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FLORIDA FRUIT TREE PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK

2000 and Succeeding Crop Years

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FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25570
SUBJECT: FLORIDA FRUIT TREE PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK 2000 AND SUCCEEDING CROP YEARS	DATE: February 18, 2000	
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THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2000 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR 2000 AND SUCCEEDING CROP YEARS, ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.

SUMMARY OF CHANGES/CONTROL CHART

Major Changes:

1. Changes

- A Eliminates proration of the amount of protection for the contract to change to amount of protection for each crop. The amount of protection will now be based on the individual crop as a unit. This requires new appraisal worksheets and instructions.
- B. Modifies the definition of tree stage III to reflect the predominant tree age for the unit for a "healthy tree crop for the current tree age." This eliminates the "70 percent of the expected yield for mature and healthy trees of the insured crop" and yield as a criteria for stage determination.
- C. The insurance period dates are now November 21 through November 20 (carryover insureds for the first year of this date change will be insured from November 15).
- D. Incorporates Asiatic Citrus Canker as an insurable cause of loss in some situations.

FLORIDA FRUIT TREE PILOT LOSS ADJUSTMENT HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

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					
Current Index	1-2	1-2	1-34	35	02-2000	FCIC-25570

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1. INTRODUCTION

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This handbook remains in effect until superseded by reissuance of **either** the entire handbook **or** selected portions (through amendments or bulletins).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

The following is the minimum distribution of forms completed by the adjuster for the loss adjustment inspection:

One legible copy to insured. The original and all remaining copies as instructed by the insurance provider.

NOTE: It is the insurance provider'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 that are **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:

ACC Asiatic Citrus Canker

APHIS Animal and Plant Health Inspection Service, United States Department of Agriculture

DPI Department of Plant Industry, Florida Department of Agriculture

DYSO (Damage Occurring) During the Year of Set Out

FYSO (Damage Occurring In Any Year) Following the Year of Set Out

(4) Definitions:

Amount of Protection (unit): The dollar amount (by unit) calculated by multiplying the number of insurable trees reported, times the reference maximum price for the stage, times the coverage level selected by the insured, times the insured's share.

Unit Value: Unless otherwise specified on the actuarial documents, the amount determined by multiplying the number of insurable trees in the unit on the day before the loss (but not reduced for any insured damage that occurred during the crop year) by the appropriate maximum reference price per tree listed in the actuarial documents, by the coverage level selected by the insured, times the insured's share.

3. INSURANCE CONTRACT INFORMATION

The insurance provider is to determine that the insured has complied with all policy provisions of the insurance contract. Crop provisions which are to be considered in this determination include (but are not limited to):

A. INSURABILITY

- (1) The trees insured will be all of each Florida fruit tree crop for which the insured elects insurance coverage, in which the insured has a share; and for which a premium rate is provided by the actuarial documents:
 - (a) that are grown in the county listed on the application; and
 - (b) that are grown to produce a crop intended to be sold as fruit or juice for human consumption.

- (2) When citrus trees are located in a county where an Asiatic Citrus Canker (ACC) quarantine is established, ACC coverage will not take effect until an ACC underwriting certification issued by the Department of Plant Industry (DPI) is obtained, indicating the unit as free of ACC. The ACC underwriting certification must be submitted to the company within 30 days of its issuance and is required for:
 - (a) all new policies.
 - (b) all carryover policies that were not covered for ACC the previous crop year.
 - (c) all carryover policies for which coverage level or share is increased. (Prior coverage for ACC will remain in effect until the new ACC certification is submitted.)

- (d) added land if such addition will cause the unit amount of protection to increase by more than 10 percent. (ACC coverage on previously reported land will not be affected by any delay in submitting the ACC underwriting certification on the added land.)

NOTE: See the crop provisions and section 4 B for additional restrictions concerning Asiatic Citrus Canker coverage.

- (3) In addition to the exclusions listed in the Basic Provisions, insurance will not be provided for any trees that:
 - (a) are unsound, diseased, or are otherwise unhealthy (e.g., have been abandoned);
 - (b) are toppled or uprooted;
 - (c) have been grafted within a 12-month period prior to the date insurance attaches, unless the grafting is the result of topworking;
 - (d) no longer have the potential to produce a yield typical of healthy trees of the same age, unless the trees were topworked or buckhorned and qualify as stage I or II;
 - (e) were damaged by a cause of loss other than ACC before the beginning of the insurance period. If trees were damaged the previous crop year, insurance will not attach until the previous damage has been evaluated and the trees are accepted by the insurance provider;
 - (f) were certified as being infected by or exposed to ACC before the beginning of the insurance period. When such trees are later inspected and certified by DPI (through an ACC Underwriting Certification) to be free of ACC infection or exposure, insurance may attach if other conditions for insurability are met;
 - (g) are grown on acreage designated in the Special Provisions as uninsurable for a specific peril; or
 - (h) are citrus trees that were planted less than two years after the removal of trees infected by or exposed to ACC from the same acreage.
- (5) Coverage begins on:
 - (a) the 30th day after the company receives the application, unless the insured or prospective insured is notified that all or part of the trees are not insurable;

- (b) November 21 of each crop year for renewal policies, except when the insured requests an increase in percent coverage, coverage for added land, or percent share that increases the amount of protection by more than 10 percent. The coverage for the additional amount of protection begins the later of November 21 or the 30th day after the company receives the request, unless the insured or prospective insured is notified that all or part of the trees are not insurable;
 - (c) the 30th day after the company receives a revised acreage report or contract change form for ACC coverage, unless the insured or prospective insured is notified that all or part of the trees are not insurable;
 - (d) upon set out on replacement trees or trees set out on additional (new) acreage. A revised acreage report is required to increase the amount of protection for the unit (to attain full coverage rather than have coverage prorated per tree).
- (6) Coverage ends the earlier of November 20 of the crop year or total destruction of the insured trees on the unit.

B. PROVISIONS NOT APPLICABLE TO CAT COVERAGE

- (1) Optional Units.
- (2) Written Agreements (also not applicable to buy-up coverage).
- (3) Hail and Fire Exclusion provisions (hail and/or fire are not insured perils under this policy).

C. UNIT DIVISION

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

D. UNIT VALUE DETERMINATIONS

- (1) Determination of unit acreage is not required; predominant tree stage (age) is primarily used to determine unit value, based on the predominant amount of time elapsed between tree set out or date of buckhorning or topworking and the attachment of insurance. The lesser of the reported or actual insurable trees per unit, times the Maximum Reference Amount per tree from the actuarial documents for the county (for the unit-predominant tree stage), times the coverage level elected, times the insured's share constitute the unit amount of coverage for buy-up coverage, rounded to the nearest dollar. This amount (at a 50-percent coverage level), multiplied by .55 (price election percent) is the Catastrophic level of coverage for CAT (rounded to the nearest dollar).

