 21, insurance will attach on the 10th day after a properly completed application is received in the local office,

except under the circumstance that the acreage is inspected during the 10-day period and determined that it does not meet insurability.

B. PROVISIONS NOT APPLICABLE TO CAT COVERAGE

- (1) Optional Units.
- (2) Written Agreements
- (3) Hail and Fire Exclusion provisions (also not applicable to limited coverage).

C. UNIT DIVISION

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

D. ACREAGE DETERMINATIONS

- (1) Acreage determinations for citrus crops are based on land acres (i.e., measured by planimeter, wheel, or tape), with deductions for non-crop areas or uninsured acreage of a perennial crop interplanted with the insured citrus crop. If two citrus crops are interplanted, the acreage must be prorated according to the percentage of the land acreage occupied by the interplanted crops.

EXAMPLE: Ten acres of late oranges with a 25 X 25-foot tree planting pattern are interplanted with early oranges. The early oranges are interplanted within the row, changing the tree spacing to 12½ X 25 feet (50-percent of each crop). The total acreage of the two crops remains at ten acres, five acres of late oranges and five acres of early oranges, not ten acres of each.

- (2) Observe the following guidelines when making acreage determinations for grove inspections and loss adjustment.
 - (a) In cases where a boundary of a grove is not established by a fence, property line, marked road right-of-way, or other permanent landmark, the beginning point for measurement is established from the tree spacing. Use half of the distance of the longer measurement to determine the distance from the trees where measurements begin and end.

EXAMPLE: measurements for a grove with tree spacings of 25' x 10' would begin 12½ feet out from the first tree row and extend 12½ feet past the last tree row.

- (b) Where a county road with no right-of-way markers forms a grove boundary, the measuring point will be one-half of the tree spacing or the distance from the grove-edge tree to the center of the road, whichever is less.

- (c) If no boundary line between groves can be established, the boundary line will be considered to be one-half the distance between the groves, provided this distance does not exceed the established tree spacing.
- (d) Make deductions for canals or picking lanes only when their width exceeds the established tree spacing. Make no deductions for bench leveling.

4. TEXAS CITRUS TREE APPRAISALS

A. GENERAL INFORMATION

- (1) Appraisals will be made in accordance with procedures specified in this handbook and in the LAM.
- (2) Specifically for Texas citrus trees, circumstances that require an appraisal include (but are not limited to) trees to be pruned, dehorned, or removed, if damaged due to an insurable cause during the insurance period. Appraise damaged trees before pruning, dehorning, or removal.

B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS

- (1) Use as many samples as necessary to accurately determine the percent of damage by crop and by the appropriate appraisal method (DYSO or FYSO). Minimum sample requirements are shown in **TABLE A**.
- (2) Determine acres separately for each appraisal method age group of trees (DYSO or FYSO). Subtract any uninsurable acreage; e.g., any acreage of trees of another perennial crop interplanted with the insured crop for the unit.

C. TREE APPRAISALS

- (1) Select sample trees for each appraisal method age group as follows:
 - (a) Locate the first **insurable** tree on an outside row for the appraisal method age group; this will be the first sample tree. Proceed along the row, counting the trees for the appraisal method age group and selecting sample trees.
 - (b) Proceed down the adjacent row in the opposite direction, beginning with the first tree for the appraisal method age group, and continue counting and sampling until entire unit or plot has been covered (see Sampling Example, **TABLE A**).
- (2) Count the number of insurable trees in the unit using the following information.
 - (a) **INCLUDE**, in the tree count, **all** insurable trees and trees damaged by an uninsured cause after insurance attached for the crop year. Trees damaged by an uninsured cause during the crop year are counted as trees **not** damaged or destroyed.

NOTE: Trees damaged by uninsured causes are not insurable the following year unless a pre-acceptance inspection is completed and such tree acreage is accepted as insurable.
 - (b) **EXCLUDE**, from the tree count and as representative samples any citrus trees for which insurance did not attach. Trees which are **NOT** insurable include trees that at the time insurance attached:
 - 1 that, if required, have not been inspected and considered acceptable;
 - 2 have been grafted onto existing root stock or nursery stock within the one-year period prior to the date insurance attached;
 - 3 are of another perennial crop interplanted with the insured citrus tree crop; or
 - 4 are not adapted to the area.
- (3) Make all appraisal determinations for each appraisal method as required.

5. APPRAISAL METHODS

A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

Appraisal Method...	Use...
Damage Occurring During The Year of Set Out (DYSO)	to appraise trees that have not been set out in the grove for at least one year at the time insurance attaches, but have met the one year grafting requirement for insurance to attach.
Damage Occurring In Any Year Following The Year Of Set Out (FYSO)	to measure and appraise the percent of damage to scaffold limbs for trees damaged in any year following the year of set out

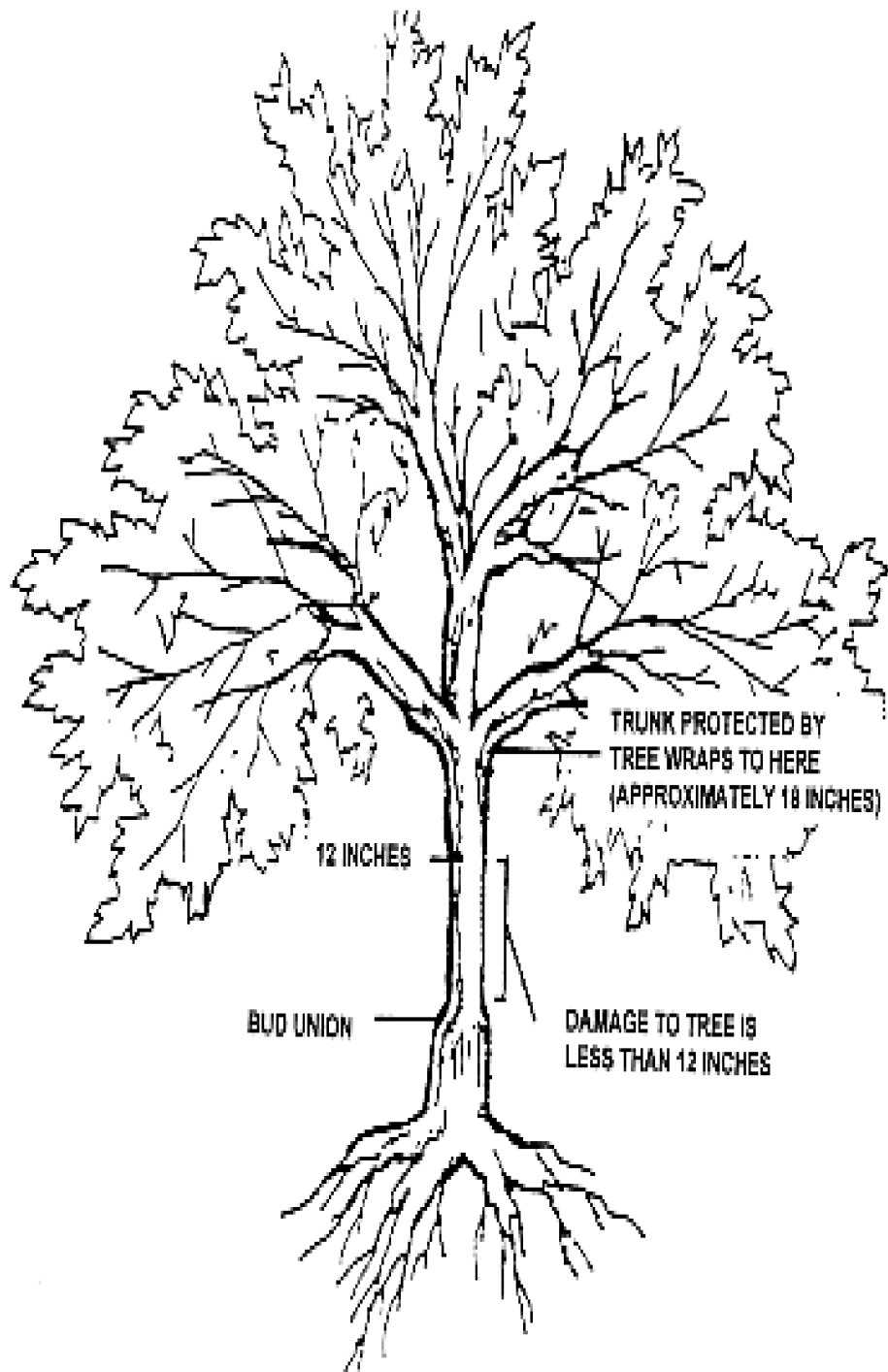
B. DAMAGE OCCURRING DURING THE YEAR OF SET OUT

- (1) Verify that all grafted trees were grafted onto existing root stock or nursery stock within the one year period prior to the date insurance attached.
- (2) Appraise Percent of Damage to **LIVE** Wood:
 - (a) Use a measuring tape calibrated in inches to measure the amount of live wood (on the trunk only) above the bud union.
 - (b) Measure the distance from bud union to the beginning of the live wood. This is the greatest distance (up the trunk only) where live wood is found.
 - (c) Determine the percent of damage as follows:

IF the selected sample tree has...	THEN percent of damage is...
no LIVE wood above the bud union	100%; consider the tree destroyed .
less than 12 inches of LIVE wood above the bud union	90%; consider the tree damaged .
12 inches or more of LIVE wood above the bud union	zero (0%); consider the tree undamaged .

- (3) Record Determinations in Part III of the appraisal form.

Appraisal Method for Damage Occurring During the Year of Set Out



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

(1) Appraise Percent of Damage to Scaffold Limbs.

