United States
Department of
Agriculture

Federal Crop
Insurance
Corporation

Product
Administration
and Standards
Division

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

TEXAS CITRUS TREE LOSS ADJUSTMENT STANDARDS HANDBOOK

2009 and Succeeding Crop Years

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

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

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

SUMMARY OF CHANGES/CONTROL CHART

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

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

Changes for Crop Year 2009 (FCIC-2501-1) issued **NOVEMBER 2008**:

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

TEXAS CITRUS TREES LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

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

TEXAS CITRUS TREE LOSS ADJUSTMENT STANDARDS HANDBOOK

TABLE OF CONTENTS

PAGE

1. INTRODUCTION 1

2. SPECIAL INSTRUCTIONS 1

A. DISTRIBUTION 1
B. TERMS, ABBREVIATIONS, AND DEFINITIONS 1

3. INSURANCE CONTRACT INFORMATION 2

A. INSURABILITY 2
B. PROVISIONS AND PROCEDURES NOT APPLICABLE TO CAT COVERAGE 3
C. UNIT DIVISION 3
D. ACREAGE DETERMINATIONS 3

4. TEXAS CITRUS TREE APPRAISALS 4

A. GENERAL INFORMATION 4
B. SELECTING SAMPLE TREES FOR APPRAISALS 5

***

5. APPRAISAL METHODS 6

A. GENERAL INFORMATION 6
B. DYSO APPRAISALS 6
C. FYSO APPRAISALS 7

6. APPRAISAL DEVIATIONS AND MODIFICATIONS 7

A. DEVIATIONS 7
B. MODIFICATIONS 8

7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES 8

A. APPRAISAL WORKSHEET STANDARDS 8
B. GENERAL INFORMATION FOR APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES 8
C. APPRAISAL WORKSHEET ENTRIES AND COMPLETION INFORMATION 9
APPRAISAL WORKSHEET EXAMPLES 16

TABLE OF CONTENTS (Continued)

PAGE

8. AVERAGE APPRAISED PERCENT OF LOSS CALCULATIONS FOR DYSO/FYSO APPRAISALS 20

A. TREE AGE FACTORS 20
B. REDUCING THE DOLLAR AMOUNT OF INSURANCE 20
C. 8-STEP METHOD FOR CALCULATING THE REDUCED DOLLAR AMOUNT OF INSURANCE 21

9. PRODUCTION WORKSHEET ENTRIES AND COMPLETION PROCEDURES 24

A. PRODUCTION WORKSHEET STANDARDS 24
B. GENERAL INFORMATION FOR PRODUCTION WORKSHEET ENTRIES AND COMPLETION PROCEDURES 24
C. PRODUCTION WORKSHEET ENTRIES AND COMPLETION INFORMATION 25
SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS 27
SECTION II - HARVESTED PRODUCTION 30
PRODUCTION WORKSHEET EXAMPLES 32

10. REFERENCE MATERIAL 35

TABLE A - REQUIREMENTS FOR SELECTING SAMPLE TREES 35
TABLE B - INSTRUCTIONS FOR SELECTING SAMPLE TREES FOR DYSO, FYSO, AND DYSO/FYSO APPRAISALS 35
TABLE C - NUMBER OF TREES PER ACRE 37
EXHIBIT 1 - CITRUS TREE REFERENCE POINTS FOR DYSO APPRAISALS 38
EXHIBIT 2 - CITRUS TREE REFERENCE POINTS FOR FYSO APPRAISALS 39

1. INTRODUCTION

THIS HANDBOOK MUST BE USED IN CONJUNCTION WITH THE LOSS ADJUSTMENT MANUAL (LAM) STANDARDS HANDBOOK, FCIC-25010.

The FCIC-issued loss adjustment standards for this crop are the official standard requirements for adjusting Multiple Peril Crop Insurance (MPCI) losses in a uniform and timely manner. The FCIC-issued standards for this crop and crop year are in effect as of the signature date for this crop handbook which is located on the internet at www.rma.usda.gov/handbooks/25000/index.html. All Approved Insurance Providers (AIPs) will utilize these standards for both loss adjustment and loss training for the applicable crop year. These standards, include crop appraisal methods, claims completion instructions, and form standards that supplement the general (not crop-specific) loss adjustment standards identified in the 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 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 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 that are **general** (not crop specific) to loss adjustment are identified in the LAM.

(2) Terms, abbreviations, and definitions **specific** to Texas citrus tree loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.

(3) Abbreviations:

CAT	Catastrophic Risk Protection
DSSH	Document and Supplemental Standards Handbook
DYSO	(Damage Occurring) During the Year of Set Out
FYSO	(Damage Occurring) Following the Year of Set Out

(4) Definitions:

Bud union	The location on the citrus tree trunk where a bud (or branch segment) from one citrus tree variety is grafted onto a root stock of another citrus tree variety.
Crop	Specific groups of citrus fruit trees (e.g., early & midseason orange trees, late orange trees, Ruby Red grapefruit trees, etc.) as listed in the Special Provisions.
Dehorning	Cutting all scaffold limbs to a length not longer than ¼ the height of the tree before such cutting.
Grafting	The physical act of joining a branch segment or bud from one plant to a root stock of a second plant.
Interplanted	Acreage on which two or more crops are planted in any form of alternating or mixed pattern.
Root stock	A root or a piece of a root of one tree variety onto which a bud (or branch segment) from another tree variety is grafted.
Scaffold limb	Major (tree) limbs attached directly to the (tree) trunk.
Set out	(The physical act of) transplanting the (citrus) tree into the grove.

3. INSURANCE CONTRACT INFORMATION

The AIP is to determine that the insured has complied with all policy provisions of the insurance contract. Texas Citrus Tree Crop Provisions (hereafter referred to as the 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, Crop Provisions, and Special Provisions for a complete list.

(1) **Insured Crop**. The crop insured will be all of each citrus tree crop designated in the Special Provisions in the county for which a premium rate is provided by the actuarial documents:

(a) In which the insured has an ownership share;

(b) That is adapted to the area;

(c) That is set out for the purpose of growing fruit to be harvested for the commercial production of fresh fruit or for juice;

(d) That is irrigated; and

(e) That have the potential to produce at least 70 percent of the county average yield for the crop and age, unless a written agreement is approved to insure the trees with a lesser potential.

*** (2) **Interplanted Trees.** Citrus trees interplanted with another perennial crop are insurable unless the AIP inspects the acreage and determines it does not meet the insurability requirements contained in the Crop Provisions.

(3) **Uninsurable Trees.** As stated in the Crop Provisions, citrus trees are not insurable:

(a) During the crop year the application for insurance is filed, unless the AIP inspects the acreage and considers it acceptable; or

(b) When they have been grafted onto existing root stock or nursery stock within the one-year period prior to the date insurance attaches.

(4) **Excluded/Limited Acreage.** The AIP may exclude from insurance or limit the amount of insurance on any acreage that was not insured the previous crop year.

(5) **Date Coverage Attaches**. Texas citrus tree crop insurance coverage begins on November 21 of the calendar year prior to the year the insured crop normally blooms, except for the year of application. If the application is received after November 11 but prior to November 21, insurance will attach on the 10th day after a properly completed application is received in the local AIP office, except under the circumstance that the acreage is inspected during the 10-day period and determined that it does not meet insurability.

B. PROVISIONS AND PROCEDURES NOT APPLICABLE TO CAT COVERAGE

***

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

C. UNIT DIVISION

Refer to the insurance contract for unit provisions. Unless limited by the Crop or Special Provisions, a basic unit, as defined in the Basic Provisions, may be divided into optional units if, for each optional unit, all the conditions stated in the applicable provisions are met.

D. ACREAGE DETERMINATIONS

(1) **General Information**. As stated in the CIH and LAM, measure all citrus tree acreage based on land acres (i.e., planimetered, wheeled/taped, Global Positioning Satellite (GPS), etc.) with deductions for non-crop areas or other uninsured acreage of another perennial crop interplanted with the insured citrus crop. Use the information below as a guideline for establishing grove boundary lines to measure land acres for grove inspections and loss adjustment purposes.

(2) **Establishing Grove Boundary Lines for Land Acreage Measurements.**

(a) Establish a boundary line around the outside rows of trees in the grove/subgrove as described below.

(b) **Length Measurements**. On the outside row of trees on the long side of the grove, measure from the center of the tree trunk outwards on a perpendicular line to the row to a distance that is equal to ½ the distance between trees to establish the length boundary line.

(c) **Width Measurements.** On the outside row of trees on the wide side of the grove, measure from the center of the tree trunk outwards on a perpendicular line to the row to a distance that is equal to ½ the distance between tree rows to establish the width boundary line.

EXAMPLE:

An early orange grove trees are planted 15 feet apart within each row and 25 feet apart between rows. On the long side of the grove, measure 7.5 feet from the center of the trunk outwards to establish the length boundary line. On the wide side of the grove, measure 12.5 feet from the center of the trunk outwards to establish the width boundary line.

(d) **Roads as Boundary Lines.** Whenever a road forms a grove/subgrove boundary, the boundary line will be ½ of the spacing between tree rows not to exceed the center of the road as the boundary line.

(e) **Land Acre Deductions**.

1 Deduct any non-crop areas such as the width of canals and picking lanes only when such widths exceed the established tree row spacing, do not deduct for bench leveling.

2 Deduct any uninsurable acreage (e.g., any acreage of trees of another perennial crop interplanted with the insured crop for the unit, etc.).

(f) **Measuring Land Acres.** Measure the grove/subgrove boundary lines to determine the number of land acres (refer to the LAM for information on measuring acreage).

