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Risk
Management
Agency



Product Administration
and Standards Division

FCIC-25140 (03-2013)

FLORIDA CITRUS FRUIT LOSS ADJUSTMENT STANDARDS HANDBOOK

2014 and Succeeding Crop Years

**RISK MANAGEMENT AGENCY
KANSAS CITY, MO**

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| TITLE: FLORIDA CITRUS FRUIT LOSS ADJUSTMENT STANDARDS HANDBOOK | NUMBER: FCIC-25140 |
| EFFECTIVE DATE: 2014 and Succeeding Crop Years | ISSUE DATE: March 22, 2013 |
| SUBJECT: Provides the Florida Citrus Fruit loss adjustment standards for 2014 and succeeding crop years | OPI: Product Administration and Standards Division |
| | APPROVED: /s/ Tim B. Witt Deputy Administrator for Product Management |

REASON FOR AMENDMENT:

Major Changes: Refer to changes or additions in text that have been highlighted. Three stars (***) identify the location where information has been removed from the handbook.

- 1 Revised the handbook to incorporate the 2014 Florida Citrus Fruit Crop Provisions and to incorporate the most recent FCIC loss adjustment handbook standards format and standard language, as applicable. Many paragraphs and sections within the handbook were rewritten or relocated to increase clarity and understanding. Throughout the handbook, references were revised to reflect the new handbook format, removal and rearrangement of various sections and tables. Throughout the amended pages, changes were made to correct spelling, punctuation, formatting and to correct subparagraph and section numbering.
- 2 Reformatted the handbook into Parts, paragraphs, subparagraphs, sections, subsections and exhibits in accordance with the new handbook standards format.
- 3 Throughout the handbook, replaced the phrase “citrus fruit crop” with the phrase “citrus fruit group,” replaced the term “type” with the term “commodity type” where appropriate, and removed references to “Citrus I, II, III,” etc. Clarified throughout the handbook, that Special Reports must be attached to the applicable worksheet or Production Worksheet.
- 4 In paragraph 1 B, inserted a list of handbooks that must be used in conjunction with this handbook. Moved the abbreviations and definitions from the front of the handbook to exhibits 1 and 2 respectively. In paragraph 2, added additional information regarding AIP responsibilities in accordance with the 2014 crop provisions.
- 5 Inserted in paragraph 11, a references to Special Provisions for a list of insurable varieties and a statement indicating a written agreement is required to insure varieties not listed as insurable. Inserted additional insurability requirements contained in the 2014 crop provisions. The Special Provisions changed the set out date for citrus trees and how the age of the trees are determined; therefore, a reference to refer to the Special Provisions for this information was inserted into this paragraph. In accordance with the crop provisions, inserted the insured is to provide upon request fresh fruit management records. Deleted the old section 3 A (3) and (4) as this information is covered in the Crop Insurance Handbook; deleted the Unit Division information in

FLORIDA CITRUS FRUIT LOSS ADJUSTMENT STANDARDS HANDBOOK

REASON FOR AMENDMENT (Cont.)

the old section 3 C (1) and (2), and inserted standard handbook language. Removed from the handbook the old section 3 D. Also added a requirement, as specified in the crop provisions, for insured fresh citrus fruit that management records must be available upon the AIP's request to verify good fresh citrus fruit production practices were followed from the beginning of bloom stage until harvest.

- 6 In paragraph 21, clarified various subparagraphs and sections, deleted unnecessary information, and made revisions needed to reflect the intent of the crop provisions. Inserted a paragraph indicating damaged fresh fruit (excluding late-season oranges) that do not meet the U.S. Standards for packing as fresh fruit will be considered 100 percent damaged unless such fruit are marketed.
- 7 In paragraph 22, rewrote and rearranged several paragraphs and sections to clarify the intent of the appraisal methods, to agree with the 2014 crop provisions and to delete unnecessary information. Inserted subparagraph F to clarify when appraised insured damaged fresh fruit is later marketed, any appraisal determinations will be disregarded and the fruit must be counted as marketable production.
- 8 Paragraphs 24 was revised to reflect the latest standard handbook language.
- 9 In exhibit 1, Acronyms and Abbreviations, inserted an acronym for the "U. S. National Weather Service" and an abbreviation for "paragraph." In exhibit 2, Terms and Definitions, inserted definitions for "citrus fruit commodity," "citrus fruit group," "commodity type," "intended use," "potential production," and "unmarketable." In exhibit 2, added "Par" as an abbreviation for "paragraph." Also revised the definition for "excess wind" to reflect changes to the 2014 crop provisions and removed the definition "citrus fruit type."
- 10 Moved all form completion instructions and form examples to exhibits 3 – 7. Revised the form instructions and changed the titles of some item entries to conform to the 2014 crop provisions.
- 11 Exhibits 3 – 7 form entry instructions were revised to reflect the 2014 crop provisions and to clarify the entry instructions where necessary. In Exhibit 3, inserted the computation formulas into the form completion instructions previously contained in tables C – G. Section II of the Adjuster's Citrus Worksheet was revised to use "fruit size per box" in the computations when determining boxes produced and lost (similar to Section I of the worksheet). In Exhibit 3, removed two Adjuster's Citrus Worksheet form examples and revised the remaining form example to reflect the 2014 crop provisions and Actuarial Documents. Also for Exhibits 3-7, several item entry titles were changed, deleted and new entry items added to the form completion instructions and form examples.
- 12 Tables A and B were moved to exhibits 8 and 9. Removed tables C – G from the handbook because the computation formulas for tables C – G are now included in the Adjuster's Citrus Worksheet form completion instructions and on the example form.

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REASON FOR AMENDMENT (Cont.)

- 13 Not all minor revisions to the handbook which were made to conform to the crop provisions have been listed here.

CONTROL CHART

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| Insert | | Entire Handbook | | | | | |
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FILING INSTRUCTIONS

This handbook replaces FCIC-25140, Florida Citrus Fruit Loss Adjustment Standards Handbook dated March 22, 2013. This handbook is effective upon approval and until obsolete.

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PART 1 GENERAL INFORMATION AND RESPONSIBILITIES

1. General Information

A. Purpose and Objective

The FCIC issued loss adjustment standards for Florida Citrus Fruit are the official standard requirements for adjusting losses in a uniform and timely manner. The FCIC issued standards for this crop and crop year are in effect as of the signature date for this crop handbook located at www.rma.usda.gov/handbooks/25000/index.html.

This handbook remains in effect until superseded by reissuance of either the entire handbook or selected portions (through amendments, bulletins or FADs). If amendments are issued for a handbook, the original handbook as amended shall constitute the handbook. A bulletin or FAD can supersede either the original handbook or subsequent amendments.

B. Related Handbooks

The following table provides handbooks that must be used in conjunction with this handbook.

| Handbook | Relation/Purpose |
|----------|---|
| CIH | Provides underwriting procedures for use in sales, service and loss adjustment of crop insurance contracts. |
| DSSH | Provides the form standards and procedures for use in the sales and service of crop insurance contracts. |
| LAM | Provides overall general loss adjustment (not crop-specific) process. |

- (1) Terms, abbreviations, and definitions general (not crop specific) to loss adjustment are identified in the LAM.
- (2) Terms, abbreviations, and definitions specific to Florida citrus fruit loss adjustment and this handbook are in exhibits 1 and 2, herein.

2. AIP Responsibilities

A. Utilization of Standards

All AIPs will utilize the standards for both loss adjustment and loss training for the applicable crop year. These standards, which include crop appraisal methods, claims completion instructions, form standards, supplement the general (not crop specific) loss adjustment standards identified in the LAM.

B. Form Distribution

The following is the minimum distribution of forms completed by the adjuster and signed by the insured (or the insured's authorized representative) for the loss adjustment inspection.

2. AIP Responsibilities (Continued)

B. Form Distribution (continued)

- (1) One legible copy to the insured; and
- (2) The original and all remaining copies as instructed by the AIP.
- (3) It is the AIP's responsibility to maintain original insurance documents relative to policyholder servicing as designated in their approved plan of operations.

C. Record Retention

It is the AIP's responsibility to maintain records (documents) as stated in the SRA and as described in Par 7 L of the LAM.

D. Form Standards

- (1) The entry items in exhibits 3-7 are the minimum requirements for the Adjuster's Citrus Worksheet, Florida Citrus Juice Certificate, Tabulation of Production Records from Individual Load Certificates Worksheet, Florida Citrus Juice Production Summary, and the Claim Form (hereafter referred to as "Production Worksheet"). All entry items are "Substantive," (i.e., they are required).
- (2) The Privacy Act and Nondiscrimination statements are required statements that must be printed on the form or provided to the insured as a separate document. These statements are not shown on the example form in this section. The current Nondiscrimination Statement and Privacy Act Statement can be found on the RMA website at <http://www.rma.usda.gov/regs/required.html> or successor website.
- (3) The certification statement required by the current DSSH must be included on the Production Worksheet directly above the insured's signature block and immediately followed by the statement below:

"I understand the certified information on this Production Worksheet will be used to determine my loss, if any, to the above unit. The insurance provider may audit and approve this information and supporting documentation. The Federal Crop Insurance Corporation, an agency of the United States, subsidizes and reinsures this crop insurance."
- (4) Refer to the DSSH for other crop insurance form requirements (such as point size of font, and so forth).

3-10 (Reserved)

PART 2 POLICY INFORMATION

11. Insurance Contract Information

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

A. Insurability

The following may not be a complete list of insurability requirements. Refer to the BP, CP, and the SP for a complete list.

- (1) The insured crop will be all acreage of each citrus fruit **group** that the insured elects to insure in which the insured has a share, that is grown in the county shown on the application, and for which a premium rate is quoted by the actuarial documents.
 - (a) Insurance will not attach to any citrus fruit **group** or **commodity** type which:
 - (i) cannot be expected to mature each crop year within the normal maturity period. Refer to the SP for specific insurable varieties. If a variety being grown is not listed on the SP, a written agreement is required to insure that variety;
 - (ii) is produced by citrus trees that have not reached the fifth growing season after being set out, unless otherwise provided in the SP, or a written agreement is authorized to insure such citrus fruit. Refer to the Special Provisions for the set out/graft year dates and information on determining when the trees have reached the fifth growing season;
 - (iii) are “Meyer lemons,” “Sour Oranges,” or “Clementines;”
 - (iv) are of the Robinson tangerine variety, for any crop year in which the insured elected to exclude such tangerines from insurance. The insured must elect to **exclude Robinson tangerines** prior to the crop year for which the exclusion is to be effective, except that for the first crop year the insured must elect this exclusion by the later of the sales closing date or the time the insured submits the application for insurance;
 - (v) are produced on citrus trees that have been top-worked or buckhorned until reaching the third crop year after top-working or buckhorning (also refer to the SP). The SP will specify the appropriate rate class for trees insurable following top-working or buckhorning, but that have not reached full production; or
 - (vi) are of any **commodity** type not specified as insurable in the SP.
 - (b) Prior to the date insurance attaches, and upon the AIP’s approval, the insured may elect to insure or exclude from insurance any insurable citrus acreage that has a potential production of less than 100 boxes per acre (also refer to subsection 8 of this section). If the insured elects to:

11. Insurance Contract Information (Continued)

A. Insurability (continued)

(i) insure such acreage, the potential production will be considered to be 100 boxes per acre when determining the amount of loss; or

(ii) exclude such acreage, the acreage will be reported on the acreage report as uninsured acres.

