

**United States  
Department of  
Agriculture**



**Risk  
Management  
Agency**

**Actuarial and  
Product  
Design  
Division**

**FCIC 24110 (1-2007)**

# **FLORIDA FRUIT TREE CROP INSURANCE UNDERWRITING GUIDE**

**Underwriting Guide for Establishing  
Coverage for Multiple Peril Crop  
Insurance Contracts**

**2008 and Succeeding Crop Years**



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**U.S. DEPARTMENT OF AGRICULTURE**

**WASHINGTON, D.C. 20250**

<b>FEDERAL CROP INSURANCE CORPORATION</b>	<b>NUMBER: 24110</b>
<b>SUBJECT:</b>  <b>FLORIDA FRUIT TREE CROP INSURANCE UNDERWRITING GUIDE 2008 AND SUCCEEDING CROP YEARS</b>	<b>DATE: January 31, 2007</b>
	<b>OPI: Actuarial and Product Design Division</b>
	<b>APPROVED:/s/ Tim B. Witt</b>  Deputy Administrator Research and Development

**1. PURPOSE AND OBJECTIVE**

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The purpose of this Underwriting Guide is to provide supplementary instructions for establishing fruit tree crop insurance coverage in accordance with the Florida Fruit Tree Pilot Crop Insurance Provisions (08-0014) and the Florida Fruit Tree Loss Adjustment Handbook (FCIC-25570).

**2. CHANGES AND INSTRUCTIONS**

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A. Explanation of Changes.

Listed below are the changes that have the most significant impact. Typographical errors and minor corrections are not listed.

REMOVE REFERENCES TO ACC:

- Section 2     Definitions
- Section 9     Endorsements and Options
- Section 10    Insured Crop
- Section 11    Causes of Loss
- Section 12    Underwriting Certification Requirements
- Section 18    Administrative Information
- Exhibit 1     ACC Underwriting Certificate & Instructions for  
                  Completion

Exhibit 2 Pathology Inspection (Specimen) Form (D-11-PI-109 PM5)

MODIFIED SECTIONS:

Section 7 Important Dates - modified for 2008 and succeeding crop years.

B. Cancellation.

- (1) Effective Date. Upon Approval.
- (2) Replaces. This Underwriting Guide replaces the Underwriting Guides issued 9/2000, 8/2001, 4/2003, and 3/2006.

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**DISTRIBUTION:** RMA Deputy Administrators, Directors, Washington D.C. and Kansas City; RMA Regional and Risk Compliance Offices; National Appeals Division (NAD); Reinsured Companies, and National Crop Insurance Services (NCIS).

### 3. DEFINITIONS

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**Amount of insured damage** – The dollar amount determined by multiplying the damage value by the coverage level.

**Amount of protection (unit)** - The dollar amount for the unit calculated by multiplying the number of insurable trees reported by the insured in each stage-block times the applicable tree reference price for the stage, totaling these values, and then multiplying this result times the coverage level selected by the insured.

**Block** – A stand of trees of the same crop, and type as designated on the actuarial documents if the CTV Endorsement has been elected, on acreage sharing a common boundary with no discernable change in the planting pattern.

**Citrus tree subtype** – Any of the following: early and mid-season oranges; navel oranges; late oranges, including Valencia; Temple oranges; white grapefruit; colored grapefruit; Murcotts (honey tangerines); tangelos; or tangerines.

**Citrus trees** – Grapefruit, lemon, lime, orange (early/mid-season, late, Navel, and Temple oranges), tangerine, tangelo, and Murcott trees.

**Crop year** –For the 2008 crop year and succeeding years, the period beginning June 1 and extending through May 31 of the following year, and is designated by the calendar year in which the period ends.

**Damage value** - The dollar amount determined by multiplying the actual number of insurable trees in each stage-block damaged by the most recent cause of loss times the applicable tree reference price, multiplying this result for each stage-block times the percent of damage applicable to each stage-block, and totaling these values.

**Maximum CTV reference price**– The price per tree by type listed on the actuarial documents for comprehensive tree value (CTV) that is used in calculating the CTV unit value, the CTV amount of protection, and the portion of the CTV damage value for destroyed trees for the CTV Endorsement.

**Sales closing date** - In lieu of the definition in section 1 of the Basic Provisions, there is no specific date by which applications must be filed. However, applications submitted after the sales closing date may affect your eligibility for other farm program benefits. The sales closing date is the last date you may change the coverage level, optional coverage, or amount of protection for the next crop year.

**Share** - In lieu of the definition in section 1 of the Basic Provisions, the insured's percentage of interest in the insured crop as owner, or tenant with a long-term lease of not less than 6 years beyond the current crop year covering the acres that the insured trees are planted on, at the time insurance attaches. However, only for the purpose of determining the amount of indemnity, the insured's share will not exceed the insured's share at the time of loss.

**Stage** - A tree-classification system used by us, and shown on the actuarial documents with the associated reference price per tree. At the time insurance attaches, the stage of each insurable tree in the unit is:

- (a) For orange, grapefruit, lemon, lime, other citrus, avocado, and mango trees, if they:
  - (1) Were set out less than three crop years, or buckhorned or topworked less than two crop years, or were reset after having been toppled less than one crop year prior to the beginning of the current crop year, denoted as stage I.
  - (2) Were set out three or more crop years, or buckhorned or topworked two crop years or more, or were reset after having been toppled less than two crop years prior to the beginning of the current crop year, but do not yet qualify as stage III, denoted as stage II.
  - (3) Are able to produce a yield typical of a healthy tree of the current tree age, denoted as stage III, except that:
    - (i) Citrus, avocado, and mango trees may not qualify for stage III until after the sixth crop year after set out.
    - (ii) Citrus, avocado, and mango trees may not qualify for stage III until after the fourth crop year after buckhorning or topworking.
- (b) For carambola trees, if they:
  - (1) Were set out, buckhorned, or topworked less than one crop year prior to the beginning of the current crop year, denoted as stage I.
  - (2) Were set out, buckhorned, or topworked one or more crop years prior to the beginning of the crop year, but do not yet qualify as stage III, denoted as stage II.
  - (3) Are able to produce a yield typical of a healthy tree of the current tree age, denoted as stage III; however, carambola trees will not qualify for stage III until after the second crop year after set out, buckhorning, or topworking.

