

United States  
Department of  
Agriculture



Federal Crop  
Insurance  
Corporation



Product  
Development  
Division

FCIC-25810 (02-2000)

# **PILOT CALIFORNIA CITRUS DOLLAR 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: 25810</b>
<b>SUBJECT: PILOT CALIFORNIA CITRUS DOLLAR LOSS ADJUSTMENT STANDARDS HANDBOOK 2001 AND SUCCEEDING CROP YEARS</b>	<b>DATE: February 2, 2000</b>	
	<b>OPI: Product Development Division</b>	
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**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.**

Control Chart For: Pilot California Citrus Dollar Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Pages	Reference Material	Date	Directive Number
Current Index	1-2	1-2	1-30	31-36	02-2000	FCIC-25810

**PILOT CALIFORNIA CITRUS DOLLAR LOSS  
ADJUSTMENT STANDARDS HANDBOOK**

**SUMMARY OF CHANGES/CONTROL CHART (Continued)**

**(RESERVED)**

**PILOT CALIFORNIA CITRUS DOLLAR  
LOSS ADJUSTMENT HANDBOOK**

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# **1. INTRODUCTION**

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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**

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This handbook remains in effect until superseded by reissuance of **either** the entire handbook **or** selected portions (through slipsheets or bulletins).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 providers' 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 **general** (not crop specific) to loss adjustment are identified in the LAM.
- (2) Terms, abbreviations, and definitions **specific** to California Citrus Dollar loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.
- (3) Definition(s):

**Culls** Fruit that is not marketable as fresh-packed fruit.

**Cut** Cutting of the sample fruit, in accordance with the state's citrus laws and procedures, to examine the pulp and edible portion of the fruit for determination of percent of freeze damage.

**Grade Fruit** Fruit that **appears to be** marketable as fresh-packed citrus.

**Graded Fruit**

Fruit that has graded marketable as fresh-packed citrus **after sample fruit has been cut to determine freeze damage.**

### **3. INSURANCE CONTRACT INFORMATION**

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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, in which the insured has a share for which a premium rate is provided by the actuarial documents; and
  - (a) That is adapted to the area;
  - (b) That is irrigated;
  - (c) That has produced at least 300 cartons per acre in one of the three previous crop years;
  - (d) That is grown in a grove that, if inspected, is considered acceptable by the insurance provider; and
  - (e) That is not sold by direct marketing, unless allowed by the Special Provisions.
- (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.

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

- (1) Optional units.
- (2) Hail and Fire Exclusion provisions (also not applicable to limited coverage).
- (3) Minimum Value 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.



## **C. MINIMUM VALUE OPTION**

The total value of harvested production will be as follows:

- (1) For sold production, the dollar amount obtained by subtracting the allowable costs contained in the Special Provisions from the average net price received for each carton of fruit. This result will not be less than the applicable Minimum Value Option (contained in the Special Provisions) that the insured chose. Multiply this result by the cartons of fruit sold.
- (2) For marketable production that is not sold, the dollar amount obtained by multiplying the cartons of such fruit on the unit by the minimum value (shown in the Special Provisions) that applies without regard to the choice of the Minimum Value Option.
- (3) Harvested production that is damaged or defective due to insurable causes and is not marketable as fresh-packed fruit will not be counted as production.

## **4. CITRUS 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) Circumstances that require an appraisal include (but are not limited to):
  - (a) When citrus fruit remains on the tree after the normal harvest period; or
  - (b) If verifiable production records may not be available (for example, a grower who owns the packing house that handles the grower's crop).
- (3) Make separate appraisals for each citrus variety grown in the grove.
- (4) Appraisal dates:
  - (a) Insurance provider representatives will set appraisal dates.
  - (b) Whenever possible, appraise citrus before the fruit is removed from the trees.

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

- (1) Determine the minimum number and general location of trees to be used in the representative sample based on:
  - (a) 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.
- NOTE:** When variable damage causes the crop potential to be significantly different within the same orchard, or when the insured wishes to destroy a portion of the orchard, split the orchard into suborchards, and appraise each one separately.
- (c) The acreage in the unit from which fruit has been picked and the extent of variation in the amount of unpicked fruit on the trees;
  - (d) Whether or not any areas have been color (partially) picked.
- (2) Take not less than the minimum number (count) of representative samples required in **TABLE A**.
  - (3) The Random Path Appraisal Method (RPAM) may be used at the discretion of the insurance provider to appraise the citrus crop production. Use this method in lieu of appraisal methods in the Citrus Dollar Loss Adjustment Handbook as applicable.

## **5. APPRAISAL METHODS**

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### **A. GENERAL INFORMATION**

These instructions provide information on appraisal methods for:

<b>Appraisal Method.....</b>	<b>Use.....</b>
Random Samples of Unharvested Fruit	fruit that could be packed and fruit that could be eliminated with grading.
Harvesting Sample Plots	the amount of marketable fruit harvested from representative areas.

### **B. RANDOM SAMPLES OF UNHARVESTED FRUIT:**

- (1) Fruit samples must be random and representative of all fruit in the unit or plot.
- (2) Use the following criteria to select a representative, random sample of fruit from sample trees to determine the number of fruit lost to insurable causes:
  - (a) Examine a sufficient number of individual fruits (not less than 100) from different locations on the trees that reflect the general condition of all fruit in the plot.
  - (b) The sample selected must be random and include fruit that could be packed and fruit that could be eliminated if graded in the packing house.