(c) If the insured fails to provide notice of the election to insure or exclude the citrus acreage, and the potential production from such acreage is 100 or more boxes per acre, the AIP will determine the amount of damage on all of the insurable acreage for the unit, but will not allow the amount of damage for the unit to be increased by including such acreage. The potential production will be determined during loss adjustment.

(d) Citrus fruit, for which fresh fruit coverage is available (as designated on the actuarial documents), management records must be available upon the AIP's request to verify good fresh citrus fruit production practices were followed from the beginning of bloom stage until harvest.

(2) The per acre dollar amount of insurance is determined separately for each commodity type and age classification of trees within a citrus fruit group.

(3) Citrus fruit from trees interplanted with another commodity type or agricultural commodity is insurable unless the AIP inspects the acreage and determines it does not meet the requirements contained in the policy.

(4) If the citrus fruit is from trees interplanted with another commodity type or another agricultural commodity, acreage will be prorated according to the percentage of the acres occupied by each of the interplanted commodity types or agricultural commodities (e.g., if grapefruit trees have been interplanted with orange trees on 100.0 acres and the grapefruit trees are on 50.0 percent of the acreage, grapefruit will be considered planted on 50.0 acres and oranges will be considered planted on 50.0 acres). The combination of the citrus fruit acreage and the interplanted acreage cannot exceed the physical amount of acreage.

(5) Insurance coverage is provided against the named perils of fire, unless weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed from the grove; freeze; hail; hurricane; tornado; excess wind, and disease (but only if specified in the SP) occurring within the insurance period.

(6) Coverage is not provided for loss of production due to:

(a) damage to blossoms or trees; or

11. Insurance Contract Information (Continued)

A. Insurability (continued)

- (b) inability to market the citrus fruit for any reason other than actual physical damage from an insurable cause of loss. For example, an indemnity will not be paid if the insured is unable to market due to quarantine, boycott, or refusal of any person to accept production

- (7) If the AIP determines the acreage has been abandoned, such acreage is not insurable, no premium will be due and no indemnity will be paid (refer to section 9 of the BP and section 7 (b) of the CP for more information).
- (8) During the first grove inspection for the crop year, the adjuster must use the most recent annually completed PAW and related sketch map, and visually inspect the acreage to determine if the original tree stand has been reduced in excess of the percentage specified in the SP prior to the current crop year acreage reporting date. If the adjuster determines the original plant stand was reduced by:
 - (a) more than the percentage specified in the SP, notify the AIP that a revised acreage report may be needed to reduce the number of insured acres. The adjuster must not finalize the claim or obtain the insured's signature on the claims documents until the AIP determines whether the reported acreage must be reduced to reflect the current plant stand. The adjuster may finalize the claim after the:
 - (i) acreage report is revised; or
 - (ii) AIP determines a revised acreage report is not needed.
 - (b) the percentage (or less) specified in the SP, the AIP shall not revise the acreage report to reduce the reported acres for the stand reduction.
- (9) Refer to the SP and CIH for information regarding acreage reduction due to decreases in original plant stand. Also refer to the LAM for information regarding acreage measurements for perennial crops.
- (10) The insurance period begins May 1 (refer to Section 8 of the CP for specific information) unless specified otherwise in the SP, and unless:
 - (a) the AIP inspects the acreage and determines it does not meet the requirements for insurability contained in the policy; or
 - (b) for carryover policies, the insured reports additional citrus acreage, or greater share, such that the amount of insurance increases by more than 10 percent and the AIP notifies the insured all or part of the citrus acreage is not insurable.
- (11) The insurance period ends for each crop year on the calendar date specified in the CP, unless specified otherwise in the SP.

11. Insurance Contract Information (Continued)

B. Provisions and Procedures not applicable to CAT Coverage

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

C. Unit Division

Refer to the **BP and CP** for unit provisions. Unless limited by the CP, or the SP, a basic unit, as defined in the BP, may be divided into optional units if, for each optional unit, all the conditions stated in the applicable provisions are met.

12-20 (Reserved)

PART 3 APPRAISAL INFORMATION

21. Florida Citrus Fruit Appraisals

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) For Florida citrus fruit, circumstances that require an appraisal include (but are not limited to):
 - *** (a) insured damage that may result in the fruit not meeting marketability requirements by commodity type and intended use;
 - *** (b) the fruit acreage will not be harvested or is unharvested at the end of the insurance period;
 - (c) the fruit production will be put to another use;
 - (d) fruit production evidence will be lost if an inspection is delayed; and
 - (e) an inspection is requested by the AIP.
- (3) Make separate appraisals for each commodity type grown in the grove or sub-grove, as applicable. Refer to the LAM for additional reasons for appraisals.
- (4) AIP representatives will set appraisal dates. Whenever appraisals are necessary, inspect the unit/grove/sub-grove after the normal fruit-drop period and before the fruit is removed from the trees.

B. Preliminary Inspections

- (1) If a notice of damage or loss is received BEFORE it is possible to accurately assess fruit damage, make inspections as directed by the AIP to verify the cause and relative severity of the damage. Delay completing the claim until it is possible to accurately determine the amount of damage.
 - (a) Document the preliminary inspection results on an Adjuster's Citrus Worksheet, entering "preliminary" inspection in item 13; or a Special Report. Identify insured and uninsured causes of damage, and record any loss of potential production. Retain the "preliminary" Adjuster's Citrus Worksheet or Special Report in the claim file and, if a claim is filed on the unit, attach the "preliminary" Adjuster's Citrus Worksheet or Special Report to the "final" Adjuster's Citrus Worksheet.
 - (b) Advise the insured to provide additional notice(s) of damage or loss anytime further damage occurs prior to harvest or if a claim will be filed.

21. Florida Citrus Fruit Appraisals (Continued)

B. Preliminary Inspections (continued)

(2) When a notice of damage or loss is received AFTER it is possible to accurately assess the amount of damage, inspect the acreage as soon as possible. Record the results of the inspection by completing a "final" Adjuster's Citrus Worksheet.

(3) A notice of damage must be filed when citrus fruit is damaged by insured causes of loss and anytime the fruit will be harvested for uses other than that for which the crop is insured, such as fruit insured as fresh that will be marketed as juice, otherwise the juice production will be ignored and all the production will be counted as fresh production.

(4) Prior to releasing the insured crop when an insured cause of loss occurs, the adjuster must complete a crop appraisal and preliminary inspection. The adjuster must verify the cause of loss, date of damage, and if the fruit is marketable for human consumption. Insured citrus fruit damaged by insured causes that is not marketable for human consumption, will be counted as lost production. For fruit insured as fresh (excluding late-season oranges), if applicable, appraise the amount of freeze damage by using the Freeze-damage appraisal method and/or the amount of hail and wind damage to fresh fruit using the Hail/Wind-scar Damage appraisal method.

C. Selecting Representative Samples for Appraisals

(1) Make a general examination of all acreage in the grove or sub-grove before selecting representative sample trees. Determine the number and general location of the representative trees to be used when selecting representative sample fruit based on the:

- (a) total insurable acreage of the insured citrus fruit group (exclude any acreage or trees of another perennial crop(s) interplanted with the insured citrus) and the number of insurable trees;
- (b) extent of variation in the amount of production or damage within the acreage and location of the fruit on the tree. If variable damage causes the potential production to be significantly different within the same grove, or when the insured wishes to destroy a portion of the grove, split the grove into sub-groves, and appraise each separately;
- (c) percent of each commodity type in the acreage;
- (d) tree age, size, density, and vigor. Do not select dead, reset, under-producing or weaker than average trees as representative sample trees for fruit count appraisals. Such trees will depress the average fruit counts since their overall production will be below the potential of the grove or sub-grove;

- (e) extent to which the amount of harvested fruit varies within the grove or sub-grove, when the insured intends to destroy part of the grove or sub-grove, or when any trees contain unharvested production. Split the grove into sub-groves, as needed, and appraise the sub-groves separately. Select not less than the

21. Florida Citrus Fruit Appraisals (Continued)

C. Selection Representative Samples for Appraisals (continued)

minimum number of representative sample trees for each grove or sub-grove appraised (refer to exhibit 8 for Minimum Representative Sample Requirements). Adjusters may use a larger number of trees and fruit for each sample as needed to assure an accurate appraisal.

- (2) Prepare a sketch map on a Special Report or use a satellite image to record the grove or sub grove location(s), the location of representative sample trees and indicate on the map any significant production variations between groves, or sub-groves as well as any areas damaged by uninsured causes. Use separate sub-grove identification symbols when only part of a grove is harvested. Attach the Special Report or satellite image to the Adjuster's Citrus Worksheet.

D. Insured Fresh Fruit and Fruit Marketed for an Alternate Use

Insured fresh fruit (excluding late-season oranges), not meeting the applicable United States Standards for packing as fresh fruit, due to insurable causes of loss, will be considered 100 percent damaged fresh fruit. However, any damaged fresh fruit marketed as juice, or processed into other products for human consumption, will be adjusted using the actual juice content as determined from samples submitted for juice testing.

E. Selecting Random Fruit Samples

- (1) Fruit samples must be representative of ALL THE FRUIT IN THE GROVE OR SUB-GROVE and taken from all areas of the tree canopy; the top, middle, bottom, inside and outer edge (refer to paragraph (Par) 22 B (4) below for additional sampling methods using tree quadrants). Include marketable and unmarketable fruit in proportion to their presence on each sample tree.
- (2) Never select less than 20 fruit per sample tree (e.g., 20 fruit X 5 sample trees = 100 fruit) as a basis for establishing the amount of damage for a grove or sub-grove (also refer to Exhibit 8). If damage varies within a grove or sub-grove, select a sufficient number of sample trees and fruit per sample tree to be representative of the damage.
- (3) Juice test house samples must contain a minimum of 100 fruit weighing at least 35 pounds in each sample, or the number pounds (or number of fruit) specified by the juice test house. A juice test house is generally co-located at a citrus fruit processor/buyer facility and is operated by a certified State inspector for the purpose of testing and grading citrus fruit. Submit separate samples for juice testing on separate Submitted Sample - Florida Citrus Juice Certificates (refer to exhibit 4) by citrus fruit group, commodity type, unit, and (if damage varies significantly) by grove or sub-grove.
 - (a) The adjuster must give notice to the Regional Administrator, Florida Department of Agriculture and Consumer Services, Division of Fruits and Vegetables, Winter Haven, Florida, (telephone (863) 297-3900 ext. 3219) at least 48 hours prior to submitting samples for juice testing. Arrangements with the individual plant or lab's security must be made in advance to gain access and maintain a documented chain of custody for the sample.

