

United States
Department of
Agriculture



Federal Crop
Insurance
Corporation



Product
Administration
and Standards
Division

FCIC-25510 (04-2008)
FCIC-25510-1 (11-2008)

TEXAS CITRUS TREE LOSS ADJUSTMENT STANDARDS HANDBOOK

2009 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDBOOK	NUMBER: 25510-1 (11-2008)
SUBJECT:	OPI: Product Administration and Standards Division
TEXAS CITRUS TREE LOSS ADJUSTMENT STANDARDS HANDBOOK 2009 AND SUCCEEDING CROP YEARS	APPROVED: DATE: /s/ Tim B. Witt 11/6/08 Deputy Administrator, Product Management

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2009 AND SUCCEEDING CROP YEARS. ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.

SUMMARY OF CHANGES/CONTROL CHART

The following list contains significant changes to this handbook, as determined by us. It may not represent all changes made. All changes made to this handbook are applicable regardless of whether or not listed.

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

Changes for Crop Year 2009 (FCIC-25510-1) issued **NOVEMBER 2008**:

- A. Page 20, subsection 8 A: Revised Tree Age Chart to track with Crop Provisions insurance period dates effective for 2009 and succeeding crop years.

TEXAS CITRUS TREES LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

Control Chart For: Texas Citrus Tree Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	1-2		19-20		04-2008	FCIC-25510
Insert	1-2		19-20		11-2008	FCIC-25510-1
Current Index	1-2	1-2	1-18 19-20 21-34	35-39	11-2008 04-2008 11-2008 04-2008 04-2008	FCIC-25510-1 FCIC-25510 FCIC-25510-1 FCIC-25510 FCIC-25510

For Illustration Purposes Only

1. NAME OF INSURED

I. M. Insured

2. POLICY NUMBER

XXXXXXX

APPRAISAL WORKSHEET

(Texas Citrus Tree Damage Continuation Sheet)

3. UNIT IDENTIFICATION

00300

4. TYPE

Citrus Trees I 0240

5. CROP YEAR

YYYY

APPRAISAL WORKSHEET (Continued from Part III) *FYSO (Pg. 1 of 1) UNINSURED TREES = I UNINSURED DAMAGED TREES = II*

TREES			LIMBS		TREES			LIMBS		TREES			LIMBS		TREES			LIMBS		TREES			LIMBS	
Number	Destroyed	Damaged	Total Per Tree	Damaged Per Tree	Number	Destroyed	Damaged	Total Per Tree	Damaged Per Tree	Number	Destroyed	Damaged	Total Per Tree	Damaged Per Tree	Number	Destroyed	Damaged	Total Per Tree	Damaged Per Tree	Number	Destroyed	Damaged	Total Per Tree	Damaged Per Tree
25	26	27	28	29	25	26	27	28	29	25	26	27	28	29	25	26	27	28	29	25	26	27	28	29
1	✓	✓			31	✓				61					91					116				
2	✓	✓			32	✓		8	3	62					92					117				
3	✓	✓			33	✓		8	3	63					93					118				
4	✓	✓			34	✓		8	3	64					94					119				
5	✓	✓			35	✓		8	3	65					95					120				
6	✓		✓	8	3	36	✓		8	3	66				96					121				
7	✓		✓	8	4	37	✓			67					97					122				
8	✓		✓	8	4	38	✓			68					98					123				
9	✓		✓	8	3	39	✓			69					99					124				
10	✓		✓	8	3	40	✓	✓		70					100					125				
11	✓				41	✓	✓			71					101					126				
12	✓				42	✓	✓			72					102					127				
13	✓		✓	8	4	43	✓	✓		73					103					128				
14	✓		✓	8	4	44	✓	✓		74					104					129				
15	✓		✓	8	6	45	✓			75					105					130				
16	✓		✓	8	4	46	✓			76					106					131				
17	✓		✓	8	6	47	✓			77					107					132				
18	✓				48	✓				78					108					133				
19	✓				49	✓				79					109					134				
20	✓		✓	8	4	50	✓			80					110					135				
21	✓		✓	8	4	51	✓			81					111					136				
22	✓		✓	8	4	52	✓			82					112					137				
23	✓		✓	8	3	53	✓			83					113					138				
24	✓		✓	8	3	54				84					114					139				
25	✓	✓			55					85					115					140				
26	✓	✓			56					86														
27	✓	✓			57					87														
28	✓	✓			58					88														
29	✓	✓			59					89														
30	✓				60					90														
																			30 TOTAL	53	15	20	160	74
																			PREVIOUS TOTAL					
																			GRAND TOTAL	53	15	20	160	74

Use FYSO tree counts in "Grand Total" to calculate FYSO appraisal in Part II above.

EXAMPLE 3: DYSO/FYSO APPRAISAL (pg. 2 of 2)
Part III entries on this page contain tree counts for FYSO trees only
This form example does not illustrate all required entry items (e.g., signatures, etc.)

8. AVERAGE APPRAISED PERCENT OF LOSS CALCULATIONS FOR DYSO/FYSO APPRAISALS

A. TREE AGE FACTORS

- (1) Reduce the dollar amount of insurance per acre (refer to the actuarial documents) for any insured acreage which **has not** reached:
 - (a) The fourth growing season after set out; or
 - (b) The fifth year following dehorning or grafting of a set out tree.
- (2) Use the chart below to determine the applicable tree age factor.

TREE AGE CHART

Crop Year & Calendar Dates*	Tree Age in Years	Factors
2009 Crop Year (November 21, 2007 through November 20, 2009)	1	Thirty-three percent (0.33) for the year of set out, the year following dehorning, or the year following grafting of a set out tree. (Insurance will be limited to this amount until trees that are set out are one year of age or older on the first day of the crop year).
2008 Crop Year (November 21, 2006 through November 20, 2007)	2	Sixty percent (0.60) for the first growing season after being set out, the second year following dehorning, or the second year following grafting of a set out tree.
2007 Crop Year (November 21, 2005 through November 20, 2006)	3	Eighty percent (0.80) for the second growing season after being set out, the third year following dehorning, or the third year following grafting of a set out tree.
2006 Crop Year (November 21, 2004 through November 20, 2005)	4	Ninety percent (0.90) for the third growing season after being set out, the fourth year following dehorning, or the fourth year following grafting of a set out tree.
2005 Crop Year (Before November 21, 2004)	5	One hundred percent (1.000) for the fourth growing season after set out, the fifth year following dehorning, or the fifth year following grafting of a set out tree.

*Adjusters will need to update crop year and calendar dates for each successive crop year after 2009.

- (3) Multiply the dollar amount of insurance for each variety and population density by the applicable age factor above (refer to the subsection C below for instructions for calculating age factors for the 8-Step Method).

B. REDUCING THE DOLLAR AMOUNT OF INSURANCE

- (1) From the Pre-Acceptance Report and/or Texas Citrus Grove Inspection Report, etc., determine the percent (as a three-place decimal) of the original stand of trees remaining in the unit/grove being appraised (if stand is 90 percent or more enter "100").
- (2) Reduce the amount of insurance proportionately for any unit on which the stand is less than 90 percent, based on the original planting pattern (e.g., if the amount of insurance the insured selected is \$4,080 and the remaining stand is 80 percent of the original stand, the amount of insurance on which the premium and any indemnity will be based is \$3,264 (\$4,080 x 0.80). A revised acreage report must be completed).