

United States  
Department of  
Agriculture



Federal Crop  
Insurance  
Corporation



Product  
Administration  
And Standards  
Division

FCIC-25040 (11-2010)  
FCIC-25040-1 (8-2011)

# **ARIZONA- CALIFORNIA CITRUS LOSS ADJUSTMENT STANDARDS HANDBOOK**

**2013 and Succeeding Crop Years**



**UNITED STATES DEPARTMENT OF AGRICULTURE  
WASHINGTON, D.C. 20250**

|  |  |                  |              |                        |                 |   |
|--|--|------------------|--------------|------------------------|-----------------|---|
| <b>FEDERAL CROP INSURANCE HANDBOOK</b>   | <b>NUMBER: 25040 (11-2010)<br/>25040-1 (08-2011)</b>   |                  |              |                        |                 |   |
| <b>SUBJECT:<br/><br/>ARIZONA-CALIFORNIA CITRUS LOSS<br/>ADJUSTMENT<br/>STANDARDS HANDBOOK<br/>2013 AND SUCCEEDING<br/>CROP YEARS</b> | <b>OPI: Product Administration and<br/>Standards Division</b>  |                  |              |                        |                 |   |
|  | <table style="width: 100%; border: none;"> <tr> <td style="width: 50%;"><b>APPROVED:</b></td> <td style="width: 50%;"><b>DATE:</b></td> </tr> <tr> <td style="text-align: center;"><i>/s/ Tim B. Witt</i></td> <td style="text-align: center;"><b>9/1/2011</b></td> </tr> <tr> <td colspan="2" style="text-align: center;"><b>Deputy Administrator, Product Management</b></td> </tr> </table> | <b>APPROVED:</b> | <b>DATE:</b> | <i>/s/ Tim B. Witt</i> | <b>9/1/2011</b> | <b>Deputy Administrator, Product Management</b> |
| <b>APPROVED:</b>   | <b>DATE:</b>   |                  |              |                        |                 |   |
| <i>/s/ Tim B. Witt</i>   | <b>9/1/2011</b>  |                  |              |                        |                 |   |
| <b>Deputy Administrator, Product Management</b>  |  |                  |              |                        |                 |   |

**THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2013 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: Refer to changes or additions in text that have been **highlighted**. Three stars (\*\*\*) identify information that has been removed.

- A. Subsection 5B(3): removed language to cut grade fruit to determine the number of graded fruit at this step.
- B. Subsection 5B(4): clarified that grade fruit that will be marketed or is marketable should be cut.
- C. Updated language in Subsection 8C, Section I, Items 38, 40, and 41 to match standard quality adjustment language for perennials.
- D. Updated language in Subsection 8C, Section II, Item 65 to match standard quality adjustment language for perennials.
- E. Added language in Subsection 8C, Section I, Items 29 and 30, to address how to enter appraisals on the Production Worksheet for acreage that has been partially harvested in a random manner (e.g., “cherry picking” only part of the fruit on the trees). Examples were also added in the Appraisal and Production Worksheets to illustrate this.

**SUMMARY OF CHANGES/CONTROL CHART**

| Control Chart For: Arizona-California Citrus Loss Adjustment Standards Handbook |               |               |   |                       |          |   |  |
|---|---------------|---------------|---|-----------------------|----------|---|--|
|   | SC<br>Page(s) | TC<br>Page(s) | Text<br>Page(s)   | Reference<br>Material | Exhibits | Date  | Directive<br>Number  |
| Remove  | 1-2           | -             | 5-6<br>15-16<br>21-24<br>29-32                                  | -                     | -        | 11-2010   | FCIC-25040   |
| Insert  | 1-2           | -             | 5-6<br>15-16<br>21-24<br>29-32                                  | -                     | -        | 8-2011  | FCIC-25040-1   |
| Current<br>Index  | 1-2           | 1-2           | 1-4<br>5-6<br>7-14<br>15-16<br>17-20<br>21-24<br>25-28<br>29-32 | 33-40                 | -        | 8-2011<br>11-2010<br>8-2011<br>11-2010<br>8-2011<br>11-2010<br>8-2011<br>11-2010<br>8-2011<br>11-2010 | FCIC-25040-1<br>FCIC-25040<br>FCIC-25040-1<br>FCIC-25040<br>FCIC-25040-1<br>FCIC-25040<br>FCIC-25040-1<br>FCIC-25040<br>FCIC-25040-1<br>FCIC-25040 |