21. Florida Citrus Fruit Appraisals (Continued)

E. Selecting Random Fruit Samples (continued)

- (b) There is a \$25.00 charge for each sample tested as determined by the Florida Department of Agriculture and Consumer Services, Division of Fruits and Vegetables. Producers must submit checks payable to the Florida Department of Agriculture with the sample(s) to be tested. Put sample identification on each check to assure proper credit.

F. Decayed and Unwholesome Fruit - Citrus Juice Sample

If citrus fruit delivered for juice is rejected due to excess decay (greater than 10%) and/or unwholesome fruit (greater than 2%) in a load (refer to Florida Citrus Code Chapter 601.53, 2010 Florida Statutes), to avoid counting an entire load as lost production, the adjuster must:

- (1) determine the Total % Decayed Fruit and % Unwholesome/Immature Fruit identified in item 24 on the Florida Citrus Juice Test Certificate (refer to exhibit 4), use the certificate issued by the inspector who graded the fruit; and
- (2) enter the Total % Damaged Fruit (% decay and unwholesome/immature fruit value) in column 50 on the Adjuster's Citrus Worksheet for use in calculating the amount damage if such damage is due to an insured cause of loss. When fruit are submitted and rejected, and the fruit were re-sorted and re-graded, use the higher of the Total % Damaged Fruit from the two certificate records for entry on the Worksheet.

G. Mixed Processing of Commodity Types

When the insured reports mixed processing of damaged fruit of one commodity type with fruit of another commodity type (for example, mid-season oranges with late-season oranges sold for juice), the loss is adjusted as follows:

- (1) identify each commodity type by grove location, unit number and insured's share. When more than one commodity type is mixed together for juice processing the results must be reported on separate Adjuster's Citrus Worksheets by commodity type;
- (2) determine the number of boxes per load from each load ticket by commodity type from the trip ticket and test house records;
- (3) assign to each commodity type in the mixed juice sample the pounds of Juice Per Box/Juice Base (item 17) from the Florida Citrus Juice Test Certificate because the juice test was conducted on a mixture of loads; and
- (4) assign to each commodity type contributing to the mixed juice sample the % Decayed Fruit and % Unwholesome/Immature Fruit from items 22 and 23 respectively on the Florida Citrus Juice Test Certificate.

22. Appraisal Methods

A. General Information

These instructions provide information on appraisal methods for:

| Appraisal Method... | Use... |
|--|---|
| Ground Count and On-Tree Fruit Count Methods | To determine the potential production and use in conjunction with other appraisal methods to determine percent of damage. |
| Juice-loss method | To determine the amount of damage for fruit insured as juice, late-season oranges (fresh), and for fruit insured as fresh when production is sold for an alternative use. |
| Freeze-damage Method | To verify freeze damage to any citrus fruit and to determine the amount of damage for fruit insured as fresh (excluding late-season oranges). |
| Hail and Wind-scar Damage Method | To verify hail or wind damage to any citrus fruit and to determine the amount of damage for fruit insured as fresh (excluding late-season oranges). |

B. Ground-Count and On-Tree Fruit Count Appraisal Methods

- (1) Use the Fruit Ground-Count and On-Tree Fruit Count appraisal methods to determine the potential production and in conjunction with the other appraisal methods to determine the percent of damage after damage occurs.
- (2) To determine the potential production (boxes produced) and the amount of damage (boxes lost):
 - (a) select representative sample trees (refer to exhibit 8 for the minimum number of sample trees) within the grove or sub-grove;
 - *** (b) count only the fruit that are expected to mature in the normal harvest period. Do not complete fruit ground-count inspections and on-tree fruit counts until after the normal fruit drop period. Do not count fruit damaged or destroyed before insurance attached for the crop year or fruit lost due to normal fruit drop as such fruit would not be expected to reach maturity. For tangerines, disregard fruit that would not meet, by the end of the insurance period, the 210 pack size (2 and 4/16 inch minimum diameter) or 420 box size under the U.S. Standards.
 - *** (i) **On Tree Fruit:** Determine the number of boxes of fruit that will be considered 100 percent damaged due to insured causes and that are damaged due to uninsured causes on the representative sample trees.
 - (A) When on-tree fruit are uniformly spaced and/or uniformly damaged throughout the representative sample tree, visually divide the sample tree into quadrants and count the number of on-tree fruit in one quadrant, and/or the number of fruit damaged by insured and

22. Appraisal Methods (Continued)

B. Ground-Count and On-Tree Fruit Count Appraisal Methods (continued)

uninsured causes. Multiply the results by 4 to determine the number of fruit on the entire tree. Separately total for all sample trees the on-tree counts for fruit damaged due to:

1 insured causes of loss that are marketable (for fruit insured as juice and late-season oranges) and the fruit that do not grade as fresh ((for fruit insured as fresh (excluding late-season oranges) unless such fruit will be sold as juice or other products for human consumption)) (use the appropriate appraisal method to determine marketability); and

2 uninsured causes of loss.

(B) Separately divide the number of fruit determined in B (2) (b) (i) (A) 1 and 2 by the number of trees in the sample to determine the average number of on-tree fruit per tree.

(C) Separately divide the total number of on-tree fruit per tree determined from (i) (B) above by the applicable Fruit Size Per Box (see item 27 in the appraisal worksheet instructions) to determine the average number of on-tree boxes per sample tree that are 100 percent damaged due to an insured causes of loss and that are considered undamaged because damage is due to uninsurable causes of loss.

(D) Separately multiply the results of (i) (C) above by the number of trees in the grove or sub-grove to determine the total boxes of on-tree fruit in the grove or sub-grove that are 100 percent damaged due to an insured causes of loss and that are considered undamaged because damage is due to uninsurable causes of loss.

(ii) **Ground Fruit:** Determine the number of boxes of fruit on the ground under the sample trees that will be considered 100 percent damaged by insured causes and that are damaged due to uninsured causes.

(A) Separately total for all sample trees the ground counts for the fruit damaged due to:

1 insured causes of loss that are marketable (for fruit insured as juice and late-season oranges) and the fruit that do not grade as fresh ((for fruit insured as fresh (excluding late-season oranges) unless such fruit will be sold as juice or other products for human consumption)) (use the appropriate appraisal method to determine marketability); and

2 uninsured causes of loss.

22. Appraisal Methods (Continued)

B. Ground-Count and On-Tree Fruit Count Appraisal Methods (continued)

- (B) Separately divide the number of fruit determined in (ii) (A) 1 and 2 by the number of trees in the sample to determine the number of fruit lost per tree.
 - (C) Separately divide the total number of fruit determined from (ii) (B) above applicable Fruit Size Per Box (see item 17 in the appraisal worksheet instructions) to determine the average number of on-ground boxes per sample tree that are 100 percent damaged due to an insured causes of loss and that are considered undamaged because damage is due to uninsurable causes of loss.
 - (D) Separately multiply the results of (ii)(C) above by the number of trees in the grove or sub-grove to determine the total boxes of on-ground fruit in the grove or sub-grove that are 100 percent damaged due to an insured causes of loss and that are considered undamaged because damage is due to uninsurable causes of loss.
- (iii) **Fruit On-tree and On-ground:** Determine the number of boxes of marketable fruit (for fruit insured as juice and late-season oranges) or the number of marketable boxes that do not grade as fresh ((for fruit insured as fresh (excluding late-season oranges) if such fruit will be sold as juice or other products for human consumption)).
- (A) For each sample tree count all of the fruit damaged by insured causes of loss that are marketable fruit (for fruit insured as juice and late-season oranges) or the number of marketable fruit that do not grade as fresh ((for fruit insured as fresh (excluding late-season oranges) if such fruit will be sold as juice or other products for human consumption)) (use the appropriate appraisal method to determine marketability).
 - (B) Divide the number of fruit determined in (iii) (A) above by the applicable Fruit Size Per Box (see item 17 in the appraisal worksheet instructions).
 - (C) Divide the total number of boxes determined from (iii) (B) above by the number of trees in the sample to determine the average number of boxes per sample tree that are marketable fruit (for fruit insured as juice and late-season oranges) or the number of boxes of marketable fruit that do not grade as fresh ((for fruit insured as fresh (excluding late-season oranges) if such fruit will be sold as juice or other products for human consumption)).
 - (D) Multiply the result of (iii) (C) above by the number of trees in the grove or sub-grove to determine the total number of boxes of marketable fruit (for fruit insured as juice and late-season oranges) or the number of boxes of marketable fruit that do not grade as fresh

22. Appraisal Methods (Continued)

B. Ground-Count and On-Tree Fruit Count Appraisal Methods (continued)

((for fruit insured as fresh (excluding late-season oranges) if such fruit will be sold as juice or other products for human consumption)).

- (E) Multiply the result of (iii) (D) above by the Official Weight per Box listed below to determine the number of weighted boxes of marketable fruit (for fruit insured as juice and late-season oranges) or the number of boxes of marketable fruit that do not grade as fresh ((for fruit insured as fresh (excluding late-season oranges) if such fruit will be sold as juice or other products for human consumption)). Follow the instructions the juice loss method and in section III of the Adjuster's Citrus Worksheet to determine the boxes produced and the boxes lost. Use the Official Weight per Box for the fruit listed below:

| Fruit | Official Weight per Box |
|------------|-------------------------|
| Oranges | 90 pounds |
| Grapefruit | 85 pounds |
| Lemons | 90 pounds |
| Limes | 88 pounds |
| Tangelos | 90 pounds |
| Tangerines | 95 pounds |
| Murcotts | 95 pounds |
| Temples | 90 pounds |

- (iv) Add to the total boxes produced determined in (i) (D), (ii) (D), and (iii) (E) above to the total number of boxes harvested prior to the damage occurring. This result is the potential production. Add the total boxes lost determined in (i) (D), (ii) (D), and (iii) (E) above to determine the total boxes lost for the unit. Divide the total boxes lost by the total boxes produced to determine the percent of damage for the unit.

- (3) **When hurricane is the cause of loss**, and if a prior inspection was performed (in addition to the production documented on the prior inspection), determine the amount of production harvested after the prior inspection and the production remaining on the trees or ground after the hurricane. During a hurricane the fruit may be blown away by wind and/or carried away by flood and if a prior inspection was not performed, determine the amount of production prior to damage occurring and the number of fruit on the trees and ground after damage occurred. Add to this the number of fruit or boxes harvested prior to the inspection.

- (a) Establish the potential production prior to the damage occurring by using the average production history determined from the insured's verifiable production records of fruit harvested and marketed (including applicable crop insurance claims or appraisals) from at least the previous three crop years to establish the potential boxes produced per tree prior to damage occurring.

