

United States  
Department of  
Agriculture



Federal Crop  
Insurance  
Corporation



Product  
Development  
Division

FCIC-25500 (11-1999)

# **TEXAS CITRUS FRUIT LOSS ADJUSTMENT STANDARDS HANDBOOK 2001 and Succeeding Crop Years**



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

<b>FEDERAL CROP INSURANCE HANDBOOK</b>		<b>NUMBER: 25500</b>
<b>SUBJECT:</b>  <b>TEXAS CITRUS FRUIT LOSS ADJUSTMENT STANDARDS HANDBOOK 2001 AND SUCCEEDING CROP YEARS</b>	<b>DATE: November 18, 1999</b>	
	<b>OPI: Product Development Division</b>	
	<b>APPROVED:</b> <i>R.E. Waggoner</i> <i>for Tim B. Witt</i> <b>Deputy Administrator, Research and Development</b>	

**THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2001 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR 2001 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 for October 2001 Issuance (FCIC-25500):**

- A. The Texas Citrus handbook has been converted to a "Standard" format.
- B. All references to the FCI-74, Field Inspection and Claim for Indemnity, instructions for completion have been removed and replaced with instructions for a production worksheet, which resembles the claim forms currently used by the insurance provider.
- C. Minimum Representative Sample requirements have been changed to agree with standard language.
- D. Added the Coverage Enhancement Option to Provisions Not Applicable to Cat Coverage.
- E. Inserts procedure necessary to validate approved gleaning.

# TEXAS CITRUS FRUIT LOSS ADJUSTMENT STANDARDS HANDBOOK

## SUMMARY OF CHANGES/CONTROL CHART (Continued)

### SUMMARY OF CHANGES/CONTROL CHART

Control Chart For: Texas Citrus Fruit Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	Entire Handbook					
Current Index	1-2	1-2	1-30	31-32	11-1999	FCIC-25500

# TEXAS CITRUS FRUIT LOSS ADJUSTMENT HANDBOOK

## TABLE OF CONTENTS

	<u>PAGE</u>
<b>1. INTRODUCTION</b> .....	<b>1</b>
<b>2. SPECIAL INSTRUCTIONS</b> .....	<b>1</b>
A. DISTRIBUTION .....	1
B. TERMS, ABBREVIATIONS, AND DEFINITIONS .....	1
<b>3. INSURANCE CONTRACT INFORMATION</b> .....	<b>2</b>
A. INSURABILITY .....	2
B. PROVISIONS NOT APPLICABLE TO CAT COVERAGE .....	3
C. UNIT DIVISION .....	3
D. ACREAGE DETERMINATIONS .....	3
<b>4. TEXAS CITRUS FRUIT APPRAISALS</b> .....	<b>4</b>
A. GENERAL INFORMATION .....	4
B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS .....	5
<b>5. APPRAISAL METHODS</b> .....	<b>6</b>
A. GENERAL INFORMATION .....	6
B. FRUIT-COUNT METHOD .....	6
C. WEIGHT METHOD .....	7
<b>6. APPRAISAL DEVIATIONS AND MODIFICATIONS</b> .....	<b>8</b>
A. DEVIATIONS .....	8
B. MODIFICATIONS .....	8
<b>7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES</b> .....	<b>8</b>
A. GENERAL INFORMATION .....	8
B. WORKSHEET ENTRIES AND COMPLETION INFORMATION .....	8
PART I - APPRAISAL FRUIT COUNT METHOD .....	9
APPRAISAL WORKSHEET EXAMPLE .....	12
PART II - WEIGHT METHOD .....	13
APPRAISAL WORKSHEET EXAMPLE .....	15

# TEXAS CITRUS FRUIT LOSS ADJUSTMENT HANDBOOK

## TABLE OF CONTENTS (Continued)

	<u>PAGE</u>
<b>8. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES</b> .....	16
A. GENERAL INFORMATION .....	16
B. FORM ENTRIES AND COMPLETION INFORMATION .....	16
SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS ....	19
SECTION II - HARVESTED PRODUCTION .....	26
CLAIM FORM EXAMPLE .....	30
<b>9. REFERENCE MATERIAL</b> .....	31
<b>TABLE A</b> - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS .....	31
<b>TABLE B</b> - TREE POPULATION PER ACRE CHART .....	32

# **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 slipsheets or bulletins). If slipsheets have been issued for a handbook, the original handbook as amended by slipsheet pages shall constitute the handbook. A bulletin can supersede either the original handbook or subsequent slipsheets.

