

United States  
Department of  
Agriculture



Federal Crop  
Insurance  
Corporation



Actuarial and Product  
Design Division

FCIC-25570 (2-2007)

# **FLORIDA FRUIT TREE PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK 2008 and Succeeding Crop Years**

**THIS PAGE INTENTIONALLY LEFT BLANK**

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

<b>FEDERAL CROP INSURANCE HANDBOOK</b>		<b>NUMBER: 25570</b>
<b>SUBJECT:</b> <b>FLORIDA FRUIT TREE PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK 2008 AND SUCCEEDING CROP YEARS</b>	<b>OPI: Actuarial and Product Design Division</b> <b>APPROVED:</b> <b>/S/ Tim B. Witt</b> Deputy Administrator for Product Management	<b>DATE:</b> <b>2/16/2007</b>

**THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-ISSUED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2008 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 has been removed.

1. Pg. 1, Sec. 2. B. (3): Deleted four abbreviations that were ACC related.
2. Pg. 2, Sec 2. B. (4): Added two definitions, clarified definitions, and removed references to ACC
3. Pg. 3 - 4, Sec. 3. A. (1) and (2): Removed reference to ACC.
4. Pg. 4, Sec. 3. A. (3) (b): Clarified language.
5. Pg. 4, Sec. 3. A. (4)(a)(1): Removed 2007 dates
6. Pg. 4, Sec. 3. A. (4)(c): Clarified language.
7. Pg. 5, Sec. 3. D. (1): Added language to clarify revised acreage reports.
8. Pg. 5, Sec. 3. D. (2) and (3): Clarified language.
9. Pg. 6, Sec. 3. D. (6): Removed reference to ACC.
10. Pg. 6, Sec. 3. D. (7): Clarified language.
11. Pg. 7, Sec. 4. A. (2): Clarified language.
12. Pg. 8, Sec. 4. A. (3): Removed reference to ACC.

## **FLORIDA FRUIT TREE PILOT LOSS ADJUSTMENT HANDBOOK**

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

13. Pg. 8, Sec. 4. B. (old): Removed reference to ACC.
14. Pg. 8, Sec. 4. B. (new): Removed reference to ACC.
15. Pg. 9, Sec. 4. C. (1): Removed reference to ACC and clarified language.
16. Pg. 11, Sec. 5. C. (1) and (2): Changed pages of Figure references and clarified language.
17. Pg. 12, Sec. 5. C. (3): Clarified language and removed reference to ACC for Destroyed under Citrus and Carambola in table.
18. Pg. 14, Sec 7. A. (8): Clarified language.
19. Pg. 14, Sec. 7. A. (10): Added Privacy Act and Nondiscrimination language.
20. Pg. 15, Sec. 7. B. PART I 5.: Clarified language.
21. Pg. 16, Sec. 7. B. PART II 8. a.: Clarified language and removed reference to ACC.
22. Pg. 16, Sec. 7. B. PART II 12.: Clarified language.
23. Pg. 17, Sec. 7. B. PART III b.: Removed reference to ACC.
24. Pg. 18, Sec. 7. B. PART III 30. and 32.: Clarified language.
25. Pg. 19, Sec. 7. Appraisal Worksheet: Clarified and added language.
26. Pg. 21, Sec. 8. A.: Removed reference to ACC and clarified language.
27. Pg. 21, Sec. 8. A. (3)(d): Added language.
28. Pg. 22, Sec. 8. A. (9): Added Privacy Act and Nondiscrimination language.
29. Pg. 22, Sec. 8. B. 1. and 2.: Clarified language.
30. Pg. 24, Sec. 8. B. Sec 1: Removed reference to ACC and clarified language.
31. Pgs. 25-28, Sec. 8. B. Sec 1 D., J., L., M., and N.: Removed reference to ACC.
32. Pgs. 25-26, Sec. 8. B. Sec 1 D. 2, H, and K. c.: Clarified and added language.
33. Pg. 28, Sec. 8. B. Sec 1 O: Clarified language.

## **FLORIDA FRUIT TREE PILOT LOSS ADJUSTMENT HANDBOOK**

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

- 34. Pg. 28, Sec. 8. B. 15: Added language.
- 35. Pg. 28, Sec. 8. B. 16: Clarified language and removed reference to ACC.
- 36. Pgs. 29-30, Sec. 8. B. Narrative h. and m.: Clarified language.
- 37. Pgs. 30-31, Sec. 8. B. Sec 2 A. through I.: Multiple changes in instructions to correspond with the new production worksheets.
- 38. Pg. 30, Sec. 8. B. Sec 2 B.: Clarified language and removed reference to ACC.
- 39. Pg. 31, Sec. 8. B. Sec 2 G., H., and I.: Removed reference to ACC and clarified language.
- 40. Pg. 31, Sec. 8. B. Sec 2 22. and 23: Clarified language.
- 41. Pgs. 32-36 Production Worksheets: Changed to correspond with revised calculations.

Control Chart For: Florida Fruit Tree Pilot Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove			Entire Handbook		2/2007	FCIC-25570
Insert and current Index	1-3	1-2	1-36	37-39	2/2007	FCIC-25570

**THIS PAGE INTENTIONALLY LEFT BLANK**

# FLORIDA FRUIT TREE PILOT LOSS ADJUSTMENT HANDBOOK

## TABLE OF CONTENTS

	<u>PAGE</u>
<b>1. INTRODUCTION</b> .....	1
<b>2. SPECIAL INSTRUCTIONS</b> .....	1
A. DISTRIBUTION .....	1
B. TERMS, ABBREVIATIONS, AND DEFINITIONS .....	1
<b>3. INSURANCE CONTRACT INFORMATION</b> .....	3
A. INSURABILITY .....	3
B. PROVISIONS AND PROCEDURES NOT APPLICABLE TO CAT COVERAGE.....	4
C. UNIT DIVISION.....	5
D. UNIT VALUE DETERMINATIONS.....	5
<b>4. FLORIDA FRUIT TREE APPRAISALS</b> .....	6
A. GENERAL INFORMATION .....	6
*** B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS .....	8
C. TREE APPRAISALS .....	9
<b>5. APPRAISAL METHODS</b> .....	9
A. GENERAL INFORMATION .....	9
B. DAMAGE OCCURRING DURING THE YEAR OF SET OUT.....	10
C. DAMAGE OCCURRING IN ANY YEAR FOLLOWING THE YEAR OF SET OUT.....	11
<b>6. APPRAISAL DEVIATIONS AND MODIFICATIONS</b> .....	13
A. DEVIATIONS.....	13
B. MODIFICATIONS.....	13

# FLORIDA FRUIT TREE PILOT LOSS ADJUSTMENT HANDBOOK

## TABLE OF CONTENTS (Continued)

	<u>PAGE</u>
<b>7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES</b> .....	14
A. GENERAL INFORMATION .....	14
B. WORKSHEET ENTRIES AND COMPLETION INFORMATION.....	14
PART I - APPRAISAL WORKSHEET HEADING.....	15
PART II - PERCENT DAMAGE.....	15
PART III - APPRAISAL.....	16
APPRAISAL WORKSHEET EXAMPLES.....	19
<b>8. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES</b> .....	21
A. GENERAL INFORMATION .....	21
B. FORM ENTRIES AND COMPLETION INFORMATION.....	22
SECTION I - ACREAGE APPRAISED, UNIT VALUE.....	24
SECTION II – ADJUSTMENTS TO UNIT VALUE.....	30
CLAIM FORM EXAMPLES.....	32
<b>9. REFERENCE MATERIAL</b> .....	37
<b>TABLE A - MINIMUM SAMPLE REQUIREMENTS FOR REPRESENTATIVE SAMPLES</b>	37
<b>TABLE B – PARTIAL DAMAGE FACTORS</b> .....	37
<b>TABLE C – SETTING DISTANCES/APPROXIMATE NUMBER OF TREES PER ACRE</b> ...	38



# 1. INTRODUCTION

---

**THIS HANDBOOK MUST BE USED IN CONJUNCTION WITH THE LOSS ADJUSTMENT MANUAL (LAM).**

This handbook identifies the crop-specific procedural requirements for adjusting Multiple Peril Crop Insurance (MPCI) losses in a uniform and timely manner. These procedures, which include crop appraisal methods and claims completion instructions, supplement the general (not crop-specific) procedures, forms, and manuals for loss adjustment identified in the Loss Adjustment Manual (LAM).

# 2. SPECIAL INSTRUCTIONS

---

This handbook remains in effect until superseded by reissuance of **either** the entire handbook **or** selected portions (through amendments or bulletins). If amendments 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

- (1) The following is the minimum distribution of forms completed by the adjuster and signed by the insured (or the insured's authorized representative) for the loss adjustment inspection:
  - (a) One legible copy to insured.
  - (b) The original and all remaining copies as instructed by the approved insurance provider (AIP).
- (2) It is the AIP's responsibility to maintain original insurance documents relative to policyholder servicing as designated in their approved plan of operations.

## B. TERMS, ABBREVIATIONS, AND DEFINITIONS

- (1) Terms, abbreviations, and definitions **general** (not crop specific) to loss adjustment are identified in the LAM.
- (2) Terms, abbreviations, and definitions **specific** to Florida fruit tree loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.

- (3) Abbreviations:

\*\*\*

<b>AIP</b>	Approved Insurance Provider
<b>CTVE</b>	Comprehensive Tree Value Endorsement
<b>DYSO</b>	(Damage Occurring) During the Year of Set Out
<b>FFT</b>	Florida Fruit Trees
<b>FYSO</b>	(Damage Occurring In Any Year) Following the Year of Set Out

**OLO** Occurrence Loss Option  
**SDT** Stand(s) of Damaged Trees

(4) Definitions:

**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 you 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 you.

**CTV Amount of Protection** The dollar amount (by unit) calculated by multiplying the number of insurable trees reported by you in each stage II- and stage III-block times the applicable maximum CTV reference price for the stage, adding these values, and then multiplying the result by the coverage level selected by you.

**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.

**Destroyed Tree**

- (a) For damage due to insured causes occurring during the year of set out, any insurable tree with no live wood above the bud union.
- (b) For damage due to insured causes occurring in any year following the year of set out, or for buckhorned or topworked trees, damage occurring either during the year the trees are topworked or buckhorned or any year thereafter, any insurable tree that:  
\*\*\*
  - (1) The tree is dead;
  - (2) The tree is toppled, and rehabilitation is not possible, or the tree is missing; or
  - (3) There is no live wood above the bud union;
  - (4) **For insurance purposes**, for citrus only, if there exists damage within one foot of the trunk for stage II and stage III trees;
  - (5) **For insurance purposes**, for carambola only, if there exists damage within six inches of the trunk for stage I or II trees, or within one foot of the trunk for stage III trees.

**Fully Damaged Tree** An **insurable** tree that is 100 percent damaged and requires rehabilitation, but is not destroyed. The percent of damage is determined in accordance with section 12(b) of the crop provisions.

**Partially Damaged Tree** An **insurable** tree that requires rehabilitation but for which the extent of damage is less than 100 percent. The percent of damage is determined in accordance with section 12(b) of the crop provisions.

- Stage-block** A block in which at least 75 percent 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 us for the crop year, and is used to determine the damage value of the unit. If distinct areas of damaged trees within the unit cannot be established, the stand of damaged trees will be the entire unit.