4. TEXAS CITRUS TREE APPRAISALS

A. GENERAL INFORMATION

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

(2) Specifically for Texas citrus trees, circumstances that require an appraisal include (but are not limited to) trees to be pruned, dehorned, or removed if damaged due to insurable cause(s) during the insurance period. Appraise damaged trees before pruning, dehorning, or removal. Refer **to EXHIBIT 1** and **EXHIBIT 2** herein for DYSO and FYSO citrus tree reference points, respectively.

B. SELECTING SAMPLE TREES FOR APPRAISALS

(1) **General Information**.

(a) Refer to **TABLE A**, herein for the number of sample trees for appraisals based on grove acreage.

(b) Determine the number of acres for DYSO and FYSO trees separately when such trees are interplanted on the same unit acreage.

*** (2) **Selecting Sample Trees.** For DYSO trees, FYSO trees, and DYSO and FYSO trees interplanted on the same unit acreage (hereafter referred to as DYSO/FYSO trees), select sample trees as follows (refer to **TABLE B**, herein):

(a) Start at the southwest corner of the grove, locate the 5th or 10th insurable tree, as applicable in the first row for the appropriate age group, this will be the first sample tree. Proceed down the row, count only insurable trees and select every 5th or 10th insurable tree, as applicable, as a sample tree.

(b) Proceed down the adjacent row in the opposite direction, beginning with the first tree in the row and count insurable trees. Select every 5th or 10th insurable tree as a sample tree. Repeat this process until all of the insurable trees in the unit/grove/subgrove have been counted.

(c) Include in the tree count, all insurable citrus trees and citrus trees damaged by an uninsured cause after insurance attaches for the crop year.

1 Citrus trees damaged by an uninsured cause during the crop year are counted as trees not damaged or destroyed.

2 Citrus 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.

(d) Exclude from the tree count and as sample trees, any citrus trees for which insurance did not attach for the current crop year. Citrus trees not insurable at the time insurance attaches include trees that:

1 If required, have not been inspected and considered acceptable;

2 Have been grafted onto existing root stock or nursery stock within the one-year period prior to the date insurance attached;

3 Are of another perennial crop interplanted with the insured citrus tree crop; or

4 Are not adapted to the area.

(3) Make all appraisal determinations for each appraisal method as described herein.

5. APPRAISAL METHODS

A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

Appraisal Method...	Use...
DYSO Appraisals	to appraise insured damage on citrus trees that have not been set out in the grove for at least one year at the time insurance attaches, but have met the one year grafting requirement for insurance to attach.
FYSO Appraisals	to measure and appraise the percent of damage to scaffold limbs on citrus trees damaged by insured causes in any year following the year of set out.

(1) Select sample trees in accordance with **TABLE A** and subsection 4 B herein.

(2) Determine that the type of tree damage is due to insured cause(s). Identify the type of insured damage on the Production Worksheet. If any tree has both insured and uninsured damage (e.g., mechanical damage, chemical damage, etc.), count any such tree as damaged by uninsured causes only.

(3) Verify with the insured's Texas Citrus Tree Pre-Acceptance Grove Inspection Report, Texas Citrus Grove Report, self certification report, etc., that DYSO and FYSO citrus trees meet the insurability requirements in the Crop Provisions.

B. DYSO APPRAISALS

(1) **Damage and Destroyed Trees.** Determine the percent of live wood on the representative sample tree trunks as follows (refer to **EXHIBIT 1**, herein):

(a) Use a measuring tape calibrated in inches to measure the distance between the bud union and the line where the live/dead wood meets. If there is an irregular line where live/dead wood meets, measure the shortest distance between the damaged wood and the bud union to determine percent damage.

(b) Determine the percent of damage as follows:

If the selected sample tree has...	The percent of damage is...
no live wood above the bud union	100%; the tree is destroyed.
less than 12 inches of live wood above the bud union	90%; the tree is damaged.
12 inches or more of live wood above the bud union	0% (zero); the tree is undamaged.

(2) **Document Damage and Destroyed Trees**. Record sample tree counts and the number of damaged and destroyed trees in Part III of the appraisal worksheet.

C. FYSO APPRAISALS

(1) **Damage and Destroyed Trees**. Determine the percent of insured damage to scaffold limbs on each sample tree as follows (refer to **EXHIBIT 2**, herein):

(a) Use a measuring tape or a collapsible pole (a collapsible pole can be made using PVC pipe) calibrated in feet and inches to measure the height of each sample tree rounded to the nearest whole foot. Measure tree height from the bud union to the average height of the tree.

(b) Count the total number of scaffold limbs on each sample tree that formed the tree canopy before the damage occurred.

(c) Count the number of damaged scaffold limbs on each sample tree. A damaged scaffold limb is a scaffold limb damaged in an area from the trunk to a length equal to one-fourth (¼) the height of the tree that requires dehorning (see example below).

EXAMPLE:

The average height of the tree is 12 feet. One-fourth (¼) the height of the tree is 3 feet. If the scaffold limbs are damaged in an area 3 feet or less from the trunk, such limb would be considered **damaged**.

(e) Divide the number of damaged scaffold limbs by the total number of scaffold limbs on the sample tree to calculate the percent damage as follows:

If the percent damage...	The tree is...
exceeds 80%	**destroyed** (100% damaged)
is 80% or less	**damaged**

EXAMPLE:

Sample tree 1: 4 damaged scaffold limbs ÷ 8 scaffold limbs = 50% damage
Sample tree 2: 2 damaged scaffold limbs ÷ 8 scaffold limbs = 25% damage
Sample tree 3: 3 damaged scaffold limbs ÷ 8 scaffold limbs = 38% damage

(2) **Document Damage and Destroyed Trees.** Record sample tree counts, the number of damaged limbs, and the number of damaged and destroyed trees in Part III of the appraisal worksheet.

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. APPRAISAL WORKSHEET STANDARDS

(1) The entry items in subsection C are the minimum requirements for the Texas Tree Worksheet and the Appraisal Worksheet (continuation sheet) hereafter referred to collectively as the appraisal worksheet. All entry items are "Substantive," (i.e., they are required).

(2) Appraisal Worksheet completion instructions. The completion instructions for the required entry items in the following subsections are "Substantive," (i.e., they are required).

(3) 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 exhibit. The current Privacy Act and Nondiscrimination statements can be found in the DSSH.

(4) Refer to the DSSH for other crop insurance form requirements (e.g., font point size, etc.).

B. GENERAL INFORMATION FOR APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

(1) Include the AIP name in the appraisal worksheet title if not preprinted on the insurance provider's appraisal worksheet.

(2) Include the claim number on the appraisal worksheet (when required by the AIP), or when a worksheet entry is not provided.

(3) Separate appraisal worksheet are required for each unit inspected, as applicable.

(a) When the unit consists of DYSO/FYSO trees, document DYSO tree counts and FYSO tree counts on separate appraisal worksheet, as applicable.

(b) If the unit consists of DYSO and FYSO trees in separate blocks, complete separate appraisal worksheet for each block, as applicable.

(4) Instructions in subsection C below designated as DYSO apply to trees damaged during the year of set out, instructions designated as FYSO apply to trees damaged in any year following the year of set out. Undesignated instructions apply to both DYSO and FYSO trees.

(5) Standard appraisal worksheet items are numbered consecutively in subsection C, below. Complete the appraisal worksheet entries in the following order:

(a) PART I
(b) PART III
(c) PART II

(6) The example appraisal worksheet herein illustrate how to complete item entries.

C. APPRAISAL WORKSHEET ENTRIES AND COMPLETION INFORMATION

PART I - WORKSHEET HEADING

Verify or make the following entries:

Item No. **Information Required**

Company/Agency: Name of company and agency servicing the contract.

Claim No.: Claim number 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 Identification:** Five-digit unit number from the Summary of Coverage after it is verified to be correct. (e.g., *"00100,"* etc.).

5. **Type:** Enter the applicable Crop Name and Code Number from the Actuarial Documents as follows:

Crop Name	Code Number	
Citrus Trees I	0240	*Early and Midseason Orange Trees
Citrus Trees II	0241	*Late Orange Trees
Citrus Trees III	0242	*All Other Grapefruit Trees
Citrus Trees IV	0243	*Rio Red and Star Grapefruit Trees
Citrus Trees V	0244	*Ruby Red Grapefruit Trees

*Crop type is for reference purposes only, do not enter on worksheet.

6. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim has been filed.

PART II - PERCENT DAMAGE

a. Use the tree/limb counts from either the appraisal worksheet or continuation sheet(s), as applicable, to complete item entries in Part II of the appraisal worksheet.

1 When an appraisal worksheet is used, transfer sample tree counts from item 30 Total (which is the total of column 25 entries) to item 8 Number of Trees/Unit.

2 When continuation sheets(s) are used, transfer sample tree counts from item 30 Grand Total (which is the total of column 25 entries) from the final continuation sheet to item 8 Number of Trees/Unit (refer to the circled entries in the examples below).

Example Appraisal Worksheet

	Number	Destroyed	Damaged	Total Per Tree	Damaged Per Tree
	25	26	27	28	29
30 TOTAL	*44*	*10*	*20*		

Example Continuation Sheet

	Number	Destroyed	Damaged	Total Per Tree	Damaged Per Tree
	25	26	27	28	29
30 TOTAL	*130*	*5*	*13*		
PREVIOUS TOTAL	*90*	*5*	*7*		
GRAND TOTAL	*220*	*10*	*20*		

b. When there are DYSO/FYSO trees on the same unit, enter DYSO tree counts and FYSO tree/limb counts on separate lines in Part II of the same appraisal worksheet (refer to the example DYSO/FYSO appraisal worksheets herein).

c. When there are DYSO/FYSO trees on the same unit acreage, calculate the Average Percent of Loss (refer to item 20 and section 8 instructions herein).

d. Enter all percentages as a three-places decimal (e.g., enter 75% as *"0.750,"* etc.).

7. **Sample Plot (Number):** Identify the applicable appraisal method (e.g., DYSO, FYSO) for the line entry calculations.