**Stage-block** - A block in which at least 75% of the trees are the same stage, at the time insurance attaches.

**Stand of damaged trees** - The area or areas within a unit where damage due to the same insurable cause of loss occurs, as established by the insurance provider for the crop year, and used to determine the damage value for the unit. If distinct areas of damaged trees within the unit cannot be established, the stand of damaged trees will be the entire unit.

**Tree reference price** - The price per tree listed on the actuarial documents for tree replacement or rehabilitation that is used in calculating the unit value, the amount of protection, and the damage value.

**Underreport factor (unit)** - The result of dividing the amount of protection by the unit value, rounded to three decimal places not to exceed 1.000.

**Unit value** - Unless otherwise specified on the actuarial documents, the amount determined by multiplying the actual number of insurable trees in each stage-block in the unit, as determined by the insurance provider, on the day before the loss (but not reduced for any insured damage that occurred during the crop year) times the applicable tree reference price for the stage listed in the actuarial documents, totaling these values, and then multiplying this result times the coverage level selected by the insured.



## **4. BACKGROUND INFORMATION**

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RMA implemented a Florida Fruit Tree Pilot Program for all citrus trees, avocado, mango, and carambola trees beginning with the 1996 crop year in five Florida counties. The pilot program provided an indemnity for trees that were either damaged or destroyed by freeze, wind, or excess moisture during the insurance period. The program's insurance coverage was based on a specified dollar amount of insurance per tree. For the 1998 crop year, a separate pilot program was established for avocado and mango trees, which differed from the original program only in the method of damage appraisal.

The Florida Fruit Tree Pilot Program was modified for the 2000 crop year to include infection by or exposure to Asiatic Citrus Canker as an insurable cause of loss. In addition the program was expanded to include 29 counties.

A new Florida Fruit Tree Pilot Program was issued for the 2007 crop year. The new program contains significant enhancements and refinements over the old program.

The Florida Fruit Tree Pilot Program was modified again for the 2008 crop year to exclude infection by or exposure to Asiatic Citrus Canker as an insurable cause of loss.

## **5. AVAILABILITY**

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The Florida Fruit Tree Pilot Crop Insurance program is available in Brevard, Broward, Charlotte, Citrus, Collier, De Soto, Glades, Hardee, Hendry, Hernando, Highlands, Hillsborough, Indian River, Lake, Lee, Manatee, Marion, Martin, Miami-Dade, Okeechobee, Orange, Osceola, Palm Beach, Pasco, Polk, Sarasota, Seminole, St. Lucie, and Volusia Counties.

## **6. ELIGIBILITY**

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- A. The Florida Fruit Tree Pilot Crop Insurance Program is available to all persons with a share in a fruit tree grove in the designated pilot areas that produce and market a crop (orange, grapefruit, lemon, lime, avocado, mango, carambola, and other citrus) intended to be sold as fruit or juice for human consumption in accordance with the Common Crop Insurance Policy, Florida Fruit Tree Pilot Crop Provisions, and Special Provisions of Insurance.
- B. **Ineligible Persons.** Any person with a delinquent debt to RMA or an insurance provider, or who is disqualified through administrative proceedings, is ineligible for crop insurance until the debt is resolved or for the period of disqualification. Under the Food Security Act of 1985, any person who is convicted under federal or state law of planting, cultivating, growing, producing, harvesting or storing a controlled substance in any crop year will be ineligible for crop insurance for five years from the date of conviction.

## 7. IMPORTANT DATES

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- A. Contract Change Date: January 31, preceding the cancellation date.
- B. Cancellation and Termination Dates: May 31 before the beginning of the crop year.
- C. Premium Billing Date: March 1 of the calendar year in which the insurance period ends.
- D. Acreage Reporting Dates:
  - (1) For new policyholders: The date the application is signed.
  - (2) Carryover policyholders: May 1.
- E. Beginning of the Insurance Period Dates:
  - (1) For new policies:
    - (a) When the completed application is received by us by the sales closing date, and subject to all other requirements of the policy, coverage for the 2008 crop year and succeeding crop years begins on June 1 following the sales closing date for the crop year; or
    - (b) When the completed application is received by us after the sales closing date, and subject to all other requirements of the policy, coverage begins 45 days after our receipt of the completed application.
  - (2) For renewal policies when an acreage report (and a completed application if required) is received by us by the sales closing date, coverage begins on June 1 following the sales closing date for the crop year.
    - (a) An application is required if you elect a higher coverage level, add the Comprehensive Tree Value Endorsement or the Occurrence Loss Option, report an increased share, or report additional acreage of insurable trees such that the amount of protection will increase by more than 10 percent.
    - (b) If insured damage occurs after the sales closing date but before insurance attaches for the crop year, insurance coverage will not attach to any additional amount of protection or optional coverage elected or reported by you for the crop year.
  - (3) Upon set out for replacement trees. A revised acreage report is required to increase the amount of protection.

- F. The End of the Insurance Period is the earlier of:
- (1) May 31 of the crop year; or
  - (2) Upon our determination of the total destruction of insured trees on the unit.

## **8. COVERAGE LEVELS**

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- A. The insured may select only one coverage level for each crop insured, as defined in Section 1 of the Crop Provisions.
- B. Changes to the amount of coverage that would become effective for the current crop year are limited as follows:
- (1) For new policies, changes may not be made after the date of application.
  - (2) In subsequent years, for carryover policies, changes may not be made after May 1.