NOTE: Florida Fruit Tree indemnities are based on determined percent of damage, applied to the dollar amount of insurance on a line basis (ACC loss determinations are separate from loss determinations for other insurable causes of loss). Also see section 7.

- (2) To determine tree stage:

IF immediately prior to the time insurance attaches for the crop year, the greatest number of insurable trees in the unit are:	then the stage for the unit is:
set out, buckhorned, or topworked less than one year prior to the beginning of the crop year,	Stage I.
set out, buckhorned, or topworked one year or more prior to the beginning of the crop year, but do not yet qualify for stage III,	Stage II.
able to produce a yield typical of a healthy tree of the current tree age, (a) Citrus trees may not qualify for stage III until after the third crop year after set out or topworking, or after the fourth crop year after buckhorning. (b) All other trees may not qualify for stage III until after the second crop year after set out or topworking, or after the third crop year after buckhorning.	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 for Florida fruit trees, circumstances that require an appraisal include (but are not limited to) trees to be pruned, buckhorned, topworking, or removed, if damaged due to an insurable cause during the insurance period. **APPRAISE DAMAGED TREES BEFORE SUCH PRUNING, BUCKHORNING, TOPWORKING, OR REMOVAL.**
- (3) It is important to note all sampled trees and other trees in the unit on a tree map.

NOTE: Some determinations such as number of insured trees affected by ACC and remaining contiguous trees are determined and documented only on the grove map and entered directly on the Production Worksheet.

B. SPECIAL INSTRUCTIONS FOR ASIATIC CITRUS CANKER

NOTE: Loss adjusters and other personnel who enter an area of Asiatic Citrus Canker infected trees should disinfect all clothing and equipment used in the infected area before proceeding to a different location. Asiatic Citrus Canker does not infect human beings.

For more information, access the Internet Animal and Plant Health Inspection Service (APHIS) website at <http://www.aphis.usda.gov/oa/pubs/citrus.html>.

- (1) When qualifying for ACC coverage (see section 3A(2)), trees are considered totally lost by Asiatic Citrus Canker when such trees are destroyed in compliance with a **public order** issued by DPI requiring destruction of the trees. This will be due to:
 - (a) current manifestation of the disease; or
 - (b) extreme high danger of manifesting the disease in the near future (exposure to the disease) and destruction is required by DPI to contain the spread of the disease.
- (2) ACC coverage is limited to the number of trees requiring destruction as specified by the **public order**. Trees destroyed in excess of the number required by the Public Order will be considered lost due to uninsured causes (disease/destroyed without consent) under most situations. See the crop provisions and section 7.
- (3) Appraisal worksheets for trees damaged by non-ACC-insured causes of loss (for which an inspection has been completed) and later considered totally lost due to ACC must be reviewed to remove duplicate-tree evaluations, subject to (2), above.

EXAMPLE: On a 10,000 tree unit, 500 trees were evaluated and found to have received an average 60 percent damage due to wind. Later in the crop year, 200 of these same trees are to be removed due to ACC by public order, along with 500 additional ACC affected trees. The claim must be prepared to reflect 700 trees lost to ACC and 300 trees (rather than 500) damaged due to wind. To do otherwise would, in effect, count 200 trees with 160 percent damage (100% due to ACC and 60% due to wind).

NOTE: If ACC coverage is NOT in effect, ACC damage is considered an uninsurable cause of loss. (After such trees are removed, such "phantom" trees must be included in the appropriate DYSO/FYSO appraisal method for any subsequent appraisal, listing any insurable previously determined damage per tree so it would be counted toward the indemnity.) In the example above, a claim for indemnity would be prepared for 500 trees damaged 60 percent due to wind. Unlike the example above, a second claim would not be prepared for the ACC damage. The unit would not require reappraisal UNLESS additional non-ACC damage occurred to the existing trees.

Once insurance attaches for the crop year, the removal of trees will not change the number of trees for the unit.

- (4) An indemnity may be paid for PART of a unit prior to the end of the insurance period. Any final claim must be computed on separate lines of the Production Worksheet for ACC and non-ACC losses. Any previously paid indemnity amounts must be carried forward. See section 7.

C. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS

- (1) Determine number of insurable trees by crop for each appraisal method group of trees (DYSO or FYSO). Do not include any uninsurable trees and other fruit trees insurable as a separate crop.

NOTE: IF ACC IS AN INSURED PERIL, ACC damage is separately determined prior to non-ACC damage. **Exclude** ACC INSURABLE-DAMAGED TREES from the DYSO/FYSO sample selection process for the unit when determining non-ACC appraisals; **include** undamaged trees, uninsurably damaged trees, and trees damaged by insured causes when trees are sampled (see example and Note in 4B(3)). IF ACC IS NOT AN INSURED PERIL, trees damaged solely by ACC will be considered undamaged for appraisal purposes.

- (2) Use as many sample trees as necessary to accurately determine the percent of damage by crop and by the appropriate appraisal method. Minimum tree sample requirements for DYSO and FYSO appraisals are shown in **TABLE A**.

D. TREE APPRAISALS

- (1) Select sample trees for each appraisal method group as follows:
 - (a) Locate the first **insurable** tree on an outside row for the appraisal method group; this will be the first sample tree. Proceed along the row, counting the trees for the appraisal method group (DYSO or FYSO) and selecting sample trees.
 - (b) Proceed down the adjacent row in the opposite direction, beginning with the first tree for the appraisal method group, and continue counting and sampling until entire unit has been covered.
- (2) Count the number of insurable trees in the unit using the following information.
 - (a) **INCLUDE**, in the tree count, **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.

NOTE: 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.

- (b) **EXCLUDE** from the DYSO/FYSO tree count and as representative samples, any trees for which insurance did not attach or which are insured ACC-damaged trees (losses are separately determined, see section 7).
- (3) Make all appraisal determinations for each appraisal method for the unit as required.

NOTE: All non-ACC damaged and undamaged trees will be included in the appraisal. **The same trees will be sampled for each inspection.** Non-ACC damaged trees later lost due to insurable ACC will be excluded in subsequent FYSO/DYSO appraisals to prevent counting damage twice. See 4(B)(3).

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 measure and appraise the percent of damage to live wood above the bud union on trees that have been set out in the grove for less than one year at the beginning of the crop 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 scaffold 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 root stock or nursery stock (unless such grafting is the result of topworking) more than 12 months prior to the date insurance attaches.

NOTE: Trees will be considered damaged DYSO when insurable damage occurs during the *crop year* of set out.