8. **Number of Trees/Unit:** Split the column in half horizontally and records the number of trees as follows (refer to the example below):

a. In the top half, record the number of trees in the unit/grove acreage from item 9, herein. Determine the number of insurable trees from the Texas Citrus Grove Inspection Report information, grove maps, and/or physically count trees, as applicable.

b. In the bottom half, record the number of sample trees (total of column 25 Number entries). Transfer the number of sample trees from item 30 Total/Grand Total entries on the appraisal worksheet.

Example Appraisal Worksheet

Sample Plot (Number) 7	Number Of Trees/ Unit 8
DYSO	*220*
	44

Enter number of trees in the unit/grove being appraised in the top half of cell.

Enter the number of sample trees in the bottom half of cell.

9. **Acres:** Enter the number of appraised unit land acres rounded to tenths (refer to subsection 3 D, herein). When unit acreage contains both DYSO/FYSO trees, the DYSO and FYSO acreage must equal the total unit acreage (e.g., 1.2 acres DYSO trees and 2.4 acres FYSO trees for a total of 3.6 unit acres).

10.-11. MAKE NO ENTRY.

12. **Number Trees Destroyed:** Transfer the number of destroyed trees from item 30 Total/Grand Total for all column 26 Destroyed (trees) entries on the appraisal worksheet. When no trees are destroyed, enter *"0"* (zero).

13. **Percent Loss:** Column 12 divided by the bottom half entry in column 8 (number of sample trees), round results to three decimal places. Make no entry if *"0"* (zero) is entered in column 12.

14. **Trees Damaged:** Transfer the number of damaged trees from item 30 Total/Grand Total for all column 27 Damaged (tree) entries on the appraisal worksheet. When no trees are considered damaged, enter *"0"* (zero) and transfer entry from column 13 to column 20.

15. **% Trees Limb Damage:** Column 14 divided by the bottom half of column 8 (number of sampled trees), round results to three-decimal places.

16. **Total Limbs:**

    a. **DYSO:** MAKE NO ENTRY.

    b. **FYSO:** Transfer the total number of tree limbs from item 30 Total/Grand Total for all column 28 Total (limbs) per Tree entries on the appraisal worksheet.

17. **Limbs Damaged:**

    a. **DYSO:** MAKE NO ENTRY.

    b. **FYSO:** Transfer the total number of damaged limbs from item 30 Total/Grand Total for all column 29 Damaged (limbs) per Tree entries on the appraisal worksheet.

18. **Percent Limb Loss:**

    a. **DYSO:** Enter *"0.900"* (maximum percent damage) when there are entries in column 14 and column 15.

b. **FYSO:** Column 17 divided by column 16, results rounded to three-decimal places.

19. **15 x 18 (Total Percent Damage):** Column 15 multiplied by column 18, results rounded to three decimal-places. *For DYSO appraisals only*, make no entry if *"0"* (zero) is entered in column 14.

20. **Total % Loss:** Column 13 plus column 19, results rounded to three-decimal places.

a. **DYSO trees only:** Use column 20 entry to calculate entries for columns 21 through 24, herein.

b. **FYSO trees only:**

1 If the entry in column 20 exceeds 80 percent, make no entry in columns 21 through 23 and enter *"1.000"* in column 24.

2 If the entry in column 20 is 80 percent or less, use column 20 entry to calculate entries for column 21 through 24 herein.

c. **FYSO/DYSO trees (interplanted):** Enter the % loss for DYSO and FYSO trees. One a separate line, calculate the Average Percent of Loss (refer to section 8 herein).

21. **Applicable Percent** (1.000 - Level): Enter the result of subtracting the insured's coverage level percent from 1.000 (e.g., coverage level is 65%, 1.000 - 0.650 = 0.350, enter *"0.350,"* etc.). If the entry in column 19 is less than the entry in column 21, enter *"0"* (zero) in column 24.

22. **20 -21:** Column 20 minus column 21 round results to three-decimal places, if this result is a 0 (zero) or a negative number, enter *"0"* (zero) in column 24.

23. **Applicable Percent (Level):** The insured's elected coverage level percentage, as a three-place decimal (e.g., enter 65% as *"0.650,"* etc.).

24. **Applicable Percent Loss:** Column 22 divided by column 23, round results to three-decimal places. Transfer this entry to column K_2 "Factor" in section I of the Production Worksheet.

PART III - TREE COUNTS

a. Enter the following information in the space to the right of the heading in Part III (refer to the example worksheets herein):

1 *"DYSO"* or *"FYSO,"* as applicable and pg. 1 of 2, pg. 1 of 3, etc., to identify the appraisal method and the number of appraisal worksheet used to complete Part III for each appraisal method;

2 *"Trees Uninsurable,"* tally the number of uninsurable trees (e.g., *I, II, III,* etc.) counted on the appraised acreage.

3 *"Trees Damaged by Uninsured Causes,"* tally the number of trees damaged by uninsured causes during the crop year (e.g., *I, II, III,* etc.) counted on the appraised acreage.

b. ***For DYSO/FYSO appraisals only***. On a Special Report form, tally the number of trees by age group (e.g., 0, 1, 2, 3, 4, 5, year old trees) in the unit/grove using (1) Texas Citrus Grove Inspection Report information, grove maps, etc. and/or (2) by physically counting trees by age group during field inspection, as applicable. Use citrus tree counts by age group to calculate the Average Percent of Loss using the 8-step method (refer to subsection 8 C herein).

c. For DYSO/FYSO appraisals, transfer item 30 **Total/Grand Total** entries from the appraisal worksheet to separate lines in Part II on the appraisal worksheet (refer to the example appraisal worksheets herein).

***

25. **Number:** Make a check mark (✓) for each sample tree in the unit for the applicable appraisal method (refer to TABLE B herein).

26. **Destroyed:** Make a check mark (✓) for each sample tree destroyed by insured cause(s) of loss.

27. **Damaged:** Make a check mark (✓) for each sample tree damaged by insured cause(s) of loss.

28. **Total Per Tree:**

a. **DYSO:** MAKE NO ENTRY.

b. **FYSO:** Enter the total number of scaffold limbs per tree (that formed the tree canopy before damage occurred) on each sample tree damaged or destroyed by insured cause(s) of loss. For trees with no LIVE wood above the bud union, MAKE NO ENTRY.

29. **Damaged Per Tree:**

a. **DYSO:** MAKE NO ENTRY.

b. **FYSO:** Enter the number of scaffold limbs damaged by insured cause(s) of loss. For trees with no LIVE wood above the bud union MAKE NO ENTRY.

(1) Divide the number of damaged scaffold limbs by the total number of scaffold limbs per tree to calculate the percent damage.

(2) If the percent damage exceeds 80.0 percent, such sample tree is considered "Destroyed." Line through entries in columns 28 and 29 for the applicable sample tree. Do not count such tree limbs as damaged when tabulating entries in columns 28 and 29 on the appraisal worksheet. Count such trees as "Destroyed" (see example below).

Sample tree number "27" has damaged limbs that exceed the 80 % threshold (e.g., 7 ÷ 8 = 0.875). Line through column 28 and 29 entries and count such tree as "Destroyed."

Example Appraisal Worksheet

	Number	Destroyed	Damaged	Total Per Tree	Damaged Per Tree
	25	26	27	28	29
26	✓	✓			
27	✓		✓	~~8~~	~~7~~
28					

30. **Total:** Make the following entries on the appraisal worksheet, as applicable:

a. Separately tally the number of sample trees (column 25 total), the number of destroyed trees (column 26 total), and the number of damaged trees (column 27 total).

Example Appraisal Worksheet

	25	26	27	28	29
90	✓				
TOTAL	*44*	*10*	*20*	---	---

b. ***For FYSO trees only***, separately tally the number of total limbs per tree (column 28 total), and total damaged limbs (column 29 total). Do not count any damaged limbs in columns 28 and 29 which have been lined through because the tree was considered "Destroyed."

Previous Total: ***For continuation sheets only***, the Previous Totals are item 30 Total/Grand Total entries from the previous appraisal worksheet brought forward, as applicable.

Grand Total: ***For continuation sheets only***, the Grand Total is the sum of all Total and Previous Total entries in columns 25 through 29, as applicable.

The following required entries are not illustrated on the appraisal worksheet example below.

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

32. **Adjuster's Signature, Code 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.

Page Numbers: Enter page numbers as: Page 1 of 1, Page 1 of 2, etc., for each page used for the unit appraisal (i.e., DYSO, FYSO, and DYSO/FYSO). The appraisal worksheet containing PART II computations for the unit should be listed as page 1. Appraisal continuation sheets should be numbered consecutively thereafter for the Part III appraisal method used. For example: DYSO appraisal - appraisal worksheet is page 1 of 2, continuation pages is page 2 of 2. DYSO/FYSO appraisal - DYSO on appraisal worksheet is page 1 of 1, FYSO on 1st continuation page is page 1 of 2, FYSO on 2nd continuation page is page 2 of 2).