## **9. ENDORSEMENTS AND OPTIONS**

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The Florida Fruit Tree Pilot Program has an endorsement and options that add supplemental coverage, exclude coverage, or otherwise modify the coverage.

- A. Occurrence Loss Option (OLO). An insured with a Florida Fruit Tree policy in effect may elect to obtain additional coverage on the insured trees through the use of an available option (where premium rates for the option are established). The option applies to all insurable trees of the crop within the county. The option is continuous and must be elected on the application by a new insured, or the contract change form by a carryover insured on or before the sales closing date preceding the beginning of the initial crop year for which the carryover insured wants the option to be effective. The option may be cancelled in accordance with the cancellation provisions of the policy.
- (1) The insured may elect the Occurrence Loss Option if he/she has not elected coverage under the Catastrophic Risk Protection Endorsement.
  - (2) An indemnity will be due under the OLO only if the amount of insured damage within all stands of damaged trees (SDT) identified as a result of the most recent cause of loss is at least five percent (5%) of the unit value (unless otherwise specified in the Special Provisions).
  - (3) The amount of the indemnity will be determined by:
    - (a) Multiplying the total number of trees in each stage-block (in all SDT identified as a result of the most recent cause of loss) times the

applicable tree reference price and applicable percent damage for each stage, and then totaling these values to determine the damage value;

- (b) Multiplying the damage value by the coverage level selected by the insured to determine the amount of insured damage;
  - (c) Multiplying the amount of insured damage by the underreport factor (URF); and
  - (d) Multiplying the amount of insured damage times the share.
- (4) The total amount of indemnities payable on a unit during the crop year is limited to the lesser of the amount of protection for that unit or the unit value.

**B. Comprehensive Tree Value Endorsement.** The Comprehensive Tree Value Endorsement (CTVE) provides supplemental coverage for Florida fruit trees in addition to the coverage provided by the Florida Fruit Tree Pilot Crop Provisions.

- (1) The insured may elect the CTVE if he/she has not elected coverage under the Catastrophic Risk Protection Endorsement. The insured must indicate on the application if the CTVE is elected.
- (2) The CTV Amount of Protection (unit) will be determined by multiplying the number of insurable trees of each type reported by the insured in each stage-block times the applicable maximum CTV reference price, adding these values, and then multiplying by the coverage level.
- (3) The CTV Unit Value will be determined by multiplying the number of insurable trees of each type in each stage-block in the unit, as determined by the insurance provider, on the day before the loss (but not reduced for any insured damage that occurred during the crop year) by the applicable maximum CTV reference price for the stage, adding these values, and then multiplying by the coverage level.
- (4) The reference price offered under this endorsement is in addition to the reference price offered under the Florida Fruit Tree Policy.
- (5) Only those trees in stage-blocks designated as stage II or stage III and considered fully (100%) damaged or destroyed are eligible for an indemnity under this endorsement.
- (6) The following crops, as defined in section 1 of the Florida Fruit Tree Pilot Crop Provisions, are not eligible for coverage by the CTVE: carambola trees, lemon trees, lime trees, and mango trees.
- (7) If the insured elects both the OLO and the CTVE, the OLO will apply to the CTVE.

- (8) The coverage level elected by the insured for the Florida Fruit Tree Pilot Insurance Policy will apply to the endorsement.
- C. High Risk Land Exclusion Option. This option is available in Miami-Dade County for the Florida fruit trees identified in the actuarial documents, and allows the insured to exclude land identified as high risk in accordance with section 3(b)2 of the Basic Provisions (05-BR).

## **10. INSURED CROP**

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- A. Trees identified in the Florida Fruit Tree Pilot Crop Provisions and Special Provisions including:
- (1) Avocado trees;
  - (2) Carambola trees;
  - (3) Grapefruit trees;
  - (4) Lemon trees;
  - (5) Lime trees;
  - (6) Mango trees;
  - (7) Orange trees (early/mid-season, late, Navel, and Temple oranges);
  - (8) Other citrus trees (tangelo, tangerine, and Murcott); and
  - (9) Any other trees as grouped and specified in the Special Provisions.
- B. In accordance with section 8 of the Basic Provisions, the trees insured will be those of each crop for which the insured elects insurance coverage and a premium rate is quoted in the actuarial documents:
- (1) That are grown in the county listed on the insured's application;
  - (2) In which the insured has a share; and
  - (3) That are grown to produce a crop intended to be sold as fruit or juice for human consumption.
- C. In addition to the exclusions listed in section 8 of the Basic Provisions, the insurance provider will not insure any trees that:
- (1) Have been grafted within a 12-month period before the date insurance attaches, unless the grafting is a result of topworking;
  - (2) Are non-grafted seedlings (grown from seed);
  - (3) Are unsound, diseased, or unhealthy;

- (4) No longer have the potential to produce a yield typical of healthy trees of the same age as the subject trees, unless such trees were topworked or buckhorned and qualify as stage I or II;
  - (5) Are toppled;
  - (6) Are grown on acreage designated in the Special Provisions as uninsurable for a specific peril; or
  - (7) Were damaged by a cause of loss before the beginning of the insurance period. If trees suffered such damage the previous crop year, then insurance will not attach until the previous year's damage is determined, the insured submits a revised acreage report, and the trees are accepted by the insurance provider.
- D. In addition to the causes of loss excluded in section 12 of the Basic Provisions, insurance will not be provided for:
- (1) Flooding due to high groundwater levels unless the trees meet the requirements given in the Special Provisions.
  - (2) Any stage-I citrus trees located north of Interstate 4 for freeze that do not meet the requirements, if provided, in the Special Provisions.

## **11. CAUSES OF LOSS**

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- A. The Florida Fruit Tree Pilot Crop Provisions provide crop insurance coverage only against the following causes of loss that occur within the insurance period:
- (1) Freeze;
  - (2) Wind;
  - (3) Excess moisture;
  - (4) Flooding due to high groundwater levels, if allowed by the Special Provisions; and
  - (5) Insects, diseases, and other pathogens, as specifically provided by the Special Provisions.