- (a) Use a measuring tape or a collapsible pole calibrated in feet and inches to measure the height of each selected sample tree.

NOTE: A collapsible pole can be made using PVC pipe.

- (b) Determine the height of each selected sample tree, measuring from the bud union to the average height of the tree. Round to the nearest foot.

- (c) Count the total number of scaffold limbs before the damage occurred.

NOTE: A scaffold limb is a major limb attached directly to the trunk.

- (d) Count the number of damaged scaffold limbs for each sample tree selected.

NOTE: A damaged scaffold limb is a scaffold limb damaged within a distance from the trunk equal to one-fourth (1/4) the height of the tree that requires dehorning.

EXAMPLE: Average height of the tree is 12 feet. One-fourth (1/4) the height of the tree is 3 feet. Injury to the scaffold limb is in the area 3 feet or less from the trunk. Therefore, this limb will be considered **damaged**. See tree example on the following page.

- (e) Divide the number of damaged scaffold limbs by the total number of scaffold Limbs for the tree.

EXAMPLE:

5 damaged scaffold limbs ÷ 6 scaffold limbs = 83%

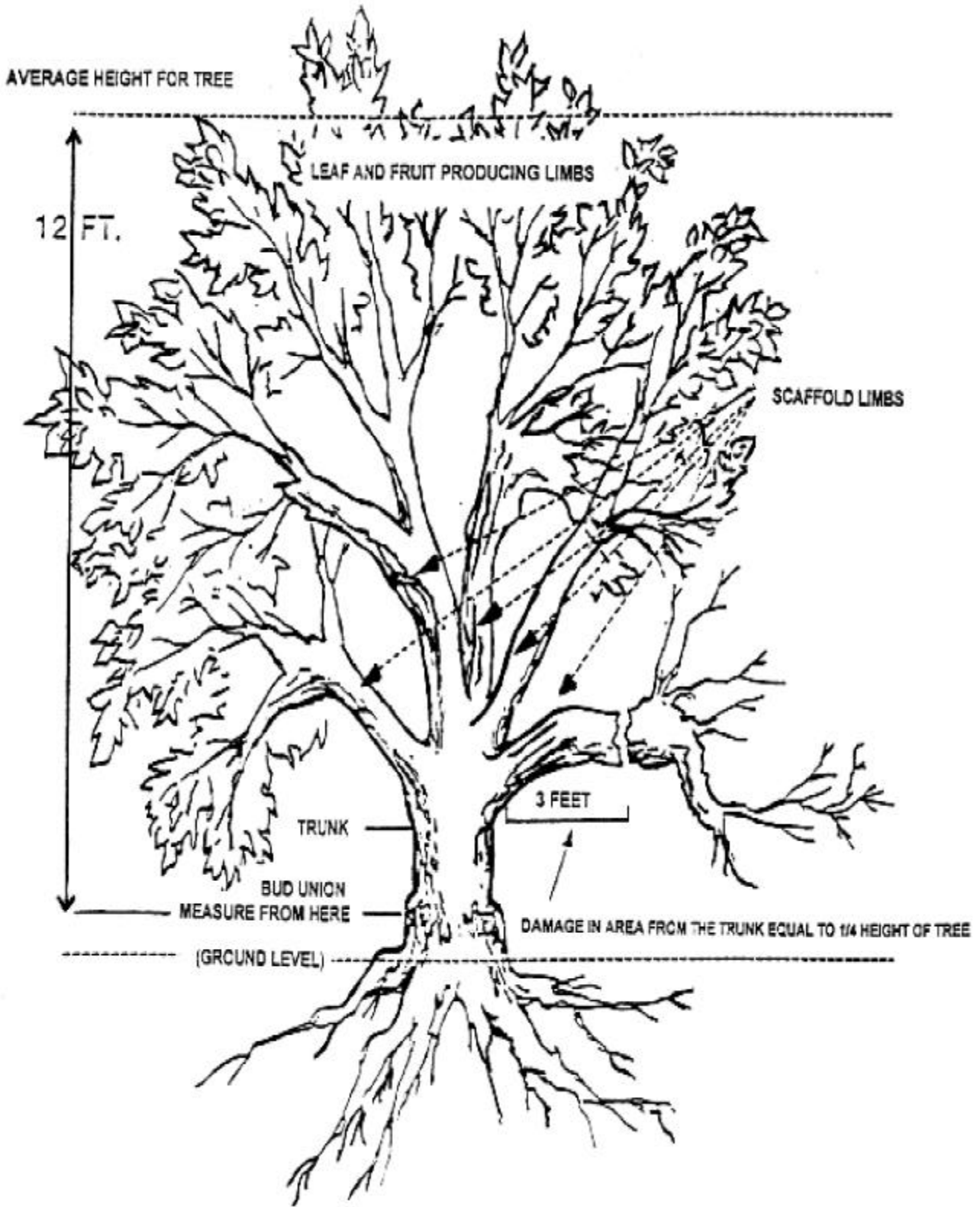
4 damaged scaffold limbs ÷ 5 scaffold limbs = 80%

3 damaged scaffold limbs ÷ 5 scaffold limbs = 60%

IF the result...	THEN consider the tree as...
exceeds 80%	destroyed (100% damaged)
is 80% or less	damaged.

(2) Record Determinations in Part III of the appraisal form.

Appraisal Method for Damage Occurring in any Year Following the Year of Set Out



6. APPRAISAL DEVIATIONS AND MODIFICATIONS

A. DEVIATIONS

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

B. MODIFICATIONS

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

7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

- (1) Include the insurance provider name in the appraisal worksheet title if not preprinted on the insurance provider's worksheet.
- (2) Include the claim number on the appraisal worksheet (when required by the insurance provider), when a worksheet entry is not provided.
- (3) Separate appraisal worksheets are required for each unit inspected. If the unit consists of trees from both age groups and both appraisal methods are used on a unit, a continuation sheet may be used for the second appraisal method.
- (4) Record separate appraisals for citrus trees:
 - (a) Damaged during the year of set out (DYSO).
 - (b) Damaged in any year following the year of set out (FYSO).
- (5) Instructions designated DYSO apply to trees damaged during the year of set out. Instructions designated FYSO apply to trees damaged in any year following the year of set out. Undesignated instructions apply to both DYSO and FYSO trees.

NOTE: Standard appraisal worksheet items are numbered consecutively in paragraph B but actual entry completion does not follow this order. An example appraisal worksheet is provided to illustrate how to complete entries.

B. WORKSHEET ENTRIES AND COMPLETION INFORMATION

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

PART I - APPRAISAL WORKSHEET HEADING

Verify or make the following entries:

**Item
No.**

Information Required

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

Claim No.: Claim number assigned by the insurance provider.

1. **Name of Insured:** Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy Number:** Insured's assigned policy number.
3. **County:** Name of the county in which the trees are insured.
4. **Unit Identification:** Five-digit unit number from the Summary of Coverage after it is verified to be correct. (e.g., 00100).
5. **Type:** Three-digit code number entered exactly as specified on the actuarial documents for the type grown by the insured. An abbreviation for the type name may be entered as illustrated on the appraisal worksheet example.
6. **Crop Year:** Crop year, as defined in the policy, for which the claim has been filed.

PART II - PERCENT DAMAGE

Use a separate line for each appraisal method.

Verify or make the following entries:

Item

No.

Information Required

7. **Sample Plot (Number):** Identify the appraisal method for the line entry calculation (e.g., **DYSO** or **FYSO**).
8. **Number of Trees/Unit:** Split the column in half:
 - a. Record in the top half, the number of trees **COUNTED** for the appraisal method, from **Totals** (item 30) of the **(Trees) Number** column (column 25) of PART III of the appraisal worksheet. If continuation sheets are used, transfer the **Grand Total** of the **(Trees) Number** column to this item for the appropriate appraisal method.
 - b. Record the trees **SAMPLED** in the bottom half, the result of adding the **Totals** (item 30) of the **(Trees) Destroyed** column (column 26) and **(Trees) Damaged** (column 27) of PART III of the appraisal worksheet. Include in the total all undamaged trees. If continuation sheets are used, add the **Grand Total** of **(Trees) Destroyed** and **(Trees) Damaged**, to the number of undamaged trees in this item for the appropriate appraisal method.
9. **Acres:** Enter the determined acres for the appraisal method.

NOTE: Sum of the acres for **DYSO** and **FYSO** must equal total insurable acres for the unit.
- 10.-11. **MAKE NO ENTRY.**
12. **Number Trees Destroyed:** Record the number of trees destroyed from **Totals** (item 30) of the **(Trees) Destroyed** column (column 26) of PART III of the appraisal worksheet. If continuation sheets are used, enter the **Grand Total** of **(Trees) Destroyed** from the final continuation sheet in this item for the appropriate appraisal method.

NOTE: Enter "0", if no trees are considered destroyed.
13. **Percent Loss:** Result of dividing the **Number Trees Destroyed** (item 12) by the **Number Trees/Unit** sampled (item 8, below the line). Round to the nearest 3-place decimal. If there is a "0" entry in **Number Trees Destroyed** (item 12), **MAKE NO ENTRY.**

14. **Trees Damaged:** Record the number of trees damaged from **Total** (item 30) of the **(Trees) Damaged** column (column 27) of PART III of the appraisal worksheet. If continuation sheets are used, enter the **Grand Total of Trees Damaged** from the final continuation sheet for the appropriate appraisal method.

NOTE: Enter "0" if no trees are considered damaged and enter the **Percent Loss** (item 13) entry in **Total Percent Loss** (item 20).

