

United States  
Department of  
Agriculture



Federal Crop  
Insurance  
Corporation



Product  
Development  
Division

FCIC-25140 (04-2000)  
FCIC-25140-1 (06-2001)

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

**2002 and Succeeding Crop Years**



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

<b>FEDERAL CROP INSURANCE HANDBOOK</b>		<b>FCIC-25140 (04-2000) FCIC-25140-1 (06-2001)</b>
<b>SUBJECT:  FLORIDA CITRUS FRUIT LOSS ADJUSTMENT STANDARDS HANDBOOK 2002 AND SUCCEEDING CROP YEARS</b>	<b>DATE: June 8, 2001</b>	
	<b>OPI: Product Development Division</b>	
	<b>APPROVED: \S\ Tim B. Witt</b>  <b>Deputy Administrator, Research and Development</b>	

**THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2002 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR 2002 AND SUCCEEDING CROP YEARS, ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.**

**SUMMARY OF CHANGES/CONTROL CHART**

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

**Changes for Crop Year 2002 (FCIC-25140-1) issued June, 2001:**

- A. Deleted reference to limited coverage in provisions listed as not applicable to CAT
- B. Provided instructions for when juice fruit are left unharvested, fruit production is estimated and stated that samples must be submitted for test house analysis. Also clarified applicable Adjuster's Citrus Worksheet completion instructions for juice fruit left unharvested.
- C. Revised the Florida Citrus Code (601.89) for determining freeze damage and the references to this section in the appraisal worksheet instructions.
- D. Clarified the Fresh-Fruit Cut Percent of Damage table for tangerines and the Dryness Cut appraisal definition and juice loss table heading.
- E. Corrected appraisal worksheet examples and the revised the Florida Citrus Production Sheet to state Column 17 in Part II.
- F. Modified the Production Worksheet instructions for item L, requiring a percent listing of adjusted production rather than adjusted damage, to reflect calculation of production to count in subsequent entries in a manner similar to other crops.

# FLORIDA CITRUS FRUIT LOSS ADJUSTMENT STANDARDS HANDBOOK

## SUMMARY OF CHANGES/CONTROL CHART

- G. Modified the Production Worksheet example entries in the column L heading and items N, O, 17, 23, and 24 to correspond to the changes dictated by changing the function of item L.

Control Chart For: Florida Citrus Fruit Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	1-2		3-4		04-2000	FCIC-25140
			7-12		04-2000	FCIC-25140
			15-20		04-2000	FCIC-25140
			27-28		04-2000	FCIC-25140
			35-36		04-2000	FCIC-25140
			41-42		04-2000	FCIC-25140
			45-46		04-2000	FCIC-25140
			Insert		1-2	
7-12	06-2001	FCIC-25140-1				
15-20	06-2001	FCIC-25140-1				
27-28	06-2001	FCIC-25140-1				
35-36	06-2001	FCIC-25140-1				
41-42	06-2001	FCIC-25140-1				
45-46	06-2001	FCIC-25140-1				
Current Index	1-2	1-4		1-2		
			3-4	04-2000	FCIC-25140	
			5-6	06-2001	FCIC-25140-1	
			7-12	04-2000	FCIC-25140	
			13-16	06-2001	FCIC-25140-1	
			15-20	04-2000	FCIC-25140	
			21-26	06-2001	FCIC-25140-1	
			27-28	04-2000	FCIC-25140	
			29-34	06-2001	FCIC-25140-1	
			35-36	04-2000	FCIC-25140	
			37-40	06-2001	FCIC-25140-1	
			41-42	04-2000	FCIC-25140	
			43-44	06-2001	FCIC-25140-1	
			45-46	04-2000	FCIC-25140	
			47-58	06-2001	FCIC-25140-1	
	04-2000	FCIC-25140				

- (d) Grapefruit may be insured as either Citrus III (juice basis) or Citrus VII (fresh-fruit basis), and Late Oranges may be insured as either Citrus II (juice basis) or Citrus VII (fresh-fruit basis); the same acreage can only be insured as one crop type on the policy.
- (2) The insurance provider will inspect the grove at least the first year for applicants requesting coverage. Subsequent grove inspections may be waived if the total grove acreage is less than 250 acres and "self certification inspections" are authorized. See the Crop Insurance Handbook for more information.
- (3) Citrus fruit interplanted with another citrus fruit crop is insurable unless the acreage is inspected and it does not meet the policy requirements for insurance.
- (4) Insurance coverage is provided against the named perils of fire, freeze, hurricane, tornado, or hail occurring within the insurance period. The insurance period begins May 1 (except for the year of application if the application is received after April 21 but before May 1) and ends:
  - (a) January 31 for tangerines and navel oranges;
  - (b) April 30 for lemons, limes, tangelos, early and mid-season oranges; and
  - (c) June 30 for late oranges, grapefruit, Temple and Murcott Honey Oranges.

**NOTE:** See Section 8 of the Florida Citrus Fruit Crop Provisions for specific information.

- (5) Crops are designated as Citrus I (0245), Citrus II (0246), Citrus III (0247), Citrus IV (0248), Citrus V (0249), Citrus VI (0250), and Citrus VII (0251). Each of these policy types; i.e., crops, are considered separate basic units. Within the crop type, citrus fruit types are designated on the Special Provisions; e.g., (crop) Citrus I (0245) contains (fruit) types 011 and 012.

## **B. PROVISIONS NOT APPLICABLE TO CAT COVERAGE**

- (1) Optional Units.
- \*\*\* (2) Written Agreements.
- (3) Hail and Fire exclusion provisions (also not applicable **if additional coverage is less than 65/100 or comparable coverage**).
- (4) Coverage Enhancement Option.