- (c) The total sample is to be obtained from the inside, outside, top, and bottom of all four quadrants of sample trees.
  - (d) Select fruit from each sample tree in a representative number of rows in the grove.
- (3) NEVER USE LESS THAN A 100 FRUIT SAMPLE for establishing the amount of damage for any unit or plot. If less than 100 citrus fruit are required to fill a carton, pick as many additional fruit as necessary to equal 100.

**NOTE:** FOR FREEZE DAMAGE, only that portion of the sample that appears to be marketable (grade fruit) will be cut to determine the percent of damage. Refer to **EXHIBIT 1** for summaries of Citrus Laws and Procedures for California and Arizona and methods of determining freeze damage.

- (4) To determine the amount of unharvested citrus fruit production-to-count in a plot or unit:
- (a) Count the number of fruit needed to fill the appropriate carton for the type of citrus specified on the crop provisions;
  - (b) Separate the culls from the marketable citrus in the random sample; and
  - (c) Determine the cartons remaining on the trees by multiplying the ratio of marketable fruit in the random sample by the average number of fruit per tree.

**FOR EXAMPLE**

If 128 citrus are required to fill a carton and  
105 of these citrus grade marketable as fresh-packed fruit, then  
**the ratio of marketable fruit** =  $105 \div 128 = 0.820$

If quadrant counts of representative trees averaged 625 citrus per tree, then  
**the number of graded citrus per tree** =  $0.820 \times 625 = 513$   
and **the cartons of graded citrus per tree**  
=  $513 \text{ graded citrus per tree} \div 128 \text{ citrus per carton}$   
= 4.0 cartons per tree.

Then, **total cartons of graded citrus from unharvested trees**  
=  $4.0 \text{ cartons per tree} \times \text{number of unharvested trees per acre}$ .

- (5) Appraised production should include any unharvested citrus fruit production that is determined to be marketable as fresh-packed fruit.
- (a) Consult packing house managers to determine if any of the representative samples of fruit could be packed and sold as fresh citrus.
  - (b) Citrus that cannot be packed can either be dropped to the ground or sent for processing into by-products before the acreage can be released.

- (c) If an adjuster finds that any of the fruit to be processed, dropped, or left on the trees is marketable as fresh fruit, an appraisal should be made to determine the potential packed cartons of citrus fruit.
- (6) If an adjuster finds citrus fruit damaged by uninsured causes of loss, an appraisal of the amount of fruit lost due to uninsured causes will be made.

### **C. APPRAISING UNHARVESTED CITRUS BY HARVESTING SAMPLES**

- (1) Make arrangements with the insured to harvest representative plots after the crop has reached maturity. Use the amount of marketable citrus fruit harvested from the representative plots to determine the yield per acre. Minimum sample requirements are shown in **TABLE A**.
- (2) Application of the harvested acreage yield to unharvested acreage appraisal method can be used **IF THE HARVESTED ACREAGE CAN BE VERIFIED TO BE REPRESENTATIVE OF THE UNHARVESTED ACREAGE**.
  - (a) Verification can be made by **ACTUALLY INSPECTING** the harvested and unharvested acreage **PRIOR** to any harvesting to compare the crop on the trees.
  - (b) In some cases it may be possible to verify similarity of production by comparing the **ACTUAL** production from the **HARVESTED** acreage with the **ESTIMATED** production of the **UNHARVESTED** acreage. Estimates of production can be based on inspection of the trees and fruit remaining on unharvested acres.
  - (c) Document inspections of harvested and unharvested acreage in the remarks section of the claim form or on a Special Report.
- (3) The insurance provider can provide instructions for other approved methods of appraising unharvested citrus fruit (e.g., Random Path Appraisal Method).
- (4) Document method(s) used in making appraisals on the appraisal worksheet.

## **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.

## 7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

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### A. GENERAL INFORMATION

- (1) Include the insurance provider's name in the appraisal worksheet title if 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 appraised. Refer to section 4 for sampling requirements.
- (4) For every inspection complete items 1 through 8, item 13, Adjuster's Signature, Code Number, Date, Insured's Signature, Date and Page Number.

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

**Claim No.:** 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. **Type of Citrus:** Crop name and crop code, as shown on the actuarial documents, for the type of citrus grown.
5. **Date of Damage:** 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).

6. **Unit Number:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
7. **Acreage:** Number of determined acres, to tenths, in the plot being appraised.
8. **Number of Trees Having Unpicked Fruit:** Number of trees with unpicked (unharvested) fruit. These trees may have been partially (color) picked or never harvested.