## **A. DISTRIBUTION**

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 Fruit loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.
- (3) Definition(s):

### **Crop Year**

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

### **Direct Marketing**

Sale of the insured crop directly to consumers without the intervention of an intermediary such as a wholesaler, retailer, packer, processor, shipper or buyer. Examples of direct marketing include selling through an on-farm or roadside

stand, farmer's market, and permitting the general public to enter the field for the purpose of picking all or a portion of the crop.

**Harvest**

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

**Local Market Price**

The applicable citrus price per ton offered by buyers in the area in which the insured normally markets the insured crop.

### **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 acreage in the county of each citrus crop designated in the Special Provisions that the insured elects to insure and for which a premium rate is provided by the actuarial documents:
  - (a) In which the insured has a share;
  - (b) That is adapted to the area;
  - (c) That is irrigated;
  - (d) That has produced an average yield of at least three tons per acre the previous year, or that the 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 insurance provider; and
  - (f) That is not sold by direct marketing, unless allowed by the Special Provisions or by written agreement.
- (2) Citrus interplanted with another perennial crop is insurable **unless** the insurance provider inspects the acreage and determines it does not meet the requirements for insurability contained in the crop provisions.
- (3) In addition to the causes of loss excluded in the Basic Provisions, disease and insect infestation are excluded as causes of loss unless a cause of loss specified in section 10(a) of the Texas Citrus Fruit Crop Provisions:



- (a) prevents the proper application of control measures; or
  - (b) causes properly applied control measures to be ineffective; or
  - (c) causes disease or insect infestation for which no effective control mechanism is available.
- (4) Damage or loss of production due to inability to market citrus for any reason other than actual physical damage from an insurable cause of loss (e.g., quarantine, boycott, or refusal of any person to accept production) is not insurable.
- (5) **Insurance Attaches.** Coverage begins on November 21 of each crop year, except that 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 insurance provider's local office, unless the insurance provider inspects the acreage during the 10-day period and determines that it does not meet insurability requirements.

## **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).
- (4) Coverage Enhancement Option.

## **C. UNIT DIVISION**

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

## **D. ACREAGE DETERMINATIONS**

Acreage determinations for citrus crops are based on land acres (i.e., planimetered, wheeled/taped) with deductions for non-crop areas or other uninsured acreage of another perennial crop interplanted with the insured citrus crop (see CIH handbook). For instructions on wheel measurements see the LAM. Observe the following guidelines when making acreage determinations for grove inspections and loss adjustment.

- (1) In cases where any 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 will be 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. For example: measurements for a grove with tree spacings of 25' x 10' would begin 12.5 feet out from the first tree row and extend 12.5 feet past the last tree row.
- (2) 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 center of the road, whichever is smaller.

- (3) If no boundary line between groves can be established, one-half the distance between the groves will be considered as the boundary line, provided it does not exceed the established tree spacing.
- (4) Deductions are to be made for canals and picking lanes only when the width exceeds the established tree spacing. No deductions are to be made for bench leveling.

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

---

---

### **A. GENERAL INFORMATION**

- (1) Potential production will be appraised in accordance with procedures specified in this handbook and in the LAM.
- (2) Specifically for citrus, circumstances that require an appraisal include (but are not limited to):
  - (a) The insured chooses not to harvest the acreage;
  - (b) Production remains on the trees which have been partially harvested;
  - (c) If verifiable production records may not be available (roadside markets, etc.); or
  - (d) If any production will be sold by direct marketing.
- (3) **Applicability** - Within the policy provisions is a requirement that insureds file a “notice of damage or loss” unless the insurance period has ended prior to each of the following events:
  - (a) Within three days of the date that harvest of the damaged variety should have started if the crop will not be harvested.
  - (b) When direct marketing is authorized through the Special Provisions or a written agreement, at least 15 days before any production from any unit will be sold by direct marketing.

**NOTE:** In the event of failure to give timely notice that the production will be sold by direct marketing, apply an appraised amount of production to count of not less than the production guarantee per acre, if such failure results in the inability of the insurance provider to make the required appraisal.
  - (c) If the insured gave notice previously, in accordance with section 14 of the Basic Provisions 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 insurance provider may inspect it.

- (d) If the insured fails to meet the requirements listed above and such failure results in the insurance provider's inability to inspect the damaged production, all such production is to be considered undamaged and included as production to count.

## **B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS**

Make a general examination of all acreage in the grove or sub-grove before selecting sample trees. Determine the **number** and general **location** of insured trees to be used in the representative sample on the basis of:

- (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.

**NOTE:** Split the grove into sub-groves and appraise each sub-grove when there are significant differences within the same grove or the insured intends to destroy part of the grove. See **TABLE A** for required minimum number of samples.

- (4) Exclude, as representative samples, any trees that:
  - (a) have been abandoned;
  - (b) have been damaged by uninsured causes;
  - (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.