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

---

The AIP 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**

The following may not be a complete list of insurability requirements. Refer to the Basic Provisions, FFT Pilot Crop Provisions, and Special Provisions for a complete list.

- (1) The trees insured will be all of each FFT crop for which the insured elects insurance coverage and for which a premium rate is provided by the actuarial documents:
  - (a) That are grown in the county listed on the application;
  - (b) In which the insured has a share; and
  - (c) That are grown to produce a commodity intended to be sold as fruit or juice for human consumption.
- \*\*\*
- (2) In addition to the exclusions listed in the Basic Provisions, insurance will not be provided for any trees that:
  - (a) Are unsound, diseased, or unhealthy;
  - (b) Are toppled;
  - (c) Have been grafted within a 12-month period before the date insurance attaches, unless the grafting is a result of topworking;
  - (d) Are non-grafted seedlings (grown from seed);
  - (e) No longer have the potential to produce a yield typical of healthy trees of the same age as the subject trees, unless the trees were topworked or buckhorned and qualify as stage I or II;
  - (f) Were damaged before the beginning of the insurance period. (If trees suffered damage the previous crop year, 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 AIP.)

- \*\*\*
- (3) Insurance will also not be provided for:
- (a) Flooding due to high groundwater for trees that do not meet the requirements in the Special Provisions; or
  - (b) Any stage-I citrus trees located north of Interstate 4 for freeze that do not meet the requirements, if provided, in the Special Provisions.
- (4) Coverage begins:
- (a) For new policies:
    - \*\*\*1 When the AIP receives the completed application by the sales closing date and subject to all other policy requirements, coverage begins on June 1 following the sales closing date for the 2008 and succeeding crop years,
    - 2 When the AIP receives the completed application after the sales closing date and subject to all other policy requirements, coverage begins 45 days after the AIP receives the completed application.
  - (b) For renewal policies:
    - 1 When the AIP receives the acreage report (and a completed application if required) by the sales closing date, coverage begins June 1 following the sales closing date for the crop year;
    - 2 An application is required if the insured elects a higher coverage level, adds CTVE or OLO, increases his/her share or reports additional acreage of insurable trees such that the amount of protection increases by more than 10 percent;
    - 3 If insured damage occurs after the sales closing date but before insurance attaches for the crop year, insurance coverage will not attach to any addition amount of protection or optional coverage elected or reported by the insured for the crop year.
- \*\*\* (c) Set out for replacement trees. A revised acreage report is required to increase the amount of protection.
- (5) Coverage ends the earlier of May 31 of the crop year or upon total destruction of the insured trees on the unit.

**B. PROVISIONS AND PROCEDURES NOT APPLICABLE TO CAT COVERAGE**

Refer to the CIH and LAM for provisions and procedures not applicable to CAT.

## C. UNIT DIVISION

Refer to the insurance contract for unit provisions.

## D. UNIT VALUE DETERMINATIONS

- (1) Determination of unit acreage is not required; the number of trees in each stage-block in the unit is primarily used to determine unit value. If the unit value is greater than the amount of insurance, the underreport factor (URF) is used to adjust the indemnity. If the insured files a revised acreage report after the final acreage reporting date (to change the reported number/stage of trees), the AIP shall refer to the LAM for instructions regarding such revised acreage reports. In lieu of instructions in the LAM requiring acreage determinations for acreage reports revised after the final acreage reporting date, AIP's must verify the actual number of trees by stage.
- \*\*\* (2) More than one stage-block may exist within a unit. To determine actual numbers and stages of trees in each stage-block, the loss adjuster must visually inspect the unit. 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.
- (3) If an inspection reveals a discrepancy between the reported and actual numbers and/or stages of trees, the loss adjuster shall:
  - (a) Request to examine the records used by the insured to complete the pre-acceptance worksheet;
  - (b) Establish the numbers of trees in each stage-block using the setting distances shown in **TABLE C**; or
  - (c) Conduct a tree count.
- (4) AIPs may use a Pre-Acceptance Worksheet to establish the stage-blocks of trees in each unit if the information provided by the insured was not accurate. Both the policyholder and the AIP representative should sign the revised Pre-Acceptance Worksheet.
- (5) For determining the base policy unit value, use the tree reference price shown on the price addendum. If the insured has elected the CTVE, a separate CTV unit value must be determined using the maximum CTV reference price shown on the price addendum.
  - (a) The number of trees in each stage-block is multiplied by the appropriate (tree or maximum CTV) reference price for the stage.
  - (b) These amounts are summed, the total is multiplied by the coverage level elected, and then rounded up to the nearest cent to determine the unit amount of buy-up coverage.

(c) To determine the unit amount of Catastrophic coverage, the total of the amounts from item (a) is multiplied by 50% (the coverage level) and by 55% (the price election percentage), and rounded up to the nearest cent.

\*\*\*(6) FFT indemnities are based on a determined percent of damage for each stage-block on a unit basis.

(7) To determine tree stage:

<b>At the time insurance attaches for the crop year, the trees were:</b>	<b>then the stage is:</b>
<p><b>Citrus, Avocado and Mango Trees:</b> Set out less than three crop years, buckhorned or topworked less than two crop years, or were reset after having been toppled less than one year, prior to the beginning of the current crop year,</p> <p><b>Carambola Trees:</b> Set out, buckhorned, or topworked less than one crop year prior to the beginning of the current crop year,</p>	Stage I
<p><b>Citrus, Avocado and Mango Trees:</b> Set out three or more crop years, buckhorned or topworked two or more crop years, or were reset after having been toppled less than 2 crop years before the beginning of the current crop year, but do not yet qualify as stage III,</p> <p><b>Carambola Trees:</b> Set out, buckhorned, or topworked one or more crop years before the beginning of the current crop year, but do not yet qualify as stage III,</p>	Stage II
<p><b>Citrus, Avocado and Mango Trees:</b> Able to produce a yield typical of a healthy tree of the <b>current tree</b> age and:</p> <ul style="list-style-type: none"> <li>(a) have completed at least six crop years after set out; or</li> <li>(b) have completed at least four crop years after buckhorning or topworking,</li> </ul> <p><b>Carambola Trees:</b> Able to produce a yield typical of a healthy tree of the <b>current tree</b> age and have completed at least two crop years after set out, buckhorning, or topworking,</p>	Stage III

## **4. FLORIDA FRUIT TREE APPRAISALS**

---

### **A. GENERAL INFORMATION**

(1) Appraisals will be made in accordance with procedures specified in this handbook and in the LAM.

- (2) Specifically all FFT appraisals will be made within a stand(s) of damaged trees (SDT). The SDT is an area in which damage due to the same insurable cause of loss has occurred, and is identified by the AIP. For widespread damage or when distinct areas of damaged trees within the unit cannot be established, the SDT **will be** defined as an entire unit. In addition, several SDT may **result** from a single loss event. Multiple SDT will cumulatively make up a single damage value for purposes of appraisals.

**Example:**

The unit below sustains damage in the shaded areas due to a covered peril. The SDT can be defined in several ways and is at the discretion of the AIP. For example, the AIP can

- (a) Define the SDT as the entire unit (Figure 1);
- (b) Divide the damage into two SDT based on the outermost damaged trees of each area (Figure 2); or
- (c) Treat each damage area as an individual SDT (Figure 3).

Other variations may also exist. Sampling is done within each SDT, observing the minimum sampling requirements (**TABLE A**) *for the number of trees in each stage-block within the SDT*. In the figures below, black borders illustrate a separate SDT.

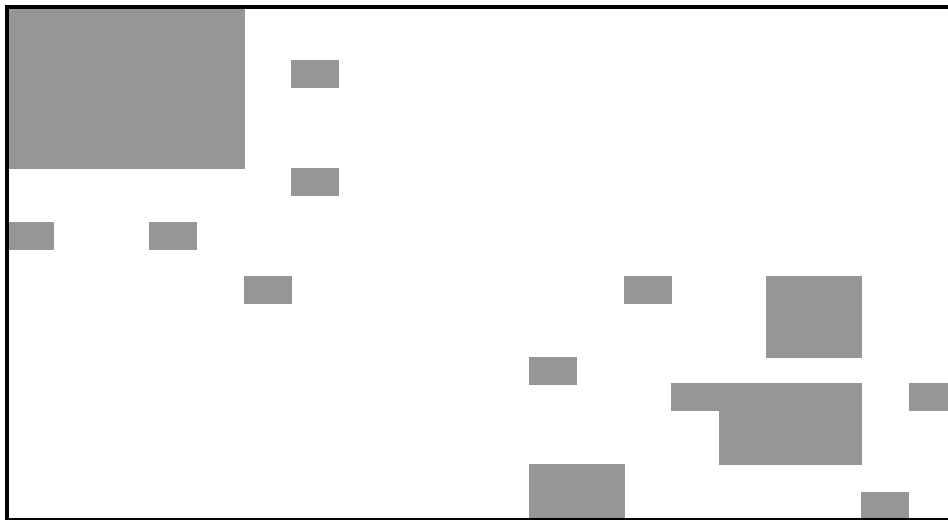


Figure 1. Entire unit as SDT.

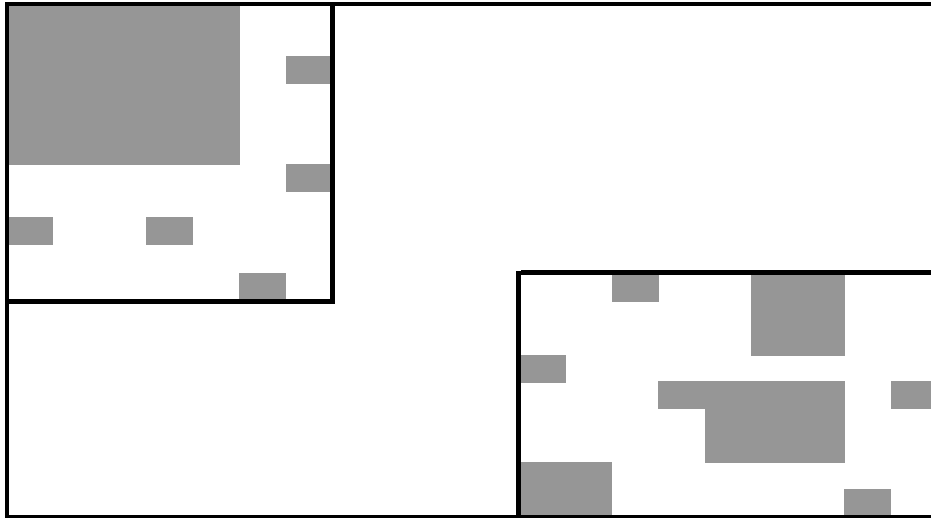


Figure 2. Two SDT defined by outermost damage in each area.