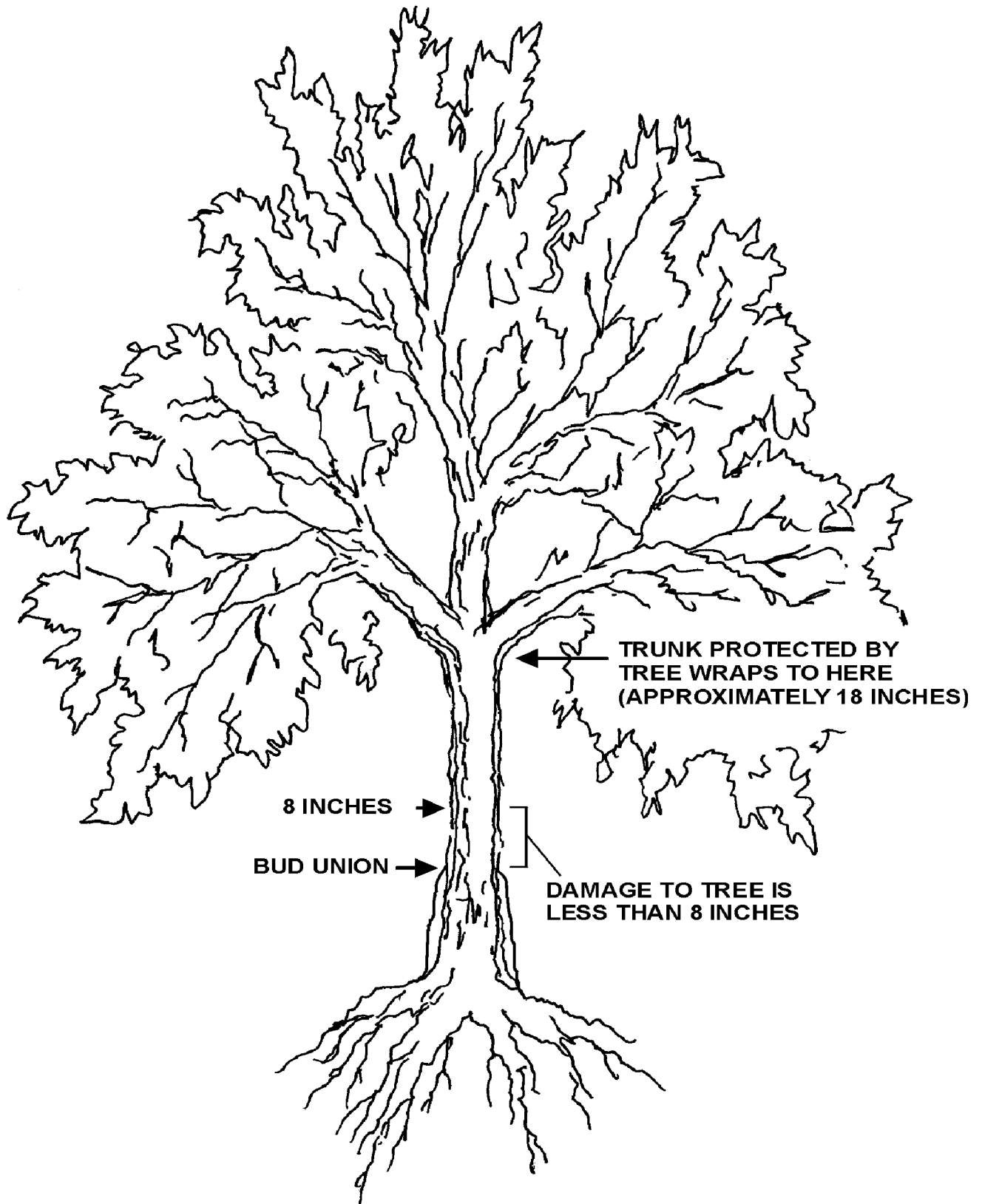
- (2) Appraise Percent of Damage to **LIVE** Wood:
 - (a) Use a measuring tape calibrated in inches to measure the amount of live wood (on the trunk only) above the bud union.
 - (b) Measure the distance from bud union to the beginning of the live wood. This is the greatest distance (up the trunk only) where live wood is found.

(c) Determine the percent of damage as follows:

IF, above the bud union, the selected sample tree has...	THEN percent of damage is...
no LIVE wood...	100%; consider the tree destroyed .
less than 8 inches of LIVE wood...	80%; consider the tree damaged .
8 inches or more of LIVE wood...	zero (0%); consider the tree undamaged .

(3) Record determinations in Part III of the appraisal worksheet.

Appraisal Method for Damage Occurring During the Year of Set Out



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

NOTE: 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.

(1) Any tree with no live wood above the bud union or a buckhorned or topworked tree with no live wood above the new growth point(s) or above the new graft unions, will be considered 100 percent damaged.

(2) For trees with damaged scaffold limbs, appraise the percent of damage to the scaffold limbs.

(a) Use a measuring tape or a collapsible pole calibrated in feet and inches to measure the height of each selected sample tree.

NOTE: A collapsible pole can be made using PVC pipe.

(b) Determine the height of each selected sample tree, measuring from the bud union to the average height of the tree. Round to the nearest foot.

(c) Count the total number of scaffold limbs before the damage occurred.

NOTE: A scaffold limb is a major limb attached directly to the trunk.

(d) Count the number of damaged scaffold limbs for each sample tree selected.

NOTE: A damaged scaffold limb is a scaffold limb injured within a distance from the trunk equal to one-fourth (1/4) the height of the tree and that requires buckhorning. For buckhorned and topworked trees, destruction of the new growth on buckhorned trees or destruction of scions grafted to the interstock of topworked trees.

EXAMPLE: Average height of the tree is 12 feet. One-fourth (1/4) the height of the tree is 3 feet. Injury to the scaffold limb is in the area 3 feet or less from the trunk. Therefore, this limb will be considered **damaged** if buckhorning is required. See tree example on the following page.