B. Underwriting Requirements for Freeze Damage

A statement in the Special Provisions for counties with areas north of Interstate 4 requires that adequate freeze-protection equipment (irrigation that can apply at least ten gallons of water per hour directly to the trunks of the trees) be available in order for freeze coverage to attach to stage I citrus trees. Adequate freeze-protection equipment is limited to irrigation systems, which are described as follows:

- (1) A functioning, single-zone irrigation system;

- (2) Micro-sprinkler emitters should be capable of being elevated or angled up in order to apply water to the entire trunk of any young trees;
- (3) The emitters should be capable of being placed within one yard (36 inches) of the trunk and positioned northwest of the tree;
- (4) Micro-Jet ® systems have color-coded emitters: black emitters can deliver from five to eight gallons-per-hour; blue emitters can deliver 10 gallons-per-hour; green emitters can deliver 15 gallons-per-hour; and red emitters can deliver 20 gallons-per-hour. Other brands of irrigation systems may not use the same color-coded emitters.

C. Underwriting Requirements for Flooding Due to High Groundwater

A statement in the Special Provisions for Miami-Dade County provides coverage for flooding due to high groundwater, and requires that in order to be insured for this peril, trees planted in high-risk areas after June 1, 2006, must be planted on mounds or in beds at least 18 inches in height, unless the insured can provide evidence that:

- (1) Avocado trees are planted in locations with elevations of at least 6.5 feet above sea level; or
- (2) Carambola and mango trees are planted in locations with elevations of at least 5.5 feet above sea level.

## **12. ESTABLISHING THE AMOUNT OF PROTECTION FOR THE UNIT**

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- A. Amount of Protection (unit): The dollar amount for the unit calculated by multiplying the number of insurable trees reported by the insured in each stage-block times the applicable reference price for the stage, totaling these values, and then multiplying this result times the insured's coverage level.
- (1) The applicable reference price under the base policy is the Tree Reference Price shown in the County Actuarial Table;
  - (2) Under the CTVE, the applicable reference price is the Maximum CTV Reference Price for the crop and/or citrus tree subtype shown in the County Actuarial Table.
- B. Applicants for insurance certify the numbers and ages of trees to be insured by completing a Florida Fruit Grove Producer Pre-Acceptance Worksheet (shown in Exhibit 1 with instructions for completion).
- (1) The applicant identifies the blocks of trees in each unit and provides information about the numbers of trees and planting dates used to designate the stage-blocks that comprise each unit.

- (2) The applicant also provides a Grove Identification Map (shown in Exhibit 2 with instructions for completion) that shows locations of the stage-blocks identified in the worksheet.
- (3) Policyholders are not required to submit worksheets or maps in subsequent years of coverage unless changes occur which alter the numbers of trees and/or stage-block designation.

C. 75/25 Rule for Determining Tree Stages.

- (1) Producers must report trees by block on the Florida Fruit Grove Producer Pre-Acceptance Worksheet (shown in Exhibit 1).
  - (a) For blocks in which 75% or more of the trees are the same stage, the producer may report the block as one stage-block.

**Example:** A producer has one unit of early oranges with 400 stage III trees, 50 stage II trees, and 50 stage I trees.

The block may be reported as follows:

Block No.	Stage-Block	Stage	No. of Trees
1	1-III	III	500

The producer elects a 75% coverage level. The stage III tree reference price is \$35 and the maximum CTV reference price is \$55.

$$\text{Amount of protection}_{\text{Tree}} = (500 \times \$35) \times 75\% = \$13,125$$

$$\text{Amount of protection}_{\text{CTVE}} = (500 \times \$55) \times 75\% = \$20,625$$

- (b) The 50 stage I trees in the preceding example could be reported as a separate block if there were a distinct change in planting pattern in one area of the grove (e.g. end rows at the edge of a grove). The producer may report the blocks as follows:

Block No.	Stage-Block	Stage	No. of Trees
1	1-III	III	450
2	2-I	I	50

The stage I tree reference price is \$18.

$$\text{Amount of protection}_{\text{Tree}} = ((450 \times \$35) + (50 \times \$18)) \times 75\% = \$12,488$$

$$\text{Amount of protection}_{\text{CTVE}} = (450 \times \$55) \times 75\% = \$18,563$$

The CTV Amount of Protection includes only the stage-III block. Stage-I blocks are not eligible for the CTVE.



- (c) For blocks in which less than 75% of the trees are the same stage, the producer must separate the blocks into stage-blocks and report the number of trees in each stage-block.

**Example:** A producer has one unit of early oranges with 300 stage III trees, 100 stage II trees, and 100 stage I trees.

The block must be reported as follows:

Block No.	Stage-Block	Stage	No. of Trees
1	1-III	III	300
1	1-II	II	100
1	1-I	I	100

The producer elects a 75% coverage level. The tree reference prices are \$35 for stage III, \$29 for stage II, and \$18 for stage I; the maximum CTV reference prices are \$55 for stage III and \$25 for stage II.

$$\text{Amount of protection}_{\text{Tree}} = (100 \times \$18) + (100 \times \$29) + (300 \times \$35) \times 75\% = \$11,400$$

$$\text{Amount of protection}_{\text{CTVE}} = (100 \times \$25) + (300 \times \$55) \times 75\% = \$14,250$$

- (d) If the trees described in (c) were inter-planted, the three stage-blocks would be shown in the same location on the Grove Identification Map.