TEXAS TREE WORKSHEET

Company Name: ***Any Company*** *FOR ILLUSTRATION PURPOSES ONLY* Claim No.: ***XXXXXX***

PART 1

1 NAME OF INSURED	2 POLICY NUMBER	3 COUNTY	4 UNIT IDENTIFICATION	5 TYPE	6 CROP YEAR
I. M. Insured	***XXXXXXX***	***Any County***	***00100***	***Citrus Trees I 0240***	***YYYY***

PART II

TREES DESTROYED							LIMB DAMAGE										
Sample Plot (Number) 7	Number Of Trees/ Unit 8	Acres 9	Year Setout Or Dehorned 10	Percent Value 11	Number Trees Destroyed 12	Percent Loss (12 ÷ 8) 13	Trees Damaged 14	% Trees Limb Damage (14 ÷ 8) 15	Total Limbs 16	Limbs Damaged 17	Percent Limb Loss (17 ÷ 16) 18	(15 x 18) 19	Total % Loss (13 + 19) 20	Applicable Percent (1.000-Level) 21	(20 – 21) 22	Applicable Percent (Level) 23	Applicable Percent Loss 24
DYSO	***220*** / ***44***	***2.0***			***10***	***0.227***	***20***	***0.455***			***0.900***	***0.410***	***0.637***	***0.350***	***0.287***	***0.650***	***0.442***

PART III ***DYSO (pg. 1 of 1)*** ***UNINSURABLE TREES = III*** ***UNINSURED DAMAGED TREES = III***

TREES				LIMBS		TREES				LIMBS		TREES				LIMBS		TREES				LIMBS		TREES				LIMBS		TREES				LIMBS	
	Number	Destroyed	Damaged	Total Per Tree	Damaged Per Tree		Number	Destroyed	Damaged	Total Per Tree	Damaged Per Tree		Number	Destroyed	Damaged	Total Per Tree	Damaged Per Tree		Number	Destroyed	Damaged	Total Per Tree	Damaged Per Tree		Number	Destroyed	Damaged	Total Per Tree	Damaged Per Tree		Number	Destroyed	Damaged	Total Per Tree	Damaged Per Tree
	25	26	27	28	29		25	26	27	28	29		25	26	27	28	29		25	26	27	28	29		25	26	27	28	29		25	26	27	28	29
	✓		✓			19	✓	✓				37	✓		✓			55						73										
	✓		✓			20	✓	✓				38	✓		✓			56						74										
	✓		✓			21	✓	✓				39	✓		✓			57						75										
	✓					22	✓	✓				40	✓		✓			58						76										
	✓	✓				23	✓		✓			41	✓		✓			59						77										
	✓					24	✓		✓			42	✓		✓			60						78										
	✓					25	✓		✓			43	✓		✓			61						79										
	✓	✓				26	✓		✓			44	✓		✓			62						80										
	✓					27	✓		✓			45						63						81										
	✓	✓				28	✓		✓			46						64						82										
	✓					29	✓		✓			47						65						83										
	✓	✓				30	✓		✓			48						66						84										
	✓	✓				31	✓					49						67						85										
	✓	✓				32	✓					50						68						86										
	✓		✓			33	✓					51						69						87										
	✓					34	✓					52						70						88										
	✓					35	✓					53						71						89										
	✓					36	✓					54						72						90										
																		30 TOTAL							***44***	***10***	***20***						

EXAMPLE 1: DYSO APPRAISAL (pg. 1 of 1)

This form example does not illustrate all required entry items (e.g., signatures, etc.)

TEXAS TREE WORKSHEET
FOR ILLUSTRATION PURPOSES ONLY

Company Name: Any Company

Claim No.: XXXXXX

PART 1

1 NAME OF INSURED	2 POLICY NUMBER	3 COUNTY	4 UNIT IDENTIFICATION	5 TYPE	6 CROP YEAR
I. M. Insured	*XXXXXXX*	*Any County*	*00200*	*Citrus Trees I 0240*	*YYYY*

PART II

TREES DESTROYED							LIMB DAMAGE										
Sample Plot (Number) 7	Number Of Trees/ Unit 8	Acres 9	Year Setout Or Dehorned 10	Percent Value 11	Number Trees Destroyed 12	Percent Loss (12 ÷ 8) 13	Trees Damaged 14	% Trees Limb Damage (14 ÷ 8) 15	Total Limbs 16	Limbs Damaged 17	Percent Limb Loss (17 ÷ 16) 18	(15 x 18) 19	Total % Loss (13 + 19) 20	Applicable Percent (1.000-Level) 21	(20 – 21) 22	Applicable Percent (Level) 23	Applicable Percent Loss 24
FYSO	*134* / *27*	*1.2*			*19*	*0.703*	*8*	*0.296*	*64*	*40*	*0.625*	*0.185*	*0.888*				*1.000*

PART III *FYSO (pg. 1 of 1)*

TREES				LIMBS		TREES				LIMBS		TREES				LIMBS		TREES				LIMBS		TREES				LIMBS		TREES				LIMBS	
	Number	Destroyed	Damaged	Total Per Tree	Damaged Per Tree		Number	Destroyed	Damaged	Total Per Tree	Damaged Per Tree		Number	Destroyed	Damaged	Total Per Tree	Damaged Per Tree		Number	Destroyed	Damaged	Total Per Tree	Damaged Per Tree		Number	Destroyed	Damaged	Total Per Tree	Damaged Per Tree		Number	Destroyed	Damaged	Total Per Tree	Damaged Per Tree
	25	26	27	28	29		25	26	27	28	29		25	26	27	28	29		25	26	27	28	29		25	26	27	28	29		25	26	27	28	29
	✓	✓				19	✓	✓				37						55						73										
	✓	✓				20	✓	✓				38						56						74										
	✓	✓				21	✓	✓				39						57						75										
	✓	✓				22	✓	✓				40						58						76										
	✓	✓				23	✓	✓				41						59						77										
	✓	✓				24	✓	✓				42						60						78										
	✓	✓				25	✓	✓				43						61						79										
	✓	✓				26	✓	✓				44						62						80										
	✓	✓				27	✓		✓	~~8~~	~~7~~							63						81										
	✓	✓				28						46						64						82										
	✓		✓	*8*	*4*	29						47						65						83										
	✓		✓	*8*	*6*	30						48						66						84										
	✓		✓	*8*	*4*	31						49						67						85										
	✓		✓	*8*	*6*	32						50						68						86										
	✓		✓	*8*	*4*	33						51						69						87										
	✓		✓	*8*	*6*	34						52						70						88										
	✓		✓	*8*	*4*	35						53						71						89										
	✓		✓	*8*	*6*	36						54						72						90										
																		30 TOTAL													*27*	*19*	*8*	*64*	*40*

Count sample tree number 27 as "destroyed."

EXAMPLE 2: FYSO APPRAISAL (pg. 1 of 1)

This form example does not illustrate all required entry items (e.g., signatures, etc.)

TEXAS TREE WORKSHEET

Company Name: ***Any Company*** ***FOR ILLUSTRATION PURPOSES ONLY*** Claim No.: ***XXXXXX***

PART 1

1 NAME OF INSURED	2 POLICY NUMBER	3 COUNTY	4 UNIT IDENTIFICATION	5 TYPE	6 CROP YEAR
I. M. Insured	***XXXXXXX***	***Any County***	***00300***	***Citrus Trees I 0240***	***YYYY***

PART II

					TREES DESTROYED			LIMB DAMAGE										
Sample Plot (Number) 7	Number Of Trees/ Unit 8	Acres 9	Year Setout Or Dehorned 10	Percent Value 11	Number Trees Destroyed 12	Percent Loss (12 ÷ 8) 13	Trees Damaged 14	% Trees Limb Damage (14 ÷ 8) 15	Total Limbs 16	Limbs Damaged 17	Percent Limb Loss (17 ÷ 16) 18	(15 x 18) 19	Total % Loss (13 + 19) 20	Applicable Percent (1.000-Level) 21	(20 – 21) 22	Applicable Percent (Level) 23	Applicable Percent Loss 24
DYSO	***136*** / ***27***	***1.2***			***11***	***0.407***	***11***	***0.407***			***0.900***	***0.366***	***0.773***				
FYSO	***267*** / ***53***	***2.4***			***15***	***0.283***	***20***	***0.377***	***160***	***74***	***0.463***	***0.175***	***0.458***				
											Avg. % Loss =		***0.461***	***0.250***	***0.211***	***0.75***	***0.281***

PART III ***DYSO (pg. 1 of 1)***

TREES				LIMBS		TREES				LIMBS		TREES				LIMBS		TREES				LIMBS		TREES				LIMBS	
	Number	Destroyed	Damaged	Total Per Tree	Damaged Per Tree		Number	Destroyed	Damaged	Total Per Tree	Damaged Per Tree		Number	Destroyed	Damaged	Total Per Tree	Damaged Per Tree		Number	Destroyed	Damaged	Total Per Tree	Damaged Per Tree		Number	Destroyed	Damaged	Total Per Tree	Damaged Per Tree
	25	26	27	28	29		25	26	27	28	29		25	26	27	28	29		25	26	27	28	29		25	26	27	28	29
	✓					19	✓		✓			37						55						73					
	✓					20	✓		✓			38						56						74					
	✓	✓				21	✓	✓				39						57						75					
	✓	✓				22	✓	✓				40						58						76					
	✓	✓				23	✓	✓				41						59						77					
	✓	✓				24	✓	✓				42						60						78					
	✓	✓				25	✓					43						61						79					
	✓	✓				26	✓					44						62						80					
	✓	✓				27	✓					45						63						81					
	✓		✓			28						46						64						82					
	✓		✓			29						47						65						83					
	✓		✓			30						48						66						84					
	✓		✓			31						49						67						85					
	✓		✓			32						50						68						86					
	✓		✓			33						51						69						87					
	✓		✓			34						52						70						88					
	✓		✓			35						53						71						89					
	✓		✓			36						54						72						90					
																								30 TOTAL	***27***	***11***	***11***		

Use DYSO tree counts in item 30 "Total" to calculate DYSO appraisal in part II above.

EXAMPLE 3: DYSO/FYSO APPRAISAL (pg. 1 of 2)

Part III entries on this page contain tree counts for DYSO trees only

This form example does not illustrate all required entry items (e.g., signatures, etc.)