## **PART I - UNPICKED FRUIT ON THE TREE**

**Verify or make the following entries:**

**Item**

**No.      Information Required**

1. **Sample No. of Plots:** Plot or sample identification number.
2. **No. of Trees in Plot:** Total number of trees in the plot or sample.
3. **Acres in Plot:** Number of determined acres, to tenths, in the plot or sample being appraised.
4. **Random Pick:** Number of fruit randomly picked (minimum of 100 per sample).
5. **Grade:** Number of grade (marketable) fruit in the sample;
6. **Culls:** Number of cull (unmarketable) fruit in the random sample; equal to the Random Pick (item 4) minus Grade (item 5).
7. **Number Fruit Cut:** Number of grade fruit (marketable before freeze); cut per sample (item 5).
8. **Number Fruit Lost:** Number of grade fruit lost to freeze damage in each sample.
9. **Percent Damage:** The number of grade fruit lost (item 8) divided by the number of grade Fruit Cut (item 7), rounded to three decimal places.
10. **Remarks:** Remarks pertinent to the appraisal, such as: sampling methods, conditions in general, and disposition of fruit.

## **PART II - DETERMINATION OF THE PRODUCTION TO COUNT**

**Verify or make the following entries:**

**Item**

**No.      Information Required**

1. **Plot Number:** Plot identification number.

2. **Ctn. Size Fruit:** Number of sample fruit required to fill a carton.
3. **Culls:** Number of culls in the sample.
4. **Graded Fruit:** Number of grade (marketable) fruit, from Part I item 7.
5. **% of Ctn.:** The ratio of marketable fruit to all fruit in the random sample. Graded Fruit (item 4) divided by the Ctn. Size Fruit (item 2), to three decimal places.
6. **No. of Fruit Per Tree:** The total number of fruit per tree.
7. **Graded Fruit Per Tree:** % of Ctn. (item 5) multiplied by the No. of Fruit Per Tree (item 6), rounded to whole fruit.
8. **Graded Ctn. Per Tree:** Graded Fruit Per Tree (item 7) divided by the Ctn. Size Fruit (item 2), rounded to one decimal place.
9. **Total Trees P/A:** The number of unharvested trees per acre in the sample plot .
10. **Graded Ctns. P/A:** Graded Ctns. Per Tree (item 8) times Total Trees P/A (item 9).
11. **% of Marketable Fruit:** Ratio of fruit undamaged by freeze to the number of sample fruit cut. Calculate by subtracting the % Damage (from Part I, item 9) from 1.000. Round the result to three decimal places.
12. **Ctns. to Count:** Graded Ctns. P/A (item 10) times the % of Marketable Fruit (item 11), rounded to tenths.
13. **Remarks:** Remarks pertinent to production to count information.

**NOTE:** For damage due to causes of loss OTHER THAN FREEZE, enter 1.000.

**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; otherwise, document the appraisal date in the Narrative of the Production Worksheet.

**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., which may not be readily understood.

**Page Number:** Page number - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

**COMPANY NAME: ANY COMPANY**

**CLAIM NO. XXXXXXXX**

<b>FOR ILLUSTRATION PURPOSES ONLY</b>  <b>CITRUS APPRAISAL WORKSHEET</b>	1 INSURED'S NAME I. M. INSURED	2 POLICY NUMBER XXXXXXX	3 CROP YEAR YYYY
	4 TYPE OF CITRUS NAVEL ORANGES - 0215	5 DATE OF DAMAGE Dec 7	6 UNIT NUMBER 00100
	7 ACREAGE 30.0	8 NUMBER OF TREES HAVING UNPICKED FRUIT 900	

**PART I UNPICKED FRUIT ON THE TREE**

Sample No. Of Plots 1	No. of Trees in Plot 2	Acres in Plot 3	Random Pick 4	Grade 5	Culls 6	Number Fruit Cut 7	Number Fruit Lost 8	Percent Damage (8÷7) 9
1A	450	5.0	128	105	23	105	17	.162
2A	450	5.0	140	112	28	112	92	.821

10 Remarks

APPROXIMATELY 2 CARTONS PER TREE ON GROUND DUE TO FREEZE.  
 PLOT 1A- WILL DROP ON GROUND DUE TO SCALE. UNINSURED CAUSE OF LOSS.  
 PLOT 2A - WILL DROP ON GROUND. INSEPARABLE FREEZE DAMAGE CANNOT BE PACKED.

**PART II DETERMINATION OF THE PRODUCTION TO COUNT**

Plot Number 1	Ctn. Size Fruit 2	Culls 3	Graded Fruit 4	% of Ctn. (4 ÷ 2) 5	No. of Fruit per Tree 6	Graded Fruit Per Tree (5 × 6) 7	Graded Ctn. per Tree (7 ÷ 2) 8	Total Trees P/A 9	Graded Ctns. P/A 10	% of Marketable Fruit 11	Ctns. to Count (10 × 11) 12
1A	128	23	105	.820	625	513	4.0	90	360.0	.838	301.7

13 Remarks

NO FREEZE PROTECTION EQUIPMENT ON PLOTS 1A AND 2A.  
 SEE MAP ON SPECIAL REPORT.  
 20 ACRES PICKED AND PACKED.