## **4. ARIZONA-CALIFORNIA CITRUS APPRAISALS**

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### **A. GENERAL INFORMATION**

- (1) Potential production for all types of inspections will be appraised in accordance with procedures specified in this handbook and in the LAM.
- (2) Specifically for Arizona-California Citrus, circumstances that require an appraisal include, but are not limited to:
  - (a) When citrus fruit is still on the tree and before removal, whenever possible;
  - (b) If verifiable production records may not be available (roadside markets, etc.); or
  - (c) If any production will be sold by direct marketing.
- (3) Make separate appraisals for each citrus type grown in the unit, as applicable.

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

Make a general examination of all acreage in the unit before determining the number of sample trees and their location in the unit. This examination should include the following:

- (1) The estimated acres of trees in the unit from which citrus fruit has been harvested.
- (2) The number of trees with unharvested citrus fruit.
- (3) If citrus fruit damage is uniform over the entire acreage, or if citrus fruit damage is concentrated in certain areas of the acreage.
- (4) The extent of variation in fruit damage over the acreage.
- (5) The extent of variation in fruit damage according to location of the trees.
- (6) The extent of variation in the amount of unharvested fruit on the trees.
- (7) Any areas on the acreage that have been color (partially) picked.
- (8) Use as many samples as necessary to accurately determine the amount of unharvested fruit production in the block or unit. Minimum sample requirements are shown in **TABLE A**.

## 5. APPRAISAL METHODS

### A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

| Appraisal Method...                                  | Use...   |
|--|--|
| Random Citrus Sample Method                          | to appraise fruit on unharvested citrus trees prior to harvest.                            |
| Citrus Appraisals Using Harvested Samples or Acreage | to appraise fruit on unharvested citrus trees based on the average harvested citrus yield. |

### B. RANDOM CITRUS SAMPLE METHOD

- (1) Random samples must be representative of all mature citrus fruit in the unit or block.
- (2) Select a representative random sample of mature fruit from sample trees to determine the number of fruit lost to insurable causes using the following criteria (reference Table A for minimum number of samples):
  - (a) Examine a sufficient number of individual mature fruit (minimum of 100 fruit total) from different locations on the trees that reflect the general condition of all insurable fruit in the unit/block.
  - (b) The sample selected must be random and include mature fruit that could be marketable, and fruit that could be eliminated if graded in the packinghouse.
  - (c) Select fruit samples from the inside, outside, top, and bottom of all four quadrants of sample trees.
  - (c) Select fruit samples from each sample tree in a representative number of rows in the unit/block.
- \*\*\* (3) Separate grade fruit from culls.
- \*\*\* (4) FOR FREEZE DAMAGE, cut only that portion of the graded sample that will be marketed or is marketable to determine the percent of damage. See “Reference Material” for Arizona Citrus Laws and Procedures, California Orange Laws and Procedures, and Other Arizona and California Citrus Laws for information and methods of determining freeze damage.
- (5) The Arizona-California Citrus Crop Provisions guarantees the production of MARKETABLE FRUIT. To determine the amount of unharvested marketable fruit in a block or unit, follow the steps below:

**EXAMPLE**

COMPANY: ANY COMPANY

CLAIM NUMBER: XXXXXXX

|  |   |   |                               |
|--|---|---|-------------------------------|
| <b>FOR ILLUSTRATION PURPOSES ONLY</b><br><br><b>Citrus Appraisal<br/>Worksheet</b> | 1 INSURED=S NAME<br>I. M. INSURED             | 2 POLICY NUMBER<br>XXXXXXXX                     | 3 CROP YEAR<br>YYYY           |
|  | 4 TYPE AND KIND OF CITRUS<br>Mandarins - 0205 | 5 DATE OF DAMAGE<br>DEC 7, YYYY                 | 6 UNIT NUMBER<br>0001-0001-OU |
|  | 7 ACREAGE<br>35.0                             | 8 NUMBER OF TREES HAVING UNPICKED FRUIT<br>1350 |                               |

**PART I UNPICKED FRUIT ON THE TREE**

| Sample Number<br>9 | No. of Trees<br>in Block<br>10 | Acres<br>in Block<br>11 | Random Pick<br>12 | Grade<br>(12-14)<br>13 | Culls<br>14 | Number<br>Fruit Cut<br>15 | Number<br>Fruit Lost<br>16 | Graded Fruit<br>(15-16)<br>17 |
|--------------------|--------------------------------|-------------------------|-------------------|------------------------|-------------|---------------------------|----------------------------|-------------------------------|
| A                  | 450                            | 5.0                     | 128               | 128                    | 0           | 0                         | 0                          | 128                           |
| B                  | 450                            | 5.0                     | 140               | 112                    | 28          | 112                       | 112                        | 0                             |
| C                  | 450                            | 5.0                     | 120               | 100                    | 20          | 100                       | 50                         | 50                            |

18 Remarks

APPROXIMATELY 2 CARTONS PER TREE ON GROUND DUE TO FREEZE.  
 NO FREEZE PROTECTION EQUIPMENT ON BLOCKS A AND B.  
 SEE MAP ON SPECIAL REPORT.  
 20 ACRES PICKED AND PACKED.  
 ACREAGE APPRAISED MM/DD/YYYY.  
 BLOCK A WILL DROP ON GROUND DUE TO SCALE; UNINSURABLE CAUSE OF LOSS.  
 BLOCK B WILL DROP ON GROUND. INSEPARABLE FREEZE DAMAGE CANNOT BE PACKED. PRODUCTION TO COUNT IS ZERO.  
**BLOCK C WAS PARTIALLY HARVESTED ("CHERRY PICKED").**

**PART II DETERMINATION OF THE PRODUCTION TO COUNT**

| Sample<br>Number<br>19 | Carton Size<br>Fruit<br>20 | Total<br>Fruit<br>Lost<br>(14+16)<br>21 | Graded<br>Fruit<br>22                 | % of Carton<br>(22÷12)<br>23 | No. of Fruit<br>per Tree<br>24 | Graded Fruit<br>per Tree<br>(23x24)<br>25 | Graded Ctn.<br>per Tree<br>(25÷20)<br>26 | Total Trees<br>per Acre<br>27 | Ctns.<br>To Count per Acre<br>(26x27)<br>28 |
|------------------------|----------------------------|---|---------------------------------------|------------------------------|--------------------------------|---|--|-------------------------------|---|
| A                      | 128                        | 0                                       | 128                                   | 1.000                        | 625                            | 625                                       | 4.9                                      | 90.0                          | 441.0                                       |
| B                      |                            |   | No Production to Count-See<br>Remarks |                              |                                |   |  |                               | 0   |
| C                      | 128                        | 70                                      | 50                                    | 0.417                        | 500                            | 209                                       | 1.6                                      | 90.0                          | 144.0                                       |

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

## **8. PRODUCTION WORKSHEET ENTRIES AND COMPLETION PROCEDURES**

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### **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 Non-Discrimination and Privacy Act statements can be found on the RMA website at <http://www.rma.usda.gov/regs/required.html>.
- (4) The DSSH requires the following certification statement on the form directly above the insured’s signature block.

I understand the certified information on this Production Worksheet will be used to determine my loss, if any, to the above unit. The AIP 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**

- (1) The Production Worksheet is a progressive form containing all notices of damage for all preliminary and final inspections (including “No Indemnity Due” claims) 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 uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
  - (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use, or other reasons as described in the LAM).