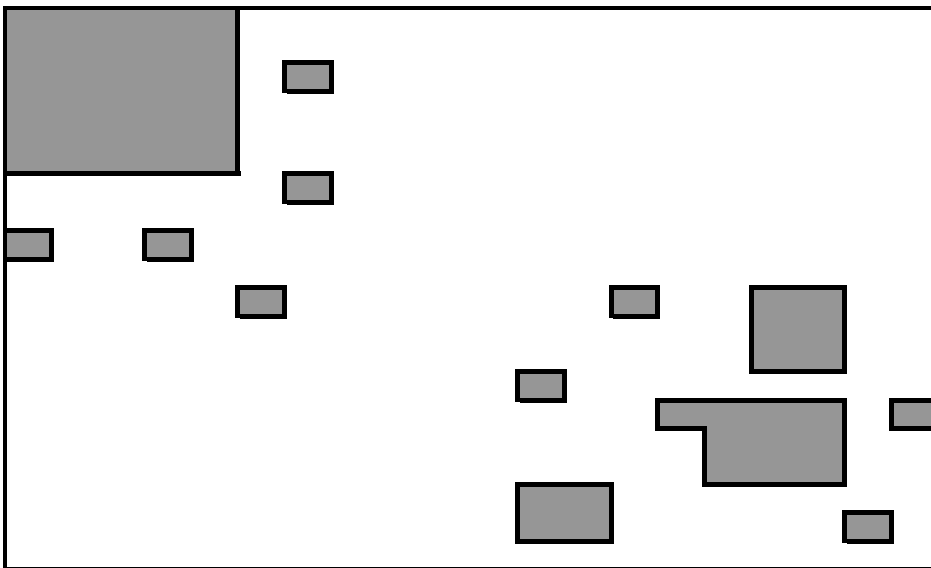


Figure 3. Multiple SDT defined by each damaged area.

- \*\*\* (3) Circumstances that require an appraisal include (but are not limited to) trees to be rehabilitated or removed, if damaged due to an insurable cause during the insurance period. APPRAISE DAMAGED TREES BEFORE ANY PRUNING OR REMOVAL.

\*\*\*

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

- \*\*\* (1) Determine the number of insurable trees in each SDT. Consider all trees in each stage-block and the stage assigned to the stage-block. Do not include any uninsurable trees or other fruit trees insurable as a separate crop. **Include** undamaged trees, insured trees damaged by uninsured causes, and trees damaged by insured causes when trees are sampled.

\*\*\*

- (2) Use as many sample trees as necessary to accurately determine the percent of damage for each stage-block in the SDT. Minimum tree sample requirements are shown in **TABLE A**.



## C. TREE APPRAISALS

(1) Select sample trees in each SDT as follows:

- (a) Locate the first **insurable** tree on an outside row for the appraisal method group (DYSO vs. FYSO); this will be the first sample tree. Proceed along the row, selecting additional sample trees as follows:

<b>If the stage-block has....</b>	<b>Select....</b>
Less than 100 trees	Every 10 <sup>th</sup> tree in each row.
100 to 1,000 trees	Every 10 <sup>th</sup> tree in every other row.
1,001 to 5,000 trees	Every 10 <sup>th</sup> tree in every 5 <sup>th</sup> row.
5,001 trees or more	Every 10 <sup>th</sup> tree from every 10 <sup>th</sup> row.

- (b) Select only those trees representative of the assigned stage of the stage-block. For example, if sampling a stage III-block and the next sample tree is a stage I, skip over the stage I tree, and continue on to the next stage-III tree.
- (c) Proceed down the next row in the opposite direction, beginning with the first tree, and continue sampling until all trees of the stage-block in the SDT have been covered and at least the minimum number of trees (refer to **TABLE A**) have been sampled.

\*\*\* (d) INCLUDE all damaged and undamaged trees in the sample.

\*\*\* (e) EXCLUDE as representative samples any trees to which insurance did not attach.

(2) Determine the number of insurable trees in the unit using the following information:

- (a) **INCLUDE all** insurable trees damaged by an uninsured cause after insurance attached for the crop year. Trees damaged solely by uninsured causes during the crop year are counted as trees **not** damaged or destroyed.
- (b) Trees damaged by uninsured causes are not insurable the following year unless a pre-acceptance inspection is completed and such trees are accepted as insurable.
- (c) **EXCLUDE** any trees to which insurance did not attach.

(3) Make all appraisal determinations for each stage-block in the SDT as required.

## 5. APPRAISAL METHODS

---

### A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

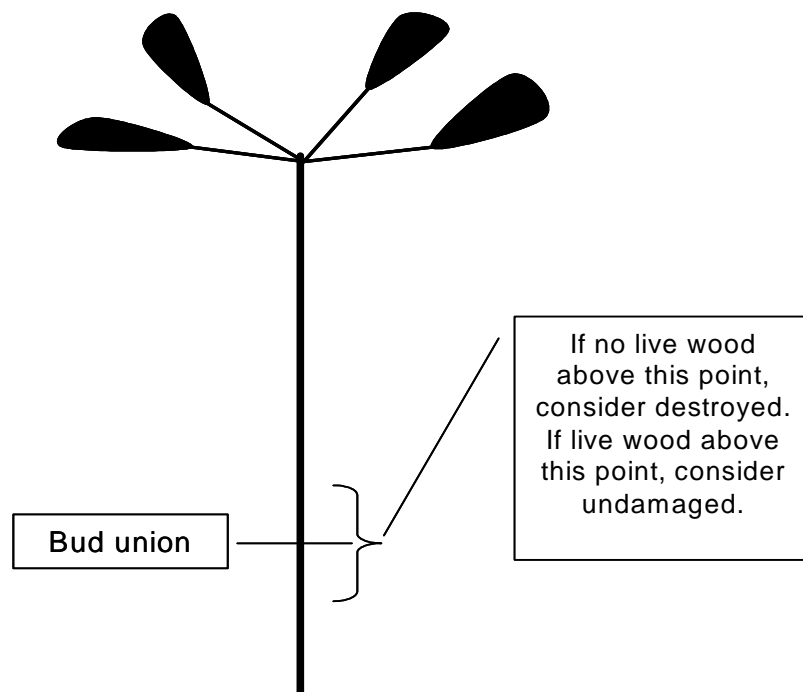
Appraisal Method...	Use...
Damage Occurring During The Year of Set Out (DYSO)	To appraise the presence of live wood above the bud union on trees that have been set out in the grove for less than one year.
Damage Occurring In Any Year Following The Year Of Set Out (FYSO)	To measure and appraise the percent of damage to live wood above the bud union and to limbs of trees damaged in any year following the crop year of set out.

## B. DAMAGE OCCURRING DURING THE YEAR OF SET OUT

- (1) Verify that all grafted trees were grafted onto existing rootstock or nursery stock (unless such grafting is the result of topworking) more than 12 months prior to the date insurance attaches.
- (2) Appraise the presence of **LIVE** wood above the bud union as follows:

IF, above the bud union, the selected sample tree has...	THEN consider the tree...	AND the percent of damage is...
No <b>LIVE</b> wood,	Destroyed	100%.
<b>LIVE</b> wood,	Undamaged	Zero (0%).

**Figure 4.** Appraisal Method for Damage Occurring During the Year of Set Out



- (3) Record determinations in Part III of the Appraisal Worksheet.

**C. DAMAGE OCCURRING IN ANY YEAR FOLLOWING THE YEAR OF SET OUT**

This appraisal method applies to all trees in any year following the year of set out (FYSO). This appraisal method also applies for buckhorned or topworked trees damaged during the year the trees are buckhorned or topworked, or in any year thereafter.

For trees with damaged limbs, appraise the damage to the limbs as follows:

- (1) For each tree, appraise two limbs on opposing sides of the tree, in which the diameter of at least one damaged limb at the point of damage matches the tree damage descriptions located in the Table on Page 14. Appraise the north/south limbs on the first sample tree, the east/west limbs on the second sample tree, the north/south limbs on the third sample tree, and so forth as illustrated in the figure below. Alternatively, opposing sides of the tree can be determined as the sides “within the row” and “against the row.” Figure 5 below represents an aerial view of a SDT with twelve FYSO trees and assumes all trees are sampled.

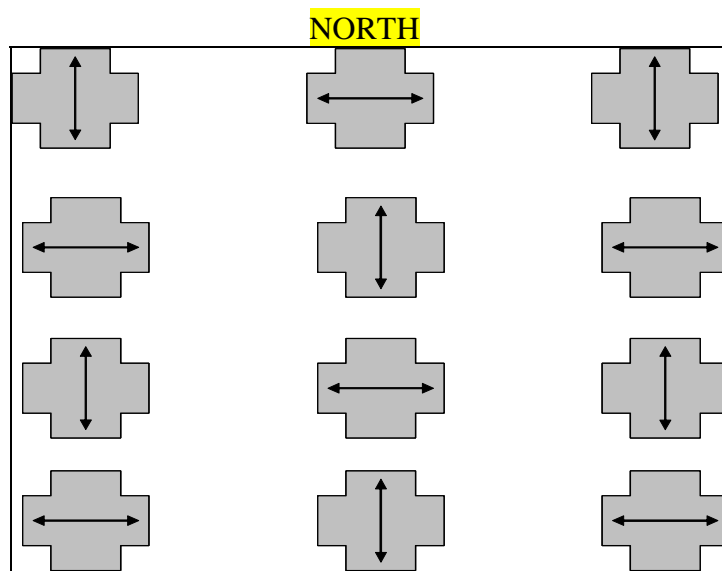


Figure 5.

- (2) Using a caliper, measuring tape, or ruler, determine the **greatest** limb diameter at which damage has occurred for each sample limb. Damage is defined as limb breakage and/or dead wood. Record the limb diameter at the innermost point of damage for each sample limb on the Appraisal Worksheet. The limb with the greater amount of damage determines the damage category for the entire tree. For example:

Tree 1: Limb 1 damage = 1" limb diameter  
 Limb 2 damage = 3" limb diameter  
 Tree Damage = 3" limb diameter = **Fully Damaged**

Tree 2: Limb 1 damage = No damage  
 Limb 2 damage = 1" limb diameter  
 Tree Damage = 1" limb diameter = **Partially Damaged**