ADJUSTER'S SIGNATURE AND CODE NUMBER  I. M. ADJUSTER XXXXX	DATE  MM/DD/YYYY
INSURED'S SIGNATURE  I. M. INSURED	DATE  MM/DD/YYYY

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**C. SUMMARY OF HARVESTED PRODUCTION WORKSHEET ENTRIES AND COMPLETION INFORMATION**

- (1) Use this worksheet to record production of marketable citrus which is harvested. Use separate Summary of Harvested Production Worksheets for:
  - (a) Sold production,
  - (b) Direct marketed production, when allowed by the Special Provisions,
  - (c) Unsold production, and
  - (d) Each first handler.
- (2) Information from year-end pool statements or from records of individual loads may be used.
- (3) Handling charges include expenses shown on the handler's summary of sales as deductions from gross revenue. These may include door charge, by-product handling, packing charge, assessments, and contingency expenses. Do not include harvesting costs or revolving funds with handling charges.
- (4) Allowable costs include costs of harvesting (picking and hauling as shown on the Special Provisions) and are deducted separately.

**NOTE:** Citrus that is harvested and sold to other than the packer or processor is to be reported as direct marketed.

**Verify or make the following entries:**

**Item**  
**No.**

**Information Required**

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

**Claim No.:** Claim number as assigned by the insurance provider, if required.

1. **Insured's Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Crop:** Crop name and code number (e.g., Navel Oranges 0215).
3. **Crop Year:** Crop year, as defined in the policy, for which the claim has been filed.
4. **Policy Number:** Insured's assigned policy number.

5. **Unit Number:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
6. **Name, Address, and Phone No. of Buyer/Packer:** Name, address and telephone number of the packing house/first handler of the production. Use separate worksheets as stated in subsection C (1).

**NOTE:** If applicable, identify the minimum value option selected in the lower right corner.

### **PART I - PRODUCTION**

7. **Beginning Date:** Date the FIRST load in the pool, or account, was delivered, or the date on the summary. (MM/DD/YYYY).
8. **Ending Date:** Date the LAST load in the pool, or account, was delivered. Make no entry if unavailable and the date on the summary is recorded as beginning date. (MM/DD/YYYY).
9. **Gross Dollars Received:** The total value per load, lot, pool, or account, before any adjustments, in dollars and cents. Make no entry for unsold production.
10. **Handling Charges:** Total of deductions imposed by the packing or processing facilities such as door charges and packing charges, in dollars and cents. See Section C item (4) above. Make no entry for unsold production.
11. **Net Dollars Received:** Gross Dollars Received (item 9) minus Handling Charges (item 10), in dollars and cents. Make no entry for unsold production.
12. **Cartons Packed:** The number of whole cartons (standard citrus containers) packed.
13. **Totals:** Complete on the last page of the Summary of Harvested Production Worksheet for the citrus type. Sum of Column 11 entries, in dollars and cents, and the sum of Column 12 entries, in whole cartons.

**NOTE:** Grand Total - Make no entry for unsold production.

### **PART II - WEIGHTED VALUE BY TYPE**

**Complete Part II only on the last page of the Summary of Harvested Production form for the citrus type.**

14. **Average Net Price Received:** Total Net Dollars Received (item 13) divided by Total Cartons Packed (item 13), in dollars and cents. Make no entry for unsold production.
15. **Allowable Cost:** The allowable cost for harvesting and hauling listed in the Special Provisions, in dollars and cents per carton. Make no entry for unsold production.

16. **Adjusted Average Value:** Average Net Price Received (item 14) minus Allowable Cost (item 15) in dollars and cents. Make no entry for unsold production.
17. **Remarks:** Enter any pertinent information on each page for which it is applicable.
18. **Adjuster's Signature, Code Number, and Date:** Signature of adjuster, code number, and the date of signature on each page, after the insured (or insured's authorized representative) has signed.
19. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date on each page. Before obtaining insured's signature, REVIEW ALL ENTRIES WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.
20. **Page:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2 Pages, etc.)

COMPANY NAME: Any Company

CLAIM NO.: XXXXXXXX

<b>For Illustration Purposes only</b> <b>SUMMARY OF HARVESTED PRODUCTION CITRUS</b>	1. INSURED'S NAME <b>I.M. Insured</b>	2. CROP <b>Navel Oranges-0215</b>
	3. CROP YEAR <b>YYYY</b>	4. POLICY NUMBER <b>XXXXXXXX</b>
	5. UNIT NUMBER <b>00100</b>	

6. NAME, ADDRESS, AND PHONE NO. OF BUYER/PACKER  
**Sunburst Inc., Box ##, Any Town, Any State ZZZZZ**  
**Tel (XXX) XXX-XXXX**

**Selected Minimum**

PART I - PRODUCTION					
BEGINNING DATE	ENDING DATE	GROSS DOLLARS RECEIVED	HANDLING CHARGES	NET DOLLARS RECEIVED	CARTONS PACKED
7	8	9	10	11	12
<b>12-8-YYYY</b>	<b>5-20-YYYY</b>	<b>\$12,550.00</b>	<b>\$6,450.00</b>	<b>\$6,100.00</b>	<b>2,450</b>
<b>13. TOTALS</b>				<b>\$6100.00</b>	<b>2,450</b>

PART II - WEIGHTED VALUE BY TYPE		
14. AVERAGE NET PRICE RECEIVED	15. ALLOWABLE COST	16. ADJUSTED AVERAGE VALUE

17. REMARKS

18. ADJUSTER'S SIGNATURE	CODE NUMBER	DATE	19. INSURED'S SIGNATURE	DATE
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COMPANY NAME: Any Company