19. **Determined Acres:** Refer to the LAM for 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:
- Put to other use without consent,
  - Abandoned,
  - Damaged by uninsured causes,
  - For which the insured failed to provide acceptable records of production, or
  - From which production was sold by direct marketing if the insured failed to meet the requirements contained in the crop provisions.

Refer to the LAM for procedures regarding when estimated acres are allowed and documentations requirements. Account for all planted acreage in the unit.

20. **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.
21. **Risk:** Three digit code for the correct “Rate” specified on the actuarial document maps. If a “Rate” or “High Risk Area” is not specified on the actuarial document maps, MAKE NO ENTRY. Verify with the Summary of Coverage, and if the “Rate” is found to be incorrect, revise according to the AIP’s instructions. Refer to the LAM. Unrated land is uninsurable without a written agreement.
22. **Type:** Three-digit code number, entered exactly as specified on the actuarial documents for the type carried out by the insured. If “Type” or “No Type Specified,” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If type is not specified on the actuarial documents, MAKE NO ENTRY.
- 23-25. MAKE NO ENTRY.
26. **Irr. Practice:** Three-digit code numbers (e.g., 002, etc), entered exactly as specified on the actuarial documents for the irrigated practice carried out by the insured.
27. **Cropping Practice:** Three-digit code number, entered exactly as specified on the actuarial documents for the cropping practice carried out by the insured. If “No Cropping Practice” or “No Practice Specified,” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a cropping practice is not specified on the actuarial documents, MAKE NO ENTRY.
28. **Organic Practice:** Three-digit code number, entered exactly as specified on the actuarial documents for the organic practice carried out by the insured. If “No Organic Practice Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an organic practice is not specified on the actuarial documents, MAKE NO ENTRY.

29. **Stage:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Stage abbreviation as shown below.

| <u>STAGE</u> | <u>EXPLANATION</u> |
|--------------|--------------------|
|--------------|--------------------|

|          |  |
|----------|--|
| “P”..... | Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, for which the insured failed to provide records of production which are acceptable to the AIP, or from which production was sold by direct marketing if the insured failed to meet the requirements contained in the Crop Provisions. |
|----------|--|

|          |  |
|----------|--|
| “H”..... | Harvest. Includes harvesting a portion of the crop on the acreage in a random manner, requiring an appraisal for any remaining production (e.g., “cherry” picking only part of the fruit on the trees). Enter an appraisal for any such remaining production on the Production Worksheet in item 31 and/or, if applicable, an appraisal for uninsured damage in item 37. |
|----------|--|

|           |   |
|-----------|---|
| “UH”..... | Unharvested or put to other use with consent. |
|-----------|---|

**GLEANED ACREAGE: Refer to the LAM for information on gleaning.**

30. **Use of Acreage:** Use the following abbreviations:

| <u>USE</u> | <u>EXPLANATION</u> |
|------------|--------------------|
|------------|--------------------|

|            |   |
|------------|---|
| "WOC"..... | Other use without consent (refer to the LAM for further information). |
|------------|---|

|           |                  |
|-----------|------------------|
| "SU"..... | Solely uninsured |
|-----------|------------------|

|            |                           |
|------------|---------------------------|
| "ABA"..... | Abandoned without consent |
|------------|---------------------------|

|             |  |
|-------------|--|
| “DMWO”..... | Production sold by direct marketing <b>without</b> proper 15 day notice, adversely effected appraisals |
|-------------|--|

|          |           |
|----------|-----------|
| "H"..... | Harvested |
|----------|-----------|

|           |  |
|-----------|--|
| “HI”..... | Harvest incomplete, with an appraisal. |
|-----------|--|

|           |             |
|-----------|-------------|
| "UH"..... | Unharvested |
|-----------|-------------|

Verify any “Use of Acreage” entry. If the final use of the acreage was not as indicated, strike out the original line and initial it. Enter all data on a new line showing the correct “Use of Acreage.”