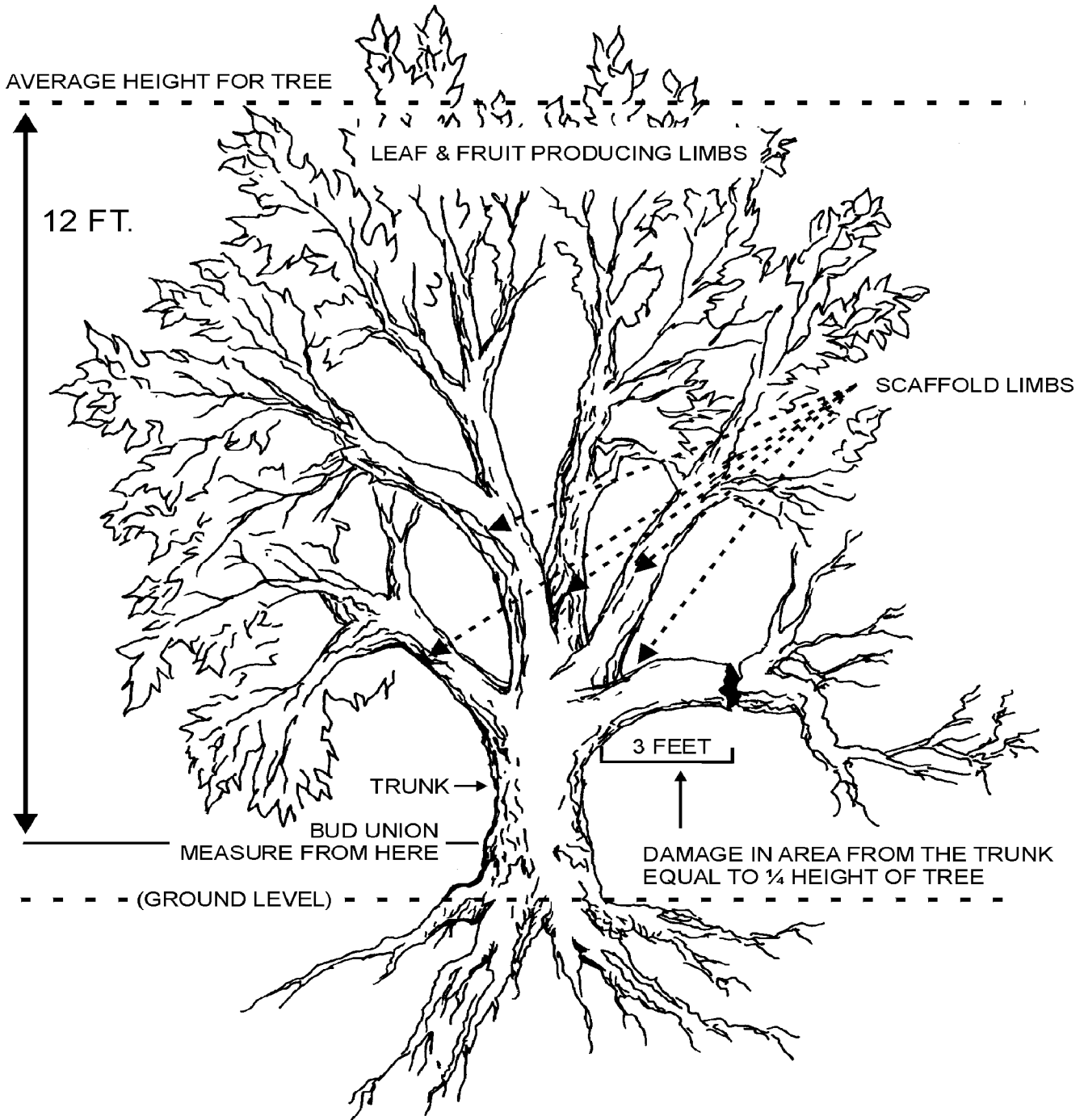
(e) Divide the number of damaged scaffold limbs by the total number of scaffold limbs for the tree prior to damage.

EXAMPLE: 5 damaged scaffold limbs ÷ 6 scaffold limbs = 83%

IF scaffold limb damage is...	THEN consider the tree as...
80% or more...	destroyed (100% damaged).
less than 80% but greater than 0%...	damaged.

(3) Record Determinations in Part III of the appraisal form.

Appraisal Method for Damage Occurring in any Year Following the Year of Set Out



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. See the LAM for additional information.

7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

- (1) Include the insurance provider's name in the appraisal worksheet title if not preprinted on the insurance provider's worksheet.
- (2) Include the claim number on the appraisal worksheet (when required by the insurance provider), when a worksheet entry is not provided.
- (3) Separate appraisal worksheets are required for each unit inspected. If the unit consists of trees from both age groups and both appraisal methods are used on a unit, a continuation sheet may be used for the second appraisal method. **Exclude trees lost due to insured ACC in any subsequent DYSO/FYSO appraisal.**
- (4) Record separate appraisals for fruit trees:
 - (a) Damaged during the year of set out (DYSO).
 - (b) Damaged in any year following the year of set out (FYSO).
- (5) 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.

NOTE: Document only the damage appraisal of SAMPLED trees for the orchard or sub-orchard on the appraisal worksheet/continuation sheet. List total number of trees the samples represent only in part 3 item 30 and part 2 item 8 as directed. 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.

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

Claim No.: Claim number as assigned by the insurance provider.

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. **Type:** Four-digit crop code number entered exactly as specified on the actuarial documents for the crop grown by the insured. The name or an abbreviation for the type 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.

PART II - PERCENT DAMAGE

Use separate lines for DYSO and FYSO appraisals.

Verify or make the following entries:

Item

No.

Information Required

7. **Sample Plot (Number):** Identify the appraisal method for the line entry calculation (e.g., **DYSO** or **FYSO**).
8. **Number of Trees/Unit:** Split the column in half. For the appraisal method:
- a. Record in the top half, the number of trees **COUNTED**.
 - b. Record in the bottom half, the number of trees **SAMPLED**.
- NOTE:** Include all non-ACC damaged and undamaged (including uninsurable non-ACC and uninsurable ACC damaged) trees in the unit. Also see section 4B(3).
9. **MAKE NO ENTRY.**
10. **Year Setout or Dehorned:** Line out the column heading, "Year Setout or Dehorned," and enter "Stage" above the lined-out heading. Enter the predominant tree stage for the unit. See section 3 D.
11. **MAKE NO ENTRY.**
12. **Number Trees Destroyed:** Record the number of trees destroyed from **Total** (item 30) of the **(Trees) Destroyed** column (column 26) of PART III of the appraisal worksheet. If continuation sheets are used, enter the **Grand Total** of **(Trees) Destroyed** from the final continuation sheet in this item for the appropriate appraisal method.
- NOTE:** Enter "0", if no trees are considered destroyed.
13. **Percent Loss:** Result of dividing the **Number Trees Destroyed** (item 12) by the **Number Trees/Unit** sampled (item 8, below the line). Round to the nearest 3-place decimal. If there is a "0" entry in **Number Trees Destroyed** (item 12), **MAKE NO ENTRY.**
14. **Trees Damaged:** Record the number of trees damaged from **Total** (item 30) of the **(Trees) Damaged** column (column 27) of PART III of the appraisal worksheet. If continuation sheets are used, enter the **Grand Total** of **Trees Damaged** from the final continuation sheet for the appropriate appraisal method.
- NOTE:** Enter "0" if no trees are considered damaged and enter the **Percent Loss** (item 13) entry in **Total Percent Loss** (item 20).