## **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. QUALITY STANDARDS**

- (1) Florida Citrus fruit production sold as fresh fruit must meet the applicable United States Standards for Grades of Florida Fruit.
- (2) Florida Citrus fruit production sold for juice must meet the applicable provisions of the State of Florida Citrus Fruit Laws.

## **4. FLORIDA CITRUS FRUIT APPRAISALS**

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### **A. GENERAL INFORMATION**

- (1) Potential production will be appraised in accordance with procedures specified in this handbook and in the LAM.
- (2) Specifically for Florida citrus fruit, circumstances that require an appraisal include (but are not limited to):
  - (a) The insured has reported insured damage which may cause the fruit to fail to meet marketability requirements by policy crop type;
  - (b) The insured has Florida citrus fruit acreage that they do not intend to harvest or which is unharvested at the end of the insurance period;
  - (c) Fruit production evidence will be lost if an inspection is delayed.
  - (d) Inspections requested by the insurance provider.
- (3) **Appraisal dates:**
  - (a) Will be based on the cause of loss, the date of notice of damage, and the information to be gleaned from the inspection.
  - (b) The insurance provider will set appraisal dates.

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

- (1) Determine the number and general location of trees to be used in the representative samples based on:
  - (a) The total acreage and number of trees;
  - (b) Extent of variation in the amount of production or damage within the acreage and location of the fruit on the tree;

- (a) Avoid reset trees, under-producing trees, and skips when choosing representative trees for the ground count. They will depress the ground count average since their overall production will be below the remainder of the plot.
  - (b) Count only that fruit that would be expected to mature in the normal harvest period for the variety. Disregard tangerines that would not meet the 210 pack size or 420 box size (by the end of the insurance period for Tangerines) under the U.S. Standards (2-4/16 inches minimum diameter) for all insurance purposes. Fruit on the ground due to uninsured causes or due to normal drop will NOT be counted as lost.
- (2) If "hurricane" is the cause of loss, the fruit could be carried away by flooding. Establish the number of fruit lost in this event by subtracting the number of fruit remaining on the tree from the potential prior to the hurricane. This may have to be established from information obtained on an earlier inspection, from similar groves in the area, or based on such facts as the size, age, and condition of the trees before the hurricane damage occurred.
- (3) Do not include any ground count production that will be picked up at harvest. Such fruit will be considered lost to the same extent as tree fruit. A post-harvest ground count must be made regardless of the cause of loss if damage occurred near harvest and it appears likely that ground fruit would be picked up.
- (a) Occurrence of hurricanes or tornados must be confirmed through reliable information sources such as newspaper or weather bureau reports or document, on a Special Report, evidence of such storms in the vicinity of the affected grove. Excessive wind not associated with a hurricane or tornado is not considered an insurable cause of loss.
  - (b) Fruit remaining on the tree that is damaged by hail near harvest time to the extent that it would be expected to fall to the ground at a later date, will be counted as ground fruit after it actually falls. Severely hail-damaged citrus fruit will usually fall to the ground within two to three weeks of the hail storm. Defer ground counts until an accurate determination can be made.

### **C. TREE FRUIT COUNT METHOD**

An estimate (the number of fruit on a representative number of trees (or quadrants (X4) on large trees)) of the on-tree amount of fruit must be made on most inspections. Exclude "post-harvest ground count" inspections and inspections where hurricane or tornado is the cause of loss, but include "ground count only" inspections. Where a juice-loss determination will be calculated from processing records, an on-tree fruit estimate must be made to verify insurable damage.

### **D. FREEZE-DAMAGE DETERMINATION METHOD**

- (1) Any Citrus fruit of crop types I, II, III, or VI damaged by freeze that can be processed into products for human consumption will be considered marketable for juice.

- (a) Records for harvested juice fruit will be obtained from processing-plant records or inspection certificates. **If juice fruit will remain unharvested, fruit samples must be submitted for test house analysis.**

- 1 If a juice loss has been confirmed on juice fruit and records of production and juice content have been requested, complete a Special Report to document the request for juice loss determination and what was found. A standard statement may be used on the report such as:

*“On \_\_\_\_\_ (date) I visited the referenced grove and examined \_\_\_\_\_ (#) fruit on the tree. Of the fruit examined, \_\_\_\_\_ (#) show juice loss evidenced by dryness in internal segments. Records of production and juice content have been requested so that the amount of juice loss can be determined from test house analysis.”*

*“My estimate of average production is \_\_\_\_\_ boxes per tree.”*

- 2 If individual load certificates **have not** been summarized by the processing plant(s) or one or more processing plant received fruit for any crop year, use a "Tabulation of Production Records From Individual Load Certificates" form to summarize the juice-per-weight-box records. Refer to section 8.

- 3 If the individual load certificates have been summarized (averaged), use a "Florida Citrus Production Sheet" to record the juice-per-weight-box records. Refer to section 9.

- (2) For serious freeze damage on Citrus crop types IV, V, and VII, (fresh fruit) the number of fruit in the sample that are unmarketable as fresh fruit, are to be evaluated by MECHANICAL SEPARATION or the FRESH FRUIT CUT METHOD OF APPRAISAL.

- (a) **The following 2000 Florida Statutes; Title XXXV Agriculture, Horticulture, and Animal Industry, Chapter 601 Florida Citrus Code; is formatted and written exactly as stated.**

**“601.89 Citrus fruit; when damaged by freezing.--**

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

**(a) Marked dryness to extend into the segments of oranges and grapefruit more than ½ inch at the stem end; or into segments of mandarin or hybrid varieties more than ¼ inch at the stem end; or more than an equivalent amount by volume of dryness to occur in any other portions of the fruit.**

**(b) Internal freeze-related injury, as defined in subsection (3), when such condition or combination of conditions is determined to affect the fruit to a degree equal in seriousness to that described in paragraph (a).**



(2) Citrus fruit shall be deemed "damaged" by freezing when such freezing causes:

(a) Marked dryness to extend into the segments of oranges and grapefruit more than  $\frac{1}{4}$  inch but less than  $\frac{1}{2}$  inch at the stem; or into segments of mandarin or hybrid varieties more than  $\frac{1}{8}$  inch but less than  $\frac{1}{4}$  inch at the stem end; or more than an equivalent amount by volume of dryness to occur in any portions of the fruit.