22. Appraisal Methods (Continued)

B. Ground-Count and On-Tree Fruit Count Appraisal Methods (continued)

- ***
- (b) Document on a Special Report why this method was used, how the potential production prior to damage occurring was determined and attach the Special Report to the Production Worksheet. The Tabulation of Production Record in exhibit 5 may be used to document juice production. Enter the average production determined above on the Adjuster's Citrus Worksheet in Sections III and/or IV as applicable.

C. Juice Loss Appraisal Method

- (1) When citrus fruit are damaged confirm the insured citrus fruit is damaged by an insured cause of loss. Submit samples of marketable fruit to the juice test house for analysis to determine the average pounds of juice per box of the marketable citrus fruit (refer to Par 21 E above, for required number of fruit per sample). The insured may choose not to submit a sample for juice testing if the fruit insured as juice and late-season oranges (fresh) will be sold as juice or if the fruit insured as fresh (excluding late-season oranges) will not be sold as juice or other products for human consumption. However, the insured must be advised that if they sell their fruit as juice or other products for human consumption without a juice test and are not able to obtain the records the AIP needs to determine the percent of damage, no indemnity will be paid. Use the information from either the test house analysis or, if acceptable, the processor records to determine the boxes produced and boxes lost by following the instructions in section III of the Adjuster's Citrus Worksheet.
- (a) If individual load certificates HAVE NOT been summarized by processing plant(s) or one or more processing plants received fruit for any crop year, use a "Tabulation of Production Records From Individual Load Certificates" to summarize the juice-per-weight-box records (refer to exhibit 5, below).
- (b) If the individual load certificates have been summarized (averaged), use a "Florida Citrus Summary of Production Worksheet" to record the juice-per-weight-box records (refer to exhibit 6, below).
- (2) AIPs must confirm the insured citrus fruit is damaged by an insured cause of loss before settling the claim, and must:
- (a) obtain records of insured fruit marketed as juice from processing plant records or juice test house inspection certificates for submitted samples as applicable;
- (b) obtain the insured's juice marketing records for the unit for the previous three crop years for fruit insured as juice;
- ***
- (c) complete a Special Report to document a request for juice loss determination from the juice test house and that juice production records have been requested. A standard statement may be used on a Special Report such as:

22. Appraisal Methods (Continued)

C. Juice Loss Appraisal Method (continued)

“On _____ (date), _____ (name of insured damage) occurred. On _____ (date), I visited the referenced grove and examined _____ (#) fruit on the tree. Of the fruit examined, _____ (#) show juice loss evidenced by dryness in internal segments. Records of production and juice content have been requested so the amount of juice loss can be determined from test house analysis. The estimated average production is _____ boxes per tree.”

D. Freeze-Damage Appraisal Method

Use the freeze damage appraisal method to verify fruit are “damaged” by freeze. Additionally, representative fruit samples must be evaluated to determine the amount of insured fresh fruit (excluding late-season oranges) that are “seriously” damaged by freeze. Fresh fruit (excluding late-season oranges) determined to be “seriously damaged” by freeze will be considered to be unmarketable as fresh fruit.

- (1) Any individual citrus fruit adjusted for freeze-damage must not also be adjusted for hail or wind-scar damage.

- (2) Delay freeze damage appraisals on insured citrus fruit until after the 7th day following the date of the freeze.

Example: if freeze occurred on January 4, begin counting the day after the freeze occurred. The first day a freeze damage appraisal can be done is January 12 or on the 8th day following the day of the freeze.

- (3) The freeze damage conditions described D (5) (a) (ii) below may progress into internal dryness of fruit segments during the interim period between the 8th day after the freeze and the time that the drying process actually develops. Internal freeze damage that did not progress to dryness, as described in D 5 (a) (ii) below, is not considered freeze “damage.” The existence of internal “dryness” is not necessarily the result of freeze damage. Internal dryness in fruit requires additional evidence of freeze injury or the damage CANNOT be considered due to freeze.
- (4) In addition to the analyzing fruit samples using the Dryness Cut evaluation described in the Freeze Damage Appraisal Method in subparagraphs D (5) and (6) below, freeze events must also be confirmed through the NWS, or local news reports. Document on a Special Report the source(s) used to confirm the occurrence of the freeze event, including the lowest temperatures reported for the area affected by the weather event, the approximate duration of the freeze, and the date(s) of the event. Attach the Special Report to the Adjuster’s Citrus Worksheet.

22. Appraisal Methods (Continued)

D. Freeze-Damage Appraisal Method (continued)

(5) Verifying Freeze Damage

Verify if insured fresh fruit are freeze “damaged” by:

- (a) using a sharp, thin-bladed knife, cutting each representative sample fruit at the stem end horizontally across all the fruit segments as described in (i) below and determining if the fruit are damaged by freeze. Insured citrus fruit shall be considered “**damaged**” by freeze when, based upon an examination of representative fruit samples using the Dryness Cut, freeze causes internal:
- (i) marked dryness to extend into the segments of oranges and grapefruit more than 1/4 inch but less than 1/2 inch at the stem end; or into segments of mandarin or hybrid varieties more than 1/8 inch but less than 1/4 inch at the stem end; or more than an equivalent amount by volume of dryness to occur in any portions of the fruit;
- (ii) freeze-related injury (as defined by subsection (3) of the 2000 Florida Statutes; Title XXXV Agriculture, Horticulture, and Animal Industry; Florida Citrus Code Chapter 601.89) when such condition or combination of conditions is determined to affect the fruit to a degree equal in seriousness to that described in (1) (a) of the Florida Citrus Code. Internal freeze-related injury consists of any of the following:

- (A) wet cores or wet segment walls;
- (B) water soaking;
- (C) juice cell breakdown;
- (D) mushy condition;
- (E) honeycomb or open spaces in the pulp; or
- (F) other evidence of internal breakdown, decay or moldy condition.

- (b) Citrus fruit will be considered to have freeze “damage” when fruit in a representative sample exhibit damage as described above in D (5) (a) (ii). For citrus fruit insured as fresh it is necessary to determine if the fruit have “serious” freeze damage (refer to D (6) below).

(6) Determining Serious Freeze Damage

After freeze occurs, for fruit insured as fresh (excluding late-season oranges) use the Dryness Cut evaluation described in (a) below to determine the number of individual citrus fruit in the representative sample with “serious” freeze damage. Individual fruit insured as fresh (excluding late-season oranges) that meet the criteria for “**serious**” freeze damage will be considered 100 percent damaged. If 16% or more of the fruit in a representative sample are determined to have “serious” freeze damage, all fruit the sample will be considered unmarketable as fresh fruit. However, if the fruit is later marketed for fresh, packing house records will be used in lieu of the appraisal.

22. Appraisal Methods (Continued)

D. Freeze-Damage Appraisal Method (continued)

- (a) Using a sharp, thin-bladed knife, first cut the sample fruit as described in D 5 above. Determine if the fruit are damaged by freeze. Next cut the fruit 1/4 of the distance from the stem end to the blossom end horizontally across all the fruit segments with each slice cut progressing downward from stem end to blossom end as described in D 5 above and evaluate the fruit for “serious” freeze damage. When ALL the segments of a fruit ARE NOT dry beyond a cut made at one-fourth of the distance from the stem end to the blossom end (or the equivalent of this amount by volume, when occurring in other portions of the fruit), the fruit will not be considered to have sustained “serious” freeze damage. Determine the number of freeze-damaged fruit considered to have “serious” freeze damage and divide by the number of fruit in the sample (refer to Par 21 E above for minimum sample size).

- (b) Document on a Special Report how the amount of freeze damage was calculated for fresh fruit marketed as fresh or juice and attach the report to the Adjuster’s Citrus Worksheet. **Example:** Using 100 sample fruit, 10 fruit have serious freeze damage. Ten “serious” freeze damaged fruit divided by 100 fruit in the sample = 10 percent of the fruit exhibit “serious” freeze damage.

- (7) After verifying freeze damage and, if applicable, completing the Dryness Cut evaluations, submit an appropriate quantity of representative marketable fruit for juice testing. The insured may choose not to submit a sample for juice testing if the fruit insured as juice and late-season oranges (fresh) will be sold as juice or if the fruit insured as fresh (excluding late-season oranges) will not be sold as juice or other products for human consumption. However, the insured must be advised that if they sell their fruit as juice or other products for human consumption without a juice test and are not able to obtain the records the AIP needs to determine the percent of damage, no indemnity will be paid.

E. Hail or Wind-Scar Damage Method

When hail or wind has damaged any insured citrus fruit, conduct Hail or Wind-Scar Damage Method appraisals to verify if insurable damage occurred. Additionally, representative samples must be evaluated when fruit insured as fresh (excluding late-season oranges) are damaged by hurricane, tornado, excess wind, or hail, use the Hail or Wind-Scar Damage Method to determine the amount of damage.

- (1) Fruit qualifying for adjustment for freeze damage cannot also be adjusted for hail-scar and/or wind-scar damage. Also, the same individual fruit within the random fruit samples cannot be adjusted for both hail-scar and wind-scar damage.
- (2) For either the Hail-Scar or Wind-Scar Methods, collect and examine a random sample of not less than 20 on-tree fruit from each representative sample tree (refer to exhibit 8 for the minimum number of sample trees). Grade the sample by separating out damaged fruit that is unmarketable as fresh and unmarketable as juice or other products for human consumption.

22. Appraisal Methods (Continued)

E. Hail or Wind-Scar Damage Method (continued)

- (a) For seriously hail-scarred:
 - (i) Tangerines; separate out fruit that are not well-healed, or with damage aggregating more than a circle 3/8-inch in diameter on a 210-pack size tangerine.
 - (ii) Tangelos, Murcotts, Temples, Late-season Oranges (Valencia), and Navel oranges; separate out fruit that are not well-healed, or with damage aggregating more than a circle 1/2-inch in diameter on a 200-size orange.
 - (iii) Grapefruit; separate out fruit that are not well-healed, or with damage aggregating more than a circle 5/8-inch in diameter on a 70-size grapefruit.
- (b) For wind-scarred fruit, separate out fruit that exhibit wind induced scars, scratches and punctures as defined under the U. S. Standards for Grades of Florida citrus for the categories of “Damage,” “Serious Damage” and “Very Serious Damage.”
- (c) Fruit insured as juice and late-season oranges fresh with a minimum of “serious damage” described in 22 E (5) (a) and (b) will be considered to be damaged, but may be marketable for juice. Fruit insured as fresh (excluding late-season oranges) with damage described in 22 E (5) (a) and (b) will be considered to be unmarketable as fresh, but may be marketable for juice.

- (3) Citrus fruit with serious wind-scar damage or serious hail-scar damage will usually fall to the ground within three weeks of the hail/wind storm. Wait AT LEAST THREE WEEKS before making the loss determination, if possible. When the damage occurs near the normal harvesting period and, after the storm, the insured plans to immediately harvest the crop, it may be necessary to make the loss determination before the three week waiting period has elapsed or, if the AIP and insured agree, identify representative sample trees that will not be harvested and will be left intact for later appraisal. Separately determine any damage due to uninsured causes.