15. **% Trees Limb Damage:** Result of dividing **Trees Damaged** (item 14) by the **Number of Trees/Unit** (sampled, item 8, below the line). Round to nearest 3-place decimal.
16. **Total Limbs:**
- DYSO:** MAKE NO ENTRY.
- FYSO:** Record the **Total** (item 30) of the **(Limbs) Total Per Tree** column (column 28) of PART III of the appraisal worksheet. If continuation sheets are used, enter the **Grand Total of (Limbs) Total Per Tree** from the final continuation sheet.
17. **Limbs Damaged:**
- DYSO:** MAKE NO ENTRY.
- FYSO:** Record the **Total** (item 30) of the **(Limbs) Damaged Per Tree** column (column 29) of PART III of the appraisal worksheet. If continuation sheets are used, enter the **Grand Total of (Limbs) Damaged Total Per Tree** from the final continuation sheet.
18. **Percent Limb Loss:**
- DYSO:** Enter ".800" (maximum percent damage) when entries are made in **Trees Damaged** (item 14) and **% Trees Limb Damage** (item 15).
- FYSO:** Result of dividing **Limbs Damaged** (item 17) by **Total Limbs** (item 16). Round to the nearest 3-place decimal.
19. **DYSO:** Result of multiplying **% Trees Limb Damage** (item 15) by the **Percent Limb Loss** (maximum percent damage, item 18). Round to nearest 3-place decimal. MAKE NO ENTRY if "0" is entered in **Trees Damaged** (item 14).
- FYSO:** Result of multiplying **% Trees Limb Damage** (item 15) by the **Percent Limb Loss** (item 18). Round to nearest 3-place decimal.
20. **Total % Loss:** Base the entry on the applicable trees present.
- DYSO TREES: Percent Loss** (item 13) plus (item 19). If the unit contains only DYSO trees and the entry (item 20) is 80 percent or greater, line out the determined percent and enter "1.000".
- FYSO TREES: Percent Loss** (item 13) plus (item 19). If the unit contains only FYSO trees and the entry (item 20) is 80 percent or greater, line out the determined percent and enter "1.000".
- If the unit contains both DYSO and FYSO trees, determine the **WEIGHTED AVERAGE** percent of loss for the unit. Utilizing the **Total % Loss** values determined above for **FYSO**

TREES and **DYSO TREES**, follow the DETERMINING WEIGHTED AVERAGE PERCENT OF LOSS instructions below. Also refer to the appraisal worksheet example.

DETERMINING WEIGHTED AVERAGE PERCENT OF LOSS

Complete the following steps on a Special Report.

- a. Multiply the **Total % Loss** (item 20) for the DYSO appraisal method times the **Number of Trees** sampled (item 8. a.) for the DYSO appraisal method.
- b. Multiply the **Total % Loss** (item 20) for the FYSO appraisal method times the **Number of Trees** sampled (item 8. a.) for the FYSO appraisal method.
- c. Divide the total of the results of a and b, by the total **Number of Trees** sampled (DYSO and FYSO, item 8. a., total).
- d. Enter as a separate line entry in Part II of the appraisal form, the **Weighted Average Percent of Loss** in item 20. If this entry equals or exceeds .800, line through this entry and enter "1.000".

21. **Applicable Percent (Level):** Percent deductible for the unit. 1.000 minus the decimal coverage level percent as a three-place decimal.
22. **(20. - 21.):** The Average Percent of Loss, the DYSO Percent of Loss, the FYSO Percent of Loss, or the weighted average as applicable (item 20), minus the Applicable Percent (Level) (item 21), recorded as a three-place decimal.
23. **Applicable Percent (Level):** Coverage percent for the unit, recorded as a three-place decimal.
24. **Applicable Percent Loss:** (20. - 21.)(item 22) divided by the Applicable Percent (Level) (item 23), recorded as a three-place decimal.

PART III - APPRAISAL

Identify the appraisal method used in Part III on each appraisal worksheet or continuation sheet used for the unit. **Do NOT mix appraisal methods on the same appraisal worksheet or continuation sheet.** Total each appraisal method separately and transfer Part III totals to appropriate appraisal 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 for the appraisal method:

- a. "DYSO" or "FYSO" as appropriate for the form and the number of the pages used for Part III for that appraisal method;
- b. "Trees Uninsurable." By appraisal method, 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 the subsequent crop year for insurance to attach to those trees.)

NOTE: Trees not insurable for ACC damage may be insurable for non-ACC damage. The appraisal for such trees must reflect only the non-ACC damage.

Verify or make the following entries:

Item

No. Information Required

25. **(Trees) Number:** Make a check mark (✓) in the **(Trees) Number** column for each insurable tree sampled in the unit for the appraisal method.

NOTE: *Omit* from the tree number count, uninsurable trees (trees for which insurance did not attach and trees affected by ACC); *include* any trees damaged or destroyed by an uninsured cause during the crop year.

26. **(Trees) Destroyed:** Make a check mark (✓) in the **(Trees) Destroyed** column (column 26) for each selected sample tree considered destroyed by insurable causes (trees with no live wood above the bud union). See section 5 for more information.

27. **(Trees) Damaged:** Make a check mark (✓) in the **(Trees) Damaged** column (column 27) for each selected sample tree considered damaged by insurable causes (trees with less than 8 inches of live wood above the bud union). See section 5.

28. **(Limbs) Total Per Tree:**

DYSO: MAKE NO ENTRY.

FYSO: Enter the number of scaffold limbs per tree before damage occurred for each selected sample tree considered damaged or destroyed. For trees with no LIVE wood above the bud union, MAKE NO ENTRY. See "**NOTE**" in item 29.

29. **(Limbs) Damaged Per Tree:**

DYSO: MAKE NO ENTRY.

FYSO: The number of scaffold limbs damaged per tree for each selected sample tree considered damaged or destroyed. For trees with no LIVE wood above the bud union, MAKE NO ENTRY.

NOTE: For FYSO, line through entries in columns 28 and 29 for trees considered destroyed (with limb damage of 80 percent or more). Divide the number of scaffold **(Limbs) Damaged Per Tree** (item 29) by scaffold **(Limbs) Total Per Tree** (item 28) to determine the Percent Damage.

EXAMPLE: 5 scaffold limbs damaged per tree ÷ 6 scaffold limbs total per tree = 83% damage. Place a check mark (✓) in column 26 (trees destroyed) for such trees.

DO NOT include lined out entries (trees considered destroyed) in **Total** (item 30) for columns 28 and 29.

30. **Total:** Record the number of trees represented by the samples and the individual **Total** of EACH column on the Appraisal Worksheet and/or continuation sheet for the appraisal method. Count the number of check marks for trees sampled (column 25), trees destroyed (column 26), and trees damaged (column 27) and separately record counts for the page.

For Limbs, Total Per Tree (column 28) and Limbs, Damaged Per Tree (column 29), separately add the individual columns of all entries which were not lined out and separately record the total for the page.