**NOTE:** Measure the acres in items (4)(a), (b), (c), or (d) above, and apply the production guarantee per acre as uninsured causes on the claim form. See Acreage Determinations, section 3D.

- (5) Exclude, as representative samples, any trees of another perennial crop interplanted with the citrus crop insured.

**NOTE:** Verify that any interplanted acreage was inspected, and such acreage had met the requirements for insurance to attach. See Insurability in section 3A.

- (6) Use the Tree Chart in **TABLE B** to determine the number of insurable trees in the grove or sub-grove for sample selection. Do **NOT** use the chart to determine acres. See Acreage Determination, section 3D.

## **5. APPRAISAL METHODS**

---

### **A. GENERAL INFORMATION**

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

Appraisal Method...	Use..
Fruit-Count Appraisal Method	for determining the amount of fruit loss.
Weight Method	for determining the amount of juice loss. This method is based on determining potential if the fruit will not be harvested in a timely manner or for fruit 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 METHOD**

- (1) Select the number of representative sample trees on the unit using the instructions in section 4.
- (2) Count all the fruit on each sample tree.
- (3) Record the fruit-count for each sample tree in Part I of the appraisal worksheet.
- (4) Determine the total fruit-count by adding the result of all samples.
- (5) Convert the total fruit-count from all representative sample trees to tons per acre using the instructions in section 7 for Part I of the appraisal worksheet.

## C. WEIGHT METHOD

- (1) Analyzing Extent of Damage. Walk through the entire grove to visually analyze the 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.
  - (e) 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) Selecting Representative Fruit Samples
  - (a) Pick the fruit from the entire sample tree including any fruit from the ground that would be acceptable by the processor for processing as juice.
  - (b) Weigh the fruit from each sample and record results in pounds, to tenths, in Part II of the appraisal worksheet.
  - (c) Convert the total pounds to tons per acre using the appraisal form instructions for Part II of the appraisal worksheet.
  - (d) Select no less than 40 pounds of fruit from all sample trees for a field appraisal for average juice content if the following records are not available:
    - 1 individual producer records of juice content; or
    - 2 an average juice content from the nearest juice plant is not available.

**NOTE:** If the average juice content had not already been determined, deliver a fruit sample to the nearest juice plant for juice quantity determination. In the narrative of the claim form, document if the average juice content for the quality factor was determined from a field sample or was determined from individual plant records. Also document the calculations used to determine the quality factor.

## **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's name in the appraisal worksheet title if it is not preprinted on the insurance provider's worksheet or when a worksheet entry is not provided.
- (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 or plot inspected and for acreage within a unit damaged by uninsured causes. Refer to section 4 for sampling instructions.
- (4) For every inspection complete items 1 through 9 and items 34 through 36.

**NOTE:** Standard appraisal worksheet items are numbered consecutively in subsection B. An example appraisal worksheet is also provided to illustrate how to complete entries.

### **B. WORKSHEET ENTRIES AND COMPLETION INFORMATION**

**Verify or make the following entries:**

**Item**

**No.      Information Required**

**Company:** Name of insurance provider, if not preprinted on the worksheet. (Company Name).

**Claim Number:** Claim number as assigned by the insurance provider.

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:** Crop year, as defined in the policy, for which the claim has been filed.
4. **Unit Number:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
5. **Unit Acreage:** Number of determined acres, to tenths, in unit being appraised.
6. **Crop Name & Type:** Crop name and type (juice or fruit), as shown in the actuarial documents, for the citrus crop appraised.
7. **Cause & Date of Damage:** Enter the cause of damage and date as first three letters of the month during which MOST of the insured damage (including progressive damage) occurred. Include SPECIFIC DATE where applicable, as in the case of hail damage (e.g., Aug 11, YYYY).
8. **Planting Pattern:** The pattern in which the trees are planted.
9. **Trees In Unit:** Number of insurable trees  
  
**Trees in Grove/Sub-Grove Appraised:** The number of insurable trees in the grove or sub-grove appraised.

## PART I - APPRAISAL FRUIT COUNT METHOD

Verify or make the following entries:

- | <b>Item No.</b> | <b><u>Information Required</u></b>   |
|-----------------|--|
| 10.             | <b>Grove ID:</b> Grove/sub-grove sample identification number.<br><b>Acres:</b> Number of grove/sub-grove acres (rounded to tenths).             |
| 11.             | <b>Number of Fruit Per Tree:</b> Count and record the number of fruit per tree counted from the sample trees.                                    |
| 12.             | <b>Total Fruit:</b> Enter the result of adding the "Number of Fruit Per Tree" (item 11) entries, to determine the "Total Fruit" for all samples. |
| 13.             | <b>Total Fruit:</b> Transfer the "Total Fruit" from item 12.   |
| 14.             | <b>No. Trees Sampled:</b> The total number of trees sampled for the appraisal.   |

15. **Average Fruit/Tree:** Enter the result of dividing “Total Fruit” (item 13) by number of “Trees Sampled” (item 14), rounded to tenths.
16. **Fruit Size:** Select and record the “Fruit Size” designation for the crop from the table below. Fruit size is referred to as the number of fruit per field box for the size, i.e., Size 96, Size 112, etc.