(b) Internal freeze-related injury, as defined by subsection (3), when such condition or combination of conditions is determined to affect the fruit to a degree equal in seriousness to that described in paragraph (a).

(3) Internal freeze-related injury to citrus fruit, caused by freezing, shall consist of any of the following:

(a) Wet sores or wet segment walls;

(b) Water soaking;

(c) Juice cell breakdown;

(d) Mushy condition;

(e) Honeycomb or open spaces in the pulp; or

(f) Other evidence of internal breakdown, decay or moldy condition."

NOTES: The conditions described in (3)(a), (b), (c), and (d) of the Florida Citrus Code above are causes for consideration as serious damage in the interim period between the 8th day after the freeze and the time that the drying process develops. Evidence of the above that did not progress to dryness will not be considered as serious damage.

Dryness is not necessarily the result of freeze damage. Where dryness is found in fruit without other evidence of freeze injury, the fruit will be considered not damaged.

(b) **MECHANICAL SEPARATION (FLOATATION)**, in any unit which is mechanically separated:

1 For other than tangerines, the percent of damage will be determined by the percent of damaged fruit, not to exceed 50 percent.

2 For tangerines, the percent of damage will be determined by the actual percent of damaged fruit.

(c) **FRESH-FRUIT CUT**. The number of unharvested freeze-damaged fruit considered 100 percent damaged for juice content, divided by the number of fruit in the sample equals the calculated percent of the production considered damaged if the fruit is *not harvested*, EXCEPT FOR:

- 1 Grapefruit (Citrus VII), Navel oranges, Tangelos, Temple oranges, and Murcott Honey oranges, which are considered 50 percent damaged if the calculated percent of damage is 16.0 percent or more.
- 2 Tangerines (Citrus IV), the larger of 50 percent or the actual percent of damage if the calculated percent of damage is 16.0 percent or more.

**NOTE:** Percent of damage for any harvested fresh fruit production will be determined from production/market records.

Unmarketable Fresh Fruit (Crop Types IV, V, & VII, except as noted)	Calculated Percent of Damage	FRESH-FRUIT CUT Percent of Damage
Citrus VII, Citrus V, and Citrus IV except Tangerines	Less than 16%	None
	16% or more	50
Tangerines	Less than 16%	None
	16% or more	<b>50% or actual % if the damage exceeds 50%</b>

- 3 **DRYNESS CUT.** Further determine fruit dryness only when making a final determination of juice loss on unharvested Citrus IV (**except tangerines**), Citrus V, and Citrus VII crops, **when 16% or more of the fruit in a sample shows serious freeze damage using the fresh fruit cut method. If the juice loss from the dryness cut sample does not exceed 50%, then 50% will be the percent of damage for the sample as specified in the instructions for the fresh fruit cut.**

**NOTE:** It is acceptable for samples qualifying for Dryness Cut evaluation to be taken to a processor for testing in place of performing the following Dryness Cut procedure.

Using a sharp, thin-bladed knife, cut the sample fruit:

- i When all the segments of a fruit are NOT dry beyond a cut made at one-fourth of the distance from the stem end to the blossom end (or the equivalent of this amount by volume, when occurring in other portions of the fruit), the fruit will be considered to have sustained **no damage** from freeze.

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

- ii When all the segments of a fruit are dry beyond the one-fourth cut but not beyond a center cut (or the equivalent of this amount by volume, when occurring in other portions of the fruit), the fruit will be considered **40 percent damaged**.

"If 16 percent but less than 50 percent juice loss in a fruit, the fruit shall be considered as 40 percent damaged."

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

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

- iv When all the segments of a fruit are dry beyond the two-thirds cut (or the equivalent of this amount by volume, when occurring in other portions of the fruit), the fruit will be considered totally lost (**100 percent damaged**).

"Where there is 75 percent or more juice loss in a fruit, the fruit shall be considered totally lost or 100 percent damaged."

**Juice Loss Determination for Individually Sampled Fruit from Dryness Cut**

Percent Lost Juice/Fruit	Percent Damage/Fruit
0 - 15.99	NONE
16 - 49.99	40
50 - 74.99	70
75 - 100	100

**E. FRESH-FRUIT HAIL-SCAR DAMAGE METHOD**

- (1) Severely hail-damaged citrus fruit will usually fall to the ground within two or three weeks of the hail storm. Wait **AT LEAST TWO WEEKS** before making the loss determination, if possible. When the hail occurs near the normal harvesting period and the insured plans to immediately harvest the crop, it may be necessary to make the loss determination soon after the storm.
- (2) A random sample of tree fruit is collected for examination. The sample is graded by separating out the damaged fruit that is unmarketable as **FRESH FRUIT**. For:
  - (a) Citrus VII grapefruit; separate out fruit that are not well-healed, or with damage aggregating more than a circle 5/8-inch in diameter on a 70-size grapefruit.

- (b) Citrus IV Navel oranges and Tangelos, Citrus V (Murcott Honey oranges and Temple oranges), and Citrus VII Late Oranges (Valencias); separate out fruit that are not well-healed, or with damage aggregating more than a circle ½-inch in diameter on a 200-size orange.
  - (c) Citrus IV Tangerines; separate out fruit that are not well-healed, or with damage aggregating more than a circle 3/8-inch in diameter on a 210-pack size tangerine.
- (3) Percent of damage is the percent of the sample graded out of the original sample.
- (4) If any such fruit is later marketed as fresh fruit, this determination will be disregarded and the citrus will be treated as marketable fresh fruit.