Company Name: *Any Company*

Claim No.: *XXXXXX*

For Illustration Purposes Only

APPRAISAL WORKSHEET

(Texas Citrus Tree Damage Continuation Sheet)

1. NAME OF INSURED	2. POLICY NUMBER	
I. M. Insured	***XXXXXXX***	
3. UNIT IDENTIFICATION	4. TYPE	5. CROP YEAR
00300	***Citrus Trees I 0240***	***YYYY***

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

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

30 TOTAL	***53***	***15***	***20***	***160***	***74***
PREVIOUS TOTAL					
	53	***15***	***20***	***160***	***74***

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

EXAMPLE 3: DYSO/FYSO APPRAISAL (pg. 2 of 2)

Part III entries on this page contain tree counts for FYSO trees only

This form example does not illustrate all required entry items (e.g., signatures, etc.)

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

A. TREE AGE FACTORS

(1) Reduce the dollar amount of insurance per acre (refer to the actuarial documents) for any insured acreage which **has not** reached:

(a) The fourth growing season after set out; or

(b) The fifth year following dehorning or grafting of a set out tree.

(2) Use the chart below to determine the applicable tree age factor.

TREE AGE CHART

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

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

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

B. REDUCING THE DOLLLAR AMOUNT OF INSURANCE

(1) From the Pre-Acceptance Report and/or Texas Citrus Grove Inspection Report, etc., determine the percent (as a three-place decimal) of the original stand of trees remaining in the unit/grove being appraised (if stand is 90 percent or more enter *"100"*).

(2) Reduce the amount of insurance proportionately for any unit on which the stand is less than 90 percent, based on the original planting pattern (e.g., if the amount of insurance the insured selected is $4,080 and the remaining stand is 80 percent of the original stand, the amount of insurance on which the premium and any indemnity will be based is $3,264 ($4,080 x 0.80). A revised acreage report must be completed).

C. 8-STEP METHOD FOR CALCULATING THE REDUCED DOLLAR AMOUNT OF INSURANCE

Step	Calculation Instructions	Results
1	Determine the number of insurable unit acres rounded to tenths.	3.6
2	Determine the square footage (rounded to tenths) occupied by trees in the unit being appraised as follows: distance between trees in feet times the distance between rows in feet equals square footage occupied by each tree rounded to tenths (e.g., 15 ft. x 25 ft. = 375.0 sq. ft per tree).	375.0 sq. ft.
3	Calculate the number of trees per acre and trees per unit as follows:	
	(a) Number of trees per acre: 43,560 sq. ft./acre divided by the result of step 2 rounded to whole trees (e.g., 43,560 sq. ft. ÷ 375 sq. ft. = 116.2 trees per acre, rounded to 116).	116
	(b) Number of trees per unit: Result of step 1 multiplied by step 3(a) rounded to whole trees (e.g., 3.6 x 116 = 417.6 trees per unit, rounded to 418).	418
4	From the actuarial documents, determine the per acre **Max Ref $ Amt** for the number of trees per acre in step 3(a) (e.g., $4,190).	$4,190
5	From the Pre-Acceptance Inspection and/or Texas Citrus Grove Inspection Report, etc., calculate:	
	(a) The percent (as a three-place decimal) of the original stand of trees remaining in the unit being appraised (if stand is 90 percent or more enter *"1.000"*).	1.000
	(b) The total number of insurable trees as follows: Result of step 3(b) multiplied by step 5 (a) rounded to whole tree (e.g., 418 x 1.000). Transfer this entry to step 7 (a) "Total Trees" column.	418
6	Calculate the per acre **Adjusted Max Ref $ Amt** in whole dollars as follows: step 4 multiplied by step 5(a), results in whole dollars (e.g., $4,190 x 1.000 = $4,190)	$4,190
7	Calculate the dollar amount of insurance for the unit as follows:	
	(a) Calculate the percent of trees by age. Tabulate the number of trees in each age group (i. e. number of trees set out, dehorned, and grafted) and divide this amount by the total number of trees in the unit, the result is the percent trees by age (refer to the example calculations below).	

Percent Trees by Age

Age Group	No. Trees/Age Group		Total Trees		Percent Trees by Age Group
0	9 trees	÷	418 trees	=	0.021
1	130 trees	÷	418 trees	=	0.311
2	70 trees	÷	418 trees	=	0.167
3	50 trees	÷	418 trees	=	0.120
4	60 trees	÷	418 trees	=	0.144
5	99 trees	÷	418 trees	=	0.237
	418 trees				1.000

(b) Calculate the **Adjusted Max Ref $ Amt** as follows: step 6 multiplied by step 1 rounded to whole dollars(e.g., $4,190 x 3.6 = $15,084). $15,084

(c) Multiply the **Adjusted Max Ref $ Amt** x Percent Trees by Age Group x Age Reduction Factor (from the Crop Provisions) = **Adjusted Amount of Insurance by Tree Age** (refer to the calculations below).

Adjusted Amount of Insurance by Age

Age Group	Adj Max Ref $ Amt	Percent Trees by Age Group	Tree Age Reduction Factor	Adjusted Amt of Ins for each Age Group
0		Trees Uninsurable		= $0.00
1	$15,084	x 0.021	x 0.33	= $104.53
2	$15,084	x 0.311	x 0.60	= $2,814.67
3	$15,084	x 0.167	x 0.80	= $2,015.22
4	$15,084	x 0.120	x 0.90	= $1,629.07
5	$15,084	x 0.237	x 1.00	= $3,574.91
				$10,138.40

DYSO and FYSO Adjusted Amounts of Insurance as follows:

Age Group 1 for **DYSO** trees = $104.53 rounded to **$105**
Age Groups 2-5 for **FYSO** trees = $2,814.67 + $2,015.22 + $1,629.07 + $3,574.91 = $10,033.87 rounded to **$10,034**

Transfer DYSO and FYSO Amounts of Insurance to the Special Report (refer to the example Special Report, herein).

(d) Tabulate the Adjusted Amt of Insurance by Age Group to calculate the **Unit Determined Dollar Amount of Insurance** in whole dollars ($105 + $10,034 = $10,139 in whole dollars). $10,139

8 Calculate the **Dollar Amount of Insurance per Acre** in whole dollars as follows: Unit Determined Dollar Amount of Insurance ÷ unit acres = Dollar Amount of Insurance per Acre rounded to whole dollars (e.g., $10,139 ÷ 3.6 = $2,816.39 rounded to $2,816). Transfer this amount to section I, item J "Amt of Insurance" per acre on the Production Worksheet. $2,816

AVERAGE PERCENT OF LOSS CALCULATIONS EXAMPLE
(FOR ILLUSTRATION PURPOSES ONLY)

When used for an individual case, fill out as illustrated below.

SPECIAL REPORT

	Texas Citrus Trees	***YYYY***
(Addressed to)	(Name of Crop)	(Crop Year)
Average Percent of Loss	***XXXXXXXX***	
(Subject Matter)	(State and county code and contract number)	
	I. M. Insured	
	(Name of insured - give address if needed)	

Total Amount of Insurance:

Trees During the Year of Set Out (DYSO): ***= $105****

Trees in any Year Following the Year of Set Out (FYSO): ***= $10,034****

Total = $10,139

Total Adjusted Amount of Insurance:

Trees During the Year of Set Out: ***= $105 x 0.773** = $81***

Trees in any Year Following the Year of Set Out: ***= $10,034 x 0.458** = $4,596***

Total = $4,677

Average Percent of Loss:

$4,677 ÷ $10,139 = 0.461*

*DYSO and FYSO Amount of Insurance from 8-step method line 7 (c).

** from column 20 entry on the appraisal worksheet for DYSO and FYSO appraisals.

*** Transfer to column 20 of the appraisal worksheet to calculate the Average Percent of Loss for DYSO/FYSO appraisals (refer to the example DYSO/FYSO appraisal worksheet herein). Complete appraisal worksheet items 21 through 24 as instructed in subsection 7 C herein.

MM/DD/YYYY	***I. M. Adjuster***
Date	(Signature and Title)

9. PRODUCTION WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. PRODUCTION WORKSHEET STANDARDS

(1) The entry items in subsection C are the minimum "Production Worksheet" requirements. All entry items are considered "Substantive," (i.e., they are required).

(2) The completion instructions for the required entry items on the Production Worksheet in the following subsections are "Substantive," (i.e., they are required).

(3) The Privacy Act and Nondiscrimination statements are required statements that must be printed on the form or provided as a separate document. These statements are not shown in the example form in this exhibit. The current Privacy Act Statement and Nondiscrimination statements can be found in the DSSH.

(4) The following certification statement required by the DSSH must be included on the form directly above the insured's signature block immediately followed by the statement below.

I understand the certified information on this Production Worksheet will be used to determine my loss, if any, to the above unit. The insurance provider may audit and approve this information and supporting documentation. The Federal Crop Insurance Corporation an agency of the United States subsidizes and reinsures this crop insurance.

(5) Refer to the DSSH for other crop insurance form requirements (e.g., font point, size, etc.).

B. GENERAL INFORMATION FOR PRODUCTION WORKSHEET ENTRIES AND COMPLETION PROCEDURES

(1) The Production Worksheet is a progressive form containing all notices of damage for all preliminary and final inspections on a unit.

(2) If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial 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 or fire losses (double coverage), and cases involving concealment, misrepresentation, or litigation.

(d) No Indemnity Due claims must be verified by an APPRAISAL.

(4) The adjuster is responsible for determining if any of the insured's requirements under the notice and claim provisions have not been complied with. If any have not, the adjuster should contact the AIP.

(5) Instructions designated "**PRELIMINARY**" apply to preliminary inspections only. Instructions designated "**FINAL**" apply to final inspections only. Instructions not labeled apply to ALL inspections.

C. PRODUCTION WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item No.	Information Required

1. **Crop/Code #:** Enter the applicable Crop Name and Code Number from the Actuarial Documents as follows:

Crop Name	Code Number	
Citrus Trees I	0240	*Early and Midseason Orange Trees
Citrus Trees II	0241	*Late Orange Trees
Citrus Trees III	0242	*All Other Grapefruit Trees
Citrus Trees IV	0243	*Rio Red and Star Grapefruit Trees
Citrus Trees V	0244	*Ruby Red Grapefruit Trees

*Crop type is for reference purposes only, do not enter on Production Worksheet.