Number of Fruit Per Field Box			
Orange Fruit Sizes		Grapefruit Fruit Sizes	
96	216	36	80
126	220	46	96
150	252	54	112
176	288	64	
200	324	70	

**NOTE:** If the size determined does not correspond to one of the sizes shown, the adjuster may establish an average size. For example, if there are equal numbers of Sizes 126 and 176, the closest average size would be Size 150 for oranges.

17. **Field Boxes Per Tree:** Divide the “Average Fruit Per Tree” (item 15) by “Fruit Size” (item 16), rounded to hundredths.
18. **Trees Per Acre:** Record the number of “Trees Per Acre” using **TABLE B** “Tree Population Per Acre Chart” located in the reference material section. **NOTE:** Do not include, any trees of another citrus crop interplanted with the insured crop, or trees damaged by uninsured causes in the number determined for “Trees Per Acre.”
19. **Total Boxes:** Multiply the number of “Field Boxes Per Tree” (item 17) by “Trees Per Acre” (item 18). Round to tenths.
20. **Pounds Per Box (Lbs./Box):** Record “Pounds Per Box” using 90 pounds for oranges, or 85 pounds for grapefruit.
21. **Total Pounds (Lbs.):** Multiply “Total Boxes” (item 19) by “Pounds Per Box” (item 20), rounding to whole pounds.
22. **Pounds Per Ton (Lbs./Ton):** MAKE NO ENTRY.
23. **Tons Per Acre:** Divide “Total Pounds” (item 21) by “Pounds Per Ton” (item 22) to determine the “Tons Per Acre” appraisal in tons, to tenths.

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



34. **Adjuster's Signature, Code Number, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the narrative of the Production Worksheet.
35. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. **BEFORE** obtaining insured's signature, **REVIEW ALL ENTRIES** on the Appraisal Worksheet **WITH THE INSURED**, 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.).

<b>FOR ILLUSTRATION PURPOSES ONLY</b>  <b>ADJUSTER'S CITRUS WORKSHEET (TEXAS)</b>	1. INSURED'S NAME I. M. INSURED		2. POLICY NUMBER XXXXXXXX	3. CROP YEAR YYYY
	4. UNIT NO. 00100	5. UNIT ACREAGE 12.9	6. CROP NAME & TYPE ALL OTHER GRAPEFRUIT-FRESH	
	7. CAUSE & DATE OF DAMAGE FREEZE JAN 10, YYYY		8. PLANTING PATTERN 16 X 25	
	9. TREES IN UNIT 1406		TREES IN GROVE/SUB-GROVE APPRAISED 752	

**PART I APPRAISAL FRUIT COUNT METHOD**

10. GROVE ID / ACRES	11. NUMBER OF FRUIT PER TREE										12. TOTAL FRUIT
B / 6.9	39	24	40	52	27	0	33	52			267

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
267	8	33.4	112	.30	109	32.7	85	2780	2000	1.4

**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
					2000	

NARRATIVE

34. ADJUSTER'S SIGNATURE I. R. ADJUSTER	CODE NO. XXXXXX	DATE MM/DD/YYYY	35. INSURED'S SIGNATURE I. M. INSURED	DATE MM/DD/YYYY
--	--------------------	--------------------	--	--------------------

## PART II - WEIGHT METHOD

Verify or make the following entries:

### Item

### No.      Information Required

24.      **Grove ID.:** Enter the Grove ID.

**Acres:** Enter the number of acres (to tenths) in the grove or sub-grove.

25.      **Potential In Pounds Per Tree:** Record the "Potential In Pounds Per Tree," to tenths, of the citrus fruit weight from each sample tree.

26.      **Total Pounds:** Add the "Potential In Pounds Per Tree (item 25) for all sample trees to determine the "Total Pounds," to tenths.

27.      **Total Pounds:** Transfer the "Total Pounds" from item 26.

28.      **No. Trees Sampled:** Record the total "No. Of Trees Sampled" for the appraisal method.

29.      **Average Lbs. Per Tree:** Divide "Total Pounds" (item 27) by "No.of Trees Sampled" (item 28), rounded to tenths.

30.      **Trees Per Acre:** Record the number of insurable "Trees Per Acre" using the "Tree Population Per Acre Chart" (**TABLE B**).