**EXAMPLE:**

A random sample of 100 hail-scarred 200-size Navel oranges have 32 oranges sorted out due to damage aggregating a circle greater than ½-inch.

32 qualifying damaged oranges ÷ 100 fruit sample = 32.0 percent hail-scar damage

**F. HANDLING PRE-HARVEST APPRAISAL DISCREPANCIES**

If the insured disagrees with the pre-harvest appraisal, make arrangements for leaving representative trees UNHARVESTED and for inspecting those trees when the citrus are ready to harvest (harvest-appraisal). The adjuster and insured should jointly determine the trees to be selected for this representative sample. Make a sketch map of the grove and mark the sample trees by row number and tree count within the chosen row. An adjuster must be present when the representative trees are harvested.

**NOTE:** Neither the type of Florida citrus fruit producing operation (e.g., hand basket, packing, etc.) nor economic considerations (e.g., cost of picking and/or packing) are to be considered when establishing appraised production to count.

**6. APPRAISAL DEVIATIONS AND MODIFICATIONS**

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**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. Refer to the LAM for additional information.

18. **Grnd. Fruit Per Tree:** Actual average count per tree, of fallen fruit for representative trees (see Ground Count appraisal instructions).
19. **Boxes Lost Per Tree:** Ground Fruit Per Tree (item 18) divided by Fruit Size Per Box (item 17), rounded to tenths.
20. **Cause of Loss:** Name of insured cause of loss **for the line** as listed in the LAM.
21. **Applicable Percent:** "100"; Total whole percent of loss applicable to all insured Cause(s) of Loss.
22. **.Boxes on Ground:** Number of Trees (item 16) multiplied by Boxes Lost Per Tree (item 19), rounded to tenths.

**NOTE:** When a previous inspection has been made or freeze is the cause of loss, the post-harvest ground count must be entered on a succeeding line. Enter a statement such as "see next line for post-harvest ground count" through columns Boxes on Ground (item 22) and Boxes Lost (item 23). The subsequent entries are counted in Boxes on Ground (item 22) and Boxes Lost (item 23).

23. **Boxes Lost:** Applicable Percent (item 21) multiplied by Boxes on Ground (item 22). Divide the result by 100 and round to tenths.
24. **Total:** Separate column totals of all lines of Number of Trees (item 16), Boxes on Ground (item 22), and Boxes lost (item 23). DO NOT INCLUDE encircled (duplicate) entries.

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

**NOTE:** Use for juice fruit remaining on the tree and for fresh fruit.

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

**NOTE:** For hurricane and/or tornado losses, do not make entries in columns 29 through 35. Enter "To Record Production Only" across these columns and enter "0.0" in Boxes Lost (item 37). Refer to Example 3. In the Part II heading, mark out PRODUCTION AND LOSS (HAIL AND FREEZE CUT METHODS). **If possible, use past harvest records to determine production for Boxes Produced (item 36).** (To avoid counting production twice, remember to subtract Boxes on Ground (item 22) from (gross) past-harvest-record Boxes Produced, to enter (net) Boxes Produced (item 36).)

29. **Number in Sample:** Number of fruit included in the random sample.
30. **No. @ 100%:**
- a. The number of fruit considered 100 percent damaged by serious freeze damage, determined by FRESH FRUIT CUT, on tangerines (Citrus IV).
  - b. The number of fruit considered 100 percent damaged by serious freeze damage, determined by DRYNESS CUT on Citrus IV, Citrus V, and Citrus VII.
  - c. The number of fruit considered lost by serious hail damage on Citrus IV, Citrus V, and Citrus VII that are unmarketable as fresh fruit.
31. **No. @ 70%:** For serious freeze damage on Citrus IV, V, and VII, the number of fruit considered 70 percent damaged by DRYNESS CUT.
32. **Col. 31 X .7:** No. @ 70% (item 31) multiplied by 0.7, rounded to tenths.
33. **No. @ 40%:** For serious freeze damage on Citrus IV, V, and VII, the number of fruit considered 40 percent damaged by DRYNESS CUT.
34. **Col. 33 X .4:** No. @ 40% (item 33) multiplied by 0.4, rounded to tenths.
35. **% Damage:**
- a. Percent of damage for fresh fruit NOT MARKETED, determined by:
    - (1) **MECHANICAL FLOATATION.** See section **5D(2)(b)**. Enter to tenths:
      - (a) For other than tangerines, the percent of damaged fruit, not to exceed 50 percent.
      - (b) For tangerines, the percent of damaged fruit.
    - (2) **FRESH-FRUIT CUT** See section **5D(2)(c)**. For Tangerines (of Citrus IV), if the percent of sample damage is 16.0 percent or more, enter the GREATER of "50.0" percent or the actual percent of damage, to tenths.
    - (3) **DRYNESS CUT.** See section **5D(2)(c)3**.

The sum of No. @ 100% (item 30), Col. 31 X .7 (item 32), and Col. 33 X .4 (item 34), divided by Number in Sample (item 29); the result multiplied by 100 and rounded to tenths.

- (4) **HAIL SCAR** determination. See section 5E. The No. @ 100% (item 30), divided by Number in Sample (item 29); the result multiplied by 100 and rounded to tenths.
- b. "0.0" Percent damage for fresh fruit MARKETED as fresh fruit. (Production to be recorded on a separate line in PART IV.)
- c. Percent of damage for fresh fruit MARKETED as juice as determined from processor records (record production and damage on a separate line).
36. **Boxes Produced:** Number of Trees (item 26) times Boxes Per Tree (item 27), **EXCEPT** for FRESH-FRUIT CUT where any harvested production will be taken from marketing records.
37. **Boxes Lost:** % Damage (item 35) times Boxes Produced (item 36), divided by 100 and recorded to tenths.
38. **Total:** Separate column totals of all lines for Number of Trees (item 26), Boxes Produced (item 36), and Boxes lost (item 37). **Item 37 entry must not exceed the item 36 entry.** DO NOT INCLUDE encircled (duplicate) entries.