D. Tree stages will be based on the number of crop years since the trees were set out, buckhorned, or topworked and assigned as follows:

**Tree Stages and Dates of Planting, Buckhorning, or Topworking for 2008 Crop Year**

Stage	Date of Planting	Date of Buckhorning or Topworking
<b>Citrus, Avocado, Mango</b>		
Stage I	June 1, 2004 - May 31, 2007	June 1, 2005 - May 31, 2007
Stage II	June 1, 2001 - May 31, 2004	June 1, 2003 - May 31, 2005
Stage III	May 31, 2001 and earlier	May 31, 2003 and earlier
<b>Carambola</b>		
Stage I	June 1, 2006 - May 31, 2007	June 1, 2006 - May 31, 2007
Stage II	June 1, 2005 - May 31, 2006	June 1, 2005 - May 31, 2006
Stage III	May 31, 2005 and earlier	May 31, 2005 and earlier

### 13. ACCEPTABLE RECORDS

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- A. Acceptable records may be requested at the time of loss to substantiate the tree counts and stages reported by applicants/insureds. Producers are not required to submit copies of their records to the insurance provider unless required by the loss adjuster at the time of claim settlement due to discovery of a discrepancy between the stage blocks that were established for the unit and the actual numbers and stages of trees in the unit.
- B. The following types of records are acceptable, if the records indicate the location, crop, number of trees, planting dates, and, for the CTV Endorsement, the citrus tree subtype as designated on the actuarial documents:
  - (1) Planting records (grove management records);
  - (2) Insurance provider recorded evidence, which includes pre-acceptance inspection reports, acreage reports, and any other documentation of tree ages that was used to establish insurance coverage for the trees or the crops produced by the trees; and
  - (3) Florida Agricultural Statistics Service (FASS) tree survey records (Exhibit 3).
- C. Producers should be encouraged to obtain and use acceptable records to prepare a Pre-Acceptance Worksheet and Grove Identification Map. If the insured does not have acceptable records, they can be obtained from FASS using the following protocol:
  - (1) The grove owner can obtain a “Request for Property Information” form from the state FASS office via e-mail or by telephone. A copy of the form is provided in Exhibit 3.
  - (2) Complete the form, which includes the owner’s name, address, and telephone number, as well as the grove name and location (section, township, range), and an authorization to release the information to another party, such as a grove manager or an insurance agent.
  - (3) After receiving the completed form, FASS will send a copy of the map (aerial photograph) of the designated section, township, and range to the owner or an authorized party. The respondent must identify the property (or properties) for which the survey information is being requested by circling the property on the map and returning it to FASS.
  - (4) FASS will deliver the tree information for each property circled to the owner or authorized party. This information includes the following:

CO = County

FLDT = Flyover Date (date the property was last inspected aerially)

PHDT = Field Date (date the property was last inspected on foot)  
SEC/TWP/RNG = Section, Township and Range  
BLK = Block Number (a separate block for each variety and/or planting date)  
VAR = Variety  
PLDT = Planting Date (year)  
ACRES = Acres (to one-tenth of an acre)  
TREES = Number of Trees  
VAC = Number of Vacancies (number of “holes” in the block).

D. Tree Numbers and Stage Determinations.

- (1) A visual inspection is required to establish the unit value for claim settlement and will be completed by a loss adjustment contractor or company employee, who has been trained in loss adjustment procedures to determine the actual (existing) tree numbers and stages.
  - (a) If an inspection reveals no discrepancy between the reported and actual numbers and stages of trees, the loss adjuster should sign and date the Pre-Acceptance Worksheet that was submitted by the policyholder to verify that the information was found to be accurate.
  - (b) If an inspection reveals a discrepancy between the reported and actual numbers and stages of trees, the loss adjuster can:
    - i. Request to examine the records used by the insured to complete the Pre-Acceptance Worksheet and Grove Identification Map;
    - ii. Establish the numbers of trees in each stage-block using the setting distances shown in Exhibit 4; or
    - iii. Conduct a tree count.
- (2) Insurance providers may use a Pre-Acceptance Worksheet and the instructions provided in Exhibit 1 to establish the stage-blocks of trees in each unit at the time of loss, if the information provided by the policyholder was not accurate. Both the policyholder and the insurance provider representative should sign and date the revised Pre-Acceptance Worksheet.

## 14. UNIT DIVISION

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- A. Provisions in section 34 of the Basic Provisions that allow for enterprise and whole farm units, and the provisions that allow for optional units by irrigated and non-irrigated practices are not applicable.
- B. In addition to establishing optional units by section, section equivalents, or FSA farm serial number as specified in section 34 of the Basic Provisions, units may be established if each optional unit is located on non-contiguous land.

## 15. SERVICE FORMS

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The following application forms are required for the Florida Fruit Tree Pilot Program:

- A. Application;
- B. Florida Citrus Grove Producer Pre-Acceptance Worksheet;
- C. Grove Identification Map, and
- D. Acreage Report.

## 16. ADDITIONAL RESPONSIBILITIES

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- A. Agent Responsibilities: In addition to the responsibilities discussed in the Crop Insurance Handbook (CIH), the agent will assist the insured in completing the annual acreage report.
  - (1) The agent will assist the producer so as to ensure that the stage-blocks reported by the producer are established in accordance with the definition of stage found in the Florida Fruit Tree Pilot Crop Provisions and the stage table in section 12D of this Underwriting Guide.
  - (2) The agent will assist the insured in correctly reporting the number of trees by block within the unit by utilizing plat maps, Grove Identification Maps, past acreage reports, and/or other relevant sources.
- B. Policyholder Responsibilities: In addition to the responsibilities discussed in the Crop Insurance Handbook (CIH), the policyholder must accurately report the number of trees in each unit, by stage-block, as well as the applicable planting dates on the Florida Fruit Tree Producer Pre-acceptance Worksheet, Grove Identification Map, and the acreage report. If the policyholder is unable to correctly report this information, the agent should be requested to provide assistance.

# EXHIBITS

## EXHIBIT 1: FLORIDA FRUIT TREE GROVE PRODUCER PRE-ACCEPTANCE WORKSHEET & INSTRUCTIONS FOR COMPLETION

Items to be completed by the insurance provider are denoted [IP].