31. **Appraised Potential:** Per acre appraisal in **cartons** to tenths per acre (from item 28 on the Appraisal Worksheet when loss is due to an insured cause), of **POTENTIAL** fresh production for the acreage appraised. See appraisal methods for additional instructions. If there is no potential on UH acreage, enter “0.”
- 32-33. MAKE NO ENTRY.
34. **Production Pre QA:** Column 19 multiplied by column 31, results in cartons rounded to tenths.
35. **Quality Factor:** Under section 15 (j) of the Basic Provisions, if due to insured causes, a Federal or State agency has ordered the appraised insured crop or production to be destroyed, enter the factor “.000.” Instruct the insured to complete and submit a Certification Form stating the date the crop or production **WAS DESTROYED** and the method of destruction (refer to item 40 and the Narrative below). Also refer to LAM paragraphs 96 J (2) and 102 A for additional information. Otherwise, MAKE NO ENTRY.
36. **Production Post QA:** Result of multiplying item 34 by item 35, in cartons rounded to tenths. If no entry in item 35, transfer the entry from item 34.
37. **Uninsured Causes:** Result of per acre appraisals for uninsured causes (taken from the appraisal worksheet or other documentation) multiplied by acres in item 19, rounded to tenths of a carton. Refer to the LAM for information on how to determine uninsured cause appraisals. If no uninsured causes MAKE NO ENTRY.
- a. Hail and Fire exclusion NOT in effect.
    - (1) Enter the result of multiplying item 19 entry by NOT LESS than the insured’s production guarantee per acre in whole cartons, for the line, (calculated by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any “P” stage acreage. On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged SOLELY by uninsured causes separate from other production.
    - (2) For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production (result of item 28 on the appropriate Appraisal Worksheet) multiplied by acres in item 19, in cartons to tenths for any such acreage. Refer to the LAM for instructions regarding assessing uninsured cause appraisals.
  - b. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.
  - c. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.
  - c. For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.

38. **Total to Count:** Item 36 plus item 37, results in cartons rounded to tenths.

39. **Total:** Total of all column 19 entries in acres rounded to tenths.

\*\*\* 40. **Quality:** Check the applicable qualifying quality adjustment (QA) condition(s) affecting the unit's production (refer to the Table below). Check all qualifying conditions that apply to the unit's appraised or harvested production.

| <b>Qualifying QA Condition:</b> |  |
|---------------------------------|--|
| Test Weight (TW)                | Dark Roast                                     |
| Kernel Damage (KD)              | Sclerotinia                                    |
| Garlicky (Grade)                | Ergoty (Grade)                                 |
| Aflatoxin                       | COFO (commercially objectionable foreign odor) |
| Vomitoxin                       | Other  |
| Fumonisin                       | None   |

a. Check "Other" if the identified injurious substances or conditions, for which a destruction order was issued, are not listed above. For mycotoxins, refer to item 41 below. Refer to the Narrative instructions for documentation requirements.

b. Otherwise, check "None."

\*\*\* 41. **Mycotoxins exceed FDA, State, or other health organization maximum limits. Check "Yes.:"** Check "Yes" if any mycotoxin listed in item 40 (including any identified as "Other") exceed the FDA, State, or other health organization maximum limits, otherwise LEAVE BLANK. Refer to the Narrative for documentation requirements.

42. **Totals:** Total of columns 34, 36, 37, and 38. If a column has no entries, MAKE NO ENTRY.