### PART III - FRUIT PRODUCTION AND LOSS BASED ON DATA FROM TEST HOUSE ANALYSIS

**NOTE:** Complete this part only when there is fruit harvested for juice.

39. **Plot No.:** Plot or sub-plot (or grove or sub-grove) identification number applicable to the area for which production is being reported.
40. **Wgt. Bxs. Harvested:** Number of (appropriate-weight) weight boxes of marketable and harvested juice fruit for the plot. Include marketable fruit that cannot be picked in a timely manner and marketable fruit remaining after the end of the insurance period. A representative sample of marketable fruit so left must be taken to a processor to establish the juice content.

**NOTE:** Leave this item blank if juice fruit is to remain unharvested (unweighed) production. In item 49, enter an estimate of the number of boxes of fruit produced, calculated by multiplying Part II, item 26 (number of trees) by item 27 (the estimated number of boxes per tree). Use test house analysis to calculate item 48 (percent of damage) and, ultimately, item 50 (boxes lost).

41. **Date Harvested:** The final harvest date for the plot, in MM/DD/YYYY format. If unharvested, enter applicable date for the end of the insurance period.

42. **Processing Plant (Name):** Processing plant that received the fruit. If fruit was not harvested, enter the name of the processing plant which established the juice content.
43. **Avg. Lbs. Jce/Bx (After):** Average pounds of juice per appropriate weight box, remaining after freeze damage.

**NOTE:** Determine the production-record average juice pounds using a:

- a. **WEIGHTED AVERAGE** if the record is based on ten loads or less for the unit.
- b. **SIMPLE AVERAGE** if the record is based on more than ten loads for the unit.

Use the appropriate fruit-type Juice Chart (section 11, Reference Material - **TABLES C - G**) for the specific entries for Juice Base, Lbs./Box (item 44), Official Weight Lbs./Box (item 45), Post Factor (item 46), Pre Factor (item 47), and % Damage (item 48), **EXCEPT** when:

- (1) The actual average juice pounds per box from **PRODUCTION RECORDS EXCEEDS** the established juice base for the fruit type. In this case, enter the number of weight boxes harvested in the columns Weight Boxes Harvested (item 40) **AND** in Boxes Produced (item 49). Leave blank the columns for Juice Base, Lbs./Box (item 44), Official Weight, Lbs./Box (item 45), Post Factor (item 46), and Pre Factor (item 47).
- (2) Prior-three-year production records have not been furnished for the fruit type. In this case, use the default juice base value as specified in the Crop Provisions. Complete Juice Base, Lbs./Box (item 44, using the default value in this case), Official Wt., Lbs./Box (item 45), Post Factor (item 46), Pre Factor (item 47), and % Damage (item 48) as described below.
- (3) Juice chart (section 11, Reference Material) values are **NOT** listed for the Official Wt., Lbs/Box (item 45) for the fruit type **AND**:
  - (a) The juice base **DOES NOT EXCEED** the policy default juice base per box for the crop type. In this case, complete Juice Base, Lbs./Box (item 44), Official Wt., Lbs./Box (item 45), Post Factor (item 46), Pre Factor (item 47), and % Damage (item 48) as directed below.
  - (b) The actual juice base **EXCEEDS** the policy default juice base per box for the crop type. In this case, enter the number of weight boxes harvested in the columns Weight Boxes Harvested (item 40) **AND** Boxes Produced (item 49). Leave blank the columns for Juice Base, Lbs./Box (item 44), Official Weight, Lbs./Box (item 45), Post Factor (item 46), and Pre Factor (item 47).

<b>Crop Type</b>	<b>Default Juice Base per Box</b>
Citrus I	52 pounds
Citrus II	54 pounds
Citrus III	45 pounds
Citrus VI	43 pounds



44. **Juice Base, Lbs/Bx:** Juice Base from appropriate fruit-type Juice chart, the default Juice Base from the crop provisions, or the average (item 23 of the Citrus Production Sheet) established from insured's previous 3-year production records as described above. See section 9.
45. **Off. Wgt. Lbs/Bx:** Weight, in whole pounds, of the official appropriate Citrus Weight-Box weight for the citrus fruit.

Citrus Crop Type	Official Box Weight
Citrus I, II, and VI, except Limes	90 pounds
Citrus III	85 pounds
Citrus VI, Limes	88 pounds

46. **Post Factor:** Off. Wgt. Lbs./Bx (item 45), minus Avg. Lbs. Jce/Box (After) (item 43), to tenths.

47. **Pre Factor:** Off. Wgt. Lbs./Bx (item 45), minus Juice Base, Lbs./Bx (item 44), to tenths.

48. **% Damage:** Using chain calculation:

- a. Post Factor (item 46) minus Pre-(freeze) Factor (item 47);
- b. Post Factor (item 46) multiplied by Juice Base, Lbs./Box (item 44);
- c. Divide "a" by "b";
- d. Multiply "c" by Off. Wgt, Lbs./Bx (item 45);
- e. Multiply "d" by 100;
- f. Round "e" to tenths.

49. **Boxes Produced:** Wgt. Bxs. Harvested (item 40) multiplied by Post Factor (item 46); divided by Pre Factor (item 47), rounded to tenths. (If the average pounds of juice exceeds the established juice base for the variety, enter the Wgt. Bxs. Harvested (item 40). See instructions following Avg. Lbs. Juice/Box (After) (item 43), above.)