**NAME OF APPLICANT/INSURED:** Enter the name of the applicant or insured as it appears on the application for insurance.

**CROP YEAR:** Enter the crop year for which the worksheet is being completed.

**COUNTY:** Enter the name of the county in which the trees are located.

**AGENT [IP]:** Enter the name, address, and phone number of the agent who services or will service this contract, as applicable.

**CONTRACT NUMBER [IP]:** Enter the contract number from the most recent Policy Confirmation. In the case of a new applicant, enter only the 2-digit state and 3-digit county code, e.g., XX-XXX.

**ADDRESS OF APPLICANT/INSURED:** Enter the mailing address of the applicant or insured as it appears on the application for insurance.

**PHONE NUMBER OF APPLICANT/INSURED:** Enter the area code and telephone number (or numbers including cell phones) at which the applicant or insured can be reached during normal business hours.

### INDIVIDUAL GROVE DATA:

#### Item #:

- (1) Unit Number [IP]: Each insured crop will begin unit numbering with 00100 or 00101. Basic and optional units are allowed as defined in the Florida Citrus Fruit Crop Provisions.
- (2) Block Number: By line, enter the block number as identified on the grove identification map. Separate block numbers are required for each insured crop, and for the types (varieties) given by the Special Provisions to obtain coverage provided by the CTV Endorsement:  
  
A block is a stand of trees of the same crop (and type for the CTV endorsement) on acreage sharing a common boundary with no discernible change in planting pattern (a homogenous planting pattern) and may or may not consist of different tree stages (age classes.) If there is a change in planting pattern that distinguishes areas of different tree ages within the stand (grove), you can report the areas as separate blocks.
- (3) Section: Enter the legal description (section number) for the grove location. Complete a separate worksheet for each section. Note all section numbers in the "Remarks" section.
- (4) Township (Twp.): Enter the legal description (township number) for the grove location.
- (5) Range: Enter the legal description (range number) for the grove location.
- (6) Crop and Type: Enter the applicable insured crop name (such as orange, grapefruit, and other citrus); also enter the type (such as navel orange, tangerine, or white grapefruit) for the CTVE.
- (7) Acres in Block: Enter the acres occupied by the block, rounded to the nearest tenth.

- (8) Tree Spacing: Enter the average tree spacing, in whole feet, for the block. If there is a wide variation in spacing, enter “varying.”
- (9) Tree Count: Enter the total number of trees in the block. Enter an estimate (identify as “Est”) if accurate determination is impractical.
- (10) Tree Stage: The stages (I, II, and III) are shown on separate lines of the worksheet.
- (11) Month & Year Set: Enter the month and year of set out for the trees in each of the three stages shown on separate lines. If the trees of a stage were set out in different years, enter the date when most of the trees were set out.
- (12) Tree Age: Enter the tree age in years (that corresponds to the date in (11)) for the trees in each of the three stages shown on separate lines.
- (13) Number of Trees: Enter the number of trees in each stage on separate lines.
- (14) Percent of Trees: For each line, enter the result of dividing the number of trees by the tree count for the block (reported in item 9), and multiplying by 100. Round the result to whole numbers; for example, report 65.48% as 65% and 65.84% as 66%.
- (15) Stage-Block Number: Determine if the block should be reported as one or more stage blocks. If one of the percentages reported in item 14 is at least 75%, report the block as one stage-block. If none of the percentages reported in item 14 is at least 75%, report the block as two or three stage-blocks. Denote the stage-block on each line for which there are entries in item 14, by the block number and the tree stage. For example, if the block is No. 1 and 80% of the trees in the block are stage III, record the stage-block number as 1-III on each line for which there are entries in item 14; if the block is No. 2 and 50% of the trees in the block are stage III and 50% are stage I, record the stage-block numbers as 2-III and 2-I, respectively.

**REMARKS:**

Enter notes pertinent to the grove certification, such as the source of information used to complete the worksheet, method of determining tree numbers, and description of the grove.

Once the initial certification (worksheet and grove identification map) has been provided, policyholders who continue insurance coverage in subsequent crop years will be allowed to self-certify in the remarks section of the original pre-acceptance worksheet that no change has occurred. The insured will write “No change for XXXX Crop Year,” initial and date.

If any changes have occurred since the original certification that would alter the stage-block designations or the numbers of trees in each stage-block, an amended or revised worksheet and grove identification map should be completed for any blocks of trees affected by the change. The nature and date of the revisions or amendments should be noted in the remarks section.

**SIGNATURE OF APPLICANT/INSURED:** Sign and date the worksheet.

Enter the page number of this form in the first blank and the total number of pages of this form for this contract in the second blank. For example: PAGE 2 OF 3 PAGES.

**SIGNATURE OF INSURANCE PROVIDER REPRESENTATIVE:** Sign and date the worksheet after conducting an inspection to verify the information provided on the worksheet.

**FLORIDA FRUIT TREE GROVE PRODUCER PRE-ACCEPTANCE WORKSHEET  
FOR ILLUSTRATION ONLY**

NAME OF INSURED/APPLICANT Joe Farmer	CROP YEAR 2007	COUNTY Polk	AGENT Frank Agent	CONTRACT NUMBER 12-105
ADDRESS OF INSURED/APPLICANT 1234 Elm Street Bartow, FL 33830	PHONE NUMBER OF INSURED/APPLICANT 863-555-6789		5678 Palm Drive Bartow, FL 33880 863-555-4321	

INDIVIDUAL GROVE DATA:

UNIT NO. (1)	BLOCK NO. (2)	SECTION (3)	TWP (4)	RANGE (5)	CROP & TYPE (6)	ACRES IN BLOCK (7)	TREE SPACING (8)	TREE COUNT (9)	TREE STAGE (10)	MONTH & YEAR SET (11)	TREE AGE (12)	NUMBER OF TREES (13)	PERCENT OF TREES (14)	STAGE-BLOCK NUMBER (15)
00100	1	E6	45N	22E	Orange, early	4.5	19x23	450	I					
									II	April 2003	4	50	11%	1-II
									III	March 1998	9	400	89%	1-III
00100	2	E6	45N	22E	Orange, early	0.5	15x29	50	I	Feb 2005	2	50	100%	2-I
									II					
									III					
									I					
									II					
									III					
									I					
									II					
									III					
									I					
									II					
									III					



**FLORIDA FRUIT TREE GROVE PRODUCER PRE-ACCEPTANCE WORKSHEET, CONTINUED**

REMARKS

I certify that the information provided above is true and correct to the best of my knowledge.