2. **Unit #:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., *"00100,"* etc.).

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,"* etc.).

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 the Crop Provisions for this crop for information pertaining to insured and uninsured causes of loss.

6. **Primary Cause %:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Percent of damage for the cause of damage listed in item 5 above that is determined to be the primary cause of damage, to the nearest whole percent. The primary cause of damage must exceed 50 percent (e.g., 51%). Enter an *"X"* for the major secondary cause of damage.

7. **Company /Agency:** Name of 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 #:** The claim number as assigned by the AIP.

10. **Policy #:** Insured's assigned policy number.

11. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim is filed.

12. **Additional Units:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Unit number(s) for ALL non-loss units for the crop at the time of final inspection. A non-loss unit is any unit for which a Production Worksheet has not been completed. Additional non-loss units may be entered on a single Production Worksheet. 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. **Estimated Production Per Acre:** MAKE NO ENTRY.

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

PRELIMINARY:

a. Date the notice of damage was given for the unit in item 2, in the 1st or 2nd space, as applicable. Enter the complete date (*"MM/DD/YYYY"*) for each notice.

b. A third notice of damage or loss for a preliminary inspection (if needed) requires an additional set of Production Worksheets. Enter the date of the notice for a third preliminary inspection in the 1st space of item 14 on the second set of Production Worksheets.

c. Reserve the "Final" space on the first page of the first set of Production Worksheets for the date of notice for the final inspection.

d. If the inspection is initiated by the AIP, enter *"Company Insp."* instead of the date.

FINAL: Transfer the last date in the 1st or 2nd space from first or second set of Production Worksheets to the FINAL space on the first page of the first set of 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 in the FINAL space on the

first page of the first set of Production Worksheets. For a delayed notice of loss or delayed claim, refer to the LAM.

15. **Companion Policy(ies):** MAKE NO ENTRY (ownership share only).

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Verify or make the following entries:

Item No. **Information Required**

A. **Field ID:** The grove identification symbol from a sketch map or aerial photograph. Refer to the "Narrative" instructions. Enter the applicable two-digit code for first crop and second crop. In the margin of the last line entry or in a separate column, enter the date of inspection for the last line entry for each inspection.

B. **Prelim. Acres:**

PRELIMINARY: The number of acres, to tenths, (include "E" if estimated), for which consent for other use is given. Determine actual acreage, to tenths, when the boundaries of the appraised acreage may not be determined later. Refer to the LAM or CIH for acreage measurement instructions specific to perennial crops.

FINAL: MAKE NO ENTRY.

C. **Final Acres:** Refer to the LAM or CIH for the definition of acceptable determined acres for perennial crops used herein.

Determined acres to tenths (include "E" if estimated) for which consent is given for other use and/or:

a. Put to other use without prior consent.
b. Abandoned.
c. Damaged by uninsured causes.

FINAL: Determined acres, to tenths.

Acreage breakdowns WITHIN a unit may be estimated (enter "E" in front of the acres) if a determination is impractical and if authorizations was received from the AIP. Document authorization in the Narrative.

ACCOUNT FOR ALL ACREAGE IN THE UNIT. In the event of over-reported acres, handle in accordance with individual AIP's instructions. In the event of under-reported acres, draw a diagonal line in column "C" as shown.

C_1 Enter the ACTUAL acres for the grove or sub-grove.
C_2 Enter the REPORTED acres for the grove or sub-grove.

C_1	C_2

D. **Interest or Share:** Insured's interest (as ownership only) in the crop to three decimal places as determined at the time of inspection.

E. **Risk:** Three-digit code for the correct "Rate Class" specified on the actuarial documents. If a "Rate Class" or "High Risk Area" is not specified on the actuarial documents, make no entry. Verify with the Summary of Coverage and if the "Rate Class" is found to be incorrect, revise according to the AIP's instructions (refer to the LAM). Unrated land is uninsurable without a written agreement.

F. **Practice:** Three-digit code number, entered exactly as specified on the actuarial documents, for the practice carried out by the insured. If "No Practice Specified," enter appropriate three-digit code number from the actuarial documents.

G. **Type/Class/Variety:** Three-digit code number, entered exactly as specified on the actuarial documents, for the type grown by the insured. If "No Type Specified," enter appropriate three-digit code number from the actuarial documents.

H.-I. MAKE NO ENTRY.

J. **Appraised Potential:** Line out "Appraised Potential" in the column heading and enter *"$ Amount of Insurance."*

a. DYSO or FYSO: Enter the **Dollar Amount of Insurance per Acre** from the actuarial documents.

b. DYSO/FYSO trees on same unit acreage: Enter the **Dollar Amount of Insurance per Acre** (in whole dollars) from the 8-Step Procedure (refer to subsection 8 C, herein).

K_1. MAKE NO ENTRY.

K_2. **Factor:** Transfer three-decimal entry from column 24 "Applicable Percent Loss" on the appraisal worksheet.

L. **Shell and/or** Quality Factor: Line out "Shell and/or Quality Factor" and enter *"% Undamaged."* Enter the result of 1.000 minus the entry in column "K_2" results as a three-place decimal (e.g., 1.000 - 0.442 = 0.558).

***

M. +**Uninsured Cause:** Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire. Enter hail and fire exclusion appraisal, rounded to whole cents, otherwise, MAKE NO ENTRY. Any other tree damage due to uninsured causes is recorded as a percent in the Narrative.

N. **Adjusted Potential:** Column "J" times column "L," plus column "M," results rounded to whole cents.

O. **Total:** Column "C or C_1"(**actual** acres) times column "N," rounded to whole dollars.

P. **Per Acre:** Enter Dollar Amount of Insurance in whole dollars as follows:

a. DYSO or FYSO: Enter the **Dollar Amount of Insurance per Acre** from the actuarial documents.

b. DYSO/FYSO on the same unit acreage: Transfer the **Dollar Amount of Insurance per Acre** from the 8-step procedure (refer to subsection 8 C, herein).

Q. **Total:** Column "C_2"**(**reported acres) or ("C" if acreage is not under-reported) times column "P," to whole dollars.

16. **Total Acres:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total actual acres (column "C" or ["C_1" If there are under reported acres]), to tenths.

17. **Totals:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of column "O" and total of column "Q."

NARRATIVE:

If more space is needed, document on a Special Report, and enter *"See Special Report."* Attach the Special Report to the Production Worksheet.

a. If no acreage is released on the unit, enter *"No Acreage Released,"* adjuster's initials and date.

b. If notice of damage was given and "No Inspection" is necessary, enter the unit number(s), *"No Inspection,"* date, and adjuster's initials. The insured's signature is not required.

c. Explain any uninsured causes, unusual, or controversial cases.

d. If there is an appraisal in section I, column "M" for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre. Trees damaged by an uninsured cause will be counted as trees not damaged or destroyed. Enter the percent damaged by uninsured causes and explain herein.

e. Document the actual appraisal date if an appraisal was performed prior to the adjuster's signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the appraisal worksheet.

f. State that there is *"No Other Fire Insurance"* when fire damages or destroys the insured citrus trees and you have determined that the insured has no other fire insurance. Also refer to the LAM.

g. Explain any errors found on the Summary of Coverage.

h. Explain a "No" checked in item 19.

i. Attach a sketch map or aerial photograph to identify the total unit:

(1) If consent is or has been given to put part of the unit to another use;
(2) If uninsured causes are present; or
(3) For unusual or controversial cases.

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

j. Explain any difference between date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.

k. 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.

l. Explain the reason for a "No Indemnity Due" claim. "No Indemnity Due" claims are to be distributed in accordance with AIP's instructions.

m. Explain any delayed notices or delayed claims as instructed in the LAM.

n. Document any authorized estimated acres shown in section I, item "C" as follows: *"Line 3 'E' acres authorized by AIP, MM/DD/YYYY."*

o. Document the method and calculation used to determine acres for the unit. Refer to the LAM.

***

p. Document any other pertinent information.

SECTION II - HARVESTED PRODUCTION

Verify or make the following entries:

Item No.	**Information Required**
18.	**Date Harvest Completed: (Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM.)** **PRELIMINARY:** MAKE NO ENTRY. **FINAL:** Enter the date the ENTIRE acreage on the 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:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Check "Yes" or "No." Check "Yes" if amount and cause of damage due to insurable causes is similar to the experience of other 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_1.-S. MAKE NO ENTRY.

22. **Section II Total:** MAKE NO ENTRY.

23. **Section I Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Enter figure from section I, column "O" total.

24. **Unit Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total Net Dollar Amount to Count for the unit from item 23.

The following required entries are not illustrated on the example Production Worksheet below.

25. **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 has signed and returned the Production Worksheet. Final indemnity inspections should be signed on bottom line.

26. **Insured's Signature and Date:** Insured's (or insured's authorized represetative's) signature and date. BEFORE obtaining insured's 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 bottom line.

27. **Page Numbers:**

PRELIMINARY: Page numbers - "1," "2," etc., at the time of inspection.