- 47b. **Field ID:**
- a. If only one practice, variety, or type of harvested production is listed in Section I, MAKE NO ENTRY.
  - b. If more than one practice, variety, or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type/variety the corresponding Field ID from item 16.
48. MAKE NO ENTRY.
- 49-52. **Length or Diameter, Width, Depth, Deductions:** For harvested production sold, enter the name and address of the buyers, packing house, or processor. For harvested production otherwise disposed of, indicate the method of disposition (sold at roadside stand, etc.).
- 53-55. MAKE NO ENTRY.
56. **Bu. Ton, Lbs., Cwt:** Line out the column heading and enter “Cartons.” Enter the total marketable harvested production in cartons, to tenths.
- Cartons may require conversion from the size used by the packing house to the carton sizes defined in the policy. The adjuster should contact the packing house to verify the carton size used (e.g., if the packing house used a 25 pound carton for a particular type of fruit and the carton size specified by the policy is 38 pounds, the adjuster must convert the production to the equivalent of 38 pound cartons before entering the gross harvested production). Refer to the definition for “carton” in section 2 for standard container sizes and production packed for export. Show conversion calculations in the Narrative.
- 57-60b. MAKE NO ENTRY.
61. **Adjusted Production:** Transfer entry from column 56.
62. **Prod. Not To Count:** Enter the net production NOT to count in cartons to tenths (when acceptable records identifying such production are available) from harvested acreage damaged solely by uninsured causes, or other sources (e.g., other units or uninsured acreage) in the same storage structure (if the storage entries include such production). This entry must never exceed production shown on the same line. Explain any “production not to count” in the narrative.
63. **Production Pre-QA:** Column 61 minus column 62, results in cartons to tenths.
64. MAKE NO ENTRY.

65. **Quality Factor:** If due to insured causes, a Federal or State agency has ordered the insured harvested crop production to be destroyed, enter the factor “.000.” Refer to instructions for items 35 and 40 above for additional information and the Narrative for required documentation. Otherwise, MAKE NO ENTRY.
66. **Production to Count:** Enter result from multiplying item 63, times item 65. If no entry in item 65, transfer the entry from item 63.
- \*\*\*
67. **Total:** Total of all column 63 entries in cartons rounded to tenths. If no entry in column 63, MAKE NO ENTRY.
68. **Section II Total:** Enter the total of Column 66
69. **Section I Total:** Enter figure from Column 38 total.
70. **Unit Total:** Enter the sum of item 68 plus item 69.
71. **Allocated Prod.:** Refer to the LAM paragraphs 126 C (1-3) and 127 for instructions for determining allocated production. Enter the total production, in cartons rounded to tenths, allocated to this unit that is included in sections I or II of the Production Worksheet. Document how allocated production was determined and record supporting calculations in the Narrative or on a Special Report. Otherwise, MAKE NO ENTRY.
72. **Total APH Prod:** Item 70 minus item 71 and the total of item 37, results in cartons rounded to tenths. If no entries in column 37 and item 71, transfer the entry in item 70. MAKE NO ENTRY when separate APH yields are maintained by type, practice, etc., within the unit.

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

73. **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.
74. **Insured’s Signature and Date:** Insured’s (or insured’s authorized representative) 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. Final indemnity inspections should be signed on bottom line.
75. **Page Numbers:**
- PRELIMINARY:** Page numbers – “1”, “2”, etc., at the time of inspection.
- FINAL:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.

**PRODUCTION WORKSHEET**

|  |  |   |  |   |  |  |  |  |  |                               |  |                              |  |
|--|--|---|--|---|--|--|--|--|--|-------------------------------|--|------------------------------|--|
| 1. Crop/Code #<br><b>Mandarins /0205</b> |  | 2. Unit #<br><b>0001-0001-OU</b>                |  | 3. Location Description<br><b>NW6-14N-30W</b> |  | 7. Company Agency<br><b>Any Company<br/>Any Agency</b> |  | 8. Name of Insured<br><b>I. M. Insured</b> |  |                               |  |                              |  |
| 4. Date(s) of Damage<br><b>JAN 10</b>    |  | 5. Cause(s) of Loss<br><b>Freeze</b>            |  | 6. Insured Cause %<br><b>100</b>              |  | 12. Additional Units<br><b>0001-0002-OU</b>            |  | 13. Est. Prod. Per Acre<br><b>650</b>      |  | 9. Claim #<br><b>XXXXXXXX</b> |  | 11. Crop Year<br><b>YYYY</b> |  |
| 10. Policy #<br><b>XXXXXX</b>            |  | 14. Date(s) Notice of Loss<br><b>MM/DD/YYYY</b> |  | 1st<br><b>MM/DD/YYYY</b>                      |  | 2nd<br><b>MM/DD/YYYY</b>                               |  | Final<br><b>MM/DD/YYYY</b>                 |  | 15. Companion Policy(s)       |  |                              |  |