- (4) The amount of damaged fruit is the percent of the sample graded as damaged out of the original sample. Document on a Special Report the calculations used to determine the amount of damage and attach to the Adjuster’s Citrus Worksheet.

Example: Assume a hurricane caused both hail-scar and wind-scar damage to a 9.8 acre Navel Orange grove.

From a random sample of 100 fruit 200-size Navel Oranges selected from 5 representative sample trees, 22 oranges had serious hail-scar damage and 10 oranges had serious wind-scar damage. Each fruit was adjusted for only one cause of damage.

22. Appraisal Methods (Continued)

E. Hail or Wind-Scar Damage Method (continued)

22 qualifying hail-scar damaged oranges ÷ 100 fruit sample = 22.0 percent hail-scar damage. 10 qualifying wind-scar damaged oranges ÷ 100 fruit sample = 10.0 percent wind-scar damage. A total of 32.0 percent (22.0 percent + 10.0 percent) of the fruit are not marketable as fresh but may be marketed as juice or other products for human consumption.

- (5) When hail/wind is the insured cause of loss, in addition to the AIP's orchard inspection, confirm the cause of loss through the NWS, the Florida Automated Weather Network (FAWN) stations operating nearest the grove at the time of damage or local news reports. Document on a Special Report the source(s) used to confirm the insured cause of damage and attach the report to the Production Worksheet.
- (6) After verifying damage and completing the Hail or Wind-Scar Damage evaluations, submit an appropriate quantity of marketable representative fruit for juice testing. The insured may choose not to submit a sample for juice testing if the fruit insured as juice and late-season oranges (fresh) will be sold as juice or if the fruit insured as fresh (excluding late-season oranges) will not be sold as juice or other products for human consumption. However, the insured should be advised that if they sell their fruit as juice or other products for human consumption and are not able to obtain the records necessary to determine the percent of damage, no indemnity will be paid.

F. Appraised Fresh Fruit Marketed as Fresh or Juice

For fruit insured as fresh, if after conducting appraisals, the insured harvests the damaged crop as fresh fruit, use packing records in lieu of the Freeze, Hail or Wind-Scar Damage Appraisal Methods to determine the amount of damage. Any fruit that is packed as fresh fruit will be considered undamaged production. If culled fruit from the packing house are sold for juice or other products for human consumption, obtain the amount of fruit from packing house records. If damaged insured fresh citrus fruit are marketable (for late-season oranges only) or are marketed as juice or other products for human consumption, the juice content determined from the test house analysis will be used to determine amount of damage for such fruit.

23. Appraisal Deviations and Modifications

A. Deviations

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

B. Modifications

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

24. Completing the Adjuster's Citrus Worksheet

- (1) Include the AIP's name in the **Adjuster's Citrus Worksheet** title if not preprinted on the AIP's worksheet or when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the AIP) when a worksheet entry is not provided.
- (3) **If a change or correction is necessary, strike out the entry and re-enter the correct entry above the previous entry or cross out the entire line and re-enter the correct information on another line. The adjuster and insured should initial any changes.**
- (4) A separate Adjuster's Citrus Worksheet must be prepared for each **commodity** type insured within the unit. **Example: Early-season Oranges** must be listed on a separate Adjuster's Citrus Worksheet from that of **Late-season Oranges** because they are listed as separate **commodity types in the actuarial documents.**
 - (a) Sub-groves of a citrus fruit **group** and **commodity** type may be entered on separate lines of the same worksheet as space allows.
 - (b) Multiple inspections of the same grove or sub-grove must be documented on separate worksheets and the applicable information consolidated to a master worksheet at the time of final adjustment.
 - (c) Document uninsured causes of loss on a separate line of the worksheet or on a separate worksheet and consolidate the applicable information to a master worksheet at the time of final adjustment.
 - (d) If a packer/processor rejects fruit damaged by uninsured causes, such fruit is considered undamaged and must be counted on the Adjuster's Citrus Worksheet as **marketable** fruit. Document the circumstances on a Special Report and attach to the Adjuster's Citrus Worksheet.
- (5) Document on a Special Report fruit counts and calculations not shown on the appraisal worksheet. Document on a Special Report any unusual circumstances affecting the adjuster's determination of the amount of loss and attach to the Adjuster's Citrus Worksheet.
- (6) Standard appraisal worksheet items are numbered consecutively in **exhibit 3** below. Example appraisal worksheets are provided to illustrate how to complete entries.
- (7) For all zero appraisals, refer to the LAM for additional instructions.

25-30 (Reserved)

PART 4 CLAIMS

31. Completing the Claim Form

- (1) The claim form (hereafter referred to as “Production Worksheet”) is a progressive form containing all notices of damage for all preliminary (including ground count) and final inspections on a unit.
- (2) If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
 - (a) Acreage report errors.
 - (b) Delayed notices and delayed claims.
 - (c) Corrected claims or fire losses (double coverage), and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
 - (d) No Indemnity Due claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).
- (4) When there is more than one **commodity** type insured in a unit enter the required information for each type on a separate line on the Production Worksheet.
- (5) The adjuster is responsible for determining if the insured’s requirements under the notice and claim provisions of the policy have not been met. If any have not, the adjuster should contact the AIP.
- (6) Instructions designated “**PRELIMINARY**” apply to preliminary and ground count inspections only. Instructions designated “**FINAL**” apply to final inspections only. Instructions not labeled apply to ALL inspections.

32-40 (Reserved)

Acronyms and Abbreviations

| | |
|-------------|--|
| BP | Basic Provisions |
| CIH | Crop Insurance Handbook |
| CP | Florida Citrus Fruit Crop Provisions |
| DSSH | Document Supplemental Standards Handbook (FCIC-24040). |
| FAD | Final Agency Determination |
| NWS | U. S. National Weather Service |
| Par | Paragraph |
| PAW | Producer's Pre-Acceptance Worksheet |
| SP | Special Provisions of Insurance. |

Definitions

Citrus fruit commodity means the citrus fruit listed below:

- (a) Oranges;
- (b) Grapefruit;
- (c) Tangelos;
- (d) Mandarins/Tangerines
- (e) Tangors;
- (f) Lemons;
- (g) Limes; and
- (h) Any other citrus fruit commodity designated in the actuarial documents.

Citrus fruit group means the designation in the SP used to identify combinations of commodity types and intended uses within a citrus fruit commodity that may be grouped together for the purposes of electing coverage levels and identifying the insured crop. **Example:** The four citrus fruit groups within the citrus fruit commodity of Oranges are (1) early-season oranges (juice) and mid-season oranges (juice), (2) late-season oranges (fresh), late-season oranges (juice), and navel oranges (fresh).

Commodity type means the specific subgroup of a commodity having a characteristic or set of characteristics distinguishable from other subgroups of the same commodity. **Example:** The two insurable commodity types within the citrus fruit commodity of tangors are (1) temples and (2) murcotts (refer to the SP for specific commodity types).

Excess wind means the natural movement of air that has sustained speeds exceeding 58 miles per hour (50 knots) recorded at the NWS reporting station (reported as MAX SUST (KT)), or the Florida Automated Weather Network (FAWN) reporting station (reported as 10m Wind (mph)), or any other weather reporting station identified in the SP operating nearest to the insured acreage at the time of damage.

Intended use means the producer's expected end use or disposition of the commodity at the time the commodity is reported. Insurable intended uses will be specified in the SP.

Potential Production means the amount, converted to boxes, of citrus fruit that would have been produced had damage not occurred;

- (a) including citrus fruit that:
 - (1) was harvested before damage occurred;
 - (2) remained on the tree after damage occurred;
 - (3) except as provided in (b) below, was missing, damaged, or destroyed from either an insured or uninsured cause;
 - (4) was marketed or could be marketed as fresh citrus fruit;
 - (5) was harvested prior to inspection by us; or
 - (6) was harvested within 7 days after a freeze;

Definitions (Continued)

Potential Production (continued)

(b) not including citrus fruit that:

- (1) was missing, damaged, or destroyed before insurance attached for any crop year;
- (2) was damaged or destroyed by normal dropping; or
- (3) are tangerines that normally would not meet the 210 pack size (2 and 4/16 inch minimum diameter) under United States Standards by the end of the insurance period for tangerines.

Unmarketable means citrus fruit that cannot be processed into products for human consumption.

Adjuster's Citrus Worksheet Standards and Elements

For all claims involving insured fresh fruit, AIPs must document on a Special Report (and attach to the Adjuster's Citrus Worksheet) the type of documentation provided by the insured to verify the producer followed good fresh fruit production practices from the beginning of the bloom stage until harvest (refer to the CP section 6 (f) (1)).

Verify or make the following entries on the Adjuster's Citrus Worksheet.

| Entry/Item Number | Description |
|---------------------------|--|
| Company Name | Name of the AIP (company name), if not pre-printed on the worksheet. |
| 1. Insured's Name | Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued. |
| 2. Policy No. | Insured's assigned policy number. |
| 3. Claim No. | Claim number as assigned by the AIP. |
| 4. Unit No. | Unit number from the Summary of Coverage after it is verified to be correct. |
| 5. Commodity/Group | Name of the citrus fruit commodity and citrus fruit group inspected. Example: "Oranges / Early-season (juice) and mid-season (juice)." |
| 6. Commodity Type | Name of the commodity type and the applicable three-digit commodity type code for the citrus fruit group inspected as listed on the actuarial documents. Example: "Early-season 123." |
| 7. Practice | The applicable three-digit practice code as listed on the actuarial documents for the practice carried out for the commodity type listed above. Example: "997" |
| 8. Intended Use | Name of the insured intended use of the commodity type inspected and the three digit intended use code. Example: "Juice 114." |
| 9. Crop Year | Four-digit crop year, as defined in the policy, for which the claim has been filed. Example: YYYY. |
| 10. Acres | Number of determined insurable acres, to tenths, in the grove or sub-grove being appraised. The area occupied by drainage ditches and/or canals outside the citrus tree planting pattern are not considered to be insurable acres. Document on a Special Report how the acres were determined and attach the report to the Adjuster's Citrus Worksheet. Refer to the LAM or CIH for acreage measurement instructions specific to perennial crops. |
| 11. No. of Trees | Total number of insured citrus trees represented by this worksheet for the grove or sub-grove. Use actual tree counts. If actual tree counts are not possible, refer to exhibit 9 for estimating tree numbers by tree spacing. Document on a Special Report why it was not possible to obtain actual tree counts and how the number of trees was estimated. If the number of trees as reported on the PAW is found to be incorrect, prepare a Special Report documenting the discrepancy (also refer to Par 11 A (8). Attach the Special Reports to the Adjuster's Citrus Worksheet. |
| *** | |