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

PRODUCTION WORKSHEET
(For Illustration Purposes Only)

1 Crop/Code #	2 Unit #	3 Legal Description
Citrus Trees I	*00100*	*Lots 10, 11, & 12 Blk 20*
0240		*Texas Gardens*

7 Company: *Any Company*
Agency: *Any Agency*

4 Date of Damage	*Dec 19*	
5 Cause of Damage	*Freeze*	
6 Primary Cause %	*100*	
12 Additional Units	*00200*	*00300*
13 Est. Prod. Per Acre		

8 Name of Insured: *I. M. Insured*

9 Claim #	11 Crop Year
XXXXXXX	*YYYY*

10 Policy # *XXXXXXX*

14 Date(s) Notice of Loss	1st	2nd	Final
	MM/DD/YYYY		*MM/DD/YYYY*

15 Companion Policy(s)

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K_1 / K_2	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	~~Appraised~~ Potential *$ Amt of Ins*	Moisture % / Factor	~~Shell and/or Quality Factor~~ *% Undamaged*	+Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)
1 E *MM/DD*		*2.0*	*1.000*	*D01*	*002*	*010*			*4,080*	*0.442*	*0.558*		*2,276.64*	*4,553*	*4,080*	*8,160*
16 TOTAL		*2.0*											17 TOTALS	*4,553*		*8,160*

NARRATIVE (If more space is needed, attach a Special Report) *Acres determined by wheel measurement.*

SECTION II - HARVESTED PRODUCTION

18 Date Harvest Completed *MM/DD/YYYY*

19 Is damage similar to other farms in the area? Yes [X] No [ ]

20 Assignment of Indemnity Yes [ ] No [X]

21 Transfer of Right to Indemnity? Yes [ ] No [X]

MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION									
A_1 / A_2	B	C	D	E	F	G	H	I	J	K_1 / K_2	L_1 / L_2	M_1 / M_2	N	O	P	Q_1 / Q_2	R	S
Share / Field ID	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	Bu., Ton Lbs. CWT	Shell/ Sugar Factor	FM% / Factor	Moisture % / Factor	Test WT / Factor	Adjusted Production (Harl)xK2xL2xM2	Prod. Not to Count	Production (N - O)	Value / Mkt. Price	Quality Factor (Q1 ÷ Q2)	Production to Count (P x R)

EXAMPLE DYSO CLAIM

This form example does not illustrate all required entry items (e.g., signatures, etc.)

22 Section II Total	
23 Section I Total	*4,553*
24 Unit Total	*4,553*

PRODUCTION WORKSHEET
(For Illustration Purposes Only)

1 Crop/Code #	2 Unit #	3 Legal Description
Citrus Trees I 0240	*00200*	*Lots 10, 11, & 12 Blk 25 Texas Gardens*

7 Company Agency: *Any Company / Any Agency*

8 Name of Insured: *I. M. Insured*

4 Date of Damage	*Dec 19*
5 Cause of Damage	*Freeze*
6 Primary Cause %	*100*
12 Additional Units	*00100* / *00300*
13 Est. Prod. Per Acre	

9 Claim #	11 Crop Year
XXXXXXX	*YYYY*

10 Policy #: *XXXXXXX*

14 Date(s) Notice of Loss	1st	2nd	Final
	MM/DD/YYYY		*MM/DD/YYYY*

15 Companion Policy(s)

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K_1 / K_2	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	~~Appraised~~ Potential *$ Amt of Ins*	Moisture % / Factor	~~Shell and/or Quality Factor~~ *% Undamaged*	+Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)
1 C MM/DD		*1.2*	*1.000*	*D01*	*002*	*010*			*4,080*	*1.000*	*0.000*		*0.0*	*0*	*4,080*	*4,896*
16 TOTAL		*1.2*											17 TOTALS	*0*		*4,896*

NARRATIVE (If more space is needed, attach a Special Report) *Acres determined by wheel measurement.*

SECTION II - HARVESTED PRODUCTION

18 Date Harvest Completed: *MM/DD/YYYY*

19 Is damage similar to other farms in the area? Yes *X* No

20 Assignment of Indemnity Yes No *X*

21 Transfer of Right to Indemnity? Yes No *X*

MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION									
A_1 / A_2	B	C	D	E	F	G	H	I	J	K_1 / K_2	L_1 / L_2	M_1 / M_2	N	O	P	Q_1 / Q_2	R	S
Share Field ID	Length or Diameter	Width	Depth	Deduc-tion	Net Cubic Feet	Conver-sion Factor	Gross Prod. (FxG)	Bu., Ton Lbs. CWT	Shell/ Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production (HorI)xK2xL2xM2	Prod. Not to Count	Production (N - O)	Value Mkt. Price	Quality Factor (Q1 ÷ Q2)	Production to Count (P x R)

EXAMPLE FYSO CLAIM

This form example does not illustrate all required entry items (e.g., signatures, etc.)

22 Section II Total	
23 Section I Total	*0*
24 Unit Total	*0*

PRODUCTION WORKSHEET
(For Illustration Purposes Only)

1 Crop/Code #	2 Unit #	3 Legal Description
Citrus Trees I / *0240*	*00300*	*Lots 10, 11, & 12 Blk 30* / *Texas Gardens*

7 Company: *Any Company*
Agency: *Any Agency*

8 Name of Insured: *I. M. Insured*

4 Date of Damage	*Dec 19*
5 Cause of Damage	*Freeze*
6 Primary Cause %	*100*
12 Additional Units	*00100* / *00200*
13 Est. Prod. Per Acre	

9 Claim #: *XXXXXXX*
11 Crop Year: *YYYY*
10 Policy #: *XXXXXXX*
14 Date(s) Notice of Loss: 1st *MM/DD/YYYY*; 2nd; Final *MM/DD/YYYY*
15 Companion Policy(s)

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K_1 / K_2	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	~~Appraised~~ Potential *$ Amt of Ins*	Moisture % / Factor	~~Shell and/or Quality Factor~~ *% Undamaged*	+Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)
1 D *MM/DD*		*3.6*	*1.000*	*D01*	*002*	*010*			*2,816*	*0.281*	*0.719*		*2,024.70*	*7,289*	*2816*	*10,138*
16 TOTAL		*3.6*											17 TOTALS	*7,289*		*10,138*

NARRATIVE (If more space is needed, attach a Special Report) *Acres determined by wheel measurement. See Special Report for undamaged % calculations.*

SECTION II - HARVESTED PRODUCTION

18 Date Harvest Completed: *MM/DD/YYYY*
19 Is damage similar to other farms in the area? Yes *X* No
20 Assignment of Indemnity Yes No *X*
21 Transfer of Right to Indemnity? Yes No *X*

MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION									
A_1 / A_2	B	C	D	E	F	G	H	I	J	K_1 / K_2	L_1 / L_2	M_1 / M_2	N	O	P	Q_1 / Q_2	R	S
Share / Field ID	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (FxG)	Bu., Ton Lbs. CWT	Shell/ Sugar Factor	FM% / Factor	Moisture % / Factor	Test WT / Factor	Adjusted Production (HorI)xK2xL2xM2	Prod. Not to Count	Production (N - O)	Value / Mkt. Price	Quality Factor (Q1 ÷ Q2)	Production to Count (P x R)

EXAMPLE DYSO/FYSO CLAIM

This form example does not illustrate all required entry items (e.g., signatures, etc.)

22 Section II Total	
23 Section I Total	*7,289*
24 Unit Total	*7,289*

10. REFERENCE MATERIAL

TABLE A - REQUIREMENTS FOR SELECTING SAMPLE TREES

If the number of acres for the appraisal method is...	Select every...
5.0 acres or less	5th tree
5.1 acres or more	10th tree

TABLE B - INSTRUCTIONS FOR SELECTING SAMPLE TREES FOR DYSO, FYSO, AND DYSO/FYSO APPRAISALS

A. **General Information.** When insurable citrus trees in the unit are damaged/destroyed by insured causes and the unit contains either DYSO, FYSO, or DYSO/FYSO trees, select sample trees as follows:

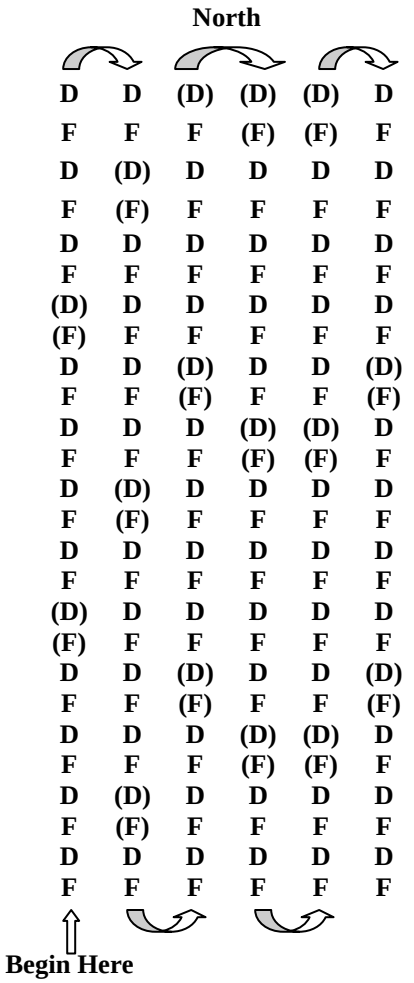
(1) Start at the southwest corner of the grove, locate the 5th or 10th insurable tree, as applicable in the first row for the appropriate age group (i.e., DYSO or FYSO) this is the first sample tree. Proceed northward up the first row sampling every 5th or 10th tree, as applicable. At the end of the first row move over to the adjacent row, beginning with the first insurable tree on the north end of the row, proceed southward sampling every 5th or 10th tree, as applicable. Continue this sampling technique until the entire grove is sampled (refer to the sampling diagram on the next page).

(2) Document tree counts, destroyed trees, and damaged trees (including limb counts) on the appraisal worksheet (refer to subsection 7 C herein).