**SECTION I – DETERMINED ACREAGE APPRAISED PRODUCTION AND ADJUSTMENTS**

| A. ACTUARIAL   |                 |                |                  |   |      |            |       |           |              |              |                   |                  |           |                | B. POTENTIAL YIELD  |                   |                           |                   |                |                    |                  |                |
|--|-----------------|----------------|------------------|---|------|------------|-------|-----------|--------------|--------------|-------------------|------------------|-----------|----------------|---------------------|-------------------|---------------------------|-------------------|----------------|--------------------|------------------|----------------|
| 16.  | 17.             | 18.            | 19.              | 20.   | 21.  | 22.        | 23.   | 24.       | 25.          | 26.          | 27.               | 28.              | 29.       | 30.            | 31.                 | 32a.<br>32b.      | 33.                       | 34.               | 35.            | 36.                | 37.              | 38.            |
| Field ID   | Multi-Crop Code | Reported Acres | Determined Acres | Interest or Share   | Risk | Type       | Class | Sub-Class | Intended Use | Irr Practice | Cropping Practice | Organic Practice | Stage     | Use of Acreage | Appraised Potential | Moisture % Factor | Shell %, Factor, or Value | Production Pre QA | Quality Factor | Production Post QA | Uninsured Causes | Total to Count |
| <b>A</b>   |                 |                | <b>5.0</b>       | <b>1.000</b>  |      | <b>141</b> |       |           |              | <b>002</b>   |                   | <b>997</b>       | <b>P</b>  | <b>SU</b>      |                     |                   |                           |                   |                |                    | <b>2205.0</b>    | <b>2205.0</b>  |
| <b>B</b>   |                 |                | <b>5.0</b>       | <b>1.000</b>  |      | <b>143</b> |       |           |              | <b>002</b>   |                   | <b>997</b>       | <b>UH</b> | <b>UH</b>      | <b>0.0</b>          |                   |                           | <b>0.0</b>        |                | <b>0.0</b>         |                  | <b>0.0</b>     |
| <b>C</b>   |                 |                | <b>5.0</b>       | <b>1.000</b>  |      | <b>143</b> |       |           |              | <b>002</b>   |                   | <b>997</b>       | <b>H</b>  | <b>HI</b>      | <b>144.0</b>        |                   |                           | <b>720.0</b>      |                | <b>720.0</b>       |                  | <b>720.0</b>   |
| <b>D</b>   |                 |                | <b>20.0</b>      | <b>1.000</b>  |      | <b>143</b> |       |           |              | <b>002</b>   |                   | <b>997</b>       | <b>H</b>  | <b>H</b>       |                     |                   |                           |                   |                |                    |                  |                |
| 39. TOTAL  |                 |                | <b>30.0</b>      | 40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/><br>Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input type="checkbox"/> None <input checked="" type="checkbox"/> |      |            |       |           |              |              |                   |                  |           |                |                     | 42. TOTALS        |                           | <b>720.0</b>      |                | <b>720.0</b>       | <b>2205.0</b>    | <b>2925.0</b>  |
| 41. Do any mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> |                 |                |                  |   |      |            |       |           |              |              |                   |                  |           |                |                     |                   |                           |                   |                |                    |                  |                |

**NARRATIVE** (If more space is needed, attach a Special Report): ACREAGE DETERMINED USING GPS. BLOCK A UNINSURABLE CAUSE OF LOSS DUE TO SCALE (441.0 ctns. x 5.0 acres = 2205.0). BLOCK B WILL DROP TO THE GROUND DUE TO INSEPARABLE FREEZE DAMAGE. **BLOCK C WAS "CHERRY PICKED."** HARVESTED PRODUCTION IN SECTION II BELOW REPRESENTS PRODUCTION FROM BOTH BLOCK C (450 CARTONS) AND D (7825 CARTONS).