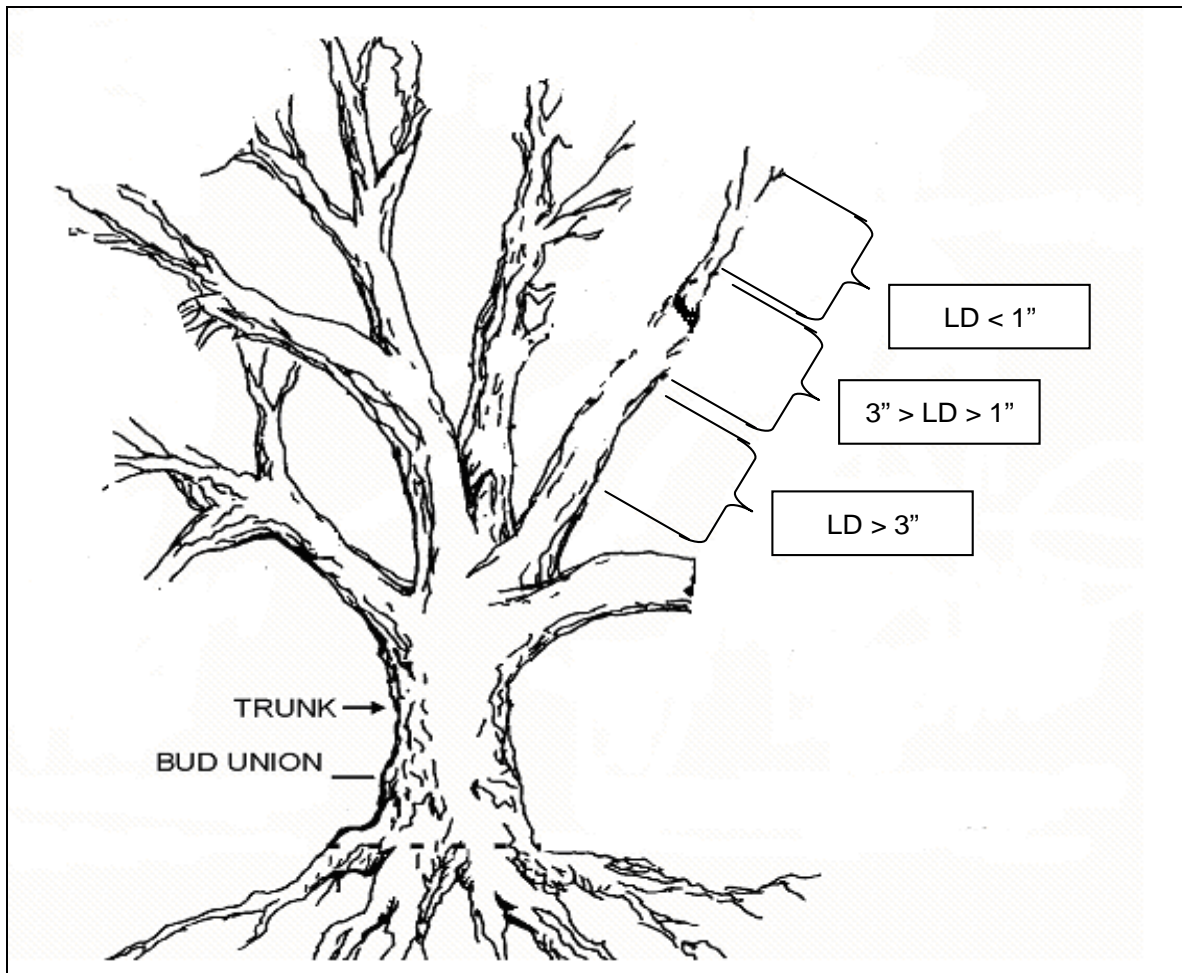
(Refer to Figure 6 on Page 15)

- (3) Classify each sample tree as undamaged, partially damaged, fully damaged or destroyed. The amount of damage to each tree will be determined as follows:

Tree Damage Description	Tree Classification
<i>Citrus and Carambola</i>	
Tree is undamaged or location of limb damage on <i>both</i> sampled limbs is <b>less than one-inch</b> in diameter at the point of damage.	Undamaged
Location of limb damage to <i>one or both of the sampled limbs</i> is at least <b>one-inch in diameter, but less than three inches</b> in diameter at the point of damage.	Partially Damaged
<ul style="list-style-type: none"> <li>▪ Location of limb damage to <i>one or both of the sampled limbs</i> is at least <b>three inches</b> in diameter at the point of damage, but the tree can be rehabilitated;</li> <li>▪ Tree is buckhorned or topworked with no live wood above the new growth points or above the graft unions; or</li> <li>▪ Tree is toppled and can be rehabilitated,</li> </ul>	Fully Damaged
<ul style="list-style-type: none"> <li>▪ For damage due to insured causes occurring during the year of set out, any insurable tree with no live wood above the bud union.</li> <li>▪ For damage due to insured causes occurring in any year following the year of set out, or for buckhorned or topworked trees, damage occurring either during the year the trees are topworked or buckhorned or any year thereafter, any insurable tree: ***</li> <li>▪ The tree is dead;</li> <li>▪ The tree is toppled, and rehabilitation is not possible, or the tree is missing; or</li> <li>▪ There is no live wood above the bud union</li> <li>▪ For insurance purposes, for citrus only, if there exists damage within *** one foot of the trunk for stage II and stage III trees;</li> <li>▪ For insurance purposes, for carambola only, if there exists damage within <b>six inches</b> of the trunk for stage I or II trees, or within one foot of the trunk for stage III trees.</li> </ul>	Destroyed
<i>Avocado and Mango</i>	
Tree is undamaged or location of limb damage on <i>both</i> sampled limbs is <b>less than two inches</b> in diameter at the point of damage.	Undamaged
Location of limb damage to <i>one or both of the sampled limbs</i> is at least <b>two inches in diameter, but less than four inches</b> in diameter at the point of damage.	Partially Damaged
<ul style="list-style-type: none"> <li>▪ Location of limb damage to <i>one or both of the sampled limbs</i> is at least <b>four inches</b> in diameter at the point of damage***. The diameter of the trunk at the point of damage may also be considered to satisfy the four-inch requirement.</li> <li>▪ Tree is buckhorned or topworked with no live wood above the new growth points or above the graft unions; or</li> <li>▪ Tree is toppled and can be rehabilitated,</li> </ul>	Fully Damaged
<ul style="list-style-type: none"> <li>▪ Tree is dead;</li> <li>▪ Tree is toppled and cannot be rehabilitated or tree is missing; or</li> <li>▪ There is no live wood above bud union,</li> </ul>	Destroyed

- (4) Record separately in Part III of the Appraisal Worksheet the number of trees partially and fully damaged/destroyed.

**Figure 6.** Appraisal Method for Damage Occurring in any Year Following the Year of Set Out Citrus/Carambola Example of Limb Damage



## **6. APPRAISAL DEVIATIONS AND MODIFICATIONS**

### **A. DEVIATIONS**

Deviations in appraisal methods require FCIC written authorization (as described in the LAM) prior to implementation.

### **B. MODIFICATIONS**

There are no pre-established modifications contained in this handbook. Refer to the LAM for additional information.

## **7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES**

---

### **A. GENERAL INFORMATION**

- (1) Include the AIP's name in the Appraisal Worksheet title if not preprinted on the AIP's worksheet.
- (2) Include the claim number on the Appraisal Worksheet (when required by the AIP), when a worksheet entry is not provided.
- (3) Separate Appraisal Worksheets are required for each unit inspected.
- (4) If the SDT consists of trees of more than one stage-block, a continuation sheet must be used for each stage.
- (5) If the CTVE is elected, a separate Appraisal Worksheet is required for each type/subtype in the SDT. The resulting percent damage will be entered as a separate line entry on the claim form.
- (6) Instructions designated DYSO apply to trees damaged during the year of set out. Instructions designated FYSO apply to trees damaged in any year following the year of set out. Undesignated instructions apply to both DYSO and FYSO trees.
- (7) Document only the damage appraisal of SAMPLED trees for the SDT resulting from the most recent cause of loss on the Appraisal Worksheet/continuation sheet.
- (8) List the total number of trees the samples represent (total number of trees in current SDT(s) for all stage-blocks) only in **Part II** item 8 as directed.
- (9) Standard Appraisal Worksheet items are numbered consecutively in subparagraph B but actual entry completion does not follow this order. An example Appraisal Worksheet is provided to illustrate how to complete entries.
- (10) The Privacy Act and Nondiscrimination Statements are required statements that must be printed on the form or provided to the insured as a separate document. These statements are not shown on the example form in this section. The current Privacy Act and Nondiscrimination Statements can be found in the Document and Supplemental Standards Handbook (DSSH), FCIC-24040.

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

- (1) Complete the Fruit Tree Appraisal Worksheet and continuation sheet in the following order:
  - (a) PART I - APPRAISAL WORKSHEET HEADING
  - (b) PART III - APPRAISAL
  - (c) PART II - PERCENT DAMAGE

- (2) All percent entries are entered as 3-place decimals (e.g. 79.4% is entered as .794; 100% is entered as 1.000).

## PART I - APPRAISAL WORKSHEET HEADING

Verify or make the following entries:

### Item

### No.      Information Required

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

**Claim No.:** Claim number as assigned by the AIP.

1.      **Name of Insured:** 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.      **County:** Name of the county in which the trees are insured.
4.      **Unit Number:** Five-digit unit number from the Summary of Coverage after it is verified to be correct.(e.g. 00100).
5.      **Crop/Type:** Four-digit crop code number and three-digit type/subtype code number, **as applicable**, entered exactly as specified on the actuarial documents for the crop and type being appraised. The name or an abbreviation for the crop/type/subtype name may also be entered as illustrated on the Appraisal Worksheet example.
6.      **Crop Year:** Crop year, as defined in the policy, for which the claim has been filed (e.g., YYYY).

## PART II – PERCENT DAMAGE

Verify or make the following entries:

### Item

### No.      Information Required

7.      **Appraisal Method:** Identify the appraisal method for the line entry calculation (e.g. DYSO or FYSO). For Stage I appraisals containing both DYSO and FYSO trees, enter DYSO/FYSO.
8.      **Number of Trees/SDT:** Split the cell in half horizontally. Use separate lines for varying stages within the SDT. For each stage:

- \*\*\*a. Record in the top half, the TOTAL number of trees of the corresponding stage in **all SDTs** as a result of the most recent cause of loss. Include all damaged and undamaged trees, and all trees **damaged by uninsurable causes**, in the SDT.
- b. Record in the bottom half, the number of trees of the corresponding stage SAMPLED from all SDT as a result of the most recent cause of loss.
- 9. MAKE NO ENTRY.
- 10. **Stage:** Enter the applicable tree stage for the line item. Refer to section 3D, herein.
- 11. MAKE NO ENTRY.
- 12. **Trees Fully Damaged/Destroyed:** Record the number of trees from **Total** (item 30) of Column 27 of PART III of the **Florida Fruit Tree Damage Appraisal Worksheet (Appraisal Worksheet)**. Enter “0”, if no trees are considered fully damaged/destroyed. If continuation sheets are used for the stage, enter the **Grand Total** of this column from the final continuation sheet in this item.
- 13. **Percent Total Loss:** Result of dividing item 12 by item 8b. Round to nearest 3-place decimal.
- 14. **Trees Partially Damaged:** Record the number of trees from **Total** (item 30) of Column 26 of PART III of the Appraisal Worksheet. If continuation sheets are used for the stage, enter the **Grand Total** of this column from the final continuation sheet. Enter “0” if no trees are considered partially damaged and enter item 13 in item 24.
- 15. **Percent Partial Loss:** Result of dividing item 14 by item 8b. Round to nearest 3-place decimal.
- 16. – 17. MAKE NO ENTRY.
- 18. **Partial Damage Factor:** Enter corresponding **Partial Damage Factor** from Reference Material – **TABLE B** for the stage and crop, to 3-place decimal.
- 19. – 23. MAKE NO ENTRY.
- 24. **Percent Damage:** Result of multiplying item 15 times item 18, then adding item 13, to 3-place decimal.

### PART III – APPRAISAL

Identify the stage in Part III on each Appraisal Worksheet or continuation sheet used for the unit. **Do NOT mix stages on the same Appraisal Worksheet or continuation sheet.** Total each stage separately and transfer Part III totals to the appropriate stage line entries of Part II of the Appraisal Worksheet for the unit. Enter, in the space to the right of the Part III heading, the following:



- a. Stage I, Stage II, or Stage III as appropriate for the form and the number of the pages used for Part III.
- \*\*\* b. "Trees Uninsurable." By stage, record a mark for each tree that is uninsurable. Indicate the number count in parentheses and sample the next insurable tree.
- c. "Trees Damaged by Uninsured Causes." Record a mark for each tree damaged by an uninsured cause during the crop year. Indicate the number count in parentheses. (Such trees must be inspected and accepted for insurance to attach the subsequent crop year.)