**NOTE:** Do not include, any trees of another citrus crop interplanted with the insured crop, or trees damaged by uninsured causes in the number determined for "Trees Per Acre."

31.      **Total Lbs. Per Acre:** Multiply "Average Lbs. Per Tree" (item 29) by "Trees Per Acre (item 30), rounded to tenths.

32.      **Lbs. Per Ton:** Enter 2000 if not preprinted on worksheet.

33.      **Tons Per Acre:** Divide "Total Lbs. Per Acre" (item 31) by constant figure of 2000 "Lbs. Per Ton" (Item 32), rounded to tenths."

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

34.      **Adjuster's Signature, Code Number, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the narrative of the Production Worksheet.

35. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the Appraisal Worksheet WITH THE INSURED, 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.).

<b>FOR ILLUSTRATION PURPOSES ONLY</b>  <b>ADJUSTER'S CITRUS WORKSHEET (TEXAS)</b>	1. INSURED'S NAME I. M. INSURED				2. POLICY NUMBER XXXXXXX			3. CROP YEAR YYYY		
	4. UNIT NO. 00100		5. UNIT ACREAGE 51.8		6. CROP NAME & TYPE EARLY & MIDSEASON ORANGES-FRESH					
	7. CAUSE & DATE OF DAMAGE FREEZE Jan 10, YYYY					8. PLANTING PATTERN 16 X 25				
	9. TREES IN UNIT 5646				TREES IN GROVE/SUB-GROVE APPRAISED 4992					

**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	=	÷	<b>2000</b>	=				

**PART II WEIGHT METHOD**

24. GROVE ID / ACRES		25. POTENTIAL IN POUNDS PER TREE												26. TOTAL POUNDS
B	45.8	22.1	19.0	20.9	18.5	28.0	24.8	22.7	22.3	22.7	17.0	24.1	25.0	
		21.0	14.2	19.0	23.0	13.7	23.9	16.2	15.8	21.1	19.8			454.8
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	
454.8	÷	22	=	20.7	x	109	=	2256	÷	<b>2000</b>	=	1.1		

NARRATIVE

34. ADJUSTER'S SIGNATURE I. R. ADJUSTER		CODE NO. XXXXXX	DATE MM/DD/YYYY	35. INSURED'S SIGNATURE I. M. INSURED		DATE MM/DD/YYYY
--	--	--------------------	--------------------	--	--	--------------------

## **8. 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 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 insurance provider.
- (5) Instructions labeled "**PRELIMINARY**" apply to preliminary inspections only. Instructions labeled "**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 code number as listed below.

CROP	CODE NUMBER
Early & Midseason Oranges	0224
Late Oranges	0225
Rio Red & Star Ruby	0238
Ruby Red Grapefruit	0228
All Other Grapefruit	0226

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 legal description that identifies the location of the unit.
  4. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., AUG 11, YYYY).
  5. **Cause of Damage:** Name of insured cause of loss for **this crop** as listed in the LAM. If it is evident that no indemnity is due, enter "NONE." If an insured cause of loss is coded as "Other," explain in the "Narrative."
- 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 the company and agency servicing the contract.
  8. **Name of Insured:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
  9. **Claim #:** Claim number as assigned by the insurance provider.
  10. **Policy #:** 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. **Est. Prod. Per Acre:**

**PRELIMINARY:** MAKE NO ENTRY.

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

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

**PRELIMINARY:**

- a. Date the notice of damage was given for the unit in item 2.
- b. A third preliminary inspection (if needed) requires an additional set of Production Worksheets. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set.
- 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 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 insurance 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 insurance provider services it, enter the contract number. Handle these companion policies according to insurance provider instructions.
  - (2) If the OTHER person has a multiple-peril crop insurance contract and a DIFFERENT insurance provider or agent services it, enter the name of the insurance provider and/or agent (and contract number) if known.
  - (3) If unable to verify the existence of a companion contract, enter "Unknown" and contact the insurance provider for further instructions.

**NOTE:** See the LAM for further information regarding companion contracts.

## SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

- (1) Rate classes, types, or farming practices;
- (2) APH yields;
- (3) Appraisals;
- (4) Adjustment to appraised production;
- (5) Stages or intended use(s) of acreage;
- (6) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (7) Appraisals for damage due to hail or fire if Hail and Fire Exclusion is in effect.

**Verify or make the following entries:**

### Item

### No.

### Information Required

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

B. **Preliminary Acres:**

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

**FINAL:** MAKE NO ENTRY.

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

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

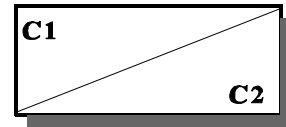
- a. Put to other use without consent.
- b. Abandoned.
- c. Damaged by uninsured causes.
- d. For which the insured failed to provide acceptable records of production.
- e. From which production was sold by direct marketing if the insured failed to meet the requirements contained in the crop provisions.