CLAIM NO.: XXXXXXXX

<b>For Illustration Purposes only</b> <b>SUMMARY OF HARVESTED PRODUCTION CITRUS</b>	1. INSURED'S NAME <b>I.M. Insured</b>	2. CROP <b>Navel Oranges-0215</b>
	3. CROP YEAR <b>YYYY</b>	4. POLICY NUMBER <b>XXXXXXXX</b>
	5. UNIT NUMBER <b>00100</b>	

6. NAME, ADDRESS, AND PHONE NO. OF BUYER/PACKER

ABC Packing Co., Box ##, Any Town, Any State XXXXX  
Tel (XXX) XXX-XXXX

**PART I - PRODUCTION**

BEGINNING DATE 7	ENDING DATE 8	GROSS DOLLARS RECEIVED 9	HANDLING CHARGES 10	NET DOLLARS RECEIVED 11	CARTONS PACKED 12
<b>11-8-YYYY</b>	<b>5-25-YYYY</b>	<b>\$11,850.00</b>	<b>\$4,950.00</b>	<b>\$6,900.00</b>	<b>1,450</b>
<b>13. TOTALS</b>				<b>\$13,000.00</b>	<b>3,900</b>

**PART II - WEIGHTED VALUE BY TYPE**

14. AVERAGE NET PRICE RECEIVED <b>\$3.33</b>	15. ALLOWABLE COST <b>\$1.00</b>	16. ADJUSTED AVERAGE VALUE <b>\$2.33</b>
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17. REMARKS

18. INSURED'S SIGNATURE <i>I. M. Insured</i>	DATE <i>MM/DD/YYYY</i>
19. ADJUSTER'S SIGNATURE <i>I. M. Adjuster</i>	CODE NUMBER <i>XXXXX</i>
	DATE <i>MM/DD/YYYY</i>

20. PAGE 2 OF 2

## **8. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES**

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### **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 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 described in the LAM).
  - (e) "No Indemnity Due" claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the value of production exceeded the guarantee).
- (4) The adjuster is responsible for determining if the insured has complied with all of their requirements under the notice and claim provisions of the policy. If they 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 #:** Crop name and code number (e.g., “Navel Oranges” 0215).
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).
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 whole cartons, of all non-loss units for the crop at the time of final inspection.

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

**PRELIMINARY:**

- a. Date the notice of damage was given for the unit in item 2.
- b. A third preliminary inspection (if needed) requires an additional set of Production Worksheets. Enter the date of 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:** Refer to the LAM for further information regarding companion contracts.

## SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

- (1) Rate classes or types;
- (2) Appraisals;
- (3) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (4) 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:** Refer to 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:

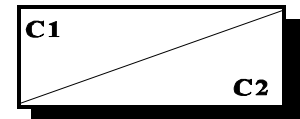
- a. Put to other use without consent.
- b. Abandoned.
- c. Damaged by uninsured causes.
- d. For which the insured failed to provide acceptable records of production.
- e. From which production was sold by direct marketing if the insured failed to meet the requirements contained in the crop provisions.

**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 orchard or sub-orchard.
- C<sub>2</sub> Enter the REPORTED acres for the orchard or sub-orchard.



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 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 shown 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>
"P".....	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, 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 if the insured failed to meet the notice requirements contained in the crop provisions.
"H".....	Harvested.
"UH".....	Unharvested or put to other use with consent.

**GLEANED ACREAGE: Refer to the LAM for information on gleaning.**

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

<u>USE</u>	<u>EXPLANATION</u>
"WOC".....	Other use without consent
"SU".....	Solely uninsured
"ABA".....	Abandoned without consent
"H".....	Harvested
"UH".....	Unharvested

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: Refer to the LAM for information on gleaning.**

J. **Appraised Potential:** Per-acre appraisal in cartons, to tenths, of POTENTIAL fresh production for the acreage appraised. See appraisal methods for additional instructions.

**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:** Line out the heading and enter "Value." For appraised production enter the greater of:

- Actual value per carton (determined from a sample provided to the buyer; or
- Minimum value per carton shown in the Special Provisions.

**NOTE:** Do not use the Minimum Value Option I or II price from the Special Provisions for this entry.

M. **+ Uninsured Cause:**

**PRELIMINARY AND FINAL: EXPLAIN IN THE NARRATIVE.**

a. Hail and Fire exclusion NOT in effect.

- (1) Enter NOT LESS than the insured's amount of insurance per acre in whole dollars 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 dollars and cents, for any such acreage.

b. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.

c. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.

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

N. **Adjusted Potential:**

**PRELIMINARY AND FINAL:** The result of Column "J" times Column "L" plus Column "M," rounded to dollars and cents.

O. **Total to Count:** Column "C" or "C<sub>1</sub>" (**actual** acres) times Column "N" rounded to whole dollars.

**NOTE:** For CAT policies multiply result times .55, unless otherwise instructed by the insurance provider because adjustment will be made by other manual or automated computation process.