**For each sample tree, complete items 28 and 29 prior to completing items 25-27. Verify or make the following entries:**

**Item**

**No.      Information Required**

- 25.      **Undamaged:** Make a check mark (✓) in Column 25 for each UNDAMAGED insurable sample tree. For a tree to be considered UNDAMAGED, Columns 28 and 29 should both contain zero (0).
- 26.      **Partially Damaged:** Make a check mark (✓) in Column 26 for each PARTIALLY DAMAGED insurable sample tree. For a tree to be considered PARTIALLY DAMAGED, *at least one* of Columns 28 or 29 should contain a 1 for citrus/carambola, or a 2 for avocado/mango, but should not contain a 3 or 4. No DYSO trees should be listed in Column 26.
- 27.      **Fully Damaged/Destroyed:** Make a check mark (✓) in Column 27 for each FULLY (100 %) damaged or DESTROYED insurable sample tree. For a tree to be considered FULLY DAMAGED OR DESTROYED, *at least one* of Columns 28 or 29 should contain a 3 for citrus/carambola, or a 4 for avocado/mango. For any Stage-II or Stage-III trees that are considered DESTROYED, **circle the check mark.**
- 28.      **Limb Diameter Damaged (1):**  
  
**DYSO:** If the tree is considered undamaged, enter 0; if the tree is considered destroyed, enter 3 for citrus/carambola or 4 for avocado/mango.  
  
**FYSO:** Enter the limb diameter at the greatest point of damage for the first sampled limb. For citrus and carambola trees, the entry may be 0, 1 or 3. For avocado and mango, the entry may be 0, 2, or 4. If the tree does not have limb damage but is considered FULLY DAMAGED, enter 3 for citrus/carambola, 4 for avocado/mango. For any trees considered DESTROYED, enter 3 for citrus/carambola and 4 for avocado/mango.
- 29.      **Limb Diameter Damaged (2):**  
  
**DYSO:** If the tree is considered undamaged, enter 0; if the tree is considered destroyed, enter 3 for citrus/carambola or 4 for avocado/mango.

**FYSO:** Enter the limb diameter at the greatest point of damage for the second sampled limb. For citrus and carambola trees, the entry may be 0, 1 or 3. For avocado and mango, the entry may be 0, 2, or 4. If the tree does not have limb damage but is considered FULLY DAMAGED, enter 3 for citrus/carambola and 4 for avocado/mango. For any trees considered DESTROYED, enter 3 for citrus/carambola and 4 for avocado/mango.

- \*\*\*30. **Total:** Record the total number of trees for the stage in Columns 25 – 27. **Omit** from this count, uninsurable trees (trees for which insurance did not attach), **include** any trees damaged or destroyed by an uninsured cause during the crop year. **Make NO ENTRY for “Total” in columns 28 and 29.**

**Previous Total:** If continuation sheets are used for a stage, the sample Previous Total is the Grand Total entry from the previous page for the stage, brought forward as appropriate.

**Grand Total:** Separately add the sample **Total** of each column on this page to the **Previous Total** of each column from the previous page and enter the **Grand Total** in the appropriate column on this page. The Grand Total from the last continuation sheet for the stage will be used to compute Part II – Percent of Damage.

31. **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 the Appraisal Worksheet. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.

32. **Insured’s Signature and Date:** Insured’s (or insured’s authorized representative’s) signature and date on the Appraisal Worksheet. **BEFORE** obtaining the signature, **REVIEW ALL ENTRIES** on the Appraisal Worksheet and continuation sheet **WITH THE INSURED (or the insured’s authorized representative)**, particularly explaining codes, etc., which may not be readily understood.

**Page Numbers:** Page numbers: Page 1 of 1, Page 1 of 2, etc., for each page used for the unit appraisal. The Appraisal Worksheet containing the PART II computations for the unit should be listed as page 1; appraisal continuation sheets should be numbered consecutively thereafter for the Part III stage sampled.

**EXAMPLE:** The Appraisal Worksheet contains the start of one stage (Part III) which continues over into another (continuation sheet) page. Additional continuation sheets would be used for the other stages. The Appraisal Worksheet would be numbered “Page 1 of 3 pgs.,” the first stage continuation sheet would be numbered “Page 2 of 3 pgs.,” and the other stage continuation sheet would be numbered “Page 3 of 3 pgs.”

COMPANY		ANY COMPANY										CLAIM NO.					XXXXXXX												
FOR ILLUSTRATION PURPOSES ONLY																													
<b>FLORIDA FRUIT TREE DAMAGE APPRAISAL WORKSHEET</b>																													
<b>PART I</b>																													
1 NAME OF INSURED I.M. INSURED						2 POLICY NUMBER XXXXXXXX						3 COUNTY ANY COUNTY				4 UNIT NUMBER 00100				5 CROP/TYPE 0207 - XXX (ORANGE-early)				6 CROP YEAR YYYY					
<b>PART II</b>																													
TREES DESTROYED														LIMB DAMAGE															
APPRaisal METHOD 7	NUMBER OF TREES/SDT 8a/8b	9	STAGE 10	11	TREES FULLY DAMAGED/DESTROYED 12	PERCENT TOTAL LOSS (12 ÷ 8b) 13	TREES PART. DAMAGED 14	PERCENT PART. LOSS (14 ÷ 8b) 15	16	17	PARTIAL DAMAGE FACTOR 18	19	20	21	22	23	PERCENT DAMAGE 13 + (15 × 18) 24												
FYSO	500 20		III		9	.450	5	.250			.390						.548												
DYSO/FYSO	100 10		I		4	.400	1	.100			.750						.475												
<b>(Refer to Table A for minimum number of required samples)</b>																													
<b>PART III</b>																													
Stage I (pgs. 1) TREES UNINSURABLE - (0)														TREES DAMAGED BY UNINSURED CAUSES (0)															
	Undamaged	Partially Damaged	Fully Damaged/Destroyed	Limb Diameter Damaged (1)	Limb Diameter Damaged (2)		Undamaged	Partially Damaged	Fully Damaged/Destroyed	Limb Diameter Damaged (1)	Limb Diameter Damaged (2)		Undamaged	Partially Damaged	Fully Damaged/Destroyed	Limb Diameter Damaged (1)	Limb Diameter Damaged (2)		Undamaged	Partially Damaged	Fully Damaged/Destroyed	Limb Diameter Damaged (1)	Limb Diameter Damaged (2)		Undamaged	Partially Damaged	Fully Damaged/Destroyed	Limb Diameter Damaged (1)	Limb Diameter Damaged (2)
	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	✓			0	0	19							37						55						73				
2			✓	3	3	20							38						56						74				
3	✓			0	0	21							39						57						75				
4	✓			0	0	22							40						58						76				
5		✓		1	0	23							41						59						77				
6			✓	3	3	24							42						60						78				
7			✓	3	3	25							43						61						79				
8			✓	3	3	26							44						62						80				
9	✓			0	0	27							45						63						81				
10	✓			0	0	28							46						64						82				
11						29							47						65						83				
12						30							48						66						84				
13						31							49						67						85				
14						32							50						68						86				
15						33							51						69						87				
16						34							52						70						88				
17						35							53						71						89				
18						36							54						72						90				
30 TOTAL																							5	1	4				
31 ADJUSTER'S SIGNATURE I.M. ADJUSTER						CODE NUMBER XXXXXXXX						DATE MM/DD/YYYY				32 INSURED'S SIGNATURE I.M. INSURED						DATE MM/DD/YYYY							
Page 1 of 2 pgs.																													

FOR ILLUSTRATION PURPOSES ONLY						1. NAME OF INSURED						2. POLICY NUMBER																	
						I.M. INSURED						XXXXXXX																	
APPRaisal WORKSHEET (Continued from Part III) Stage III (pgs. 1) TREES UNINSURABLE (0)						3. COUNTY						4. UNIT NUMBER																	
						ANY COUNTY						00100																	
TREES DAMAGED BY UNINSURED CAUSES (0)						5. CROP/TYPe						6. CROP YEAR																	
						0207 - XXX (ORANGE-early)						YYYY																	
Undamaged	Partially Damaged	Fully Damaged/Destroyed	Limb Diameter Damaged (1)	Limb Diameter Damaged (2)		Undamaged	Partially Damaged	Fully Damaged/Destroyed	Limb Diameter Damaged (1)	Limb Diameter Damaged (2)		Undamaged	Partially Damaged	Fully Damaged/Destroyed	Limb Diameter Damaged (1)	Limb Diameter Damaged (2)		Undamaged	Partially Damaged	Fully Damaged/Destroyed	Limb Diameter Damaged (1)	Limb Diameter Damaged (2)		Undamaged	Partially Damaged	Fully Damaged/Destroyed	Limb Diameter Damaged (1)	Limb Diameter Damaged (2)	
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	✓		0	0	31						61						91						116						
2			✓	3	3	32					62						92						117						
3	✓			0	0	33					63						93						118						
4		✓		0	1	34					64						94						119						
5			☑	3	3	35					65						95						120						
6	✓			0	0	36					66						96						121						
7			✓	3	1	37					67						97						122						
8		✓		1	1	38					68						98						123						
9	✓			0	0	39					69						99						124						
10			☑	3	3	40					70						100						125						
11			✓	3	3	41					71						101						126						
12			☑	3	3	42					72						102						127						
13			✓	3	0	43					73						103						128						
14	✓			0	0	44					74						104						129						
15	✓			0	0	45					75						105						130						
16			✓	3	3	46					76						106						131						
17			☑	3	3	47					77						107						132						
18		✓		1	0	48					78						108						133						
19		✓		0	1	49					79						109						134						
20		✓		1	1	50					80						110						135						
21						51					81						111						136						
22						52					82						112						137						
23						53					83						113						138						
24						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							6	5	9		
																		PREVIOUS TOTAL											
																		GRAND TOTAL											

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

### **A. GENERAL INFORMATION**

- (1) The claim form (hereafter referred to as the “Production Worksheet”) is a progressive form containing all notices of damage for all inspections on a unit.
- (2) If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
  - (a) Acreage Report errors.
  - (b) Delayed notices and delayed claims.
  - (c) Corrected claims and cases involving concealment, misrepresentation, or litigation.
  - \*\*\* (d) No Indemnity Due Claims. Under the FFT Crop Provisions, it is possible for multiple loss events to occur within the same crop year. In addition to the LAM instructions for “No Indemnity Due Claims,” AIPs should document any reported tree damage on an Appraisal Worksheet and complete a “No Indemnity Due Claim.” Otherwise, any limb removal, etc., must be assumed to be a result of normal orchard production maintenance practices and cannot be considered due to insurable causes. Prior to executing a “Withdrawal of Claim,” without documentation of damage, AIPs must inform the insured of the above consequences of undocumented tree damage.
- (4) The adjuster is responsible for determining if the insured has complied with all of the requirements under the notice and claim provisions of the policy. If they have not, the adjuster should contact the AIP.
- \*\*\* (5) Multiple claims may be processed for a unit. For each final claim, the damage value will be carried forward to the next final claim.
- (6) The total of all indemnities for the unit must not exceed the lesser of the amount of protection times the share for the unit or the unit value times the share.
- \*\*\* (7) The following crops as defined in the crop provisions are not eligible for coverage under the CTVE: Carambola trees, lemon trees, lime trees, and mango trees. Insureds who select CTVE may also select OLO coverage.