**FINAL:** Determined acres to tenths.

**NOTE:** Acreage breakdowns WITHIN a unit may be estimated (enter "E" in front of the acres) if a determination is impractical AND if authorization was received from the 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.

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



D. **Interest or Share:** Insured's interest in the crop to three decimal places as determined at the time of inspection. If shares vary on the same UNIT, use separate line entries.

E. **Risk:** 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 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 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. **Stage:**

**PRELIMINARY: MAKE NO ENTRY.**

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

<u>STAGE</u>	<u>EXPLANATION</u>
"1st". . . . .	Extends from the date insurance attached through April 30 of the calendar year of normal bloom.
"2nd". . . . .	Extends from May 1 of the calendar year of normal bloom until the end of the insurance period.
"P". . . . .	Acreege abandoned without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the insurance provider, 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 insurance provider to make the required appraisal).

**NOTE:** 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 will be limited to the first stage production guarantee. For 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, such acreage will be covered by the second stage guarantee.

**“GLEANED ACREAGE: See Bulletin No. MGR-99-023, dated June 28, 1999, and Bulletin No. MGR-99-023.1, dated October 6, 1999 (or the LAM after bulletins have been incorporated) for more information on gleaning.”**

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

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

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

**"GLEANED ACREAGE: See Bulletin No. MGR-99-023, dated June 28, 1999, and Bulletin No. MGR-99-023.1, dated October 6, 1999 (or the LAM after bulletins have been incorporated) for more information on gleaning."**

J. **Appraised Potential:** Per-acre appraisal in **tons**, to tenths, of **POTENTIAL** production for the acreage appraised. See appraisal methods for additional instructions. Include any appraisal made for direct marketing when permitted by the Special Provisions or by written agreement.

**NOTE:** If there is no potential on UH acreage, enter "0."

K<sub>1</sub> - K<sub>2</sub>. MAKE NO ENTRY.

L. **Shell and/or Quality Factor:** If, from the actuarial documents, the insured has elected;

a. **JUICE:** If due to insurable causes, any citrus fruit that is **not marketed** as fresh fruit does not contain 120 gallons or more of juice per ton, determine the quality factor, to three decimal places, by:

- (1) dividing the gallons of juice per ton obtained from the damaged citrus; by
- (2) 120 gallons per ton.

**EXAMPLE:** 10 gallons/ton divided by 120 gallons/ton = .083 factor

**NOTE:** See section 5, Weight Method, for additional information and documentation requirements in the narrative of the claim form.

b. **FRESH FRUIT:** If due to insurable causes, the citrus fruit crop is **not marketable** as fresh fruit, determine the quality factor, to three decimal places, by:

- (1) dividing the value per ton of the damaged citrus; by
- (2) the price of undamaged citrus fruit per ton.

The applicable price for undamaged citrus fruit will be the local market price the week before damage occurred.

**EXAMPLE:** \$19.00 per ton value of damage fruit  
\$85.00 per ton price of undamaged fruit  
 $\$19.00 \div \$85.00 = .2235 = .224$  factor

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

a. Hail and Fire exclusion NOT in effect.

- (1) Enter NOT LESS than the insured's production guarantee per acre in tons, 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.

**NOTE:** 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, to tenths, for any such acreage.

b. See 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.

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

N. **Adjusted Potential:** Column "J" times Column "L" plus Column "M" (in tons, to tenths).

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

P. **Per Acre:** Enter the **applicable** production guarantee per acre for the stage (column "H"). Record to tenths.

**NOTE:** The first stage guarantee is equal to 40 percent of the APH yield times the applicable coverage level percent.

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

16. **Total Acres:**

**PRELIMINARY:** MAKE NO ENTRY.

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

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

17. **Totals:**

**PRELIMINARY:** MAKE NO ENTRY.

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

**NARRATIVE:**

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

- a. If no acreage is released on the unit, enter "No acreage released," adjuster's initials, and date.
- b. If notice of damage was given and "No Inspection" is necessary, enter the unit number(s), "No Inspection," date, and adjuster's initials. The insured's signature is not required.
- c. Explain any uninsured causes, unusual, or controversial cases.
- d. If there is an appraisal in Section I, item M for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
- e. Document the actual appraisal date if an appraisal was performed prior to the adjuster's signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the appraisal worksheet.
- f. State that there is "No other fire insurance" when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Also see the LAM.
- g. Explain any errors found on the Summary of Coverage.
- h. Explain any commingled production. See the LAM.
- i. Explain any entry for "Production Not to Count" in Section II, item "O," and/or any production not included in Section II, item I or item B - E entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).
- j. Explain a "NO" checked in item 19.

k. Attach a sketch map or aerial photograph to identify the total unit:

- (1) If consent is or has been given to put part of the unit to another use;
- (2) If uninsured causes are present; or
- (3) For unusual or controversial cases.