SIGNATURE OF INSURED/APPLICANT

Joe Farmer

DATE

March 25, 2007

PAGE 1 OF 1

SIGNATURE OF INSURANCE PROVIDER REPRESENTATIVE

Frank Agent

DATE OF INSPECTION

## **COLLECTION OF INFORMATION AND DATA (PRIVACY ACT)**

To the extent that the information requested herein relates to the information supplier's individual capacity as opposed to the supplier's entrepreneurial (business) capacity, the following statements are made according to the Privacy Act of 1974, as amended (5 U.S.C. 552a). The authority for requesting information to be furnished on this form is the Federal Crop Insurance Act, as amended, (7 U.S.C. 1501 et seq.) and the Federal Crop Insurance Regulations contained in 7 CFR chapter IV.

Collection of the Social Security Account Number (SSN) or the Employer Identification Number (EIN) is authorized by section 506 of the Federal Crop Insurance Act (7 U.S.C. 1506), and is required as a condition of eligibility for participation in the Federal crop insurance program. The primary use of the SSN or EIN is to correctly identify you, and any other person with an interest in your operation of 10 percent or more, as a policyholder within the systems maintained by the Risk Management Agency (RMA). Furnishing the SSN/EIN is voluntary; however, failure to furnish that number will result in you being denied program participation and benefits.

The balance of the information requested is necessary for the insurance company and RMA to process this form to provide insurance, provide reinsurance, determine eligibility, determine the correct parties to the agreement, determine and collect premiums or other monetary amounts (or fees), and pay benefits. The information furnished on this form will be used by Federal agencies, RMA employees, insurance companies, and contractors who require such information in the performance of their duties. The information may be furnished to: RMA contract agencies; employees and loss adjusters; reinsured companies; other agencies within the United States Department of Agriculture; the Internal Revenue Service; the Department of Justice, or other Federal or State law enforcement agencies; credit reporting agencies and collection agencies; other Federal agencies as requested in computer matching programs; and in response to judicial orders in the course of litigation. Furnishing the information required by this form is voluntary; however, failure to report the correct, complete information requested may result in rejection of this form; rejection of any claim for indemnity, replanting payment, or other benefit; ineligibility for insurance; and a unilateral determination of any monetary amounts due.

## **NONDISCRIMINATION STATEMENT**

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, gender, religion, age, disability, political beliefs, sexual orientation, and marital or family status. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at (202) 720-2600 (voice and TDD).

**To file a complaint of discrimination, write USDA, Director, Office of Civil Rights, Room 326-W, Whitten Building, 1400 Independence Avenue, SW, Washington, D.C. 20250-9410 or call (202) 720-5964 (voice or TDD). USDA is an equal opportunity provider and employer.**

## EXHIBIT 2: GROVE IDENTIFICATION MAP & INSTRUCTIONS FOR COMPLETION

### Item:

- (1) Enter the name of the insured or applicant.
- (2) Enter the county where insurance attaches.
- (3) Enter the policy number.
- (4) Enter the crop and type, if applicable.
- (5) Enter the unit number.
- (6) Enter the section, township, and range in which the crop is located.
- (7) Maps: Identify the acreage to be mapped using a unit designation.
  - (a) Identify highways and other significant landmarks that can be used to help identify groves' locations.
  - (b) Outline citrus grove locations. Draw groves in actual shapes and as close to scale as possible. Indicate the stages of planted trees, if identifiable. Indicate any acreage that has been excluded from coverage by labeling as "excluded."
  - (c) Outline land ownership boundaries in red for each section involved. Indicate land ownership across section lines with tie bars.



**GROVE IDENTIFICATION MAP (FOR ILLUSTRATION ONLY)**

Continuation Sheet

Section: \_\_\_\_\_


Section: \_\_\_\_\_


Section: \_\_\_\_\_


Section: \_\_\_\_\_


Section: \_\_\_\_\_


Section: \_\_\_\_\_


## EXHIBIT 3: FASS REQUEST FOR PROPERTY INFORMATION



**FLORIDA AGRICULTURAL STATISTICS SERVICE**  
 1222 Woodward Street, Orlando, Florida 32803-4194  
<http://www.nass.usda.gov/fl>  
 407 / 648-6013



**U.S. Department of Agriculture  
 National Agricultural Statistics Service**

**Florida Department of Agriculture and Consumer Services  
 Division of Marketing and Development**

**University of Florida  
 Institute of Food and Agricultural Sciences**

### REQUEST FOR PROPERTY INFORMATION

Dear Grower: Name: \_\_\_\_\_ Date: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 \_\_\_\_\_  
 Tel: \_\_\_\_\_

In order to obtain grove property citrus tree counts, list in the table below the information requested. Use one line for each different property that you own.

Information can only be released to property owners or their authorized agents with signed permission from the owner. You will receive a picture of the section or sections listed. Circle your property and return the picture to the aerial photography section of FASS by mail or fax. Tree counts will be returned to you as soon as possible given time and resource availability of FASS employees.

If you have any questions, call: Tel: (407) 648-6023 Fax: (407) 648-6029.

County	Grove Name	Section	Township	Range

I, \_\_\_\_\_, certify that I am the owner or authorized agent of the owner of the above listed properties and request citrus tree counts for these properties.