15. **% Trees Limb Damage:** Result of dividing **Trees Damaged** (item 14) by the **Number of Trees/Unit** (sampled, item 8, below the line). Round to nearest 3-place decimal.

16. **Total Limbs:**

DYSO: MAKE NO ENTRY.

FYSO: Record the **Total** (item 30) of the **(Limbs) Total Per Tree** column (column 28) of PART III of the appraisal worksheet. If continuation sheets are used, enter the **Grand Total of (Limbs) Total Per Tree** from the final continuation sheet.

17. **Limbs Damaged:**

DYSO: MAKE NO ENTRY.

FYSO: Record the **Total** (item 30) of the **(Limbs) Damaged Per Tree** column (column 29) of PART III of the appraisal worksheet. If continuation sheets are used, enter the **Grand Total of (Limbs) Damaged Total Per Tree** from the final continuation sheet.

18. **Percent Limb Loss:**

DYSO: Enter ".900" (maximum percent damage) when entries are made in **Trees Damaged** (item 14) and **Percent Trees Limb Damaged** (item 15).

FYSO: Result of dividing **Limbs Damaged** (item 17) by **Total Limbs** (item 16). Round to the nearest 3-place decimal.

19. **(Result) (Total Percent Damage):**

DYSO: Result of multiplying **% Trees Limb Damage** (item 15) by the **Percent Limb Loss** (maximum percent damage, item 18). Round to nearest 3-place decimal. MAKE NO ENTRY if "0" is entered in **Number of Trees Damaged** (item 14).

FYSO: Result of multiplying **% Trees Limb Damage** (item 15) by the **Percent Limb Loss** (item 18). Round to nearest 3-place decimal.

20. **Total % Loss:** Result of adding **Percent Loss** (item 13) and **(Total Percent Damage)** (item 19). Round to nearest 3-place decimal.

FOR DYSO TREES PRESENT ONLY: Continue with instructions in items 21 through 24.

FOR FYSO TREES PRESENT ONLY: If the entry in **Total Percent Loss** (item 20) EXCEEDS 80 percent, make no entry in items 21 through 23 and enter "1.000" in Applicable Percent Loss (item 24). If the entry in **Total Percent Loss** (item 20) is 80 percent or less, continue with items 21 through 24.

FOR BOTH FYSO AND DYSO TREES PRESENT:

- a. If the **FYSO** appraisal method line entry in **Total Percent Loss** (item 20) EXCEEDS 80 percent, mark through the entry and enter "1.000" in item 20 for that line.
- b. If the **FYSO** appraisal method individual line entry in **Total Percent Loss** (item 20) DOES NOT EXCEED 80 percent or for DYSO, use the calculated item 20 entry for the line.
- c. If only one appraisal method was used, use the appropriate appraisal method entry (item a or b) for item 20.

Utilizing the values determined in a, b, or c as applicable above for item 20, follow the DETERMINING AVERAGE PERCENT OF LOSS instructions. Also refer to the appraisal worksheet example.

21. **Applicable Percent Level (Deductible):** Enter the result of converting the insured's coverage level percent to a 3-place decimal and subtracting from 1.000. **EXAMPLE:** 1.000 - .500 = .500

NOTE: If the entry in the **Total Percent Damage** (item 19) is less than the **Applicable Percent Level (Deductible)** (item 21), enter "0" in the **Applicable Percent Loss** (item 24).

22. **(Result):** Result of subtracting the **Applicable Percent Level (Deductible)** (item 21) from **Total Percent Loss** (item 20).
23. **Coverage Level:** Enter the insured's elected **Coverage Level** percentage, as a 3-place decimal.
24. **Applicable Percent Loss:** Result of dividing the **(Result)** (item 22) by the **Coverage Level** (item 23). Round to the nearest 3-place decimal.

DETERMINING AVERAGE PERCENT OF LOSS

When the unit contains trees DYSO and FYSO, determine the **Total Amount of Liability** for both by using the instructions for Calculating Dollar Amount of Insurance and the 8-Step Procedure in section 8. Complete the following steps on a Special Report. See EXHIBIT 1.

- a. Determine the **Total Amount of Liability**, rounded to the nearest whole dollar, for the number of insurable trees in **DYSO** and **FYSO** using the 8-Step Procedure.
- b. Calculate the **Total Amount of Liability Loss** for the **DYSO** and **FYSO** damaged trees by multiplying the determined **Total Amount of Liability** times the **Total % Loss** (item 20) of the appraisal worksheet. Total the result to determine **Total Amount of Liability Loss** for the unit for trees in both **DYSO** and **FYSO**.
- c. Determine the **Average Percent of Loss** by dividing the **Total Amount of Liability Loss** by the **Total Amount of Liability**.
- d. Enter, as a separate line entry in Part II of the appraisal form, the **Average Percent of Loss** in item 20 and complete items 21 through 24 as instructed above.

PART III - APPRAISAL

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

- a. "DYSO" or "FYSO" as appropriate for the form and the number of the pages used for Part III for that appraisal method;
- b. "Trees Uninsurable." Record a mark for each tree that is uninsurable.
- c. "Trees Damaged by Uninsured Causes." Record a mark for each tree damaged by an uninsured cause during the crop year.

NOTE: Appraisal Worksheet and continuation sheet examples shown on pages 17-20 illustrate ONLY the first and last pages used for each appraisal method.

Verify or make the following entries:

Item

No. Information Required

25. **(Trees) Number:** Make a check mark (T) in the **(Trees) Number** column for each insurable tree in the unit for the appraisal method.

NOTE: Omit from the tree number count, uninsurable trees (trees for which insurance did not attach) and trees damaged by an uninsured cause during the crop year.

26. **(Trees) Destroyed:** Make a check mark (T) in the **(Trees) Destroyed** column (column 26) for each selected sample tree considered destroyed. See section 5 for more information.

27. **(Trees) Damaged:** Make a check mark (T) in the **(Trees) Damaged** column (column 27) for each selected sample tree considered damaged. See section 5.

28. **(Limbs) Total Per Tree:**

DYSO: MAKE NO ENTRY.

FYSO: Enter the number of scaffold limbs per tree before damage occurred for each selected sample tree considered damaged or destroyed. For trees with no LIVE wood above the bud union, MAKE NO ENTRY. See Note in item 29.

29. **(Limbs) Damaged Per Tree:**

DYSO: MAKE NO ENTRY.

FYSO: The number of scaffold limbs damaged per tree for each selected sample tree considered damaged or destroyed. For trees with no LIVE wood above the bud union MAKE NO ENTRY.

NOTE: For FYSO, line through entries in columns 28 and 29 for trees considered destroyed (with limb damage exceeding 80 percent). DO NOT include trees considered destroyed in **Total** (item 30) for columns 28 and 29. Divide the number of scaffold **(Limbs) Damaged Per Tree** (item 29) by scaffold **(Limbs) Total Per Tree** (item 28) to determine the Percent Damage.

EXAMPLE: 5 scaffold limbs damaged per tree ÷ 6 scaffold limbs total per tree = 83% damage.

30. **Total:** Record the individual **Total** of EACH column on the Appraisal Worksheet and/or continuation sheet for the appraisal method, by counting the number of check marks or adding numbers. (For FYSO, do not add limb counts which have been lined through because the tree was considered destroyed.)

Previous Total: If continuation sheets are used for an appraisal method, the Previous Total is the Grand Total entry from the previous page for the appraisal, brought forward as appropriate.

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

31. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date on the Appraisal Worksheet. **BEFORE** obtaining insured's signature, **REVIEW ALL ENTRIES** on the Appraisal Worksheet and continuation sheet **WITH THE INSURED**, particularly explaining codes, etc., which may not be readily understood.
32. **Adjuster's Signature, Code and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed the Appraisal Worksheet. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.

Page Numbers: Enter page numbers as: Page 1 of 1, Page 1 of 2, etc., for each page used for the unit appraisal.

NOTE: The Appraisal Worksheet containing the PART II computations for the unit should be listed as page 1; appraisal continuation sheets should be numbered consecutively thereafter for the Part III appraisal method used.

EXAMPLE: The Appraisal Worksheet contains the start of an FYSO appraisal (Part III) which continued over into another (continuation sheet) page. One additional continuation sheet was used for the DYSO appraisal. The Appraisal Worksheet would be numbered "Page 1 of 3 pgs.," the FYSO continuation sheet would be numbered "Page 2 of 3 pgs.," and the DYSO continuation sheet would be numbered "Page 3 of 3 pgs."