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

- l. Explain any difference between inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
- m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
- n. Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with the insurance provider’s instructions.
- o. Explain any delayed notices or delayed claims as instructed in the LAM.
- p. Document any authorized estimated acres shown in Section I, item C as follows: "Line 3 'E' acres authorized by insurance provider MM/DD/YYYY."
- q. Document the method and calculation used to determine acres for the unit. See the LAM.
- r. Indicate if the quality factor was determined from a juice test, individual records, or an average juice content from the nearest juice plant and the calculations used to determine the quality factor.
- 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 insurance provider instructions.
- v. Document the name and address of the charitable organization when gleaned acreage is applicable. See Bulletin No. MGR-99-023, dated June 28, 1999, and Bulletin No. MGR-99-023.1, dated October 6, 1999 (or the LAM after bulletins have been incorporated) 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 - HARVESTED PRODUCTION

### GENERAL INFORMATION:

- (1) Account for ALL HARVESTED PRODUCTION for **ALL ENTITIES** sharing in the crop.
- (2) For production commercially sold, enter the name and address of processor as applicable in items B through E. For fruit otherwise disposed of, indicate the disposition (sold at roadside stand, etc.).
- (3) If additional lines are necessary, the data may be entered on a continuation sheet. **USE SEPARATE LINES FOR:**
  - (a) Different **FIRST** handlers (buyers, packing houses, or processors). The insured must have maintained satisfactory records of **ALL** production sold. Verify any packinghouse or processor records.

**NOTE:** (In all localities) if the first handler was not a packer or processor, the production will be determined by the adjuster on the basis of available records.

- (b) Varying shares; e.g., 50 percent and 75 percent shares on the same unit.
  - (c) Varying determinations of production (varying value, etc.)
  - (d) Varying practices or types/varieties when a separate approved APH yield exists.
- (4) There will generally be no harvested production entries in items A<sub>1</sub> through S for preliminary inspections.

### Verify or make the following entries:

#### **Item**

#### **No.**

#### **Information Required**

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

**PRELIMINARY:** MAKE NO ENTRY.

#### **FINAL:**

- a. The earlier of the date the **ENTIRE** acreage on the unit was (1) harvested, (2) totally destroyed, (3) put to other use, (4) a combination of harvested, destroyed, or put to other use, or (5) the calendar date for the end of the insurance period.



- b. If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvest, enter “**Incomplete.**”
- c. If at the time of final inspection (if prior to the end of the insurance period), **none** of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter “**No Harvest.**”
- d. If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, etc. See the LAM.

19. **Similar Damage:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Check “Yes” or “No.” Check “Yes” if amount and cause of damage due to insurable causes is similar to the experience of other orchards in the area. If “No” is checked, explain in the narrative.

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

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

A<sub>1</sub>. **Share:** RECORD ONLY VARYING SHARES on SAME unit to three decimal places.

A<sub>2</sub>. **Field ID:** If only one practice, variety, or type of harvested production is listed in Section I, MAKE NO ENTRY.

If more than one practice, variety, or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type/variety the corresponding Field ID (from Section I, item “A”).

B. - E. For production sold, enter the name and address of the **Buyer, Packing House, or Processor**. For fruit otherwise disposed of, indicate the disposition (sold at roadside stand, etc.).

F. - H. MAKE NO ENTRY.

I. **Bu. Ton, Lbs., Cwt.:** Encircle "Ton." Enter the gross harvested production in tons to tenths.

**NOTE:** If the insured has selected juice from the actuarial documents and harvested as fresh, count on a ton for ton basis. **EXAMPLE:** 10.0 tons harvested as fresh, count 10.0 tons as juice.

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

N. **Adjusted Potential:** Enter production from Column "I" in tons to tenths.

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

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

P. **Production:** Result of subtracting any entry in Column "O" from Column "N," to tenths.

Q<sub>1</sub>. **Value:**

a. **FOR JUICE:** If any citrus is not **marketed** as fresh fruit and due to insurable causes does not contain 120 or more gallons of juice per ton of fruit, enter the number of whole gallons of juice per ton from damaged fruit.

b. **FOR FRESH-FRUIT:** If any citrus is not **marketable** as fresh fruit due to insurable causes, enter the whole dollar value per ton of damaged fruit.

Q<sub>2</sub>. **Mkt. Price.** If there is an entry in "Q<sub>1</sub>":

a. **FOR JUICE:** Enter "120" gallons per ton.

b. **FOR FRESH-FRUIT:** Enter the local market price, in dollars and cents per ton, for citrus the week before the damage occurred.