Adjuster’s Citrus Worksheet Standards and Elements (Continued)

| | |
|---|---|
| <p>12. No. of Trees Harvested</p> | <p>Total number of citrus trees harvested at the time of this inspection of the unit. This number may change during subsequent inspections as additional areas of a grove or sub-grove are harvested during the crop year. If no trees are harvested at the time of this inspection, enter “NONE.” The final inspection must indicate the number of trees harvested (also refer to item 13 below).</p> |
| <p>13. Inspection Type</p> | <p>Indicate the type of inspection conducted by entering “Preliminary” for a preliminary inspection or “Final” for a final inspection. For subsequent inspection(s), line through the previous entry as appropriate or use a new worksheet and attach the “preliminary” worksheet to the “final” inspection worksheet.</p> |
| <p>14. Inspection Date</p> | <p>Enter the date of each inspection. Example: MM/DD/YYYY.</p> |
| <p>Section I: Fruit Lost on Ground</p> | <p>Complete the following entries for mature citrus fruit on the ground that will not be harvested and that are lost due to insurable and uninsurable causes. All appraisals for damage due to uninsured causes must be entered in Sections I and/or II. Enter appraisals for fruit damaged by uninsured causes on a separate line or on a separate Adjuster’s Citrus Worksheet. If a separate worksheet is used to record uninsured damage, total all worksheet entries on one worksheet. If uninsured causes of loss are documented on the same worksheet with insurable damage, encircle the entries used to document uninsured causes of loss. Entries for uninsured causes must also be totaled separately and entered in item 62. When hail and fire exclusion is in effect and damage is due to hail or fire, determine the amount of potential production lost due to hail or fire on a separate worksheet.</p> |
| <p>15. Grove ID</p> | <p>Grove or sub-grove identification symbol (or applicable CLU identifier) for the area being appraised. Prepare a sketch map on a Special Report, or mark on an aerial photo, the areas appraised and attach the report to the Adjuster’s Citrus Worksheet. Document for each appraisal any pertinent information applicable to the grove/sub-grove such as harvested prior to inspection, and so forth. Use separate identification symbols to identify areas within the grove or sub-grove damaged by uninsured causes.</p> |
| <p>16. No. of Trees</p> <p>***</p> | <p>Number of insured citrus trees located in the grove/sub-grove. Use actual tree counts. If actual tree counts are not possible use exhibit 9 to estimate tree numbers by tree spacing. Refer to item 11 instructions for required documentation when tree estimates are used. For uninsured causes of loss, enter the number of trees affected, circle the entry and do NOT add the entry to the column 23 “Total.” Document on the Special Report (attach the report to the Adjuster’s Citrus Worksheet) any:</p> <ul style="list-style-type: none"> (a) discrepancies regarding the reported number of insured citrus trees on the most recent PAW; and (b) adjustments made to the number of insured citrus trees to account for missing, dead, nonproducing and uninsurable trees (also refer to Par 11 A (8) above). |

Adjuster’s Citrus Worksheet Standards and Elements (Continued)

| <p>17. Fruit Size Per Box</p> <p>***</p> | <p>Average mature fruit size is determined by actual measurement (or use sizing caliper) of sample fruit. Document on a Special Report how the average mature fruit size was determined and the calculations used. Attach the Special Report to the Adjuster’s Citrus Worksheet. If representative sample fruit are not available and packer/processor records do not indicate average fruit size, or for early season damage to immature fruit, use the chart below:</p> <table border="1" data-bbox="474 449 1468 1050"> <thead> <tr> <th colspan="2">Citrus Group/Type</th> <th>Average Number of Mature Fruit per Box</th> </tr> </thead> <tbody> <tr> <td colspan="2">Early/Mid-Season Oranges</td> <td>247</td> </tr> <tr> <td colspan="2">Valencia Oranges</td> <td>202</td> </tr> <tr> <td colspan="2">White Grapefruit</td> <td>90</td> </tr> <tr> <td colspan="2">Colored Grapefruit</td> <td>98</td> </tr> <tr> <td colspan="2">Navels Oranges</td> <td>133</td> </tr> <tr> <td rowspan="2">Tangors</td> <td>Temples</td> <td>211</td> </tr> <tr> <td>Murcotts</td> <td>252</td> </tr> <tr> <td colspan="2">Tangelos</td> <td>220</td> </tr> <tr> <td rowspan="2">Tangerines</td> <td>Fallglo</td> <td>236</td> </tr> <tr> <td>Sunburst</td> <td>297</td> </tr> <tr> <td colspan="2">Mandarins</td> <td>250</td> </tr> <tr> <td colspan="2">Limes</td> <td>420</td> </tr> <tr> <td colspan="2">Lemon</td> <td>280</td> </tr> </tbody> </table> <p>When a grove/sub-grove is harvested prior to a ground-count inspection, indicate the production was “harvested prior to a ground count inspection” by entering the explanation in items 17 through 19. Enter the results of a post-harvest ground count on a subsequent line.</p> | Citrus Group/Type | | Average Number of Mature Fruit per Box | Early/Mid-Season Oranges | | 247 | Valencia Oranges | | 202 | White Grapefruit | | 90 | Colored Grapefruit | | 98 | Navels Oranges | | 133 | Tangors | Temples | 211 | Murcotts | 252 | Tangelos | | 220 | Tangerines | Fallglo | 236 | Sunburst | 297 | Mandarins | | 250 | Limes | | 420 | Lemon | | 280 |
|--|--|--|--|--|--------------------------|--|-----|------------------|--|-----|------------------|--|----|--------------------|--|----|----------------|--|-----|---------|---------|-----|----------|-----|----------|--|-----|------------|---------|-----|----------|-----|-----------|--|-----|-------|--|-----|-------|--|-----|
| Citrus Group/Type | | Average Number of Mature Fruit per Box | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Early/Mid-Season Oranges | | 247 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Valencia Oranges | | 202 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| White Grapefruit | | 90 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Colored Grapefruit | | 98 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Navels Oranges | | 133 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tangors | Temples | 211 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Murcotts | 252 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tangelos | | 220 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tangerines | Fallglo | 236 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Sunburst | 297 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Mandarins | | 250 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Limes | | 420 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Lemon | | 280 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>18. Ground Fruit Per Tree</p> <p>***</p> | <p>Count the number of fruit on the ground beneath each representative tree that are damaged by insured causes (refer to exhibit 8 for minimum sample requirements) to the extent they are not marketable. Include in the fruit counts immature fruit damaged by insured causes. For fruit insured as fresh excluding late-season oranges, include all fruit that are not marketable as fresh only if the fruit will not be marketed for juice or other products for human consumption. Otherwise, do not include marketable fruit because such fruit will be included in section III or section IV as applicable. Any citrus fruit on the ground due to uninsured causes are:</p> <ul style="list-style-type: none"> (a) considered production to count; (b) entered on a separate line in Section 1 on the worksheet;” (c) counted as “Ground Fruit”; and (d) not counted as “Boxes Lost” in column 22. <p>Divide the total number of damaged fruit on the ground for all sample trees by the number of trees sampled to determine the average number of fruit per tree that are on the ground (refer to Par 22 B for Ground Count appraisal instructions).</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Adjuster's Citrus Worksheet Standards and Elements (Continued)

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| 19. Boxes Lost Per Tree | Ground Fruit Per Tree (item 18) divided by Fruit Size Per Box determined in item 17, rounded to tenths. Enter fruit damaged by uninsured causes on a separate line. Example: 692 ground fruit/tree ÷ 247 fruit size/box = 2.8 boxes lost/tree. |
| 20 a. Cause(s) of Damage | The name of the cause(s) of damage for each line. List insured cause(s) of damage in chronological order. Enter the cause(s) of uninsurable damage on a separate line or on a separate worksheet. Document the circumstances resulting in the uninsured cause(s) of loss on a Special Report and attach to the Adjuster's Citrus Worksheet. |
| 20 b. Date(s) of Damage | The month, day, and year the damage occurred for the corresponding cause of damage in item 20a (MM/DD/YYYY). For progressive damage, enter the month and year in which most of the damage occurred (MM/YYYY). Enter the date(s) of damage for the corresponding uninsurable damage on a separate line or on a separate worksheet. |
| 21. Boxes Produced | <p>Number of Trees (item 16) multiplied by Boxes Lost Per Tree (item 19), rounded to boxes to tenths. Circle the entry for uninsured causes of loss and include the entry in the column totals. Do NOT transfer uninsured cause of loss entries to column 22 "Boxes Lost." Example: 2830 trees x 2.8 boxes lost/tree = 7924.0 boxes produced.</p> <p>(a) When freeze is the cause of loss, the post-harvest ground count must be entered on a separate line in "Boxes on Ground" (item 21) and "Boxes Lost" (item 22) below. Enter through items 21 and 22, a statement such as "See next line for post-harvest ground count."</p> <p>(b) Refer to the LAM when a Hail and Fire Exclusion is in effect and circle the entry when damage is due to hail or fire.</p> <p>(c) If due to insured causes, a Federal or State agency has ordered the appraised insured crop or production to be destroyed, enter "0.0" as the number of boxes produced. Instruct the insured to complete and submit a Certification Form stating the crop or production WAS DESTROYED and the method of destruction. Refer to the LAM Par. 96 and 102 for additional information. Also refer to exhibit 7 Production Worksheet "Narrative" instructions, item "t" for documentation requirements.</p> |
| 22. Boxes Lost | Transfer the entry from item 21. Make NO ENTRY for production lost due to uninsured causes. |
| 23. Total | Total of column 16. Total must not exceed the number of trees entered in item 11. |
| 24. Totals | Separately total for columns 21 and 22, entry in boxes to tenths. Include in the column 21 totals encircled entries representing uninsured causes of loss. |

Adjuster’s Citrus Worksheet Standards and Elements (Continued)

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| <p>Section II - Fruit on Tree, Production and Loss</p> | <p>Hail/Wind-Scar and Freeze Determination Methods</p> <p>Use this section to appraise insured citrus fruit remaining on the tree after damage occurred that is not marketable or will not be marketed.</p> |
| <p>25. Grove ID</p> | <p>Grove or sub-grove identification symbol (or applicable CLU identifier) for the area being appraised. Use separate identification symbols to identify areas within the grove or sub-grove damaged by uninsured causes. Complete a grove sketch map, or mark on an aerial photo, the location of unharvested areas within the grove or sub-grove. Refer to item 15 instructions above for documentation requirements.</p> |
| <p>26. No. of Trees</p> <p>***</p> | <p>Number of insured citrus trees located in the grove/sub-grove. Use actual tree counts, if feasible, or exhibit 9 for estimating tree numbers by tree spacing. Refer to items 11 and 16 above for additional instructions and documentation requirements.</p> |
| <p>27. Cause(s) and Date(s) of Damage</p> | <p>Name of insured cause(s) of damage or the applicable loss code(s) as listed in the LAM for each line.</p> <p>(a) List insured cause(s) of loss in chronological order.</p> <p>(b) Enter the cause(s) of uninsurable damage and the date(s) of damage on a separate line or on a separate worksheet when recording production lost due an uninsured cause(s). Document uninsured cause(s) of loss on a Special Report and attach to the Adjuster’s Citrus Worksheet.</p> <p>(c) Enter the date(s) of damage as month, day, and year in which the damage occurred for the corresponding cause of damage (MM/DD/YYYY). For progressive damage, enter the month and year in which most of the damage occurred (MM/YYYY).</p> <p>(d) For hurricane or tornado losses, when fruit are blown and/or washed away from under the trees, refer to Par 12 B (7) above for instructions on determining the potential production for item 36 (Boxes Produced).</p> |
| <p>28. Fruit Size per Box</p> | <p>Average mature fruit size is determined by actual measurement (or use sizing caliper) of sample fruit. Document on a Special Report how the average mature fruit size was determined and the calculations used. Attach the Special Report to the Adjuster’s Citrus Worksheet. If representative sample fruit are not available and packer/processor records do not indicate average fruit size, or for early season damage to immature fruit, use the chart in item 17 above.</p> <p>When a grove/sub-grove is harvested prior to an on-tree-count inspection, indicate the production was harvested prior to an on-tree count inspection by entering an explanation in items 33 and 34. Enter the results of a post-harvest ground count on a subsequent line.</p> |