FOR ILLUSTRATION PURPOSES ONLY
TEXAS TREE WORKSHEET

PART I

1 NAME OF INSURED I. M. INSURED	2 POLICY NUMBER XXXXXXXX	3 COUNTY ANY COUNTY	4 UNIT IDENTIFICATION 00100	5 TYPE EO (010)	6 CROP YEAR YYYY
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PART II

Sample Plot (Number)	Number of Trees /Unit	Acres	Year Setout or Dehorned	Percent Value	TREES DESTROYED				LIMB DAMAGE				(15 x 18)	Total % Loss (13 + 19)	Applicable Percent (Level)	(20 - 21)	Applicable Percent (Level)	Applicable Percent Loss
					Number Trees Destroyed	Percent Loss (12 ÷ 8)	Trees Damaged	% Trees Limb Damage (14 ÷ 8)	TOTAL Limbs	Limbs Damaged	Percent Limb Loss (17 ÷ 16)							
DYSO	<u>141</u> 142	6.5			48	.338	94	.662	--	--	.900	.596	.934	=	=	=	=	
FYSO	<u>140</u> 9 142	6.5			71	.500	71	.500	396	251	.634	.317	1.000 017					
<i>Avg. % of Loss</i>												=	.983	.250	.733	.750	.977	

PART III *DYSO (pgs. 1-11) TREES UNINSURABLE - H H I* *TREES DAMAGED BY UNINSURED CAUSES - I I I*

Number	TREES		LIMBS		Number	TREES		LIMBS		Number	TREES		LIMBS		Number	TREES		LIMBS		Number	TREES		LIMBS	
	Destroyed	Damaged	Total Per Tree	Damaged Per Tree		Destroyed	Damaged	Total Per Tree	Damaged Per Tree		Destroyed	Damaged	Total Per Tree	Damaged Per Tree		Destroyed	Damaged	Total Per Tree	Damaged Per Tree		Destroyed	Damaged	Total Per Tree	Damaged Per Tree
25	26	27	28	29	25	26	27	28	29	25	26	27	28	29	25	26	27	28	29	25	26	27	28	29
1	U	U			19	U				37	U				55	U				73	U			
2	U				20	U				38	U				56	U				74	U			
3	U				21	U	U			39	U				57	U				75	U			
4	U				22	U				40	U				58	U				76	U			
5	U				23	U				41	U	U			59	U				77	U			
6	U				24	U				42	U				60	U				78	U			
7	U				25	U				43	U				61	U		U		79	U			
8	U				26	U				44	U				62	U				80	U			
9	U				27	U				45	U				63	U				81	U		U	
10	U				28	U				46	U				64	U				82	U			
11	U	U			29	U				47	U				65	U				83	U			
12	U				30	U				48	U				66	U				84	U			
13	U				31	U	U			49	U				67	U				85	U			
14	U				32	U				50	U				68	U				86	U			
15	U				33	U				51	U		U		69	U				87	U			
16	U				34	U				52	U				70	U				88	U			
17	U				35	U				53	U				71	U		U		89	U			
18	U				36	U				54	U				72	U				90	U			
												30 TOTAL		90/9	5	4	--	--						

31 SIGNATURE OF INSURED <i>I. M. INSURED</i>	DATE <i>MM/DD/YYYY</i>	32 CODE NUMBER <i>XXXXXXXX</i>	SIGNATURE OF FIELDPERSON <i>I. M. ADJUSTER</i>	DATE <i>MM/DD/YYYY</i>
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FOR ILLUSTRATION PURPOSES ONLY APPRAISAL WORKSHEET (Texas Citrus Tree Damage Continuation Sheet)	1. NAME OF INSURED <p style="text-align: center;">I.M. INSURED</p>		2. POLICY NUMBER <p style="text-align: center;">XXXXXXXXXX</p>	
	3. UNIT IDENTIFICATION <p style="text-align: center;">00100</p>		4. TYPE <p style="text-align: center;">EO - (010)</p>	5. CROP YEAR <p style="text-align: center;">YYYY</p>

APPRAISAL WORKSHEET (Continued from Part III) DYSO (pgs. 1-11)

TREES			LIMBS		TREES			LIMBS		TREES			LIMBS		TREES			LIMBS		TREES			LIMBS		
Number	Destroyed	Damaged	Total Per Tree	Damaged Per Tree	Number	Destroyed	Damaged	Total Per Tree	Damaged Per Tree	Number	Destroyed	Damaged	Total Per Tree	Damaged Per Tree	Number	Destroyed	Damaged	Total Per Tree	Damaged Per Tree	Number	Destroyed	Damaged	Total Per Tree	Damaged Per Tree	
25	26	27	28	29	25	26	27	28	29	25	26	27	28	29	25	26	27	28	29	25	26	27	28	29	
1	U				31	U				61					91					11					
2	U				32	U				62					92					11					
3	U				33	U				63					93					11					
4	U				34	U				64					94					11					
5	U				35	U				65					95					12					
6	U				36	U				66					96					12					
7	U				37	U				67					97					12					
8	U				38	U				68					98					12					
9	U				39	U				69					99					12					
10	U				40	U				70					10					12					
11	U	U			41	U				71					10					12					
12	U				42	U				72					10					12					
13	U				43	U				73					10					12					
14	U				44	U				74					10					12					
15	U				45	U				75					10					13					
16	U				46	U				76					10					13					
17	U				47	U				77					10					13					
18	U				48	U				78					10					13					
19	U				49	U				79					10					13					
20	U				50	U				80					11					13					
21	U		U		51	U		U		81					11					13					
22	U				52	U				82					11					13					
23	U				53	U				83					11					13					
24	U				54	U				84					11					13					
25	U				55	U				85					11					14					
26	U				56	U				86															
27	U				57	U				87															
28	U				58					88															
29	U				59					89															
30	U				60					90															
																			30 TOTAL		57/6	2	4		
																			PREVIOUS TOTAL		1354/136	46	90		
																			GRAND TOTAL		1411/142	48	94		

FOR ILLUSTRATION PURPOSES ONLY APPRAISAL WORKSHEET (Texas Citrus Tree Damage Continuation Sheet)	1. NAME OF INSURED <p style="text-align: center;">I.M. INSURED</p>															2. POLICY NUMBER <p style="text-align: center;">XXXXXXXXXX</p>				
	3. UNIT IDENTIFICATION <p style="text-align: center;">00100</p>															4. TYPE <p style="text-align: center;">EO - (010)</p>			5. CROP YEAR <p style="text-align: center;">YYYY</p>	

APPRAISAL WORKSHEET (Continued from Part III) FYSO (pgs. 12-27) TREES UNINSURABLE - H-H III TREES DAMAGED BY UNINSURED CAUSES - IIII

TREES			LIMBS			TREES			LIMBS			TREES			LIMBS			TREES			LIMBS																		
Number	Destroyed	Damaged	Total Per Tree	Damaged Per Tree		Number	Destroyed	Damaged	Total Per Tree	Damaged Per Tree		Number	Destroyed	Damaged	Total Per Tree	Damaged Per Tree		Number	Destroyed	Damaged	Total Per Tree	Damaged Per Tree																	
25	26	27	28	29		25	26	27	28	29		25	26	27	28	29		25	26	27	28	29																	
1	U	U	6	5		31	U	U	5	4		61	U	U	5	2		91	U	U	5	5		116	U														
2	U					32	U					62	U					92	U					117	U														
3	U					33	U					63	U					93	U					118	U														
4	U					34	U					64	U					94	U					119	U														
5	U					35	U					65	U					95	U					120	U														
6	U					36	U					66	U					96	U					121	U	U		5	5										
7	U					37	U					67	U					97	U					122	U														
8	U					38	U					68	U					98	U					123	U														
9	U					39	U					69	U					99	U					124	U														
10	U					40	U					70	U					100	U					125	U														
11	U		U	5	3	41	U		U	6	3	71	U		U	4	2	101	U		U	6	3	126	U														
12	U					42	U					72	U					102	U					127	U														
13	U					43	U					73	U					103	U					128	U														
14	U					44	U					74	U					104	U					129	U														
15	U					45	U					75	U					105	U					130	U														
16	U					46	U					76	U					106	U					131	U	U		6	5										
17	U					47	U					77	U					107	U					132	U														
18	U					48	U					78	U					108	U					133	U														
19	U					49	U					79	U					109	U					134	U														
20	U					50	U					80	U					110	U					135	U														
21	U		U	6	2	51	U		U	6	2	81	U		U	5	2	111	U		U	5	2	136	U														
22	U					52	U					82	U					112	U					137	U														
23	U					53	U					83	U					113	U					138	U														
24	U					54	U					84	U					114	U					139	U														
25	U					55	U					85	U					115	U					140	U														
26	U					56	U					86	U																										
27	U					57	U					87	U																										
28	U					58	U					88	U																										
29	U					59	U					89	U																										
30	U					60	U					90	U																										
																							30 TOTAL		140/14	4	10	53	25										
																							PREVIOUS TOTAL		--	--	--	--											
																							GRAND TOTAL		140/14	4	10	53	25										

FOR ILLUSTRATION PURPOSES ONLY

APPRAISAL WORKSHEET
(Texas Citrus Tree Damage Continuation Sheet)

1. NAME OF INSURED

I.M. INSURED

2. POLICY NUMBER

XXXXXXXXXX

3. UNIT IDENTIFICATION

00100

4. TYPE

EO - (010)

5. CROP YEAR

YYYY

APPRAISAL WORKSHEET (Continued from Part III) FYSO (pgs. 12-27)

TREES			LIMBS			TREES			LIMBS			TREES			LIMBS			TREES			LIMBS				
Number	Destroyed	Damaged	Total Per Tree	Damaged Per Tree	Number	Destroyed	Damaged	Total Per Tree	Damaged Per Tree	Number	Destroyed	Damaged	Total Per Tree	Damaged Per Tree	Number	Destroyed	Damaged	Total Per Tree	Damaged Per Tree	Number	Destroyed	Damaged	Total Per Tree	Damaged Per Tree	
25	26	27	28	29	25	26	27	28	29	25	26	27	28	29	25	26	27	28	29	25	26	27	28	29	
1	U	U	φ	φ	31					61					91					116					
2	U				32					62					92					117					
3	U				33					63					93					118					
4	U				34					64					94					119					
5	U				35					65					95					120					
6	U				36					66					96					121					
7	U				37					67					97					122					
8	U				38					68					98					123					
9	U				39					69					99					124					
10	U				40					70					10					125					
11	U	U	5	2	41					71					10					126					
12	U				42					72					10					127					
13	U				43					73					10					128					
14	U				44					74					10					129					
15	U				45					75					10					130					
16	U				46					76					10					131					
17	U				47					77					10					132					
18					48					78					10					133					
19					49					79					10					134					
20					50					80					11					135					
21					51					81					11					136					
22					52					82					11					137					
23					53					83					11					138					
24					54					84					11					139					
25					55					85					11					140					
26					56					86										30 TOTAL	17	1	1	5	2
27					57					87										PREVIOUS TOTAL	1392/140	70	70	391	249
28					58					88										GRAND TOTAL	1409/142	71	71	396	251
29					59					89															
30					60					90															

8. CALCULATING DOLLAR AMOUNT OF INSURANCE

A. REDUCTION FOR TREE AGE

The amount of insurance per acre shown on the actuarial documents will be reduced for any acreage which **has not** reached:

- (1) The fourth growing season after set out; or
- (2) The fifth year following dehorning,* or grafting ** of a set out tree.