**NOTE: If juice fruit remains unharvested, refer to item 40 to determine "Boxes Produced."**

50. **Boxes Lost:** % Damage (item 48) multiplied by Boxes Produced item (item 49); divided by 100. Record to tenths.

51. **Total:** Separate column totals of all lines of Wgt. Bxs. Harvested (item 40), Boxes Produced (item 49), and Boxes lost (item 50).

## PART IV - TOTAL PRODUCTION AND PRODUCTION LOST

**NOTE:** DO NOT COMPLETE PART IV UNTIL ALL POTENTIAL FOR THE FRUIT TYPE IS ACCOUNTED FOR.

52. **(Part I, Columns 22 and 23) Fruit lost on ground and not harvested** (used for all ground fruit lost through insurable causes):
- Boxes Produced:** Sum, to tenths, of all non-encircled line entries in the column Boxes on Ground (item 22).
  - Boxes Lost:** Sum, to tenths, of all non-encircled line entries in the column Boxes Lost (item 23).
53. **(Part II, Columns 36 and 37) Unharvested fruit production and loss due to hail and freeze** (used for fruit remaining on trees):
- Boxes Produced:** Sum, to tenths, of all non-encircled line entries in column Boxes Produced (item 36).
  - Boxes Lost:** Sum, to tenths, of all non-encircled line entries in column Boxes Lost (item 37).
51. **(Part III, Columns 49 and 50) Harvested fruit production and loss due to freeze** (used only for juice):
- Boxes Produced:** Sum, to tenths, of all non-encircled line entries in column Boxes Produced (item 49).
  - Boxes Lost:** Sum, to tenths, of all non-encircled line entries in column Boxes Lost (item 50).
- Fruit harvested before damage occurred, within 7 days after freeze, or prior to an inspection** (used for fresh or juice):
55. **Plot No.:** By line, Plot number (from Special Report plot sketch) of any fruit which was harvested:
- Before damage occurred;
  - Within seven days after freeze; or
  - Prior to an inspection.
56. **Date Harvested:** By line, final date of harvest for the Plot No. (item 55), in MM/DD/YYYY format.

**EXAMPLE 5**

**For Illustration Purposes Only  
ADJUSTER'S CITRUS WORKSHEET**

1. Company ANY COMPANY		2. Policy Number XXXXXXX	3. Claim Number XXXXXXXX	4. Unit No. 00400	5. Type & Kind of Fruit CITRUS V (052)	6. Crop Year YYYY
7. Name of Insured I. M. INSURED		8. Acres 10.0	9. No. of Trees 700	10. No. of Trees Harvested 0	11. Cause(s) of FREEZE (42)	Date(s) MM/DD/YYYY
12. Inspection Types (Check Applicable Term)	<input type="checkbox"/>	Ground Count Only	13. Date(s) MM/DD/YYYY MM/DD/YYYY		14. Inspection Number -1- 2	HAIL (21) MM/DD/YYYY
	<input checked="" type="checkbox"/>	Preliminary				
	<input checked="" type="checkbox"/>	Final				

**PART I - FRUIT LOST ON GROUND FROM FREEZE, HAIL, HURRICANE OR TORNADO**

Plot No.	Number of Trees	Fruit Size Per Box	Grnd. Fruit	Boxes Lost Per Tree 18 ÷ 17	Cause of Loss	Applicable Percent	Boxes on Ground	Boxes Lost (21 x 22) ÷ 100
15	16	17	18	19	20	21	22	23
1	(700)	250	41	0.2	HAIL (21)	100	140.0	140.0
1	700	250	57	0.2	FREEZE (42)	100	140.0	140.0
24. TOTAL	700						280.0	280.0

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

Plot No.	Number of Trees	Boxes Per Tree (Est.)	Cause of Loss	Number in Sample	Number of Damaged Fruit by Percent of Damage						Boxes Produced 26 x 27	Boxes Lost (35 x 36) ÷ 100
					No. @ 100%	No. @ 70%	Col. 31 x .7	No. @ 40%	Col. 33 x .4	% Damage (30+32+34) ÷ 29 x 100		
25	26	27	28	29	30	31	32	33	34	35	36	37
1	700	4.5	HAIL (21)	200	37					18.5	(3150.0)	582.8
		4.5	FREEZE (42)	100	19	Market Records Used; Kraft MM/DD/YYYY				50.0	3150.0	1575.0
38. TOTAL											3150.0	2157.8

**PART III - FRUIT PRODUCTION AND LOSS BASED ON DATA FROM TEST HOUSE ANALYSIS**

Plot No.	Wgt. Bxs. Harvested	Date Harvested	Processing Plant (Name)	Avg. Lbs. Jce/Bx	Juice Base Lbs/Bx	Off. Wgt. Lbs/Bx	Post Factor 45 - 43	Pre Factor 45 - 44	% Damage (46 - 47) x 45 x 100 (46 x 44)	Boxes Produced (40 x 46) ÷ 47	Boxes Lost (48 x 49) ÷ 100
39	40	41	42	43	44	45	46	47	48	49	50
51. TOTAL											

**PART IV - TOTAL PRODUCTION AND PRODUCTION LOST**

52.	(Part I, Columns 22 and 23) Fruit lost on ground and not harvested	Boxes Produced 280.0	Boxes Lost 280.0
53.	(Part II, Columns 36 and 37) Unharvested fruit production and loss due to hail and freeze	3150.0	2157.8
54.	(Part III, Columns 49 and 50) Harvested fruit production and loss due to freeze		
55.	Fruit harvested before damage occurred, within 7 days after freeze, or prior to an inspection		
56.	Date Harvested		
57.	Buyer or Processor		
58.	Box increase to meet minimum for the acreage		
59.	Reduced production due to uninsured causes		
60.	<b>TOTAL BOXES (Round to whole boxes)</b>	3430	2428
61.	Percent of Loss [(Total Boxes Lost ÷ Total Boxes Produced) x 100]		71.1