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| <p>29. On-tree Fruit Count/ Tree</p> | <p>Count the number of on-tree fruit remaining on each representative sample tree that are damaged by insured causes (refer to exhibit 8 for minimum sample requirements) to the extent they are not marketable. Include in the fruit counts immature fruit damaged by insured causes. For fruit insured as fresh excluding late-season oranges, include all fruit that are not marketable as fresh only if the fruit will not be marketed for juice or other products for human consumption. Do not include marketable fruit because such fruit will be included in section III or section IV as applicable.</p> <p>Do not include fruit that will be harvested as juice or fresh because such fruit will be included in section III or section IV as applicable.</p> <p>Divide the total number of fruit for all sample trees by the number of trees sampled to determine the average number of fruit remaining per tree (refer to Section I above and Par 22 B for instructions on appraising fruit on the ground).</p> <p>MAKE NO ENTRY, if all the fruit will be marketed as fresh, juice or other products for human consumption and also refer to items 33-34 below.</p> <p>If ALL fruit have been harvested from the trees, enter the statement “No unharvested production” in items 31 - 34, complete item 38, and MAKE NO OTHER ENTRIES in this section.</p> |
| <p>30. Boxes Lost Per Tree</p> | <p>Divide item 29 by item 28 to determine the number of boxes lost per tree.</p> |
| <p>31 - 34. ***</p> | <p>In items 31 - 34, for damage due to hurricane, tornado and excess wind, if the trees are not harvested, enter “trees not harvested.” If all fruit have been harvested, enter “no unharvested fruit.” If trees have been harvested but some fruit remain on the trees, enter a description of the disposition of the on-tree fruit, the disposition of harvested fruit, and enter a reference to Sections III and IV of the Adjuster’s Citrus Worksheet. Use this space or a Special Report to explain any unusual circumstances and attach the Special Report to the worksheet. Otherwise, MAKE NO ENTRIES.</p> |
| <p>35. % Damage ***</p> | <p>Make NO ENTRY for late-season oranges marketable as fresh or juice.</p> <p>(a) Enter “0.0” for Zero Percent Damage for fruit damaged by uninsured causes of loss.</p> <p>(b) Enter “1.000” for One Hundred Percent Damage:</p> <p>(1) when all fruit are damaged by insured causes to the extent they are not marketable for human consumption;</p> <p>(2) when fruit insured as fresh are not marketable as fresh and will not be marketed as juice or other products for human consumption; and</p> <p>(3) for hurricane or tornado when the fruit are washed or blown away.</p> |

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| 35. % Damage (continued) | (4) for production ordered to be destroyed by a Federal or State agency. |
| 36. Boxes Produced | Multiply item 26 by item 30, round result in boxes to tenths. MAKE NO ENTRY, for insured citrus fruit harvested as fresh or for juice. Use section III for production marketed as juice and section IV for production marketed as fresh. |
| 37. Boxes Lost | Multiply item 36 by item 35. MAKE NO ENTRY, for insured citrus fruit harvested as fresh or for juice. Column 37 entry must not exceed the column 36 entry. |
| 38. Total | Total of all lines for No. of Trees in column 26. |
| 39. Totals | Separate totals for columns 36 and 37, in boxes to tenths. |
| Section III - Fruit Production and Loss Based on Data from Test House Juice Analysis | Complete this section for all fruit insured as: (a) juice or late-season oranges (fresh) that are marketable (excluding citrus fruit sold as fresh or damaged due to uninsured causes) or that are marketed as juice or other products for human consumption other than fresh fruit; and (b) fresh that are marketable (excluding citrus fruit sold as fresh or damaged due to uninsured causes) and marketed as juice or other products for human consumption. |
| 40. Grove ID | Grove or sub-grove identification symbol (or applicable CLU identifier) for the area for which production is being reported. |
| 41. Wt. Boxes *** | Total weight boxes marketed or marketable as juice or other products for human consumption (excluding all fruit insured as fresh, except late season oranges (fresh), unless such fruit is marketed as juice or other products for human consumption) for the grove or sub-grove. Include marketable fruit that cannot be picked in a timely manner and marketable fruit not harvested after the end of the insurance period. MAKE NO ENTRY if insured juice fruit is not marketable and will not be harvested (not weighed). For unharvested fruit, determine the amount in boxes of marketable fruit on the ground and on the trees (excluding fruit damaged by uninsured causes) and multiply by the official weight per box. Representative samples of the unharvested fruit must be submitted for juice test house analysis. Use the test results to calculate the amount of damage (item 51) and, ultimately, boxes lost in item 53. |

Adjuster's Citrus Worksheet Standards and Elements (Continued)

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| <p>42. Date Harvested</p> | <p>The final harvest date for the grove or sub-grove, in MM/DD/YYYY format. If unharvested, enter applicable date for the end of the insurance period.</p> |
| <p>43. Name of Processing Plant</p> | <p>Processing plant that received the fruit. If fruit was not harvested, enter the name of the processing plant which established the juice content. If Par 22 B (3) (a) applies, enter "From average juice records," (refer to exhibit 5).</p> |
| <p>44. Avg. Lbs. Juice/Box</p> | <p>(a) Enter the actual average juice pounds per box for the citrus fruit group or commodity produced on the unit based upon the insured's current crop year juice production records. If the insured's actual average juice pounds per box EXCEED the established juice base for the citrus fruit group/commodity type (item 45 entry), MAKE NO ENTRY in items 46, 47 and 48.</p> <p>(b) If insured juice fruit or late-season oranges insured as fresh will not be harvested or if insured fresh fruit will be marketed as juice or products for human consumption, submit appropriate fruit samples to a juice test house for analysis. Enter the test result from item 17 on the Submitted Sample – Florida Citrus Fruit Test form (refer to Par 21 E and F for more information on juice tests).</p> <p>(c) For citrus fruit sold as fresh or damaged by uninsured causes, MAKE NO ENTRY.</p> |
| <p>45. Juice Base Lbs./Box</p> | <p>For citrus fruit insured as:</p> <p>(a) juice, enter the average pounds of juice per box, rounded to tenths, determined from the insured's previous 3-year acceptable production records (refer to item 25 of the Florida Citrus Juice Production Summary); or if the insured's previous 3-year production records are not provided or not acceptable, enter the default juice content per box (Juice Base), located in the SP, for the appropriate citrus fruit group/commodity type.</p> <p>(b) fresh, enter the default juice content per box provided in the SP for the appropriate citrus fruit group/commodity type.</p> <p>Document how the average pounds of juice per box were determined on the Florida Citrus Juice Production Summary or on a Special Report and attach the Production Summary or Special Report to the Adjuster's Citrus Worksheet.</p> |
| <p>46. Off. Wt. Lbs./Box</p> | <p>Weight, in whole pounds, of the appropriate official citrus weight per box for the citrus fruit group/commodity type as provided in the SP.</p> |

Adjuster's Citrus Worksheet Standards and Elements (Continued)

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| 47. Juice Fruit | <p>Enter the result of the following calculations:</p> <p>(a) subtract item 44 from item 45 (Example: 52.0 (average juice content based on the producers records or if producers records are unavailable or for fruit insured as fresh the default juice content from SP) $- 38.2$ (from either current year production records or juice test results) $= 13.8$);</p> <p>(b) divide result of (a) above by the result of subtracting item 44 from item 46 (Example: $90 - 38.2 = 51.8$, $13.8 \div 51.8 = .266$);</p> <p>(c) divide item 46 by item 45 (average juice content based on the producers records or if producers records are unavailable or for fruit insured as fresh the default juice content from SP) (Example: $90 \div 52.0 = 1.731$);</p> <p>(d) multiply the result of (b) by the result of (c), round entry to three decimal places (Example: $.266 \times 1.731 = .460$).</p> |
| 48. Fresh Fruit Factor | <p>For citrus fruit insured as fresh, enter the Fresh Fruit Factor (to two decimal places) from the SP for the citrus fruit group/commodity type. MAKE NO ENTRY for citrus fruit:</p> <p>(a) sold as fresh; and/or</p> <p>(b) damaged by uninsured causes.</p> |
| 49. Fresh Sold as Juice | <p>For citrus fruit insured as fresh (that are not sold as fresh or are damaged due to uninsured causes), and are either marketable (applicable to late-season oranges only) or sold (or will be sold) as juice or other products for human consumption, enter the result of the following calculation:</p> <p>(a) subtract item 47 from 1 (Example: $1 - .515 = .485$);</p> <p>(b) multiply the result of (a) by item 48 (Example: $.485 \times .03 = .01455$);</p> <p>(c) add the result of (b) to item 47, round entry to three decimal places ($.515 + .01455 = .530$).</p> <p>MAKE NO OTHER ENTRIES.</p> |
| 50. % Decay + % Unwholesome Fruit | <p>Transfer the entry in item 24 from the Florida Citrus Juice Test Certificate (may use a Re-grading Certificate issued by the inspector at the processing facility) or processor's settlement sheet designating the amount of rejected fruit and the processor's reason for the rejections (refer to paragraph 21 F for additional information) as a three place decimal (Example: 13.0 percent converts to $.130$).</p> |

Adjuster's Citrus Worksheet Standards and Elements (Continued)