The amount of insurance for each variety and population density must be multiplied by the applicable factor below.

EXAMPLE: For the 1998 Crop Year:

DATES	TREE AGE	AMOUNT OF INSURANCE - AGE FACTORS
June 1, 1996 through May 31, 1998	1	Thirty-three percent (0.33) for the year of set out, the year following dehorning,* or the year following grafting** of a set out tree. (Insurance will be limited to this amount until trees that are set out are one year of age or older on the first day of the crop year).
June 1, 1995 through May 31, 1996	2	Sixty percent (0.60) for the first growing season after being set out, the second year following dehorning,* or the second year following grafting ** of a set out tree.
June 1, 1994 through May 31, 1995	3	Eighty percent (0.80) for the second growing season after being set out, the third year following dehorning,* or the third year following grafting ** of a set out tree.
June 1, 1993 through May 31, 1994	4	Ninety percent (0.90) for the third growing season after being set out, the fourth year following dehorning,* or the fourth year following grafting ** of a set out tree.
Before June 1, 1993	5	One hundred percent (1.000) for the fourth growing season after set out, the fifth year following dehorning,* or the fifth year following grafting ** of a set out tree.

*Dehorning - cutting **ALL** scaffold limbs to a length not longer than 1/4 the height of the tree before such cutting.

**Grafting - citrus trees that have been grafted onto existing root stock or nursery stock within the one-year period prior to the date insurance attaches are not insurable.

B. REDUCTION FOR DECREASE OF ORIGINAL STAND

The amount of insurance will be reduced proportionately for any unit on which the stand is less than 90 percent, based on the original planting pattern.

EXAMPLE: If the amount of insurance the insured selected is \$2,000 and the remaining stand is 85 percent of the original stand, the amount of insurance on which the premium and any indemnity will be based is \$1,700 ($\$2,000 \times 0.85$). A revised acreage report must be completed.

C. CALCULATING AMOUNT OF INSURANCE FOR THE UNIT

Use a Special Report to document calculation of amount of insurance.

Step	Explanation or Instruction	Example																											
1	Planting pattern for the unit or block.	16.0ft. X 12.5ft.																											
2	Number of trees in the unit. See tree calculation note below.	2834																											
3	Number of insurable acres in the unit or block.	13.0																											
4	Reference maximum dollar amount of insurance (Max Ref \$ Amt) from the actuarial documents for the density of trees per acre for the unit or block (218 trees per acre).	\$4,400																											
5	Percent of original stand remaining (enter 100 if 90 percent or more).	.85																											
6	Adjusted Max Ref \$ Amt ($\$4,400 \times .85$).	\$3,740																											
7	<p>Calculating dollar amount of insurance for the unit:</p> <p>a. Determine the number of trees for each age factor and divide by the number of trees in the unit to determine the percent of trees in each tree age factor (e.g., number of trees set out, dehorned, and grafted in the .33 age factor). (Example: $1411 \text{ trees} \div 2834 \text{ trees} = .498$ rounded to a 3-place decimal).</p> <p>b. Determine maximum amount of insurance by multiplying Adjusted Max Ref \$ Amt (item 6) X number of acres in the unit ($\\$3,740 \times 13.0 = \\$48,620$).</p> <p>c. Multiply maximum amount of insurance X percent trees by age X age reduction factor = adjusted amount of insurance by age ($\\$48,620 \times .498 \times .33 = \\$7,990.21$).</p> <p>d. Total adjusted amount of insurance by age column to determine dollar amount of insurance for the unit.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Age</th> <th style="text-align: left;">Percent Trees by Age</th> <th style="text-align: left;">Adjusted Amount of Insurance by Age</th> </tr> </thead> <tbody> <tr> <td>0</td> <td>14 trees \div 2834 trees = .005</td> <td>Trees Uninsurable = \$ 0</td> </tr> <tr> <td>1</td> <td>1411 trees \div 2834 trees = .498</td> <td>$\\$48,620 \times .498 \times .33 = \\$ 7,990.21$</td> </tr> <tr> <td>2</td> <td>36 trees \div 2834 trees = .013</td> <td>$\\$48,620 \times .013 \times .60 = \\$ 379.24$</td> </tr> <tr> <td>3</td> <td>94 trees \div 2834 trees = .033</td> <td>$\\$48,620 \times .033 \times .80 = \\$ 1,283.57$</td> </tr> <tr> <td>4</td> <td>68 trees \div 2834 trees = .024</td> <td>$\\$48,620 \times .024 \times .90 = \\$ 1,050.19$</td> </tr> <tr> <td>5</td> <td><u>1211</u> trees \div 2834 trees = <u>.427</u></td> <td>$\\$48,620 \times .427 \times 1.00 = \underline{\\$20,760.74}$</td> </tr> <tr> <td></td> <td style="text-align: center;">2834</td> <td style="text-align: right;">1.000</td> </tr> <tr> <td></td> <td></td> <td style="text-align: right;">\$31,463.95</td> </tr> </tbody> </table>	Age	Percent Trees by Age	Adjusted Amount of Insurance by Age	0	14 trees \div 2834 trees = .005	Trees Uninsurable = \$ 0	1	1411 trees \div 2834 trees = .498	$\$48,620 \times .498 \times .33 = \$ 7,990.21$	2	36 trees \div 2834 trees = .013	$\$48,620 \times .013 \times .60 = \$ 379.24$	3	94 trees \div 2834 trees = .033	$\$48,620 \times .033 \times .80 = \$ 1,283.57$	4	68 trees \div 2834 trees = .024	$\$48,620 \times .024 \times .90 = \$ 1,050.19$	5	<u>1211</u> trees \div 2834 trees = <u>.427</u>	$\$48,620 \times .427 \times 1.00 = \underline{\$20,760.74}$		2834	1.000			\$31,463.95	\$31,464
Age	Percent Trees by Age	Adjusted Amount of Insurance by Age																											
0	14 trees \div 2834 trees = .005	Trees Uninsurable = \$ 0																											
1	1411 trees \div 2834 trees = .498	$\$48,620 \times .498 \times .33 = \$ 7,990.21$																											
2	36 trees \div 2834 trees = .013	$\$48,620 \times .013 \times .60 = \$ 379.24$																											
3	94 trees \div 2834 trees = .033	$\$48,620 \times .033 \times .80 = \$ 1,283.57$																											
4	68 trees \div 2834 trees = .024	$\$48,620 \times .024 \times .90 = \$ 1,050.19$																											
5	<u>1211</u> trees \div 2834 trees = <u>.427</u>	$\$48,620 \times .427 \times 1.00 = \underline{\$20,760.74}$																											
	2834	1.000																											
		\$31,463.95																											
8	Dollar amount of insurance per acre. Step 7 ($\$31,464$) \div Step 3 (13.0 acres) = $\$2420.31$ (round to nearest whole dollar)	\$2,420																											

NOTE: Calculation for number of trees in the unit: $\frac{43,560}{16.0 \times 12.5} = \frac{43,560}{200} = 217.8 = 218$ trees per acre

218 trees per acre X 13.0 acres = 2,834 total trees.

9. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

- (1) The claim form (hereafter referred to as "Production Worksheet") is a progressive form containing all notices of damage for all preliminary and final inspections on a unit.
- (2) If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
 - (a) Acreage report errors.
 - (b) Delayed notices and delayed claims.
 - (c) Corrected claims or fire losses (double coverage), and cases involving concealment, misrepresentation, or litigation.
 - (d) No Indemnity Due claims must be verified by an APPRAISAL.
- (4) The adjuster is responsible for determining if any of the insured's requirements under the notice and claim provisions have not been complied with. If any have not, the adjuster should contact the insurance provider.
- (5) Instructions designated "**PRELIMINARY**" apply to preliminary inspections only. Instructions designated "**FINAL**" apply to final inspections only. Instructions not labeled apply to ALL inspections.

B. FORM ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item

No. Information Required

1. **Crop/Code #:** Enter the crop name and the crop code number of the Texas Citrus Tree crop insured:

<u>CROP</u>	<u>CODE #</u>	<u>TYPE</u>
Citrus Trees I	0240	Early & Midseason Oranges
Citrus Trees II	0241	Late Oranges
Citrus Trees III	0242	All Other Grapefruit
Citrus Trees IV	0243	Rio Red & Star Ruby Grapefruit
Citrus Trees V	0244	Ruby Red Grapefruit

2. **Unit #:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
3. **Legal Description:** Section, township, and range number or other description that identifies the location of the unit.
4. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE where applicable as in the case of freeze damage (e.g., JAN 9).
5. **Cause of Damage:** Enter the insured cause of loss for **this crop** as listed in the LAM. If it is evident that no indemnity is due, enter "NONE." If an insured cause of loss is coded as "Other," explain in the "Narrative."