Previous Total: If continuation sheets are used for an appraisal method, the sample Previous Total is the Grand Total entry from the previous page for the appraisal, 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 appraisal method 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 insured's signature, **REVIEW ALL ENTRIES** on the Appraisal Worksheet and continuation sheet **WITH THE INSURED**, 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.

NOTE: 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 appraisal method used.

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

FOR ILLUSTRATION PURPOSES ONLY
FRUIT TREE DAMAGE WORKSHEET

PART I		1 NAME OF INSURED	2 POLICY NUMBER	3 COUNTY	4 UNIT NUMBER	5 TYPE	6 CROP YEAR
		I. M. INSURED	XXXXXXXX	ANY COUNTY	00100	0207 (Orange)	YYYY

PART II																	
TREES DESTROYED							LIMB DAMAGE										
Sample Plot (Number)	Number of Trees /Unit	Acres	Stage Year Set out or dehorned	Percent Value	Number Trees Destroyed	Percent Loss (12 ÷ 8)	Trees Damaged	% Trees Limb Damage (14 ÷ 8)	TOTAL Limbs	Limbs Damaged	Percent Limb Loss (17 ÷ 16)	(15 x 18)	Total % Loss (13 + 19)	Applicable Percent (Level)	(20 - 21)	Applicable Percent (Level)	Applicable Percent Loss
7	47/5	--	III	--	2	.400	3	.600	--	--	.800	.480	.880	=	÷	=	
DYSO																	
	756/76	--	III	--	50	.658	26	.342	130	50	.385	.132	.790				
FYSO																	
									Wt. Avg.	% of	loss	.795	.25	.545	.75	.727	

PART III																								
DYSO (pgs. 1) TREES UNINSURABLE - III (7)										TREES DAMAGED BY UNINSURED CAUSES - II (2)														
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	✓	✓			19					37					55					73				
2	✓		✓		20					38					56					74				
3	✓		✓		21					39					57					75				
4	✓	✓			22					40					58					76				
5	✓		✓		23					41					59					77				
6					24					42					60					78				
7					25					43					61					79				
8					26					44					62					80				
9					27					45					63					81				
10					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	2	3	--	--		

31 ADJUSTER'S SIGNATURE	CODE NUMBER	DATE	32 INSURED'S SIGNATURE	DATE
I. M. ADJUSTER	XXXXXXXX	MM/DD/YYYY	I. M. INSURED	MM/DD/YYYY

FOR ILLUSTRATION PURPOSES ONLY

APPRAISAL WORKSHEET
(Fruit Tree Damage Continuation Sheet)

1. NAME OF INSURED

I.M. INSURED

2. POLICY NUMBER

XXXXXXXXXX

3. COUNTY

ANY COUNTY

4. UNIT NUMBER

00100

5. TYPE

0207 (Orange)

6. CROP YEAR

YYYY

APPRAISAL WORKSHEET (Continued from Part III)

FYSO (pgs. 1) TREES UNINSURABLE -HH III (8)

TREES DAMAGED BY UNINSURED CAUSES -IIII (4)

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

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

NOTE: For this crop, multiple final claims may be submitted. A "**PRELIMINARY**" is only applicable up to the time non-ACC losses exceed the coverage level percent dollar deductible. Payable claims will be always be labeled "**FINAL**."

- (6) If the final remaining value of the entire unit is less than 20 percent of the original unit value at the time insurance attached (average of 80 percent or more damaged) or if the remaining value of the largest remaining contiguous stand of trees (combined undamaged AND non-ACC damaged tree stand value) is less than 15 percent of the original unit value, the entire unit will be considered 100 percent damaged.
- (7) Multiple claims may be processed for a unit (**NOTE:** similar in nature to a replant claim for row crops). For each final claim, the dollar loss will be additive (carried forward) to the next final claim.
- (8) The total of all indemnities for the unit must not exceed the unit amount of protection.

- (9) To assure that all claims can be properly accounted for, date(s) of final notice, the cause of loss, and the indemnity paid for each previous claim for the unit for the crop year must be recorded in the narrative of the Production Worksheet or on a Special Report.
- (10) The indemnity for insurable ACC losses are paid on a tree-for-tree basis up to the amount of protection for the unit; non-ACC losses are paid on a deductible basis from the amount of insurance remaining for the unit after ACC losses are calculated. Therefore any ACC indemnity must be calculated prior to any non-ACC indemnity.

NOTE: INSURABLE ACC-DAMAGED TREES CANNOT BE INDEMNIFIED UNTIL THE DAMAGED TREES HAVE BEEN DESTROYED (REMOVED).

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:

<u>CITRUS CROP</u>	<u>CODE #</u>	<u>TROPICAL FRUIT CROP</u>	<u>CODE #</u>
Orange Trees	0207	Carambola Trees	0213
Grapefruit Trees	0208	[Hatched Area]	
Lemon Trees	0209		
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).
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."

NOTE: See the Basic policy and Crop Provisions 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 Number:** The claim number as assigned by the insurance provider.

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:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Unit number(s) for ALL non-loss units for the crop at the time of final inspection. A non-loss unit is any unit for which a Production Worksheet has not been completed. Additional non-loss units may be entered on a single Production Worksheet.

NOTE: If more spaces are needed for non-loss units, enter the unit numbers, identified as "Non-Loss Units," in the narrative or on an attached Special Report.

13. **Est. Prod. Per Acre:** MAKE NO ENTRY.

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

PRELIMINARY:

- a. Date the notice of damage was given for the unit in item 2.
- b. A third preliminary inspection (if needed) requires an additional set of Production Worksheets. Enter the date of the notice for a third preliminary inspection in the 1st space of item 14 on the second set.
- c. Reserve the "Final" space on the first page of the first set of Production Worksheets for the date of notice for the final inspection.

- d. If the inspection is initiated by the insurance provider, enter "Company Insp." instead of the date.

FINAL: Transfer the last date in the 1st or 2nd space to the FINAL space if a final inspection should be made as a result of the notice. Always enter the complete date of notice (month, day, year) for the "FINAL" inspection in the FINAL space on the first page of the first set of Production Worksheets. For a delayed notice of loss or delayed claim, refer to the LAM.

15. **Companion Policy(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 insurance provider services it, enter the contract number. Handle these companion policies according to insurance provider instructions.
- (2) If the OTHER person has a multiple-peril contract and a DIFFERENT insurance provider or agent services it, enter the name of the insurance provider and/or agent (and contract number) if known.
- (3) If unable to verify the existence of a companion contract, enter "Unknown" and contact the insurance provider for further instructions.

NOTE: Refer to the LAM for further information regarding companion contracts.

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Verify or make the following entries:

Item

No. Information Required

- A. **Field ID:** The grove identification symbol from a sketch map or aerial photo. See the narrative. In the margin (or in a separate column), enter the DATE of inspection for the last line entry for each inspection.
- B. **Preliminary Acres:** Line out "Acres" and enter "Trees" in the column heading.