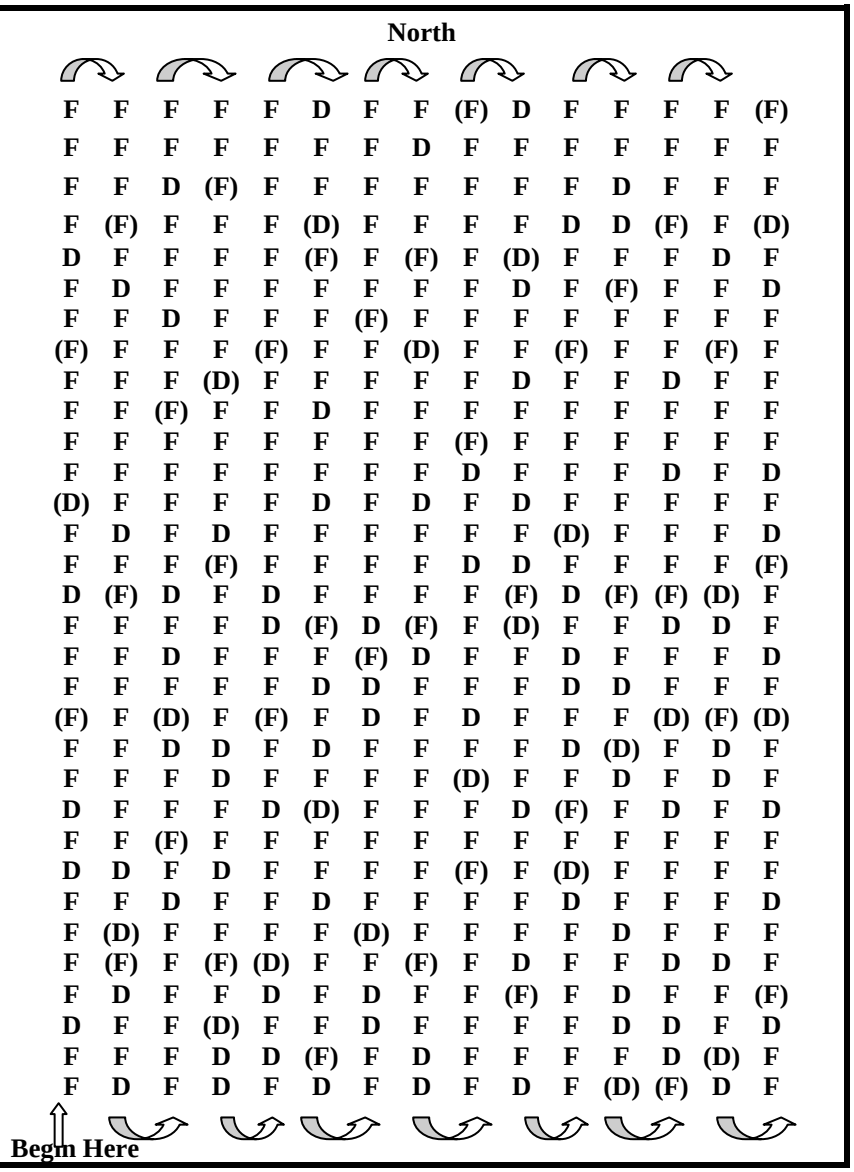
B. **Sampling Information.** Examples 1 and 2 on the succeeding page are grove diagrams that contain DYSO/FYSO trees. Trees are identified as follows: D = DYSO trees, F = FYSO trees, Sample trees are in parenthesis e.g., (F) (D). Refer to the narrative below each example for information on how to select sample trees for DYSO/FYSO appraisals.

TABLE B - INSTRUCTIONS FOR SELECTING SAMPLE TREES FOR DYSO, FYSO, AND DYSO/FYSO APPRAISALS (continued)

EXAMPLE 1



EXAMPLE 2



Example 1: DYSO and FYSO trees are interplanted in the same unit. Since less than 5.0 unit acres are occupied by both age groups, sample every fifth DYSO and FYSO tree.

Example 2: DYSO and FYSO trees are also interplanted in the same unit. Since less than 5.0 unit acres are occupied by DYSO trees and 5.1 or more unit acres are occupied by FYSO trees, sample every fifth DYSO tree and every tenth FYSO tree.

TABLE C - NUMBER OF TREES PER ACRE

TREE SPACING (feet)	ROW SPACING (feet)																
	14	**15**	**16**	**17**	**18**	**19**	**20**	**21**	**22**	**23**	**24**	**25**	**26**	**27**	**28**	**29**	**30**
8	389	363	340	320	303	287	272	259	248	237	227	218	209	202	194	188	182
9	346	323	303	285	269	255	242	230	220	210	202	194	186	179	173	167	161
10	311	290	272	256	242	229	218	207	198	189	182	174	168	161	156	150	145
11	283	264	248	233	220	208	198	189	180	172	165	158	152	147	141	137	132
12	259	242	227	214	202	191	182	173	165	158	151	145	140	134	130	125	121
13	239	223	209	197	186	176	168	160	152	146	140	134	129	124	120	116	112
14	222	207	194	183	173	164	156	148	141	135	130	124	120	115	111	107	104
15	207	194	182	171	161	153	145	138	132	126	121	116	112	108	104	100	97
16	194	182	170	160	151	142	135	128	122	116	113	109	105	101	97	94	91
17	183	171	160	151	142	134	127	121	115	110	107	102	99	95	92	88	85
18	173	161	151	142	135	127	121	115	109	104	101	97	93	90	86	83	81
19	164	153	143	135	127	121	115	109	104	100	96	92	88	85	82	79	76
20	156	145	136	128	121	115	109	104	99	95	91	87	84	81	78	75	73
21	148	138	130	122	115	109	104	99	94	90	86	83	80	77	74	72	69
22	141	132	124	116	110	104	99	94	90	86	83	79	76	73	71	68	66

Do **NOT** use chart to determine acres. The above figures are for square and hedgerow plantings. Use the formula below for tree and/or row spacings not shown in the chart: Multiply the distance between tree rows by the spacing between trees within the row and divide into 43,560. Refer to the LAM for additional information on how to calculate the number of trees per acre.

Formula: 43,560 sq. ft. per acre ÷ tree spacing (L x W) = Number of trees per acre

Example: Tree row spacing 16.0 feet and tree spacing within rows 12.5 feet.

$$\frac{\text{43,560 sq. ft.}}{\text{16.0 ft. x 12.5 ft.}} = \frac{\text{43,560 sq. ft.}}{\text{200 sq. ft.}} = 217.8 = 218 \text{ trees per acre.}$$

EXHIBIT 1

CITRUS TREE REFERENCE POINTS FOR DYSO APPRAISALS

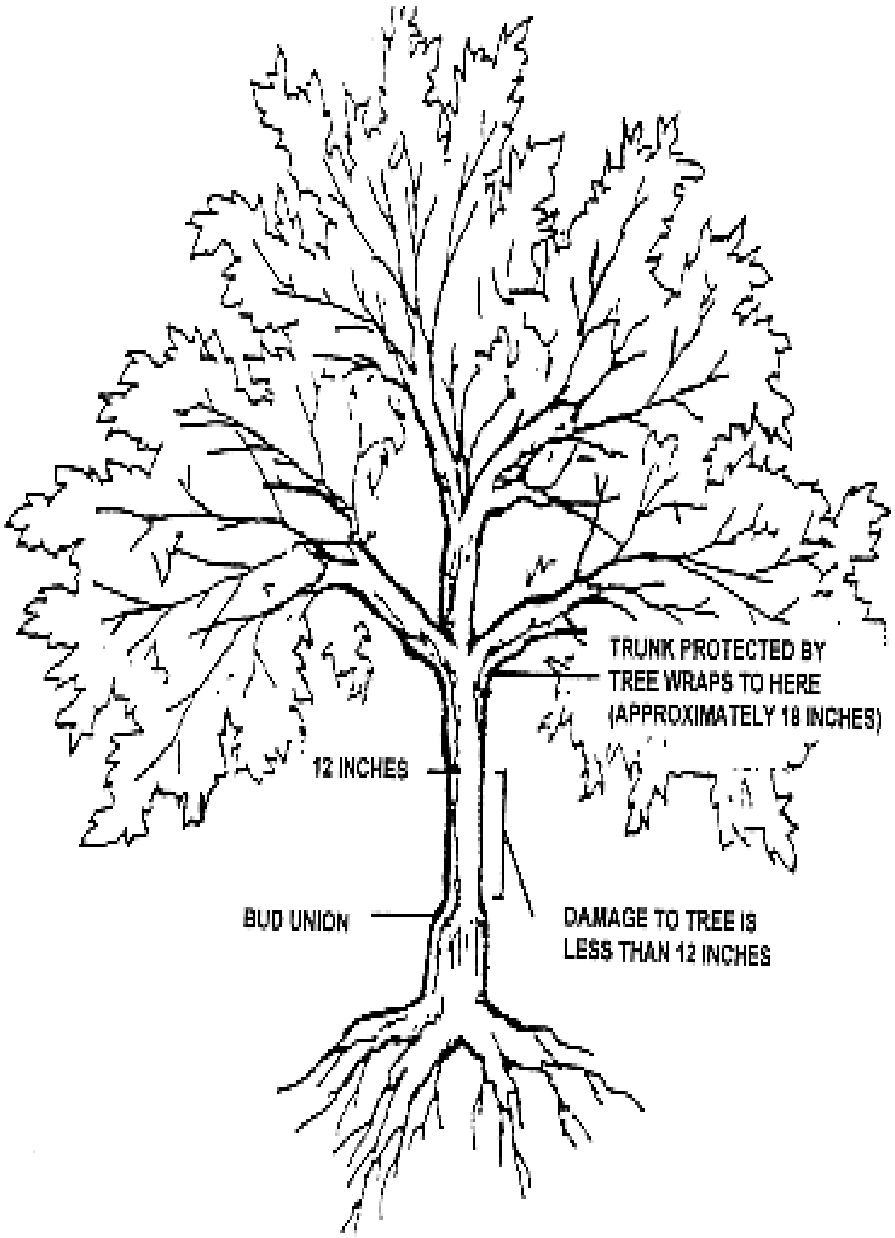


EXHIBIT 2

CITRUS TREE REFERENCE POINTS FOR FYSO APPRAISALS