\_\_\_\_\_  
 Signature

**EXHIBIT 4: SETTING DISTANCES AND APPROXIMATE NUMBER OF TREES PER ACRE**

TREES PER ACRE							
(Page 1 of 2)							
Trees Per Acre	Square Feet Per Tree	Setting Distances in Feet	Trees Per Acre	Setting Distances in Feet	Trees Per Acre	Setting Distances in Feet	Trees Per Acre
Under 50	881 & Over	40 X 40	27	35 X 35	36	30 X 33	44
		36 X 42	29	33 X 34	39	25 X 40	44
		35 X 40	31	30 X 36	40	30 X 32	45
		34 X 38	34	30 X 35	41	30 X 31	47
		30 X 34	36	32 X 32	43	30 X 30	48
50 to 59	880 to 773	25 X 35	50	20 X 40	54	28 X 28	56
		27 X 32	50	27 X 30	54	23 X 33	57
		28 X 30	52	25 X 32	54	25 X 30	58
		29 X 29	52	23 X 35	54	26 X 29	58
		22 X 37	54	26 X 30	56	24 X 31	59
60 to 69	732 to 627	27 X 27	60	23 X 30	63	22 X 30	66
		25 X 29	60	20 X 34	64	25 X 26	67
		26 X 28	60	26 X 26	64	18 X 36	67
		20 X 35	62	24 X 28	65	23 X 28	68
		26 X 27	62	25 X 27	65	21 X 30	69
70 to 79	626 to 548	25 X 25	70	22 X 27	73	23 X 25	76
		24 X 26	70	23 X 26	73	24 X 24	76
		22 X 28	71	17 X 34	75	20 X 28	78
		21 X 29	72	19 X 30	76	22 X 25	79
		20 X 30	73	22 X 26	76	23 X 24	79
80 to 89	547 to 487	21 X 26	80	22 X 24	83	18 X 28	86
		18 X 30	81	20 X 26	84	21 X 24	86
		20 X 27	81	15 X 34	85	22 X 23	86
		23 X 23	82	16 X 32	85	20 X 25	87
		19 X 28	82	17 X 30	85	19 X 26	88
90 to 99	486 to 438	18 X 27	90	16 X 30	91	19 X 24	96
		21 X 23	90	17 X 28	92	15 X 30	97
		22 X 22	90	21 X 22	94	18 X 25	97
		15 X 32	91	17 X 27	95	20 X 22	99
		20 X 24	91	20 X 23	95	21 X 21	99
100 & OVER	437 & LESS	19 X 23	100	16 X 26	105	18 X 20	121
		15 X 29	100	15 X 27	108	19 X 19	121
		18 X 24	101	20 X 20	109	16 X 22	124
		16 X 27	101	18 X 22	110	18 X 19	127
		17 X 25	102	14 X 28	111	17 X 20	128
		14 X 30	104	15 X 25	116	13 X 26	129

**SETTING DISTANCES AND APPROXIMATE NUMBER OF  
TREES PER ACRE (Continued)**

TREES PER ACRE							
(Page 2 of 2)							
Setting Distances in Feet	Trees Per Acre	Setting Distances in Feet	Trees Per Acre	Setting Distances in Feet	Trees Per Acre	Setting Distances in Feet	Trees Per Acre
7.5 X 20	290	12.5 X 20	174	16 X 20	136	22 X 22	90
7.5 X 22	264	12.5 X 22	158	16 X 22	124	22 X 23	86
7.5 X 23	253	12.5 X 23	152	16 X 23	118	22 X 24	83
7.5 X 24	242	12.5 X 24	145	16 X 24	113	22 X 25	79
7.5 X 25	232	12.5 X 25	139	16 X 25	109	22 X 27	73
7.5 X 27	215	12.5 X 27	129	16 X 27	101	22 X 28	71
7.5 X 28	207	12.5 X 28	124	16 X 28	97	22 X 30	66
7.5 X 30	194	12.5 X 30	116	16 X 30	91	--	--
						23 X 23	82
10 X 20	218	13 X 20	168	17 X 20	128	23 X 24	79
10 X 22	198	13 X 22	152	17 X 22	116	23 X 25	76
10 X 23	189	13 X 23	146	17 X 23	111	23 X 27	70
10 X 24	182	13 X 24	140	17 X 24	107	23 X 28	68
10 X 25	174	13 X 25	134	17 X 25	102	23 X 30	63
10 X 27	161	13 X 27	124	17 X 27	95	--	--
10 X 28	156	13 X 28	120	17 X 28	92	24 X 24	76
10 X 30	145	13 X 30	112	17 X 30	85	24 X 25	73
						24 X 27	67
11 X 20	198	14 X 20	156	18 X 20	121	24 X 28	65
11 X 22	180	14 X 22	141	18 X 22	110	24 X 30	61
11 X 23	172	14 X 23	135	18 X 23	105	--	--
11 X 24	165	14 X 24	130	18 X 24	101	25 X 25	70
11 X 25	158	14 X 25	124	18 X 25	97	25 X 27	65
11 X 27	145	14 X 27	115	18 X 27	90	25 X 28	62
11 X 28	141	14 X 28	111	18 X 28	86	25 X 30	58
11 X 30	132	14 X 30	104	18 X 30	81	--	--
						27 X 27	60
12 X 20	182	15 X 20	145	20 X 20	109	27 X 28	58
12 X 22	165	15 X 22	132	20 X 22	99	27 X 30	54
12 X 23	158	15 X 23	126	20 X 23	95	--	--
12 X 24	151	15 X 24	121	20 X 24	91	28 X 28	56
12 X 25	145	15 X 25	116	20 X 25	87	28 X 30	52
12 X 27	134	15 X 27	108	20 X 27	81	--	--
12 X 28	130	15 X 28	104	20 X 28	78	30 X 30	48
12 X 30	121	15 X 30	97	20 X 30	73	--	--