P. **Per Acre:** Enter the amount of insurance per acre from the insured's Summary of Coverage.

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

**NOTE:** FOR ITEM 17. WHEN SEPARATE LINE ENTRIES ARE MADE FOR VARYING SHARES, 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 refer to the LAM.
- g. Explain any errors found on the Summary of Coverage.
- h. Explain any commingled production. Refer to the LAM.
- i. Explain any entry of "Production Not to Count" in Section II, item "O." and/or any production not included in Section II, item I or 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 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.
- 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. Refer to the LAM.
- r. Record any trees removed without an inspection.
- s. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.
- t. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- u. 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) except production appraised BEFORE harvest and shown in Section I because the quantity cannot be determined later.
- (2) If all production was sold to one buyer, enter the name and address, or else enter "see Summary of Harvested Production Worksheets" where each buyer is listed. For fruit that has not been sold, enter unsold production and indicate disposition.
- (3) Use separate lines for varying shares; e.g., 50 percent and 75 percent shares on the same unit. If additional lines are necessary the data may be entered on a continuation sheet.
- (4) There will generally be no harvested production in items A through S for preliminary inspections.
- (5) Harvested production of citrus that cannot be marketed as fresh-packed fruit due to damage from insurable causes will not be considered production to count.

### Verify or make the following entries:

<b>Item No.</b>	<b><u>Information Required</u></b>
---------------------	------------------------------------

- |     |   |
|-----|---|
| 18. | <b>Date Harvest Completed: (Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM.)</b> |
|-----|---|

**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. Refer to 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, indicate for each practice, variety or type the corresponding Field ID (from Section I, item "A").

B. - E. **Length or Diameter, Width, Depth, and Deduction:**

- a. If all production was sold to one buyer, enter the name and address.
- b. If production was sold to more than one buyer, enter "see Summary of Harvested Production Worksheets".
- c. For direct marketed production sold off insurable acreage, enter "Direct Marketed".
- d. For unsold production, enter “Unsold Production”.

F. - H. MAKE NO ENTRY.

I. **Bu. Ton, Lbs., Cwt.:** Line through Bu., Ton, Lbs., Cwt. (~~Bu., Tons, Lbs., Cwt~~) and enter Ctns. Gross harvested production in whole cartons.

**NOTE:** Cartons may need to be converted from the size used by the packing house to the carton sizes defined in the policy. The adjuster **MUST** contact the packing house to verify what size carton the fruit was packed in (e.g., if the packing house used 25 pound cartons, for a particular type of fruit and the carton size specified in the policy is 38 pound cartons, the adjuster would need to convert the cartons before entering the gross harvested production). Refer to the definition for “Carton” in the crop provisions for standard container sizes.



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

N. **Adjusted Production:** Enter production from Column "I" in whole cartons.

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

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

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

Q<sub>1</sub>. **Value:** Enter the dollars and cents value per carton for harvested SOLD and UNSOLD marketable citrus.

a. The value per carton will be the greater of:

(1) The adjusted average value for each carton (not less than zero) of sold production from item 16 of the Summary of Harvested Production; or

(2) The applicable of the following:

(a) The minimum value per carton shown in the Special Provisions, if a minimum value option is not in effect.

(b) The Minimum Value Option I value per carton shown in the Special Provisions, if the Minimum Value Option I is in effect; or

(c) The Minimum Value Option II value per carton shown in the Special Provisions, if the Minimum Value Option II is in effect.

b. For UNSOLD, MARKETABLE harvested production, enter the applicable minimum value per carton as listed in the Special Provisions.

c. Harvested production that is damaged or defective due to insurable causes and is not marketable as fresh-packed fruit, will not be counted as production.

Q<sub>2</sub> - R. MAKE NO ENTRY.

S. **Production to Count:** Production from column "P" times column "Q<sub>1</sub>," rounded to whole dollars.

**NOTE:** For CAT policies multiply result times .55 unless otherwise instructed by insurance provider because adjustment will be made by other manual or automated computation process.

**NOTE:** FOR ITEMS 22 - 24. WHEN SEPARATE LINE ENTRIES ARE MADE FOR VARYING SHARES, STAGES, 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," in whole dollars.

23. **Section I Total:**

**PRELIMINARY:** MAKE NO ENTRY.

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

24. **Unit Total:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Total of 22 and 23, in whole dollars.

25. **Adjuster's Signature, Code #, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. For an absentee insured, enter adjuster's code number ONLY. The signature and date will be entered **AFTER** the absentee has signed and returned the Production Worksheet.

**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 # Citrus \$ Plan 0051	2. Unit # 00100	3. Legal Description NW6-14N-30W	
Navels/0215			
4. Date of Damage	DEC 7		
5. Cause of Damage	FREEZE		
6. Primary Cause %	100		
12. Additional Units	00200		
13. Est. Prod. Per Acre	650		

FOR ILLUSTRATION PURPOSES ONLY  
**PRODUCTION WORKSHEET**

7. Company XYZ COMPANY  
Agency ANY AGENCY

8. Name of Insured I. M. INSURED	
9. Claim # XXXXXXXXX	11. Crop Year YYYY
10. Policy # XXXXXXXXX	
14. Date(s) Notice of Loss	11. Crop Year 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 Value	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 (C x N)	Per Acre	Total (C x P)	
A		20.0	1.000	D01	002	997	H	H							1500	30000	
1A		5.0	1.000	D01	002	997	P	SU				603.40	603.40	3017	1500	7500	
2A MM/DD		5.0	1.000	D01	002	997	UH	UH	0				0	0	1500	7500	
16. TOTAL		30.0												17. TOTALS		3017	45000

NARRATIVE (If more space is needed, attach a Special Report)  
 PLOT A DROPPED TO THE GROUND. PLOT 1A UNINSURABLE CAUSE OF LOSS DUE TO SCALE. PACK-OUT NOT AVAILABLE UNTIL MM/DD/YYYY.  
 ACRES DETERMINED BY WHEEL MEASUREMENTS.