NOTE: See the Basic Provisions and the crop provisions for this crop for information pertaining to insured and uninsured causes of loss.

6. **Primary Cause %:**

PRELIMINARY: MAKE NO ENTRY.

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

7. **Company /Agency:** Name of company and agency servicing the contract.
8. **Name of Insured:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
9. **Claim Number:** The claim number as assigned by the insurance provider.
10. **Policy Number:** Insured's assigned policy number.
11. **Crop Year:** Crop year, as defined in the policy, for which the claim is filed.
12. **Additional Units:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Unit number(s) for ALL non-loss units for the crop at the time of final inspection. A non-loss unit is any unit for which a Production Worksheet has not been completed. Additional non-loss units may be entered on a single Production Worksheet.

NOTE: If more spaces are needed for non-loss units, enter the unit numbers, identified as "Non-Loss Units," in the narrative or on an attached Special Report.

13. **Estimated Production Per Acre:** MAKE NO ENTRY.

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

PRELIMINARY:

- a. Date the notice of damage was given for the unit in item 2.
- b. A third preliminary inspection (if needed) requires an additional set of Production Worksheets. Enter the date of the notice for a third preliminary inspection in the 1st space of item 14 on the second set.
- c. Reserve the "Final" space on the first page of the first set of Production Worksheets for the date of notice for the final inspection.
- d. If the inspection is initiated by the insurance provider, enter "Company Insp." instead of the date.

FINAL: Transfer the last date in the 1st or 2nd space to the FINAL space if a final inspection should be made as a result of the notice. Always enter the complete date of notice (month, day, year) for the "FINAL" inspection in the FINAL space on the first page of the first set of Production Worksheets. For a delayed notice of loss or delayed claim, refer to the LAM.

15. **Companion Policies:** MAKE NO ENTRY (ownership share only).

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Verify or make the following entries:

Item

No. Information Required

A. **Field ID:** The grove identification symbol from a sketch map or aerial photo. See the narrative. In the margin (or in a separate column), enter the DATE of inspection for the last line entry for each inspection.

B. **Preliminary Acres:**

PRELIMINARY: The number of acres, to tenths, (include “E” if estimated), for which consent for other use is given. Determine actual acreage, to tenths, when the boundaries of the appraised acreage may not be determined later.

FINAL: MAKE NO ENTRY.

C. **Final Acres:** See LAM for the definition of acceptable determined acres as used herein.

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

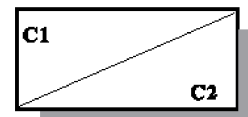
- a. Put to other use without prior consent.
- b. Abandoned.
- c. Damaged by uninsured causes.

FINAL: Determined acres, to tenths.

NOTE: Acreage breakdowns WITHIN a unit may be estimated (enter “E” in front of the acres) if a determination is impractical and if authorizations was received from the insurance provider. Document authorization in the Narrative.

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

- C₁ Enter the ACTUAL acres for the grove or sub-grove.
- C₂ Enter the REPORTED acres for the grove or sub-grove.



D. **Interest or Share:** Insured's interest (as ownership only) in the crop to three decimal places as determined at the time of inspection.

E. **Risk:** The correct rate class from the actuarial documents. Verify with the Summary of Coverage and if the rate class is found to be incorrect, revise according to the insurance provider's instructions. See the LAM.

NOTE: Unrated land is uninsurable without a written agreement.

- F. **Practice:** Three-digit code number, entered exactly as specified on the actuarial documents, for the practice carried out by the insured. If "No Practice Specified," enter appropriate 3-digit code number from the actuarial documents.
- G. **Type/Class/Variety:** Three-digit code number, entered exactly as specified on the actuarial documents, for the type grown by the insured. If "No Type Specified," enter appropriate 3-digit code number from the actuarial documents.
- H.-I. MAKE NO ENTRY.
- J. **Appraised Potential:** Line out "Appraised Potential" in the column heading and enter "Amount of Insurance." Enter, as whole dollars, the dollar **Amount of Insurance** per acre from step 8, calculated using the 8-Step Procedure in section 8C.
- K₁.-K₂. MAKE NO ENTRY.
- L. **Shell and/or Quality Factor:** Line out "Shell and/or Quality Factor" and enter "Percent Undamaged." Enter the result of 1.000 minus the entry in Column 24 of Part II of the appraisal worksheet. Record calculation in the Narrative.
- EXAMPLE:** $1.000 - .977 = .023$ percent undamaged.
- M. **Uninsured Cause:** Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire. Enter hail and fire exclusion appraisal, rounded to whole cents, otherwise, MAKE NO ENTRY. Any other tree damage due to uninsured causes is recorded as a percent in the Narrative.
- N. **Adjusted Potential:** Column "J" times Column "L," plus Column "M," rounded to whole cents.
- O. **Total:** Column "C or C₁" (**actual** acres) times Column "N," rounded to whole dollars.
- P. **Per Acre:** The dollar Amount of Insurance per acre calculated from step 8 of the 8-step procedure. Refer to Part II subsection 8C.
- Q. **Total:** Column "C₂" (**reported** acres) times column "P" ("C" if acreage is not under-reported), to whole dollars.
16. **Total Acres:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total actual acres (column "C" or ["C₁" if there are under reported acres]), to tenths.

17. **Totals:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of Column "O" and total of Column "Q".

NARRATIVE:

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

- a. If no acreage is released on the unit, enter "No acreage released," adjuster's initials and date.
- b. If notice of damage was given and "No Inspection" is necessary, enter the unit number(s), "No Inspection," date, and adjuster's initials. The insured's signature is not required.
- c. Explain any uninsured causes, unusual, or controversial cases.
- d. If there is an appraisal in Section I, item M for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.

NOTE: Trees damaged by an uninsured cause will be counted as trees not damaged or destroyed. Enter the percent damaged by uninsured causes and explain.

- 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 citrus trees and you have determined that the insured has no other fire insurance. Also see the LAM.
- g. Explain any errors found on the Summary of Coverage.
- h. Explain a "NO" checked in item 19.
- i. 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.

NOTE: Indicate on the sketch map or aerial photo the disposition of acreage put to other use with or without consent.

- j. Explain any difference between date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.

- k. 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.
- l. Explain the reason for a "No Indemnity Due" claim. "No Indemnity Due" claims are to be distributed in accordance with insurance provider's instructions.
- m. Explain any delayed notices or delayed claims as instructed in the LAM.
- n. Document any authorized estimated acres shown in Section I, item C as follows: "Line 3 'E' acres authorized by insurance provider MM/DD/YYYY".
- o. Document the method and calculation used to determine acres for the unit. See the LAM.
- p. Document any other pertinent information, including any data to support any factors used to calculate **Percent Undamaged**. If on an attachment, enter "See attachment."

SECTION II - HARVESTED PRODUCTION

Verify or make the following entries:

Item

No. Information Required

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

PRELIMINARY: MAKE NO ENTRY.

FINAL: Enter the date the ENTIRE acreage on the unit was (1) totally destroyed, (2) a combination of destroyed and damaged, or (3) the calendar date for the end of the insurance period.

- 19. **Similar Damage:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Check "Yes" or "No." Check "Yes" if amount and cause of damage due to insurable causes is similar to the experience of other groves in the area. If "NO" is checked, explain in the Narrative.

- 20. **Assignment of Indemnity:** Check "Yes" **only** if an assignment of indemnity is in effect for the crop year; otherwise, check "No." Refer to the LAM.

- 21. **Transfer of Right to Indemnity:** Check "Yes" **only** if a transfer of right to indemnity is in effect for the unit for the crop year; otherwise, check "No." Refer to the LAM.

A1-S. MAKE NO ENTRY.

22. **Section II Total:** MAKE NO ENTRY.
23. **Section I Total:**
PRELIMINARY: MAKE NO ENTRY.
FINAL: Enter figure from Section I, Column "O" total.
24. **Unit Total:**
PRELIMINARY: MAKE NO ENTRY.
FINAL: Total Net Dollar Amount to Count for the unit from item 23.
25. **Adjuster's Signature, Code Number, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. For an absentee insured, enter adjuster's code number **ONLY**. The signature and date will be entered **AFTER** the absentee has signed and returned the Production Worksheet.
NOTE: Final indemnity inspections should be signed on bottom line.
26. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. **BEFORE** obtaining insured's signature, **REVIEW ALL ENTRIES** on the Production Worksheet **WITH THE INSURED**, particularly explaining codes, etc., that may not be readily understood.
NOTE: Final indemnity inspections should be signed on bottom line.
27. **Page Numbers:**
PRELIMINARY: Page numbers - "1," "2," etc., at the time of inspection.
FINAL: Page numbers - (Example: Page 1 of 1, Page 2 of 2, etc.).

PRODUCTION WORKSHEET (FOR ILLUSTRATION PURPOSES ONLY)

1 Crop/Code # Citrus Trees I 0240	2 Unit # 00100	3 Legal Description Lots 10, 11, & 12, Blk 20 Texas Gardens						
4 Date of Damage Dec 19	5 Cause of Damage Freeze	7 Company Agency Any Company Any Agency						
6 Primary Cause % 100								
12 Additional Units	00200	00300	00400					
13 Est. Prod Per Acre								

8 Name of Insured I. M. Insured			
9 Claim Number XXXXXXXX		11 Crop Year YYYY	
10 Policy Number XXXXXXXX			
14 Date(s) Notice of Loss	1st MM/DD/YYYY	2nd	3rd MM/DD/YYYY
15 Companion Policy(s)			

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL									POTENTIAL YIELD						STAGE	
A	B	C	D	E	F	G	H	I	J	K.1 K 2	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)
1E MM/DD		13.0	1.000	D06	002	010			Amt of Ins. 2420		% undamaged .023		55.66	724	2420	31,460
16 TOTAL		13.0											17 TOTALS	724	31,460	

NARRATIVE (If more space is needed, attach a Special Report) No inspection required MM/DD/YYYY

1.000 - .977 (Applicable % Loss) = .023 (Percent Undamaged) Acres determined by wheel. See Special Report for acreage calculations.