PRELIMINARY: The number of trees for which consent for other use is given.

FINAL: MAKE NO ENTRY.

C. **Final Acres:** Line out "Acres" and enter "Trees" in the column heading.

PRELIMINARY: MAKE NO ENTRY

FINAL: The **actual** number of insurable trees in the unit on the day before the loss but not reduced for any insured damage that occurred during the crop year.

Use separate line entries for the:

- a. Number of indemnifiable ACC-affected trees;
- b. Non-ACC insurable-damaged trees and undamaged trees (DYSO and FYSO appraised trees) in the unit, including those damaged due to uninsured causes.

NOTE: Insurable trees in the unit may NOT be estimated. Indicate on a grove diagram (map) which trees are sampled and damaged or destroyed.

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

D. **Interest or Share:** Insured's interest in the crop to three decimal places as determined at the time of inspection. If shares vary on the same unit, use separate line entries.

E. **Risk:** The correct rate class from the actuarial documents. Verify with the Summary of Coverage and if the rate class is found to be incorrect, revise according to the insurance provider's instructions. Refer to the LAM.

F. **Practice:** Three-digit code number, entered exactly as specified on the actuarial documents, for the practice carried out by the insured. If "No Practice Specified," enter appropriate 3-digit code number from the actuarial documents.

G. **Type/Class/Variety:** Three-digit code number, entered exactly as specified on the actuarial documents, for the type grown by the insured. If "No Type Specified," enter appropriate 3-digit code number from the actuarial documents.

H. **Stage:** The predominant stage for the unit entered as "I", "II", or "III". See section 3D for stage determination information. **NOTE:** A revised acreage report is required if the reported stage is found to be incorrect. FOLLOW INSURANCE PROVIDER'S INSTRUCTIONS FOR REVISED ACREAGE REPORTS.

I. **Intended or Final Use:**

Use the following applicable "Intended Use" abbreviations to record type of loss:

PRELIMINARY: MAKE NO ENTRY

FINAL: Use the following "Intended Use" abbreviations:

<u>USE</u>	<u>EXPLANATION</u>
"ACC"	Insured trees required to be destroyed due to ACC, to comply with a DPI public order.
"NON"	insured trees, damaged and undamaged due to an insurable or uninsurable cause, other than insurable ACC damage.

Verify the "Intended Use" entries. All insurable trees within the unit must be accounted for. If the recorded entry was not correct, strike out the original line and initial it. Enter all data on a new line showing the correct "Final Use."

NOTE: Be aware that trees damaged by a non-ACC cause of loss and later destroyed to comply with a public order for ACC infestation in a subsequent loss determination must be included in the tree count as an ACC damaged tree; the non-ACC tree count must likewise be reduced so the total number of trees determined for the unit will remain constant throughout the crop year (subject to a revised acreage report).

- J. **Appraised Potential:** The adjusted insured value per tree in dollars and cents, calculated by multiplying the Maximum Reference Price per tree for the stage, times the coverage level (27.5 percent for CAT), times the insured's share.
- K₁. MAKE NO ENTRY.
- K₂. **Factor:** In the event of under-reported trees for the unit, divide the REPORTED number of trees by the ACTUAL number of trees for the unit, recording the adjustment factor to three decimal places for each line. Enter "1.000" if the reported number of trees equal or exceed the actual number of trees for the unit.
- L. **Shell and/or Quality Factor:** By line, enter the percent value REMAINING as a decimal to three places. This is:
 - a. ".000" for ACC;
 - b. 1.000 minus the percent damage determined from the FYSO/DYSO appraisal (Column 24 of Part II of the appraisal worksheet) for NON-ACC.
- M. MAKE NO ENTRY.
- N. **Adjusted Potential:** Remaining value per tree. Column "J" (Appraised Potential) times Column "L" (Shell and/or Quality Factor), times Column "K₂" (Factor). Round the result to three decimal places (this is the remaining value per tree for the line).
- O. **Total to Count:** Column "C" (Final Trees) times column "N" (Adjusted Potential). Result to whole dollars.

P. **Per Acre:** Line out Acre in the column heading and enter "Tree." Column "J" times Column "K₂" (Factor), to dollars and cents.

Q. **Total:** Amount of insurance for the line. Column "C" (Final Trees) times Column "P," in whole dollars.

16. **Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total actual insurable trees (column "C"); sum of ACC and non-ACC trees for the unit.

17. **Totals:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Column "O" and Column "Q," enter column total.

a. If the remaining tree value of the largest contiguous stand of trees is less than 15 percent of the original amount of protection for the unit, the non-ACC trees will be considered 100 percent damaged. To determine if the non-ACC damaged trees meet this criteria:

- 1 Multiply the total of column "Q" times .15 to determine 15% of the Amount of Protection for the unit. Round to the nearest whole dollar.
- 2 Determine the largest number of **contiguous** (remaining non-ACC damaged and undamaged) trees. Consult the unit grove map to determine the contiguous tree count and the location of the unit damage.
- 3 To calculate the value of the contiguous stand, multiply column "N" (Appraised Potential (per tree)) for the non-ACC line, times the number of trees determined in "2."

NOTE: If the appraised non-ACC percent of damage for the unit (the Appraisal Worksheet, item 20 entry) DOES NOT appear to be representative of the largest contiguous stand remaining, the contiguous stand must be separately reappraised to determine its percent of damage, using the sample requirements specified in Table A. Multiply Column "J" (Appraised Potential) times the number of contiguous trees times the percent value remaining (100 - percent damage) times Column "K₂" (Factor).

- 4 If the result of "3" is less than the result calculated in "1," above, line through the Column "O" Totals entry (item 17) and replace it with "0" (indicating the unit is considered 100 percent damaged).

NOTE: Encircle the largest group of contiguous undamaged and non-ACC damaged trees on the grove map to document the tree count and attach the map to the Production Worksheet. Indicate the presence of the attachment in the narrative. Document all calculation(s) in the Production Worksheet narrative or on an attachment.

- b. If the **WEIGHTED AVERAGE** percent of damage **FOR THE UNIT** meets or exceeds 80 percent, it will be considered 100 percent damaged. To determine the unit percent damage:
 - 1 Multiply 1.000 times the number of insured ACC-damaged trees (item C of the Production Worksheet for the "ACC" line entry).
 - 2 Multiply the applicable loss percent listed in item 20, Part II of the Appraisal Worksheet, times the applicable number of trees (item 8, the above-the-line entry of the Appraisal Worksheet) for the line. The applicable loss percent would be that listed for the DYSO line **if only DYSO** trees were appraised, the listing for the FYSO line entry **if only FYSO** trees were appraised, **OR** it will be the item 20 weighted average loss percent if **both DYSO and FYSO** trees were appraised. (The applicable number of trees for the item 20 weighted average will be the total number of DYSO and FYSO trees for the appraisal (the total of item 8, the above-the-line entry of the Appraisal Worksheet for DYSO and FYSO (item C of the Production Worksheet for the "NON" line entry).)
 - 3 Add the result of 1 and 2 and divide this result by the **TOTAL** number of trees in the **unit** to determine the weighted average percent damage. If the weighted average percent damage meets or exceeds .800 (80%), line through the Column "O" Totals entry (item 17) and replace it with "0" (indicating the unit is considered 100 percent damaged).