62. ADJUSTER'S SIGNATURE	Code No.	Date	63. Insured's Signature	Date
I. M. Adjuster	XXXXX	MM/DD/YYYY	I. M. Insured	MM/DD/YYYY
I. M. Adjuster	XXXXX	MM/DD/YYYY	I. M. Insured	MM/DD/YYYY

**EXAMPLE 6**

**For Illustration Purposes Only  
ADJUSTER'S CITRUS WORKSHEET**

1. Company <p align="center">ANY COMPANY</p>		2. Policy Number <p align="center">XXXXXXX</p>	3. Claim Number <p align="center">XXXXXXXX</p>	4. Unit No. <p align="center">00100</p>	5. Type & Kind of Fruit <p align="center">CITRUS V (051)</p>	6. Crop Year <p align="center">YYYY</p>
7. Name of Insured <p align="center">I. M. INSURED</p>		8. Acres <p align="center">52.0</p>	9. No. of Trees <p align="center">3840</p>	10. No. of Trees Harvested <p align="center">1230</p>	11. Cause(s) of FREEZE (42)	Date(s) MM/DD/YYYY
12. Inspection Types (Check Applicable Term)	<input type="checkbox"/>	Ground Count Only	13. Date(s) MM/DD/YYYY MM/DD/YYYY		14. Inspection Number <p align="center"><del>1</del> 2</p>	
	<input checked="" type="checkbox"/>	Preliminary				
	<input checked="" type="checkbox"/>	Final				

**PART I - FRUIT LOST ON GROUND FROM FREEZE, HAIL, HURRICANE OR TORNADO**

Plot No.	Number of Trees	Fruit Size Per Box	Grnd. Fruit	Boxes Lost Per Tree 18 ÷ 17	Cause of Loss	Applicable Percent	Boxes on Ground	Boxes Lost (21 x 22) ÷ 100
15	16	17	18	19	20	21	22	23
1	(2610)	300	38		FREEZE (42)	100	See Line 3 For Post-Harvest Ground Count	
2	1230	Harvested Prior to Inspection						
1	2610	300	57	0.2	FREEZE (42)	100	522.0	522.0
<b>24. TOTAL</b>	<b>3840</b>						<b>522.0</b>	<b>522.0</b>

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

Plot No.	Number of Trees	Boxes Per Tree (Est.)	Cause of Loss	Number in Sample	Number of Damaged Fruit by Percent of Damage						Boxes Produced 26 x 27	Boxes Lost (35 x 36) ÷ 100	
					No. @ 100%	No. @ 70%	Col. 31 x .7	No. @ 40%	Col. 33 x .4	% Damage (30+32+34)			
25	26	27	28	29	30	31	32	33	34	35	36	37	
1	2610	2.7	FREEZE (42)	200	47					50.0	7047.0	3522.5	
2	1230		(Harvested Prior to Freeze (MM/DD); Buyer: Haines City CGA)								0.0		
<b>38. TOTAL</b>	<b>3840</b>										<b>7047.0</b>	<b>3522.5</b>	

**PART III - FRUIT PRODUCTION AND LOSS BASED ON DATA FROM TEST HOUSE ANALYSIS**

Plot No.	Wgt. Bxs. Harvested	Date Harvested	Processing Plant (Name)	Avg. Lbs. Jce/Bx	Juice Base Lbs/Bx	Off. Wgt. Lbs/Bx	Post Factor 45 - 43	Pre Factor 45 - 44	% Damage (46 - 47)x45x 100 (46 x 44)	Boxes Produced (40 x 46) ÷ 47	Boxes Lost (48 x 49) ÷ 100
39	40	41	42	43	44	45	46	47	48	49	50
<b>51. TOTAL</b>											

**PART IV - TOTAL PRODUCTION AND PRODUCTION LOST**

		Boxes Produced	Boxes Lost
52	(Part I, Columns 22 and 23) Fruit lost on ground and not harvested	522.0	522.0
53	(Part II, Columns 36 and 37) Unharvested fruit production and loss due to hail and freeze	7047.0	3522.5
54	(Part III, Columns 49 and 50) Harvested fruit production and loss due to freeze		
55	Fruit harvested before damage occurred, within 7 days after freeze, or prior to an inspection		
	Plot No.	56. Date Harvested	57. Buyer or Processor
2	MM/DD/YYYY	Haines City CGA	
58	Box increase to meet minimum for the acreage		
59	Reduced production due to uninsured causes		
60	<b>TOTAL BOXES (Round to whole boxes)</b>	<b>10767</b>	<b>4046</b>
61	Percent of Loss [(Total Boxes Lost ÷ Total Boxes Produced) x 100]		<b>27.6</b>
62. ADJUSTER'S SIGNATURE		Code No.	Date
I. M. Adjuster		XXXXX	MM/DD/YYYY
I. M. Adjuster		XXXXX	MM/DD/YYYY
63. Insured's Signature		Date	
I. M. Insured		MM/DD/YYYY	
I. M. Insured		MM/DD/YYYY	