Percent trees damaged by uninsured causes = .002%.

SECTION II - HARVESTED PRODUCTION

18 Date Harvest Completed MM/DD/YYYY					19 Is damage similar to other farms in the Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>					20 Assignment of Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					21 Transfer of Right To Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>				
MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION										
A.1 A 2	B	C	D	E	F	G	H	I	J	K.1 K 2	L.1 L 2	M.1 M 2	N	O	P	Q.1 Q 2	R	S	
Share Field ID	Length of Diameter	Width	Depth	Dedu- c- tion	Net Cubic Feet	Conver- sion Factor	Gross Prod. (F x G)	Bu. Ton Lbs. CWT	Shell/ Sugar Factor	FM % Factor	Moisture % Factor	Test WT Factor	Adjusted Production (H or) x J x K x L x M x N	Prod. Not to Count	Production (N - O)	Value Mkt. Price	Quality Factor (Q1 ÷ Q2)	Production to Count (P x R)	

I certify the information provided above, to the best of my knowledge, to be true and complete and that it will be used to determine my loss, if any, to my insured crops. I understand that this Production Worksheet and supporting papers are subject to audit and approval by the company. I understand that this crop insurance is subsidized and reinsured by the Federal Crop Insurance Corporation, an agency of the United States. I understand that any false or inaccurate information may result in the sanctions outlined in my policy and administrative, civil, and criminal sanctions under 18 U.S.C. §§ 1006 and 1014, 7 U.S.C. § 1506, 31 U.S.C. §§ 3729 and 3730 and other federal statutes.

25 Adjuster's Signature and Code Number I. M. Adjuster 23145				Date MM/DD/YYYY	26 Insured's Signature I. M. Adjuster				Date MM/DD/YYYY		
1st Inspection		2nd Inspection		Final Inspection		1st Inspection		2nd Inspection		Final Inspection	
27 Page 1 of 1											

10. REFERENCE MATERIAL

TABLE A - MINIMUM SAMPLE REQUIREMENTS FOR REPRESENTATIVE SAMPLES

IF the number of acres for the appraisal method is...	Select every...
5.0 acres or less	5th tree.
over 5.0 acres	10th tree.

SUGGESTED METHODOLOGY

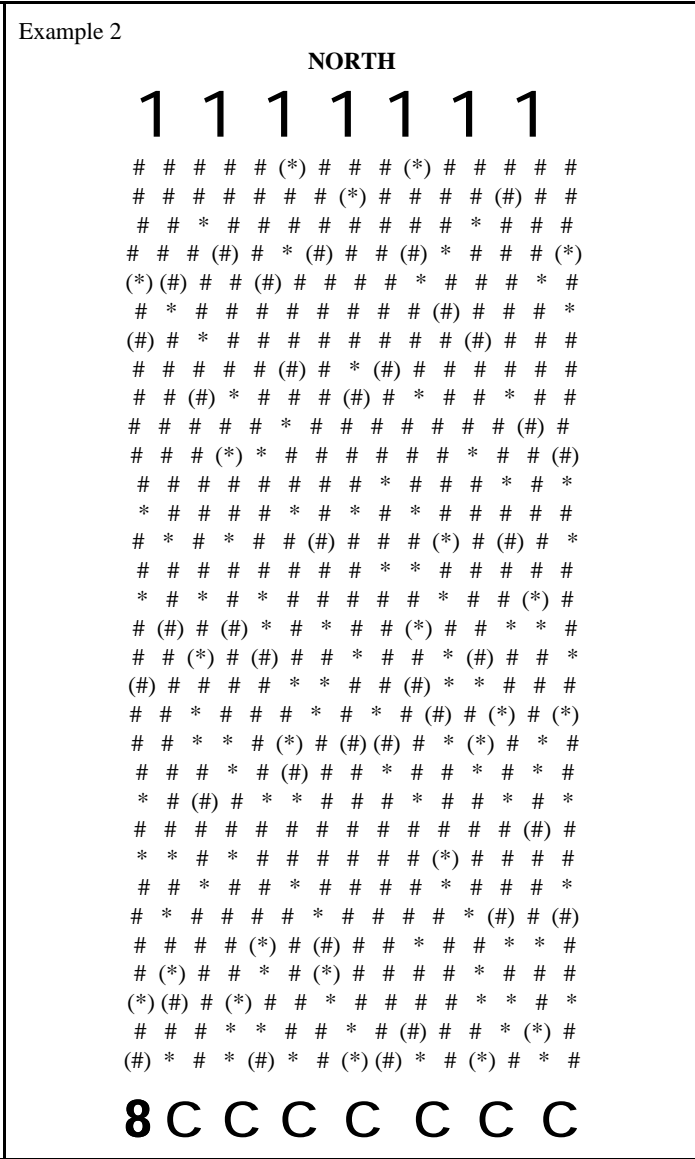
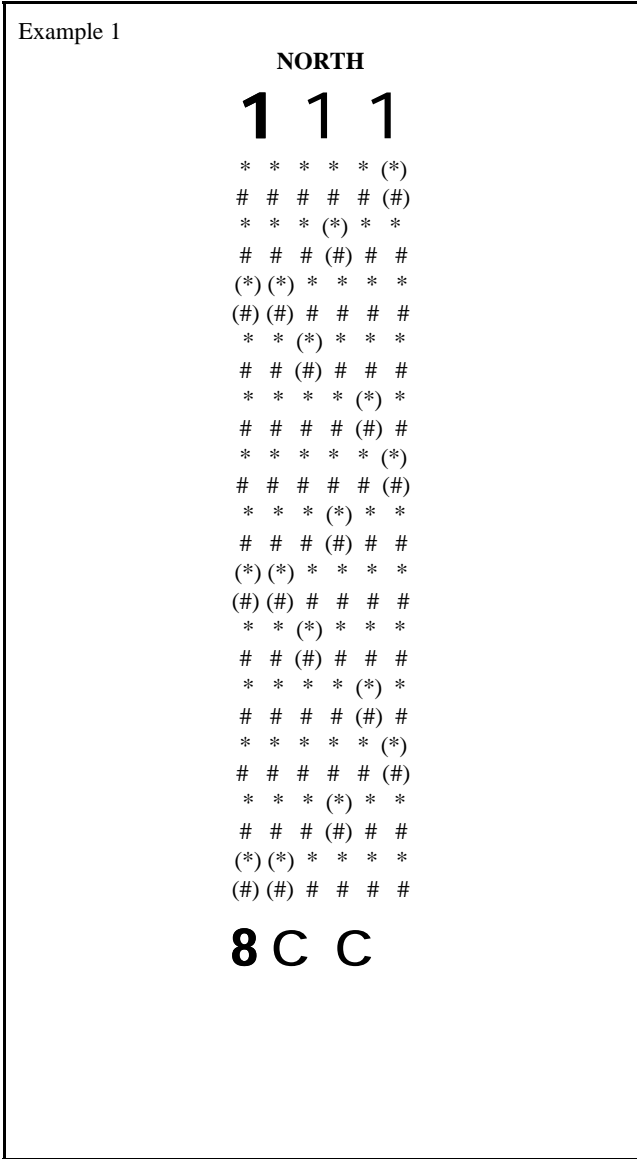
Starting at the most Southwest corner of the orchard, locate the first tree in the row for the appropriate appraisal method and sample this tree. Progress Northward in that row sampling the appropriate trees. At the end of the row, sample appropriate trees in the next row going Southward. Continue this sampling technique until the entire orchard has been sampled.

If, because of the number of tree acres involved in the appraisal method, one appraisal method requires every 5th tree to be sampled and the other appraisal method requires every 10th tree to be sampled, sample the trees accordingly.

If the orchard includes uninsurable trees, disregard such trees from the acreage calculation for sampling and tree selection, i.e., ignore the tree for sampling purposes.

SAMPLING EXAMPLE

* = Trees During the Year of Set Out (DYSO)
 # = Trees in any Year Following the Year of Set Out (FYSO)
 (Sample Trees are in parenthesis)



If there are less than five acres of trees by age group, sample every fifth tree within the group. If there are five acres or more in the age group, sample every tenth tree within the group.

In Example 1, less than five acres are occupied by each age group. Therefore every fifth tree is sampled.

In Example 2, less than 5.0 acres are occupied by DYSO trees and over 5.0 acres are occupied by FYSO trees; therefore, every fifth DYSO tree was sampled and every tenth FYSO tree was sampled.