\*\*\*

- (8) If the insured has elected the CTVE, the adjuster will complete two separate Production worksheets: the first for the base policy utilizing the tree reference prices and the second for the endorsement utilizing the applicable CTV reference prices. All prices are provided on the price addendum documents. The same coverage level for the unit applies to the base policy and the endorsement. The base policy claim should be completed prior to the CTVE claim. If no indemnity is payable on the base policy, the CTVE Production Worksheet shall not be completed.
- (9) The Privacy Act and Nondiscrimination Statements are required statements that must be printed on the form or provided to the insured as a separate document. These statements are not shown on the example form in this section. The current Privacy Act and Nondiscrimination Statements can be found in the Document and Supplemental Standards Handbook (DSSH), FCIC-24040. Refer to the DSSH for other crop insurance form requirements (e.g., point size of font, etc.).

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

Verify or make the following entries:

**Item  
No.**

**Information Required**

1. **Crop/Code #:** Enter the crop name and the crop code number of the Florida fruit tree crop insured:

<b>CITRUS CROP</b>	<b>CODE #</b>	<b>TROPICAL FRUIT CROP</b>	<b>CODE #</b>
Orange Trees	0207	Carambola Trees	0213
Grapefruit Trees	0208	Avocado Trees	0212
Lemon Trees	0209	Mango Trees	0214
Lime Trees	0210		
All Other Citrus Trees	0211		

2. **Unit #:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g. 00100). The unit number for CTVE claims should correspond with the base policy unit number. Designate when the CTVE and/or the OLO are in effect using the following codes:

CV – CTVE is in effect (no OLO)

OL – OLO is in effect (no CTVE)

CV/OL – Both the CTVE and the OLO are in effect

3. **Legal Description:** Section, township, and range number or other 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 freeze damage (e.g. JAN 9).
5. **Cause of Damage:** Enter the 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. Refer to the Basic Provisions and Crop Provisions for information pertaining to insured and uninsured causes of loss.
6. **Primary Cause %:** 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 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 Number:** The claim number as assigned by the AIP.
10. **Policy Number:** Insured's assigned policy number.
11. **Crop Year:** Crop year, as defined in the policy, for which the claim is filed.
12. **Additional Units:** 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 FFT Production Worksheet has not been completed. Additional non-loss units may be entered on a single FFT Production Worksheet. 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. **Date(s) of Notice:**
  - a. Date the notice of damage was given for the unit in item 2 in the 1<sup>st</sup> or 2<sup>nd</sup> spaces, as applicable. Enter the complete day (e.g., MM/DD/YYYY) for each notice.
  - b. A notice of damage or loss for a third inspection (if needed) requires an additional set of FFT Production Worksheets. Enter the date of the notice for a third inspection in the 1st space of item 14 on the second set of FFT Production Worksheets.
  - c. Reserve the "Final" space on the first page of the first set of FFT Production Worksheets for the date of notice for the final inspection.
  - d. If the inspection was initiated by the AIP, enter "Company Insp." instead of the date.
  - e. If the notice does not require an inspection, document as directed in the Narrative instructions.

Transfer the latest date (in the 1st or 2nd space from the first or second set of FFT Production Worksheets) to the FINAL space on the first page of the first set of FFT Production Worksheets if a final inspection should be made as a result of the notice. Always enter the complete date of notice (MM/DD/YYYY) for the “FINAL” inspection. For a delayed notice of loss or delayed claim, refer to the LAM.

14. **Companion Policy(ies):**

- 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 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 contract and it can be determined that the SAME AIP services it, enter the contract number. Handle these companion policies according to the AIP instructions.
  - (2) If the OTHER person has a multiple-peril contract and a DIFFERENT AIP or agent services it, enter the name of the AIP and/or agent (and contract number) if known.
  - (3) If unable to verify the existence of a companion contract, enter “Unknown” and contact the AIP for further instructions.
- c. Refer to the LAM for further information regarding companion contracts.

## SECTION I - ACREAGE APPRAISED, UNIT VALUE

**ACCOUNT FOR ALL INSURABLE TREES IN THE UNIT. In the event of over-reported trees, handle in accordance with individual AIP's instructions.**

\*\*\*

The **total** number of trees in **all** stage-blocks present in the **unit** must be accounted for on the Production Worksheet. This will be used to calculate the unit value for all claims, and the unit deductible for non-OLO claims. The number of insurable trees **by stage** should be verified by a visual inspection and compared to the acreage report.

The adjuster should document completion of the inspection. The adjuster should indicate concurrence with the Pre-acceptance Worksheet by signing and dating the worksheet in the space provided. If an inspection reveals a discrepancy between the reported and actual numbers and stages of trees, the loss adjuster shall either:

- a. Request to examine the records used by the insured to complete the Pre-Acceptance Worksheet;
- b. Establish the number of trees in each stage-block using the setting distances shown in **TABLE C**; or
- c. Conduct a tree count **by stage**.



AIPs may use a Pre-Acceptance Worksheet to establish the stage-blocks of trees in each unit if the information provided by the policyholder was not accurate. Both the AIP representative and the policyholder should sign the Pre-Acceptance Worksheet. Indicate on the Grove Identification Map the location of all SDT as a result of the most recent cause of loss.

**Verify or make the following entries:**

**Item**

**No.      Information Required**

- A.      **Field ID:** The stage-block identification number in which the SDT exists as assigned by the insured or AIP.
- a.      In the margin (or in a separate column), enter the DATE of inspection for the last line entry for each inspection.
  - b.      For CTVE claims, do not enter any blocks of stage D01 trees on the FFT Production Worksheet.

**REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRIES OF FIRST CROP AND SECOND CROP CODES.**

- B.      **Total Reported Trees:** Total number of trees in the stage-block the insured reported in the unit by stage-block on the Acreage Report.

C.      **Total; Trees (Stage):**

Enter the TOTAL NUMBER OF TREES IN THE UNIT corresponding to the stage of the stage-block, on the day before the loss occurred.

D.      **SDT:**

- \*\*\*a.      **Base Policy:** Enter the number of insurable trees in all SDT (as a result of the most recent cause of loss) corresponding to the stage. Make no entry in Column D if the corresponding stage was not present in the SDT.

- b.      **CTVE:**

- 1.      Draw a horizontal line across the cell.
- 2.      Above the line, enter the result of dividing the number of sample trees considered FULLY DAMAGED (**not circled** from Part III, Column 27 of the Appraisal Worksheet) by the total number of trees sampled for the stage, result to three decimal places, (8b of the Appraisal Worksheet), then multiplying this result by the total number of trees of the stage in the SDT.

3. Below the line, enter the result of dividing the number of sample trees considered DESTROYED (**circled** from Part III, Column 27 of the Appraisal Worksheet) by the total number of trees sampled for the stage (8b of the Appraisal Worksheet), then multiply by the total number of trees of the stage in **the** SDT.
  4. Make no entry if the corresponding stage was not present in the SDT or for stage D01.
- E. **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.
- F. **Rate Class (Stage):** The correct stage code for the stage from the actuarial documents. Verify with the Summary of Coverage and if the stage code is found to be incorrect, refer to the LAM for Revised Acreage Report instructions. If you revise the acreage report, you cannot increase liability at loss time.
- G. **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 three-digit code number from the actuarial documents.
- H. **Type/Class/Variety:** Three-digit **type and subtype** code numbers **(as applicable)**, entered exactly as specified on the actuarial documents, for the type/subtype corresponding to the stage-block. If "No Type Specified," enter appropriate three-digit code number from the actuarial documents (**e.g., "997/003"**).
- I. **Coverage Level:** The coverage level selected by the insured for the crop, to two decimal places, i.e., enter 65% as .65.
- J. **Type of Loss: MAKE NO ENTRY**
- K. **Reference Price:**
- a. **Base Policy:** Enter the applicable **tree reference price** shown on the price addendum for the stage, in dollars and cents.
  - b. **CTVE:**
    1. Draw a horizontal line across the cell.
    2. Above the line, enter the **Minimum** CTVE Reference Price in dollars and cents for the stage shown on the price addendum. Below the line, enter the **Maximum** CTVE Reference Price in dollars and cents for the stage shown on the price addendum.
- \*\*\*
- c. **For CAT coverage, multiply the applicable tree reference price by 0.55.**

L.  
\*\*\*

**% Damage:** Enter the percent damage as a decimal to three places as follows:

- a. **Base Policy:** Enter the percent damage for the stage determined from the appraisal (Column 24 of Part II of the Appraisal Worksheet), to three decimal places.
- b. **CTVE:** Enter "1.000".

Make NO ENTRY if the corresponding stage-block was not present in the SDT. If there has been a previous claim during the crop year, the stage-blocks sampled as a result of the most recent cause of loss must be reviewed against stage-blocks from the previous claim to ensure that the applicable percent damage for the crop year will not exceed 100 percent for any stage-block or portion of a stage-block within a SDT.

For example, If a stage-II block of 200 trees is 40% damaged due to freeze in January and the same stage-II block is removed in April due to **wind**, the claim must report 200 trees damaged 40% from freeze in January, and 200 trees damaged 60% due to **wind** in April. To do otherwise would in effect count 200 trees as 140% damaged (40% due to freeze and 100% due to **wind**).

M. **Amt of Ins. Damage or Damage Value:** Check appropriate box indicating if entry is for "Amount of Insured Damage" or "Damage Value."

a. **Base Policy:**

- \*\*\*1. **Non-OLO:** Compute the damage value by multiplying columns "D" times "K" times "L", round to nearest whole dollar.
- \*\*\*2. **OLO:** Compute the amount of insured damage by multiplying columns "D" times "I" times "K" times "L", round to nearest whole dollar.

b. **CTVE:**

1. Draw a horizontal line across the cell.
2. (For FULLY DAMAGED trees): Above the line, enter the damage value by multiplying Columns "D" times entry ABOVE the line in "K" times "L," round to nearest whole dollar.
3. (For DESTROYED trees): Below the line, enter the damage value by multiplying Columns "D" times entry BELOW the line in "K" times "L", rounded to nearest whole dollar.

c. **CTVE AND OLO:**

1. Draw a horizontal line across the cell.

2. (For FULLY DAMAGED trees): Above the line, enter the amount of insured damage by multiplying Columns “D” times “I” times entry ABOVE the line in “K” times “L,” round to nearest whole dollar.
3. (For DESTROYED trees): Below the line, enter the amount of insured damage by multiplying Columns “D” times “I” times entry BELOW the line in “K” times “L”, rounded to nearest whole dollar.

N. **Unit Deductible:**

a. **Base Policy:**

\*\*\*1. Non-OLO: Column “C” times Column “K” times the percent deductible (1.00 minus Column “I” coverage level %), results in whole dollars.

\*\*\*2. OLO: MAKE NO ENTRY.

b. **CTVE:**

\*\*\*1. Non-OLO: Column “C” times entry BELOW the line in Column “K” times the percent deductible (1.00 minus Column “I” coverage level %), results in whole dollars.

\*\*\*2. OLO: MAKE NO ENTRY.

O. **Unit Value:**

Column “C” times Column “I” times Column “K” (if the line is split use the entry below the line), results in whole dollars. **This entry is on a 100% share basis.**

15. **Totals:**

- a. Column “M” total in whole dollars.
- b. **Column “N” total in whole dollars.**
- c. Column “O” total in whole dollars.