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 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 trees NOT damaged or destroyed. .
- 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 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;
 - (3) For unusual or controversial cases; and
 - (4) To document contiguous tree stand.

NOTE: 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 insurance provider's instructions.
- l. Explain any delayed notices or delayed claims as instructed in the LAM.
- m. Document calculation to determine percent damage and liability adjustment factor for the unit.
- n. Document any other pertinent information, including any data to support any factors used to calculate 15 percent contiguous trees. If on an attachment, enter "See attachment."
- o. Document all previous inspection date(s), including trees lost through insurable ACC damage, trees damaged through insurable non-ACC damage and the indemnity paid for each category.
- p. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.

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. See the LAM.)**

PRELIMINARY: MAKE NO ENTRY.

FINAL: 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:**

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.

A₁- Q₂. If 100 percent of the unit is considered damaged due to unit damage meeting or exceeding 80 percent, or the remaining value of the largest contiguous stand of trees is less than 15 percent of the beginning unit value, enter "a" or "b" as appropriate. Otherwise, MAKE NO ENTRY.

a. "UNIT DAMAGE MEETS OR EXCEEDS 80 PERCENT" or

b. "CONTIGUOUS STAND REMAINING LESS THAN 15 % OF UNIT VALUE"

R. If an entry is applicable in columns A₁ through Q₂, enter the corresponding percent trigger, e.g., "15" or "80". Otherwise MAKE NO ENTRY.

S. MAKE NO ENTRY.

22. **Section II Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: MAKE NO ENTRY.

23. **Section I Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: MAKE NO ENTRY.

24. **Unit Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: MAKE NO ENTRY.

NOTE: The accumulated crop year indemnity CANNOT EXCEED the Amount of Protection for the unit, column "Q") for the crop year. **IN ALL CASES**, previously paid unit indemnities for the crop year must be subtracted from the calculated indemnity amount to determine the indemnity due for this inspection. The payable loss is Column "Q" total (item 17) minus column "O" total (item 17) minus any previously paid indemnities for the unit.

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.

NOTE: Final indemnity inspections should be signed on bottom line.

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

NOTE: Final indemnity inspections should be signed on bottom line.

27. **Page Numbers:**

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

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

PRODUCTION WORKSHEET

(FOR ILLUSTRATION PURPOSES ONLY)

1 Crop/Code # Orange Trees 0207	2 Unit # 00100	3 Legal Description SW 1/4 12-22-9						7 Company Agency		Any Company Any Agency	
4 Date of Damage DEC 19	APR										
5 Cause of Damage Freeze	ACC										
6 Primary Cause % 65	X										
12 Additional Units 00200	00300	00400									
13 Est. Prod Per Acre											

8 Name of Insured I. M. Insured			
9 Claim Number XXXXXXXX		11 Crop Year YYYY	
10 Policy Number XXXXXXXX			
14 Date(s) Notice of Loss	1st MM/DD/YYYY	2nd	FINAL MM/DD/YYYY
15 Companion Policy(ies)			

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL									POTENTIAL YIELD							STAGE	
A	B	C	D	E	F	G	H	I	J	K ₁ K ₂	L	M	N	O	P	Q	
Field ID	Prelim Trees	Final Trees	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Tree	Total (C x P)	
1A		456	1.000	D03	997	997	III	ACC	19.50	1.000	.000		0	0	19.50	8892	
1B MM/DD		803	1.000	D03	997	997	III	NON	19.50	1.000	.273		5.324	4275	19.50	15659	
16 TOTAL		1259												17 TOTALS		4275 0	24551

NARRATIVE: (If more space is needed, attach a Special Report) This is the first unit claim MM/DD/YYYY No uninsured causes of loss were noted.
 1.000 Minus .727 = .273; 456 ACC trees X1.000 + 803 NON trees X .795 = 1094; 1094 ÷ 1259 total trees = .869; Unit damage exceeds 80% therefore 100% Damaged

\$24551 X .15 = \$3683; Contiguous NON trees = 745 X .273 X \$19.50 = \$3966; \$3966 exceeds \$3683; Doesn't qualify for 100 % damage by contiguous test.

SECTION II - HARVESTED PRODUCTION

18 Date Harvest Completed MM/DD/YYYY				19 Is damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>				20 Assignment of Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>				21 Transfer of Right To Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>						
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 of 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 Prod.: (H or I)xJxK2xL2xM2	Prod. Not to Count	Production (N - O)	Value Mkt. Price	Quality Factor (Q1 ÷ Q2)	Production to Count (P x R)
UNIT DAMAGE MEETS OR EXCEEDS 80 PERCENT OF UNIT VALUE																80		

I certify the information provided above, to the best of my knowledge, to be true and complete and that it will be used to determine my loss, if any, to my insured crops. I understand that this Production Worksheet and supporting papers are subject to audit and approval by the company. I understand that this crop insurance is subsidized and reinsured by the Federal Crop Insurance Corporation, an agency of the United States. I understand that any false or inaccurate information may result in the sanctions outlined in my policy and administrative, civil, and criminal sanctions under 18 U.S.C. §§ 1006 and 1014, 7 U.S.C. § 1506, 31 U.S.C. §§ 3729 and 3730 and other federal statutes.

25 Adjuster's Signature and Code Number				Date		26 Insured's Signature				Date							
1st Inspection						1st Inspection											
2nd Inspection						2nd Inspection											
Final Inspection				I. M. Adjuster		XXXXX				MM/DD/YYYY		Final Inspection		I. M. Insured		MM/DD/YYYY	

22 Section II
23 Section I Total
24 Unit Total

27 Page
1 of 1

9. REFERENCE MATERIAL

TABLE A - MINIMUM SAMPLE REQUIREMENTS FOR REPRESENTATIVE SAMPLES

NUMBER OF TREES IN ORCHARD OR SUB-ORCHARD FOR THE APPRAISAL METHOD:	MINIMUM TREE SAMPLE (Round up to next whole tree) The Greater of :
Less than 100	5 trees or 10 percent
100 to 1000	10 trees or 4 percent
1000 to 5000	40 trees or 2 percent
5000 or more	100 trees or 1 percent