TABLE B - NUMBER OF TREES PER ACRE

TREE SPACING (feet)	ROW SPACING (feet)																
	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
8	389	363	340	320	303	287	272	259	248	237	227	218	209	202	194	188	182
9	346	323	303	285	269	255	242	230	220	210	202	194	186	179	173	167	161
10	311	290	272	256	242	229	218	207	198	189	182	174	168	161	156	150	145
11	283	264	248	233	220	208	198	189	180	172	165	158	152	147	141	137	132
12	259	242	227	214	202	191	182	173	165	158	151	145	140	134	130	125	121
13	239	223	209	197	186	176	168	160	152	146	140	134	129	124	120	116	112
14	222	207	194	183	173	164	156	148	141	135	130	124	120	115	111	107	104
15	207	194	182	171	161	153	145	138	132	126	121	116	112	108	104	100	97
16	194	182	170	160	151	142	135	128	122	116	113	109	105	101	97	94	91
17	183	171	160	151	142	134	127	121	115	110	107	102	99	95	92	88	85
18	173	161	151	142	135	127	121	115	109	104	101	97	93	90	86	83	81
19	164	153	143	135	127	121	115	109	104	100	96	92	88	85	82	79	76
20	156	145	136	128	121	115	109	104	99	95	91	87	84	81	78	75	73
21	148	138	130	122	115	109	104	99	94	90	86	83	80	77	74	72	69
22	141	132	124	116	110	104	99	94	90	86	83	79	76	73	71	68	66

Do **NOT** use chart to determine acres. The above figures are for square and hedgerow plantings. Use the following formula for tree and/or row spacings not shown in the chart: Multiply the distance between tree rows by the spacing between trees within the row and divide into 43,560.

Example: Tree row spacing 16.0 feet and tree spacing within rows 12.5 feet.

$$\frac{43,560}{16.0 \times 12.5} = \frac{43,560}{200} = 217.8 = 218 \text{ trees per acre.}$$

EXHIBIT 1

DETERMINING AVERAGE PERCENT OF LOSS EXAMPLE

(FOR ILLUSTRATION PURPOSES ONLY)

When used for an individual case, fill out as illustrated below.

	TEXAS CITRUS TREES (NAME OF CROP)	00100 (UNIT NO.)	YYYY (CROP YEAR)
(ADDRESSED TO)	XXXXXXXXXX		
	(State and County Code and Policy Number)		
Average Percent of Loss (Subject Matter)	I. M. Insured (Name of Insured - give address if needed)		
Total Amount of Liability:			
Trees During the Year of Set Out:	=		\$ 7,990
Trees in Any Year Following the Year of Set Out:	=		\$ 23,474
		Total	= \$ 31,464
Total Amount of Liability Loss:			
Trees During the Year of Set Out:	=	\$ 7,990 X .934	= \$ 7,463
Trees in Any Year Following the Year of Set Out:	=	\$ 23,474 X 1.000	= \$23,474
		Total	= \$30,937
Average Percent of Loss:			
$\$30,937 \div \$31,464 = .9832 = .983$			
(Appraisal Worksheet: Enter in column 20 and complete items 21 through 24.)			
MM/DD/YYYY (Date)	I.M. ADJUSTER (Signature and Title)		

EXHIBIT 2

PRE-ACCEPANCE GROVE INSPECTION PROCEDURE

A. GENERAL INFORMATION

These instructions are in effect until superseded by instructions in the Crop Insurance Handbook (CIH). See the CIH for additional responsibilities.

- (1) Pre-acceptance inspections must be performed when:
 - (a) an insurable share in any insurable acreage is acquired after coverage begins, but on or before the acreage reporting date for the crop year;
 - (b) initiated by the insurance provider; or
 - (c) trees have been damaged by uninsured causes the previous crop year.
- (2) Prepare a grove inspection report and a grove location plat map for any acreage requiring a pre-acceptance inspection before insurance is to attach.
 - (a) Determine insurable and uninsurable acreage as described in section 3 and document any uninsurable, excluded acreage on the grove inspection report and grove location plat map.
 - (b) Based on the grove inspection report and grove location plat map, an acreage report is to be prepared according to insurance provider's instructions to show the correct insured number of acres, separately listing the excluded acreage in the "Remarks" section. A producer-signed acreage report is to be submitted with all new applications.

EXHIBIT 2

B. GROVE LOCATION PLAT MAP EXAMPLE

Page 1 of 1

I.M. Insured

xxxxxxx

(Name of Insured or Applicant)

(Policy Number)

County Map Number (Photograph or Ownership): _____

Legal Description: _____ Section _____ Township _____ Range _____

Lot 10, 11, 12; Blk. 20 Texas Gardens

	00200		
Excluded			

Unit Number	Plot Number	Type Variety	Acres in Plot or Unit	Estimated Production	Date of Entry
00100		Early Orange	13.0	7.6	MM-DD-YYYY
00200		Late Orange	15.2	9.4	MM-DD-YYYY
00300		Other Grapefruit	7.1	12.2	MM-DD-YYYY

MM-DD-YYYY

I. M. Adjuster

(Date)

(Signature of Crop Inspector or Adjuster)

EXHIBIT 2

C. PREPARATION OF TEXAS CITRUS GROVE INSPECTION REPORT

- (1) PART I - Complete heading.
- (2) PART II - Complete the following information for each unit.
- (3) Distribute as instructed by the insurance provider.

**Item
No.**

Information Required

1. **Unit Number:** The five-digit Unit Number for the grove inspected.

2. **Type:** Record the Type as follows:

CROP	TYPE
Citrus Trees I	Early & Midseason Oranges
Citrus Trees II	Late Oranges
Citrus Trees III	All Other Grapefruit
Citrus Trees IV	Rio Red & Star Ruby Grapefruit
Citrus Trees V	Ruby Red Grapefruit

3. **Acres in Plot:** The measured acres in the plot or unit, to the nearest tenth.

4. **Tree Spacing:** The tree spacing in feet. If tree spacing varies, enter "varying" or the predominate pattern and record in the Remarks the other varying patterns.

5. **Tree Count:** The total insurable tree count for the unit.

6. **Month and Year:** The month and year of:

- a. original set out; or
- b. replacement and/or dehorning, if more than 10% of the trees on any unit have been replaced or dehorned in the previous 5 years.

If there is a variation in the years of set out, use separate lines for each. If actual year of set out is unavailable, enter "Est." after the estimated year (e.g., 1989 Est.).

7. **Tree Condition:** Determine the tree condition and enter "excellent," "good," "average," "fair," or "poor." If tree condition is "poor," explain in the "Remarks" section.

8. **Rate Area:** The rate class determined from the actuarial documents.

9. **Frost Protection Equipment (Weed Control):** Enter the type of weed control used. If no weed control is used, enter "None."

EXHIBIT 2

Excluded Acreage: Record any acreage that does not meet insurability requirements as described in items 2 through 9. Explain in the "Remarks" section the reason the acreage was excluded.

Result of Inspection: Check either item 1 or 2 and indicate if a revised acreage report was prepared.

Remarks: Use the "Remarks" section to explain:

- a. The number of trees per acre for the original pattern.
- b. If more than 10% of the trees on any unit have been replaced and/or dehorned, enter the total number of trees and the date (MM/YYYY) in which each occurred.
- c. If any insurable acreage of trees was set out in a new pattern (e.g., intersets), enter the number of trees per acre in the new pattern, the total number of new trees set out, and the date of set out (MM/YYYY).
- d. Any unusual conditions in the grove.

Note: If more space is needed, use a Special Report and attach to the inspection report.

Recommendations: Check "Yes" or "No" to indicate whether or not acceptance is recommended.

Code No.: Code number of inspector.

Grove Inspector's Signature and Date: Signature of inspector and date of inspection.

EXHIBIT 2

TEXAS CITRUS GROVE INSPECTION REPORT (For Illustrations Purposes ONLY)								Page 1 of 1	
Name of Insured or Applicant I. M. Insured				County Any County			Contract Number XXXXXXXX		
<p>I. (a) Check and verify all entries on the acreage report. If any entries are questionable, determine accuracy and correct if necessary.</p> <p>(b) Name and address of insured or agent: <u>I. M. Agent, P.O. Box XXX, Any Town, Any State</u> Phone Number <u>XXX-XXX-XXXX</u></p> <p>(c) Indicate previous FCI experience or other groves in area: <u>Previous MPCl experience was good.</u></p> <p>(d) Is grove managed by owner? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> If "no," who manages it? _____ Phone Number _____</p> <p>(e) Is grove located in an established citrus area? <u>Yes</u></p>									
II.									
Unit No. 1	Type 2	Acres in Plot 3	Tree Spacing 4	Tree Count 5	Year Set 6	Tree Condition 7	Rate Area 8	Frost Protection Equipment 9	
00100	Early Orange	13.0	16 X 12.5	2808	MM/YYYY	Good	D06	None	
00200	Late Orange	15.2	16 X 12.5	3283	MM/YYYY	Good	D06	None	
00300	Other Grapefruit	7.1	16 X 25	582	MM/YYYY	Good	D01	None	
Excluded Acreage									
	Late Orange	20.0	16 X 25	1200	MM/YYYY	Abandoned			
<p>The citrus acreage covered by the above contract was inspected on date shown below with the following results:</p> <p>1. <u>Nothing</u> found to require a change in the data reported.</p> <p>2. <u>T</u> Data reported was found to be such that <u>a revised acreage report</u> was prepared.</p> <p style="text-align: right;">Remarks: <u>00100 - 108 trees per acre in original pattern, 910 dehorned 5/YYYY, 494 trees replaced 5/YYYY, 1404 trees interset 5/YYYY</u></p> <p style="text-align: right;"><u>00200-108 trees per acre in original pattern, 988 trees dehorned 6/YYYY, 653 trees replaced 7/YYYY, 216 trees per acre with new pattern, 1,642 new trees set out 5/YYYY</u></p> <p style="text-align: right;"><u>00300 - 108 trees per acre in original pattern, 582 trees dehorned 7/YYYY</u></p>									
Is Application/Acreage Report Recommended for Acceptance? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>				Code No. xxxxx	Signature of Grove Inspector <i>I. M. Inspector</i>			Date MM-DD-YYYY	