16. **OLO Minimum Value:** **If OLO is not in effect MAKE NO ENTRY. If OLO is in effect with CTVE, MAKE NO ENTRY. If OLO is in effect without CTVE, total of column “O” times 0.05 results, in whole dollars. If the amount of insured damage (total of column “M”, item 15) equals or exceeds the entry in item 16, then an indemnity may be due for the entire amount of the loss.**

17. **URF: (Under Report Factor)**

- a. **Base Policy:** In the event that the unit value is greater than the amount of protection, divide the amount of protection by the unit value, recording the URF to three decimal places. Enter "1.000" if the amount of protection equals or exceeds the unit value.
- b. **CTVE:** In the event that the CTVE unit value is greater than the CTVE amount of protection, divide the CTVE amount of protection by the CTVE unit value, recording the CTVE URF to three decimal places. Enter "1.000" if the CTVE amount of protection equals or exceeds the CTVE unit value.

**NARRATIVE:** Attach the Special Report to the Production Worksheet.

- a. If no trees are released on the unit, enter "No trees 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. Enter the percent damage by uninsured causes and explain. Trees damaged by an uninsured cause will be counted as undamaged.
- 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. Explain any errors found on the Summary of Coverage.
- g. Explain a "NO" checked in item 19.
- h. Attach Grove Identification Maps 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.

Indicate on the sketch map or aerial photo the disposition of acreage put to other use with or without consent.

- i. 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.
- j. 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.

- k. Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with AIP's instructions.
- l. Explain any delayed notices or delayed claims as instructed in the LAM.
- m. Document the amount of protection and calculations used to determine the URF for the unit **and the OLO minimum.**
- n. Document any other pertinent information. If on an attachment, enter “See attachment.”

## SECTION II - ADJUSTMENTS TO UNIT VALUE

Verify or make the following entries:

### Item

#### **No. Information Required**

- 18. **End of the Insurance Period:** Enter the date the ENTIRE unit was (1) totally destroyed, (2) a combination of destroyed and damaged, or (3) the calendar date for the end of the insurance period.
- 19. **Similar Damage:** Check “Yes” or “No.” Check “Yes” if amount and cause of damage due to insurable causes is similar to the experience of other groves 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. **Date(s) of Previous Loss:** Enter the month(s) and day(s) (e.g., Nov. 15) of any previous loss events during the same crop year regardless of whether an indemnity was due, using multiple line entries for multiple **events**. If there has been no previous loss event during the crop year, MAKE NO ENTRY.
- \*\*\*B. **Total Unit Value:** Transfer entries from section I, column “O”.
- C. **Total Current Damage:** Transfer entry from section I, column “M”, item 15.
- \*\*\*D. **Current Adjusted Damage:** Multiply column “C” times item 17, URF from section I (round to the nearest whole dollar).
- \*\*\*E. **Total Previous Adjusted Damage:** Enter the total damage value (based on 100% share) for any previous loss event(s) during the same crop year, regardless of whether an indemnity was due. If there has been no previous loss event during the crop year, MAKE NO ENTRY.

\*\*\*F. **Total Adjusted Damage All Claims:** Column “D” plus column “E.”

G. **Total Deductible:**

\*\*\*a. Non-OLO: Transfer **total** entry from section I, column “N”, item 15.

\*\*\*b. OLO: MAKE NO ENTRY.

H. **Remaining Deductible:**

\*\*\*a. Non-OLO: Column “G” minus column “F” results in whole dollars. Make the entry and indicate if the entry is positive or negative (e.g.,  $10 - 8 = +“2”$ ,  $8 - 10 = -“2”$ , or  $8 - 8 = “0”$ ).

\*\*\*b. OLO: MAKE NO ENTRY.

I. **Total Adjusted Unit Value to Count:**

\*\*\*a. Base policy and CTVE without OLO: If the entry in Column “H” is a zero, then transfer the entry from Column “B”. If the entry in Column “H” is a positive number, then the entry is columns “B” plus “H” (e.g.,  $10 + 2 = 12$ ). If the entry in column “H” is a negative number, then the entry is columns “B” plus “H” (e.g.,  $10 + (-2) = 8$ ).

\*\*\*b. OLO: Column “B” minus Column “F”.

22. **Adjuster's Signature, Code Number, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. For an absentee insured, enter adjuster's code number ONLY. The signature and date will be entered AFTER the absentee **insured** has signed and returned the Production Worksheet. Final indemnity inspections should be signed on bottom line.

23. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining the signature, REVIEW ALL ENTRIES on the Production Worksheet WITH THE INSURED (or the insured's authorized representative), particularly explaining codes, etc., that may not be readily understood. Final indemnity inspections should be signed on the bottom line.

24. **Page Numbers:**

Page numbers - (Example: Page 1 of 1, Page 2 of 2, etc.)

**FLORIDA FRUIT TREE PRODUCTION WORKSHEET**

1 Crop/Code #	2 Unit #	3 Legal Description	<b>(For Illustration Purposes Only)</b>				8 Name of Insured				
Orange Trees	00100	SW ¼ - 12-22-9					I. M. Insured				
0207			7 Company Agency		Any Company Any Agency		9 Claim #		11 Crop Year		
4 Date of Damage	DEC 19						XXXXXXX		XXXX		
5 Cause of Damage	Freeze					<b>Base Policy No Previous Loss Example and CTVE Claim.</b>		10 Policy #		XXXXXX	
6 Primary Cause %	100							13 Date(s)		1st	2nd
12 Additional Units	00100	00300	00400				Notice of Loss		MM/DD/YYYY	MM/DD/YYYY	
							14 Companion Policy(s)				

**SECTION I - ACREAGE APPRAISED, UNIT VALUE**

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Field ID	Total Reported Trees	Total Trees (Stage)	SDT	Interest or Share	Rate Class (Stage)	Practice	Type Class Variety	Coverage Level	Type of Loss	Reference Price	% Damage	<input type="checkbox"/> Amt. of Ins. Damage or <input checked="" type="checkbox"/> Damage Value	Unit Deductible	Unit Value (C x I x K)
1 A	1,000	1,000	500	1.000	D01	997	997	.75		18.00	.483	3,260	4500	13,500
2 A	1,000	1,100	400	1.000	D02	997	997	.75		29.00	.494	4,298	79750	23,925
3 A	3,000	3,000	1,000	1.000	D03	997	997	.75		35.00	.558	14,648	26,250	78,750

NARRATIVE: (If more space is needed, attach a Special Report) See attached base policy Production Worksheet for unit 00100.

\$114,000 amount of protection ÷ \$116,175 unit value (total column O) = .981 URF.

15. TOTALS:	22,206	38,700	116,175
16. OLO MINIMUM (O x 0.05)			
17. URF:			.981

**SECTION II - ADJUSTMENTS TO UNIT VALUE**

18 End of Insurance Period				19 Is damage similar to other farms in the area?				20 Assignment of Indemnity				21 Transfer of Right to Indemnity?			
MM/DD/YYYY				Yes X No				Yes X No				Yes X No			
A	B	C	D	E	F	G	H	I							
Date(s) of Previous Loss	Total Unit Value (from O)	Total Current Damage (from M)	Current Adjusted Damage (C x Item 17)	Total Previous Adjusted Damage (100% Share)	Total Adjusted Damage All Claims (D+E)	Total Deductible (from N)	Remaining Deductible (G - F)	Total Adjusted Unit Value To Count (100% Share) (B+ H)							
	116,175	22,206	21,784		21,784	38,700	+16,916	133,091							

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 crop. 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.

23 Adjuster's Signature		Code #	Date	24 Insured's Signature		Date		
1st Inspection	I. M. Adjuster	XXXXX	MM/DD/YYYY	1st Inspection	I. M. Insured	MM/DD/YYYY		
2nd Inspection	I. M. Adjuster	XXXXX	MM/DD/YYYY	2nd Inspection	I. M. Insured	MM/DD/YYYY	25. Page	
Final Inspection	I. M. Adjuster	XXXXX	MM/DD/YYYY	Final Inspection	I. M. Insured	MM/DD/YYYY	1	of 1



### FLORIDA FRUIT TREE PRODUCTION WORKSHEET

1 Crop/Code #	2 Unit #	3 Legal Description	<b>(For Illustration Purposes Only)</b>				8 Name of Insured					
Orange Trees	00100	SW ¼ - 12-22-9					I. M. Insured					
0207			7 Company		Any Company		9 Claim #		11 Crop Year			
4 Date of Damage	DEC 19		Agency		Any Agency		XXXXXXX		XXXX			
5 Cause of Damage	Freeze					<b>Base Policy With Previous Loss Example.</b>		10 Policy #				
6 Primary Cause %	100							13 Date(s)		1st	2nd	Final
12 Additional Units	00100	00300	00400				Notice of Loss		MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	
											14 Companion Policy(s)	

**SECTION I - ACREAGE APPRAISED, UNIT VALUE**

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Field ID	Total Reported Trees	Total Trees (Stage)	SDT	Interest or Share	Rate Class (Stage)	Practice	Type Class Variety	Coverage Level	Type of Loss	Reference Price	% Damage	<input type="checkbox"/> Amt. of Ins. Damage or <input checked="" type="checkbox"/> Damage Value	Unit Deductible	Unit Value (C x I x K)
1 A	1,000	1,000	500	1.000	D01	997	997	.75		18.00	.483	3,260	4500	13,500
2 A	1,000	1,100	400	1.000	D02	997	997	.75		29.00	.494	4,298	79750	23,925
3 A	3,000	3,000	1,000	1.000	D03	997	997	.75		35.00	.558	14,648	26,250	78,750
											15. TOTALS:	22,206	38,700	116,175

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

\$114,000 amount of protection ÷ \$116,175 unit value (total column O) = .981 URF.

16. OLO MINIMUM (O x 0.05)

17. URF: .981

**SECTION II - ADJUSTMENTS TO UNIT VALUE**

18 End of Insurance Period				19 Is damage similar to other farms in the area?				20 Assignment of Indemnity				21 Transfer of Right to Indemnity?			
MM/DD/YYYY				Yes X No				Yes No X				Yes No X			
A	B	C	D	E	F	G	H	I							
Date(s) of Previous Loss	Total Unit Value (from O)	Total Current Damage (from M)	Current Adjusted Damage (C x Item 17)	Total Previous Adjusted Damage (100% Share)	Total Adjusted Damage All Claims (D+E)	Total Deductible (from N)	Remaining Deductible (G - F)	Total Adjusted Unit Value To Count (100% Share) (B+H)							
MM/DD/YYYY	116,175	22,206	21,784	45,759	67,543	38,700	- 28,843	87,332							

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 crop. 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.