**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> A <sub>2</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)	Ctns 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 Packinghouse Any Town, Any State							3900					3900		3900	2.33		9087

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 **9087**  
 23. Section I Total **3017**  
 24. Unit Total **12,104**

25. Adjuster's Signature	Code #	Date	26. Insured's Signature	Date
1st Inspection			1st Inspection	
2nd Inspection			2nd Inspection	
Final Inspection	I. M. ADJUSTER	XXXXX	Final Inspection	I. M. INSURED

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## 9. REFERENCE MATERIAL

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**TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS**

<b>Number of Trees In Acreage:</b>	<b>Select:</b>
Through 1000 trees	Greater of 5 trees or 1% of the number of trees in the grove (for a percentage number ending with .5 or more, round to the next higher whole number).
Over 1000 trees	3 additional trees per 1000 (or fraction thereof above 1000).

# EXHIBIT 1

## CITRUS FREEZE DAMAGE

### A. DEFINITION

Freeze damaged citrus is seriously damaged, as defined by the laws of the state in which the county is located. The extent of damage is determined by the insurance provider from grove inspections, proof furnished by the insured, or other available evidence. California code will apply to grove inspections in California for fruit which will be packed in Arizona; however, the Arizona code will apply to the pack-out furnished by the packinghouse in Arizona.

### B. ARIZONA/CA. CITRUS LAWS AND PROCEDURES

- (1) **Laws.** Applicable portions of the laws are quoted in parts as follows: “In this article, unless the context otherwise requires:”
  - (a) “Citrus” means the fruit of any orange, lemon, lime, grapefruit, tangerine, kumquat, or other citrus tree which produces edible citrus fruit suitable for human consumption.”
  - (b) Tangerine or Mandarins shall include all varieties and hybrids of the mandarin group, and all varieties of tangelos.”
  - (c) “A defect is serious in citrus fruits when the following conditions appear:
    - 1 “Damage by freezing or drying from any cause if twenty percent or more of the pulp or edible portion of the fruit shows evidence of drying or a mushy condition, or, in a lemon, of staining, except membranous stain. Evidence of damage shall be determined by as many cuts of each fruit as may be necessary.”
    - 2 “In an orange, freezing damage is serious when surface membranes show a water soaked appearance, or evidence of previous water-soaking, or the presence of crystals or crystalline deposits on the two surface membranes on each of two or more segments, as shown on the separation of the segments one from another, of a section not less than one inch or more than one and one-half inch in thickness, of the central portion of the fruit, obtained by cutting off a portion of each end - the evidence of freezing injury to show the entire length but not necessarily the entire area of the surface membranes.”
  - (d) “Tolerances”
    - 1 “Not more than 10 percent by count of the oranges, tangerines, or grapefruit in any one container may be seriously damaged by freezing or drying from any cause. When serious damage by freezing or drying from any cause is present, the combined tolerance for all defects shall not exceed 15 percent.”

2 “Not more than 10 percent by count of the lemons in any one container may be seriously damaged by freezing, internal decline, sunburn or drying from any cause. When serious damage by freezing, internal decline, sunburn or drying from any cause is present, the combined tolerance of all defects shall not exceed 10 percent.”

- (2) **Procedures.** As will be noted above, the Arizona Fruit and Vegetable Standardization Laws (Sec. 3-452, Par. 2) provides as follows: “Evidence of damage shall be determined by as many cuts of each fruit as may be necessary.” This immediately follows the provision that defines serious damage in citrus fruits as 20 percent or more of the pulp or edible portion of the fruit showing evidence of drying or a mushy condition.
- (a) Multiple cuts have been provided for in the past several years in Arizona. This means that adjusters can use the transverse center cut; cuts midway between the center and stem end; cuts midway between the center and styler end; or, any other cut which shows whether or not the fruit is 20 percent damaged.
- (b) The Supervisor of Standardization in Arizona does not establish dates when the inspectors begin using multiple cuts. The inspectors start using such cuts when drying has developed to the point where the percent of pulp affected can be clearly seen. Adjusters should proceed in the same manner as do the inspectors and industry people.