(FOR ILLUSTRATION PURPOSES ONLY) <b>FLORIDA CITRUS PRODUCTION SHEET</b>		1 POLICY NUMBER  XXXXXXX	2 UNIT NUMBER  00100	3 ACREAGE  4.0			
4 TYPE AND VARIETY  Citrus II (024)		5 LEGAL DESCRIPTION OR OTHER IDENTIFICATION  Plot 12A, Section 6					
6 INSURED'S NAME AND ADDRESS  I. M. Insured P.O. Box XX Any Town, Any State XXXXX							
<b>PART I</b>							
<i>This part to be used to show production for the year of the loss</i>				<i>This portion to be completed only if average lbs. juice per box is not available (Column 9)</i>			
7 CROP YEAR	8 NUMBER OF BOXES REC'D AT PLANT	9 AVERAGE LBS JUICE	10 PROCESSOR NAME	HARVESTING DATES		13 AVERAGE LBS. SOLIDS	14 AVERAGE PERCENT SOLUBLE SOLIDS (BRIX)
				11 BEGINNING	12 ENDING		
YYYY	815	37.7	Golden Gem, Umatilla, Fla.	Jan. 1	Feb. 15		
<b>PART II</b>							
<i>This part of form is to be used to establish juice content base from the three previous crop year production records</i>				<i>This portion to be completed only if average lbs. juice per box is not available (Column 17)</i>			
15 CROP YEARS	16 NUMBER OF BOXES REC'D AT PLANT	17 AVERAGE LBS JUICE	18 PROCESSOR NAME	HARVESTING DATES		21 AVERAGE LBS. SOLIDS	22 AVERAGE PERCENT SOLUBLE SOLIDS (BRIX)
				19 BEGINNING	20 ENDING		
23 Average							
24 Adjuster's Signature and Code No.  I. M. Adjuster XXXXX		Date  MM/DD/YYYY		25 Insured's Signature  I. M. Insured		Date  MM/DD/YYYY	

(FOR ILLUSTRATION PURPOSES ONLY) <b>FLORIDA CITRUS PRODUCTION SHEET</b>		1 POLICY NUMBER XXXXXXX	2 UNIT NUMBER 00100	3 ACREAGE 4.0			
4 TYPE AND VARIETY Citrus II (024)		5 LEGAL DESCRIPTION OR OTHER IDENTIFICATION Plot 12A, Section 6					
6 INSURED'S NAME AND ADDRESS  I. M. Insured P.O. Box XX Any Town, Any State XXXXX							
<b>PART I</b>							
<i>This part to be used to show production for the year of the loss</i>				<i>This portion to be completed only if average lbs. juice per box is not available (Column 9)</i>			
7 CROP YEAR	8 NUMBER OF BOXES REC'D AT PLANT	9 AVERAGE LBS JUICE	10 PROCESSOR NAME	HARVESTING DATES		13 AVERAGE LBS. SOLIDS	14 AVERAGE PERCENT SOLUBLE SOLIDS (BRX)
				11 BEGINNING	12 ENDING		
<b>PART II</b>							
<i>This part of form is to be used to establish juice content base from the three previous crop year production records</i>				<i>This portion to be completed only if average lbs. juice per box is not available (Column 17)</i>			
15 CROP YEARS	16 NUMBER OF BOXES REC'D AT PLANT	17 AVERAGE LBS JUICE	18 PROCESSOR NAME	HARVESTING DATES		21 AVERAGE LBS. SOLIDS	22 AVERAGE PERCENT SOLUBLE SOLIDS (BRX)
				19 BEGINNING	20 ENDING		
YYYY	1090	48.9	Golden Gem	Dec. 15	Feb. 1		
YYYY	955	47.4	Golden Gem	Jan. 30	Feb. 20		
YYYY	880	46.9	Golden Gem	Jan. 10	Feb. 18		
23 Average		47.7					
24 Adjuster's Signature and Code No. I. M. Adjuster XXXXX			Date MM/DD/YYYY		25 Insured's Signature I. M. Insured		Date MM/DD/YYYY

E. **Risk:** The correct (age of tree) rate class from the actuarial documents for the fruit type. Verify with the Summary of Coverage and if the rate class is found to be incorrect, revise according to the insurance provider's instructions. Refer to 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 fruit 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 and enter "Amt. of Ins." and enter the amount of insurance per acre for the type, rounded to whole dollars.

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

L. **Shell and/or Quality Factor:** Line out "Shell and/or Quality Factor" and enter **Adjusted % Potential (as "Adj. % Pot.")**. Enter the result of **one hundred percent (100)** minus the entry in item 61 of Part IV of the appraisal worksheet, divided by the coverage level, recorded to three decimal places. Show calculation in the Narrative. **NOTE: If the calculated "Adjusted % Potential" exceeds 1.000, enter 1.000.**

**EXAMPLE:**  $(100.0\% - 47.5\%) \div 75\% = .700$ ; enter .700 in column L

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 C<sub>1</sub>" (actual acres) times Column "N," rounded to whole dollars.

P. **Per Acre:** The amount of insurance per acre for the fruit type, rounded to whole dollars.

Q. **Total:** Column "C<sub>2</sub>" (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 "C<sub>1</sub>" 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.
- 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. Refer to 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.



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 I 0245	2 Unit # 00100	3 Legal Description SEC 32 T17 R24
4 Date of Damage JAN 10		7 Company Agency Any Company Any Agency
5 Cause of Damage Freeze		
6 Primary Cause % 100		
12 Additional Units		
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	1st MM/DD/YYYY	2nd	3rd MM/DD/YYYY
15 Companion			

## 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)
1 MMDD		33.3	1.000	D01	997	011			Amt. of Ins. 350		Adj. % Pot .700		245	6159	350	11655
16 TOTAL		33.3											17 TOTALS	6159	11655	

NARRATIVE (If more space is needed, attach a Special Report) Acres determined by wheel measurement Tree Planting pattern 25' X 30'  
 Adjusted damage: (100.0% - 47.5% average damage) divided by 75% coverage level equals .700.

## SECTION II - HARVESTED PRODUCTION

18 Date Harvest Completed MM/DD/YYYY				19 Is damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>				20 Assignment of Indemnity? 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 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) x J x K2 x L2 x M2	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.

	22 Section II Total
	23 Section I Total <b>6159</b>
	24 Unit Total <b>6159</b>

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