23 Adjuster's Signature		Code #		Date		24 Insured's Signature		Date	
1st Inspection	I. M. Adjuster	XXXXX	MM/DD/YYYY	1st Inspection	I. M. Insured	MM/DD/YYYY			
2nd Inspection	I. M. Adjuster	XXXXX	MM/DD/YYYY	2nd Inspection	I. M. Insured	MM/DD/YYYY	25. Page		
Final Inspection	I. M. Adjuster	XXXXX	MM/DD/YYYY	Final Inspection	I. M. Insured	MM/DD/YYYY	1	of	1

**FLORIDA FRUIT TREE PRODUCTION WORKSHEET**

1 Crop/Code #	2 Unit #	3 Legal Description			<b>(For Illustration Purposes Only)</b>				8 Name of Insured				
Orange Trees	00100	SW ¼ - 12-22-9							I. M. Insured				
0207	OL				7 Company Agency		Any Company Any Agency		9 Claim #		11 Crop Year		
4 Date of Damage	DEC 19								XXXXXXX		XXXX		
5 Cause of Damage	Freeze				<b>Base Policy With OLO/No Previous Loss</b>				10 Policy #				
6 Primary Cause %	100				<b>Example.</b>				13 Date(s)	1st	2nd	Final	
12 Additional Units	00100	00300	00400							Notice of Loss	MM/DD/YYYY	MM/DD/YYYY	
										14 Companion Policy(s)			

**SECTION I - ACREAGE APPRAISED, UNIT VALUE**

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Field ID	Total Reported Trees	Total Trees (Stage)	SDT	Interest or Share	Rate Class (Stage)	Practice	Type Class Variety	Coverage Level	Type of Loss	Reference Price	% Damage	<input type="checkbox"/> Amt. of Ins. Damage or <input checked="" type="checkbox"/> Damage Value	Unit Deductible	Unit Value (C x I x K)
1 A	1,000	1,000	500	1.000	D01	997	997	.75		18.00	.483	3,260		13,500
2 A	1,000	1,100	400	1.000	D02	997	997	.75		29.00	.494	4,298		23,925
3 A	3,000	3,000	1,000	1.000	D03	997	997	.75		35.00	.558	14,648		78,750

NARRATIVE: (If more space is needed, attach a Special Report)											15. TOTALS:		22,206		116,175	
\$114,000 amount of protection ÷ \$116,175 unit value (total column O) = .981 URF.											16. OLO MINIMUM (O x 0.05)				5809	
											17. URF:				.981	

**SECTION II - ADJUSTMENTS TO UNIT VALUE**

18 End of Insurance Period				19 Is damage similar to other farms in the area?				20 Assignment of Indemnity				21 Transfer of Right to Indemnity?			
MM/DD/YYYY				Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>				Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>				Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>			
A	B	C	D	E	F	G	H	I							
Date(s) of Previous Loss	Total Unit Value (from O)	Total Current Damage (from M)	Current Adjusted Damage (C x Item 17)	Total Previous Adjusted Damage (100% Share)	Total Adjusted Damage All Claims (D+E)	Total Deductible (from N)	Remaining Deductible (G - F)	Total Adjusted Unit Value To Count (100% Share) (B+H)							
	116,175	22,206	21,784		21,784			21,784							

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 crop. 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.

23 Adjuster's Signature		Code #		Date		24 Insured's Signature		Date				
1st Inspection		I. M. Adjuster XXXXX		MM/DD/YYYY		1st Inspection		I. M. Insured		MM/DD/YYYY		
2nd Inspection		I. M. Adjuster XXXXX		MM/DD/YYYY		2nd Inspection		I. M. Insured		MM/DD/YYYY		
Final Inspection		I. M. Adjuster XXXXX		MM/DD/YYYY		Final Inspection		I. M. Insured		MM/DD/YYYY		
										25. Page		
										1	of	1

**FLORIDA FRUIT TREE PRODUCTION WORKSHEET**

1 Crop/Code #	2 Unit #	3 Legal Description			<b>(For Illustration Purposes Only)</b>			8 Name of Insured					
Orange Trees	00100	SW ¼ - 12-22-9						I. M. Insured					
0207	CV				7 Company Agency	Any Company Any Agency			9 Claim #	XXXXXXX		11 Crop Year	XXXX
4 Date of Damage	DEC 19				<b>CTVE Example. Requires Separate Base Policy Production Worksheet With Indemnity.</b>			10 Policy #					
5 Cause of Damage	Freeze							13 Date(s)	1 <sup>st</sup>	2 <sup>nd</sup>	Final		
6 Primary Cause %	100							Notice of Loss	MM/DD/YYYY	MM/DD/YYYY			
12 Additional Units	00100	00300	00400						14 Companion Policy(s)				

**SECTION I - ACREAGE APPRAISED, UNIT VALUE**

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Field ID	Total Reported Trees	Total Trees (Stage)	SDT	Interest or Share	Rate Class (Stage)	Practice	Type Class Variety	Coverage Level	Type of Loss	Reference Price	% Damage	<input type="checkbox"/> Amt. of Ins. Damage or <input checked="" type="checkbox"/> Damage Value	Unit Deductible	Unit Value (C x I x K)
2 A	1,000	1,100	450	1.000	D02	997	997	.75		15.00	1.000	6750	5500	16,500
			233							20.00		4660		
3 A	3,000	3,000	550	1.000	D03	997	997	.75		20.00	1.000	11,000	22,500	67,500
			350							30.00		10,500		

NARRATIVE: (If more space is needed, attach a Special Report) <b>See attached base policy Production Worksheet for unit 00100.</b>	15. TOTALS:	32,910	<b>28,000</b>	84,000
\$82,500 amount of protection ÷ \$84,000 unit value (total column O) = .982 URF.			16. OLO MINIMUM (O x 0.05)	
			17. URF:	.982

**SECTION II - ADJUSTMENTS TO UNIT VALUE**

18 End of Insurance Period		19 Is damage similar to other farms in the area?				20 Assignment of Indemnity				21 Transfer of Right to Indemnity?			
MM/DD/YYYY		Yes		X		No				Yes		X	
A	B	C	D	E	F	G	H	I					
Date(s) of Previous Loss	Total Unit Value (from O)	Total Current Damage (from M)	Current Adjusted Damage (C x Item 17)	Total Previous Adjusted Damage (100% Share)	Total Adjusted Damage All Claims (D+E)	Total Deductible (from N)	Remaining Deductible (G - F)	Total Adjusted Unit Value To Count (100% Share) (B+H)					
	84,000	32,910	<b>32,318</b>		32,318	28,000	- 4318	79,682					

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 crop. 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.

23 Adjuster's Signature		Code #	Date	24 Insured's Signature		Date		
1st Inspection	I. M. Adjuster	XXXXX	MM/DD/YYYY	1st Inspection	I. M. Insured	MM/DD/YYYY		
2nd Inspection	I. M. Adjuster	XXXXX	MM/DD/YYYY	2nd Inspection	I. M. Insured	MM/DD/YYYY	25. Page	
Final Inspection	I. M. Adjuster	XXXXX	MM/DD/YYYY	Final Inspection	I. M. Insured	MM/DD/YYYY	1	of 1

**FLORIDA FRUIT TREE PRODUCTION WORKSHEET**

1 Crop/Code #	2 Unit #	3 Legal Description	<b>(For Illustration Purposes Only)</b>				8 Name of Insured			
Orange Trees	00100	SW ¼ - 12-22-9					I. M. Insured			
0207	CV/OL		7 Company		Any Company		9 Claim #		11 Crop Year	
4 Date of Damage	DEC 19		Agency		Any Agency		XXXXXXX		XXXX	
5 Cause of Damage	Freeze		<b>CTVE With OLO Example. Requires Separate Base Policy Production Worksheet With Indemnity.</b>				10 Policy #			
6 Primary Cause %	100						13 Date(s)		1 <sup>st</sup>	2nd
12 Additional Units	00100	00300	00400			Notice of Loss		MM/DD/YYYY	MM/DD/YYYY	
							14 Companion Policy(s)			

**SECTION I - ACREAGE APPRAISED, UNIT VALUE**

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Field ID	Total Reported Trees	Total Trees (Stage)	SDT	Interest or Share	Rate Class (Stage)	Practice	Type Class Variety	Coverage Level	Type of Loss	Reference Price	% Damage	<input type="checkbox"/> Amt. of Ins. Damage or <input checked="" type="checkbox"/> Damage Value	Unit Deductible	Unit Value (C x I x K)
2 A	1,000	1,100	450	1.000	D02	997	997	.75		15.00	1.000	6750		16,500
			233							20.00		4660		
3 A	3,000	3,000	550	1.000	D03	997	997	.75		20.00	1.000	11,000		67,500
			350							30.00		10,500		
NARRATIVE: (If more space is needed, attach a Special Report) <b>See attached base policy Production Worksheet for unit 00100.</b>											15. TOTALS:	32,910		84,000
\$82,500 amount of protection ÷ \$84,000 unit value (total column O) = .982 URF.											16. OLO MINIMUM (O x 0.05)			
											17. URF:			.982

**SECTION II - ADJUSTMENTS TO UNIT VALUE**

18 End of Insurance Period				19 Is damage similar to other farms in the area?				20 Assignment of Indemnity				21 Transfer of Right to Indemnity?					
MM/DD/YYYY				Yes		X		No		Yes		X		No		X	
A	B	C	D	E	F	G	H	I									
Date(s) of Previous Loss	Total Unit Value (from O)	Total Current Damage (from M)	Current Adjusted Damage (C x Item 17)	Total Previous Adjusted Damage (100% Share)	Total Adjusted Damage All Claims (D+E)	Total Deductible (from N)	Remaining Deductible (G - F)	Total Adjusted Unit Value To Count (100% Share) (B+H)									
	84,000	32,910	32,318		32,318			51,682									

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 crop. 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.

23 Adjuster's Signature		Code #	Date	24 Insured's Signature		Date	
1st Inspection	I. M. Adjuster	XXXXX	MM/DD/YYYY	1st Inspection	I. M. Insured	MM/DD/YYYY	
2nd Inspection	I. M. Adjuster	XXXXX	MM/DD/YYYY	2nd Inspection	I. M. Insured	MM/DD/YYYY	25. Page
Final Inspection	I. M. Adjuster	XXXXX	MM/DD/YYYY	Final Inspection	I. M. Insured	MM/DD/YYYY	1 of 1

## 9. REFERENCE MATERIAL

**TABLE A - MINIMUM SAMPLE REQUIREMENTS FOR REPRESENTATIVE SAMPLES**

<b>NUMBER OF TREES OF THE STAGE-BLOCK IN SDT:</b>	<b>MINIMUM TREE SAMPLE (Round up to next whole tree) the greater of:</b>
Less than 100	5 trees or 10 percent
100 to 999	10 trees or 5 percent
1,000 to 4,999	50 trees or 2 percent
5,000 or more	100 trees or 1 percent

**TABLE B – PARTIAL DAMAGE FACTORS**

<b>Crop</b>	<b>Stage</b>	<b>Partial Damage Factor</b>
<b>Citrus</b>		
	Stage I	0.750
	Stage II	0.470
	Stage III	0.390
<b>Avocado/Mango</b>		
	Stage I	0.680
	Stage II	0.460
	Stage III	0.380
<b>Carambola</b>		
	Stage I	0.480
	Stage II	0.360
	Stage III	0.300
<b>Lime</b>		
	Stage I	0.540
	Stage II	0.360
	Stage III	0.310

**TABLE C – SETTING DISTANCES/APPROXIMATE NUMBER OF TREES PER ACRE**

<b>Trees Per Acre</b>	<b>Square Feet Per Tree</b>	<b>Setting Distances in Feet</b>	<b>Trees Per Acre</b>	<b>Setting Distances in Feet</b>	<b>Trees Per Acre</b>	<b>Setting Distances in Feet</b>	<b>Trees Per Acre</b>
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

**TABLE C (Continued)**

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	--	--