## **C. CALIFORNIA ORANGE LAWS AND PROCEDURES**

- (1) Orange Laws (Applicable Portions Quoted in Parts)
- (a) **Freezing Damage.** Damage from freezing to any one fruit is serious if it causes either a condition of (a) “damage on the segment walls” to the extent defined herein, or (b) “drying or desiccation” in 20 percent or more of the exposed pulp as shown on a transverse cut through the center.
- (b) **Damage on Segment Walls.** “Damage on segment walls” means a water-soaked appearance, or evidence of previous water soaking, or the presence of crystals or crystalline deposits, on the two surface membranes of each of two or more segments of a section, which section shall not be less than one inch or more than one and one-half inches in thickness, obtained from the center portion of the fruit by cutting off a portion of each end such evidence of freezing injury to show for the entire length but not necessarily the entire area of the surface membranes.
- (c) **Determination of Extent of Freezing Damage.** In any season in which freezing damage to oranges produced in California has occurred, the extent of damage by freezing to such oranges shall be determined as follows:

- 1 “By examination for damage on the segment walls from and after the time when the oranges were first exposed to freezing temperatures to the date, herein designated as Date A, when the director, after survey, shall make a determination in writing that the drying process has developed to such extent as to furnish additional evidence of the extent of actual damage to the fruit.”
- 2 “By examination of the exposed pulp on a transverse cut through the center, from and after the date, herein designated as Date B, when the director, after survey, shall make a determination in writing that the drying process has developed to such extent as to permit reasonably accurate determination of the full extent of freezing damage by such examination, without regard to damage on the segment walls.”
- 3 “Either by examination for damage on the segment walls or by examination of the exposed pulp on a transverse cut through the center, or by such examination, during the period from Date A to Date B. In no event shall the interval from Date A to Date B exceed three weeks.”

(d) **Tolerances.** “In the case of serious damage by freezing injury, not more than 15 percent, by count, of the oranges in any one container or bulk lot may be below these requirements, but not to exceed one-third of this tolerance shall be allowed for oranges which show a “drying or desiccation” in 40 percent or more of the exposed pulp, as shown on a transverse cut through the center. The total tolerance for a combination of defects shall not exceed the tolerance permitted for any one cause by more than 5 percent by count.”

(2) **Orange Procedures.**

(a) The method of determining the extent of freeze damage is governed by dates established by the Director of the California Department of Food and Agriculture.

PERIOD	METHOD OF DETERMINATION
From and after the time of exposure to freezing temperatures to the establishment of Date A in 1(c)( <u>1</u> ) of this section.	By examination for damage on the segment walls.
From and after the establishment of Date B in 1(c)( <u>2</u> ) of this section.	By examination of the exposed pulp on a transverse cut through the center.
During the interval (not exceeding three weeks) from Date A to Date B.	By either or both of the above methods.



- (b) Regulations of the California Department of Food and Agriculture (CDFA) provide that during the interval from Date A to Date B, if an individual orange is found to have less damage than “serious damage due to freezing” by one method of examination, it shall also be examined for damage by the other method; and, the total of the seriously damaged oranges found by both methods shall be the number of seriously damaged oranges in the sample examined.
- (c) Dates A and B are established when needed by emergency regulation from the CDFA Director.
- (d) For further information on freezing injury, it is suggested that adjusters secure current publications from the California Department of Agriculture or the California Agricultural Experiment Station.

## **D. OTHER ARIZONA AND CALIFORNIA CITRUS LAWS**

### **(1) Tangerine or Mandarin Laws (Applicable Portions Quoted in Parts).**

- (a) “As used in this Section, the term “tangerines or mandarins” shall include all varieties and hybrids of the mandarin group and all varieties of tangelos.”
- (b) “Damage by freezing or drying due to any cause is serious if 20 percent or more of the pulp or edible portion of the fruit shows evidence of drying, desiccation, or a mushy condition. Evidence of damage shall be determined by as many cuts of each individual fruit as are necessary.”
- (c) “Tolerances. Not more than 10 percent, by count, of the tangerines or mandarins in any one container or bulk lot may fail to meet the requirements because of damage by freezing or drying due to any cause.”

### **(2) Lemon Laws (Applicable Portions Quoted in Parts).**

- (a) “Damage by freezing or drying due to any cause is serious if 20 percent or more of the pulp or edible portion of the lemon shows evidence of drying, or staining (except membranous stain), or a mushy condition. Evidence of damage shall be determined by as many cuts of each individual lemon as are necessary.”
- (b) “Tolerances. Not more than 10 percent, by count, of the lemons in any one container or bulk lot may fail to meet the requirements because of damage by freezing, but not to exceed one-half of this tolerance, or 5 percent shall be allowed for lemons which show damage by freezing in 40 percent or more of the pulp or edible portion of the lemon.”

**(3) Grapefruit Laws (Applicable Portions Quoted in Parts).**

- (a) “Damage by freezing or drying due to any cause is serious if 20 percent or more of the pulp or edible portion of the grapefruit shows evidence of drying or a mushy condition; and damage by freezing or drying due to any cause is very serious if 40 percent or more of the pulp or edible portion of the grapefruit shows evidence of drying or a mushy condition. Evidence of damage shall be determined by as many cuts of each individual grapefruit as are necessary.”
  
- (b) “Tolerances. The grapefruit in any one container or bulk lot shall be deemed, as a whole, to meet the requirements so long as not more than 15 percent, by count for California, 10 percent by count for Arizona, of the individual grapefruit in such container or bulk lot are seriously damaged by freezing or drying due to any cause, but not to exceed one-third of this tolerance shall be allowed for very serious damage by freezing or drying due to any cause.”