R. **Quality Factor:** On a line basis, divide Column "Q<sub>1</sub>" by Column "Q<sub>2</sub>". Round to the nearest 3-place decimal.

S. **Production to Count:** Enter result from multiplying Column "P" times Column "R," in tons to tenths.

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

22. **Section II Total:**

**PRELIMINARY:** MAKE NO ENTRY.

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

23. **Section I Total:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Enter figure from Section I, Column "O" total.

24. **Unit Total:**

**PRELIMINARY:** MAKE NO ENTRY.

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

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 1 of 2, Page 2 of 2, etc.).

1. Crop/Code # EARLY & MID-SEASON ORANGES - 0224	2. Unit # 00100	3. Legal Description LOT 10a, BLOCK 28, TEXAS GARDENS
4. Date of Damage JAN 10, YYYY		
5. Cause of Damage FREEZE		
6. Primary Cause % 100		
12. Additional Units 00200		
13. Est. Prod. Per Acre 7.3		

FOR ILLUSTRATION PURPOSES ONLY  
**PRODUCTION WORKSHEET**

7. Company ABC COMPANY  
Agency ANY AGENCY

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

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

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K <sub>1</sub> K <sub>2</sub>	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+ Uninsured Cause	Adjusted Potential	Total To Count (G x N)	Per Acre	Total (C x P)
A		6.0	1.000	A01	002	101	2nd	H							4.9	29.4
B M/D		45.8	1.000	A01	002	101	2nd	UH	1.1		.224		.2	9.2	4.9	224.4
16. TOTAL		51.8												17. TOTALS	9.2	253.8

NARRATIVE (If more space is needed, attach a Special Report)

Quality Adjustment due to freeze damage: \$85/ton = local market price the week before freeze. Appraised value after the freeze = \$19/ton. \$19 divided by \$85 = .224 quality factor.

Harvested production: value of 21.3 tons after freeze = \$25/ ton. \$25 divided by \$85 = .294 quality factor.

Value of 10.0 tons after freeze = \$19/ton. \$19 divided by \$85 = .224 quality factor. Acres calculated from wheel measurement (see Special Report).

**SECTION II - HARVESTED PRODUCTION**

18. Date Harvest Completed INCOMPLETE      19. Is damage similar to other farms in the area? Yes  No       20. Assignment of Indemnity? Yes  No       21. Transfer of Right To Indemnity? Yes  No

MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION									
A <sub>1</sub>	B	C	D	E	F	G	H	I	J	K <sub>1</sub> K <sub>2</sub>	L <sub>1</sub> L <sub>2</sub>	M <sub>1</sub> M <sub>2</sub>	N	O	P	Q <sub>1</sub> Q <sub>2</sub>	R	S
Share Field ID	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	Bu. (Ton) Lbs. Cwt.	Shell/Sugar Factor	FM % Factor	Moisture % Factor	Test WT Factor	Adjusted Production (H or I) x J x K <sub>1</sub> x L <sub>1</sub> x M <sub>1</sub>	Prod. Not to Count	Production (N - O)	VALUE MKT. Price	Quality Factor	Production to Count (P x R)
	ABC PROCESSOR ANYTOWN, ANY STATE							81.3					81.3		81.3	25 85	.294	23.9
	ABC PROCESSOR ANYTOWN, ANY STATE							10.0					10.0		10.0	19 85	.224	2.2

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.

22. Section II Total      26.1  
23. Section I Total      9.2  
24. Unit Total      35.3

25. Adjuster's Signature 1st Inspection 2nd Inspection Final Inspection	Code # XXXXX	Date MM/DD/YYYY	26. Insured's Signature 1st Inspection 2nd Inspection Final Inspection	Date MM/DD/YYYY	27. Page 1 of 1
I. R. ADJUSTER			I. M. INSURED		

## 9. REFERENCE MATERIAL

---

---

**TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS**

<b>Number of Acres:</b>	<b>Select:</b>
10.0 or Less	The lesser of 10 trees or 5% of the number of trees in the orchard (for .5 trees or more, round to the next whole tree).
10.1 to 100.0	10 trees plus 3 trees per additional 10.0 acres.
100.1 or more	37 trees plus 5 trees per additional 100.0 acres.

**TABLE B - TREE POPULATION PER ACRE CHART**

DISTANCE BETWEEN PLANTS (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 spacing not shown on the charts: Multiply the distance between plants (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).

**EXAMPLE:** 6.5 FT. x 10 FT. = 65 SQ. FT.  
 $43,560 \div 65 \text{ SQ. FT.} = 670 \text{ PLANTS PER ACRE}$

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