**SECTION II – DETERMINED HARVESTED PRODUCTION**

| 43. Date Harvest Completed<br><b>MM/DD/YYYY</b> |                 |  |       |       |           | 44. Damage similar to other farms in the area?<br>Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> |                   |             |                            |                     |              | 45. Assignment of Indemnity<br>Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> |                |                     |                    |                   |                      | 46. Transfer of Right to Indemnity?<br>Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> |                     |  |  |  |  |
|---|-----------------|--|-------|-------|-----------|---|-------------------|-------------|----------------------------|---------------------|--------------|--|----------------|---------------------|--------------------|-------------------|----------------------|--|---------------------|--|--|--|--|
| A. MEASUREMENTS                                 |                 |  |       |       |           | B. GROSS PRODUCTION   |                   |             |                            |                     |              | C. ADJUSTMENTS TO HARVESTED PRODUCTION   |                |                     |                    |                   |                      |  |                     |  |  |  |  |
| 47a.<br>47b.                                    | 48.             | 49.                                      | 50.   | 51.   | 52.       | 53.   | 54.               | 55.         | 56.                        | 57.                 | 58a.<br>58b. | 59a.<br>58b.   | 60a.<br>60b.   | 61.                 | 62.                | 63.               | 64a.<br>64b.         | 65.  | 66.                 |  |  |  |  |
| Share Field ID                                  | Multi-Crop Code | Length or Diameter                       | Width | Depth | Deduction | Net Cubic Feet  | Conversion Factor | Gross Prod. | Bu., Ton Lbs., CWT Cartons | Shell/ Sugar Factor | FM% Factor   | Moisture % Factor  | Test WT Factor | Adjusted Production | Prod. Not to Count | Production Pre-QA | Value Mkt. Price     | Quality Factor   | Production to Count |  |  |  |  |
|   |                 | <b>Acme Fruit Co.<br/>Anytown, State</b> |       |       |           |   |                   |             | <b>8275.0</b>              |                     |              |  |                | <b>8275.0</b>       |                    | <b>8275.0</b>     |                      |  | <b>8275.0</b>       |  |  |  |  |
| 67. TOTAL                                       |                 |  |       |       |           |   |                   |             |                            |                     |              |  |                |                     |                    | <b>8275.0</b>     | 68. Section II Total |  | <b>8275.0</b>       |  |  |  |  |
|   |                 |  |       |       |           |   |                   |             |                            |                     |              |  |                |                     |                    |                   | 69. Section I Total  |  | <b>2925.0</b>       |  |  |  |  |
|   |                 |  |       |       |           |   |                   |             |                            |                     |              |  |                |                     |                    |                   | 70. Unit Total       |  | <b>11,200.0</b>     |  |  |  |  |
|   |                 |  |       |       |           |   |                   |             |                            |                     |              |  |                |                     |                    |                   | 71. Allocated Prod.  |  |                     |  |  |  |  |
|   |                 |  |       |       |           |   |                   |             |                            |                     |              |  |                |                     |                    |                   | 72. Total APH Prod.  |  | <b>8995.0</b>       |  |  |  |  |

**EXAMPLE AZ-CA CITRUS CLAIM**

(For Illustration Purposes Only)

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

## 9. REFERENCE MATERIAL

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**TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS**

| <b>Acres in Unit or Block:</b>  | <b>Minimum Number of Trees in a Sample:</b>         |
|---|---|
| 0.1 – 10.0  | The lesser of 5 trees or 5% of the number of trees. |
| One additional sample is required for each additional 10.0 acres (or fraction thereof) in the unit/block. |   |