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| <p>51. % Damage</p> | <p>Enter the result of the following calculation for citrus fruit insured as:</p> <p>(a) juice, add item 47 and item 50 (Example: $.460 + .125 = .585$); or (b) fresh, add item 49 and item 50 (Example: $.530 + .100 = .630$)</p> <p>Round to three decimal places. If the result is greater than "1" enter "1".</p> |
| <p>52. Boxes Produced</p> | <p>Enter the result of the following calculation:</p> <p>(a) subtract item 44 from item 46 (Example: $90 - 38.2 = 51.8$); (b) subtract item 45 from item 46 (Example: $90 - 52.0 = 38.0$); (c) divide result of (a) by result of (b) (Example: $51.8 \div 38.0 = 1.363$); (d) multiply the result of (c) by item 41, round to the nearest decimal place (Example: $1.363 \times 3022 \text{ boxes harvested} = 4119.0 \text{ boxes produced}$).</p> <p>If insured juice fruit remains unharvested (not weighed), refer to item 41 to determine "Boxes Produced."</p> <p>If due to insured causes, any production was destroyed due to an order issued by a Federal or State agency, enter the number of boxes destroyed as "Boxes Produced" (refer to items 21 above and 53 for more information).</p> |
| <p>53. Boxes Lost</p> | <p>Item 51 multiplied by item 52, rounded to nearest tenth. If the result is "zero," MAKE NO ENTRY.</p> <p>Example: Fruit insured as juice with .585 percent damage x 4119.0 boxes produced = 2409.6 boxes lost.</p> <p>If due to insured causes, any production was destroyed due to an order issued by a Federal or State agency, transfer the entry in item 52 to Item 53 as "Boxes Lost." Attach a copy of the destruction order to the Production Worksheet (refer to Exhibit 7, Section I, Narrative instructions for item "t").</p> |
| <p>54. Total</p> | <p>Total of all lines for column 41.</p> |
| <p>55. Totals</p> | <p>Total of all lines for columns 52 and 53.</p> |
| <p>Section IV - Total Production and Production Lost</p> <p>***</p> | <p>DO NOT COMPLETE SECTION IV UNTIL ALL POTENTIAL FOR THE CITRUS FRUIT IS ACCOUNTED FOR. Record the amount of production harvested and/or sold before insurable damage occurred, within 7 days after a freeze, or prior to an inspection. Record the amount of harvested production damaged by uninsured causes culled or rejected by the buyer, packer or processor as such production is not considered "Boxes Lost."</p> |

Adjuster’s Citrus Worksheet Standards and Elements (Continued)

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| <p>56. Grove ID</p> | <p>By line, grove/sub-grove identification symbol (or applicable CLU identifier) for the location from which any citrus fruit was harvested (complete a sketch map or mark on an aerial photo the areas harvested and not harvested within the grove or sub-grove and attach to the Adjuster’s Citrus Worksheet):</p> <p>(a) before damage occurred; (b) within seven days after freeze; or (c) prior to an inspection.</p> |
| <p>57. Date Harvested</p> | <p>By line, final date of harvest for the grove or sub-grove No. shown in item 56, in MM/DD/YYYY format.</p> |
| <p>58. Name and Address of Buyer or Packer</p> | <p>By line, name and address of buyer or packer receiving harvested fruit from the grove or sub-grove number identified in item 56; and for the corresponding production entered in column 59, “Boxes Produced.”</p> <p>If Par 22 B (3) (a) applies, enter “Used average production records.”</p> |
| <p>59. Boxes Produced</p> | <p>Record production identified in item 58, harvested prior to damage occurring, within 7 days after a freeze, prior to an inspection, or damaged by uninsured causes that the packer or processor rejected or culled, in boxes to tenths. Any production rejected or culled by a packer or processor prior to insurable damage occurring must be considered as damaged by uninsured causes. Account for all such production using the settlement sheets, etc., from the corresponding packer or processor. Enter harvested production lost due to uninsured causes on a separate line, encircle the entry and do NOT transfer the entry to item 60.</p> <p>If Par 22 B (3) (a), enter the result of calculating the average production from using the insured’s most recent three years production records.</p> <p>If due to insured causes, any production was destroyed due to an order issued by a Federal or State agency, enter the number of boxes destroyed as “Boxes Produced” (refer to item 21 above for more information).</p> |
| <p>60. Boxes Lost</p> | <p>Enter boxes of harvested production lost due to insured causes, in boxes to tenths. If due to insured causes, any production was destroyed due to an order issued by a Federal or State agency, transfer the entry in item 59 to item 60 as “Boxes Lost.”</p> <p>If Par 22 B (3) (a) applies, transfer the entry in item 59.</p> |
| <p>61. Coverage Level Percent Deductible</p> | <p>Determine the insured’s percent deductible by subtracting the elected coverage level percent, shown on the Summary of Coverage, from 1.000, enter the result to three decimals (Example: convert 75 percent coverage level to .750 and subtract from 1.000 = .250 deductible). If multiple pages are used, also complete this entry on the last page.</p> |

Adjuster's Citrus Worksheet Standards and Elements (Continued)

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| 62. Production Lost Uninsured Causes | Total of all circled entries in columns 21, 36, 52 and 59, round result to whole boxes. If multiple pages are used, also complete this entry on the last page. Transfer the entry to item 37 of the Production Worksheet. If no uninsured causes present, MAKE NO ENTRY. |
| 63. Subtotals | Add column "Totals" for items 24, 39, 55 for the respective entries in columns 58 and 59, in boxes to tenths. If multiple pages are used, also complete this entry on the last page. If more than one Adjuster's Citrus Worksheet is prepared for a citrus fruit group or commodity type on a unit, complete applicable totals on each page for items 24, 39, 55; column 59 for items 56 through 58, and items 60 through 63. On the last page, enter in item 63 the total Boxes Produced and the total Boxes Lost from all Adjuster's Citrus Worksheet pages for the citrus fruit group/commodity type. Leave items 64 through 71 blank on each of the previous pages. Complete items 64 – 72 on the last page. |
| 64. Box Increase to Meet Minimum Boxes Per Acre | When applicable, enter the number of boxes to tenths required to meet the minimum potential production for the unit. Determine by: (a) multiplying the total Number of Acres (item 10) for the citrus fruit group/commodity type by 100 boxes per acre; (b) subtracting from the result in "a." above, the sum of Boxes Produced from item 63 (for column 59) from all Adjusters' Citrus Worksheets for the unit, citrus fruit group/commodity type; and (c) recording the difference, to tenths. If the minimum for the citrus fruit group/commodity type has been met or exceeded, MAKE NO ENTRY. When separate Adjuster's Citrus Worksheets have been prepared because of differing citrus fruit groups/commodity types within the unit, calculate and enter the Box Increase to meet the minimum for the acreage of the deficient citrus fruit in item 63 of the last page of the Appraisal Worksheets for the applicable citrus fruit group/commodity type. |
| 65. Total Boxes Produced | Insert the result of adding item 64 to item 63 from column 59 (on the last page), rounded to whole boxes. If no entry in item 64 transfer the entry in item 63. |
| 66. Percent Boxes Lost | Divide the entry in item 63 for column 60 (on the last page) by the entry in item 65, round result to the nearest three decimals. |
| 67. Adjusted Percent Loss | Subtract item 61 from item 66, enter the result to three decimals. If the result is negative, no indemnity is due. |
| 68. Adjusted Percent Damage | If the result of item 67 is a positive number, divide entry in item 67 by the coverage level percent (expressed to three decimals) shown on the Summary of Coverage. Round the result to the three decimals (.409 ÷ .750 coverage level = .545). Transfer this entry to item 31 of the Production Worksheet. If the result of item 67 is a negative number, MAKE NO ENTRY and no indemnity is due. |

Adjuster’s Citrus Worksheet Standards and Elements (Continued)

| | |
|--|---|
| <p>69. Dollar Amount of Insurance Per Acre</p> | <p>Enter the dollar amount of insurance per acre taken from the Summary of Coverage in whole dollars. Transfer this entry to Item 33 of the Production Worksheet.</p> |
| | <p>The following required entries are not illustrated on the Adjuster’s Citrus Worksheet example below.</p> |
| <p>70. Insured’s Signature & Date</p> | <p>Insured’s (or insured’s authorized representative’s) signature and date. BEFORE obtaining the signature, REVIEW ALL ENTRIES on the Appraisal Worksheet WITH THE INSURED, (or insured’s authorized representative) particularly explaining codes, etc., which may not be readily understood. Multiple fruit inspections documented on the same Adjuster’s Citrus Worksheet will require multiple signatures in items 70 and 71.</p> |
| <p>71. Adjuster’s Signature(s), Code No., & Date(s)</p> | <p>Signature of adjuster, code number, and date signed after the insured (or insured’s authorized representative) has signed. 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.</p> |
| <p>72. Page Numbers</p> | <p>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, and so forth.</p> |

Adjuster's Citrus Worksheet Standards and Elements (Continued)

EXAMPLE 1
(COMPANY NAME)

ADJUSTER'S CITRUS WORKSHEET

(Illustrates Freeze Damage to Early Season Oranges (Juice) with Uninsured Damage)

| | | | | | | |
|------------------------------------|--------------------------|-------------------------|-----------------------------|--|---------------------------------------|-----------------------------------|
| 1 Insured's Name: I. M. Insured | 2 Policy No.: XXXXXXX | 3 Claim No.: XXXXXXX | 4 Unit No.: 0001-0001-BU | 5 Commodity/Group: Oranges/Early-season (juice) and late-season (juice) | 6 Commodity Type: Early Season 123 | 7 Practice: 997 |
| 8 Intended Use: Juice 114 | 9 Crop Year: YYYY | 10 Acres: 33.3 | 11 No. of Trees: 2830 | 12 No. of Trees Harvested: 2830 | 13 Inspection Type: Final | 14 Inspection Date: MM/DD/YYYY |

SECTION I: FRUIT LOST ON GROUND

| Grove ID | No. of Trees | Fruit Size per Box | Ground Fruit per Tree | Boxes Lost per Tree (18 ÷ 17) | Cause(s) of Damage | Date(s) of Damage | Boxes Produced (16 x 19) | Boxes Lost (from 21) |
|----------|--------------|--------------------|-----------------------|-------------------------------|--------------------|-------------------|--------------------------|----------------------|
| | | | | | 20a | 20b | 21 | 22 |
| 15 | 16 | 17 | 18 | 19 | | | | |
| 1 | (2830) | 247 | 247 | 1.0 | Chemical Damage | MM/YYYY | (2830.0) | |
| 1 | 2830 | 247 | 692 | 2.8 | Freeze | MM/YYYY | 7924.0 | 7924.0 |
| 23 TOTAL | 2830 | | | | | | 24 TOTALS | 10754.0 |

SECTION II: FRUIT ON TREE, PRODUCTION AND LOSS (HAIL/WIND-SCAR AND FREEZE DETERMINATION METHODS)

| Grove ID | No. of Trees | Cause(s) and Dates of Damage | Fruit Size per Box | On-tree Fruit Count/Tree | Boxes Lost Per Tree (29 ÷ 28) | No. @ 70% | Col. 31 x 0.7 | No. @ 40% | Col. 33 x 0.4 | % Damage | Boxes Produced (26 x 30) | Boxes Lost (35 x 36) |
|----------|--------------|------------------------------|--------------------|--------------------------|-------------------------------|---|---------------|-----------|---------------|----------|--------------------------|----------------------|
| | | | | | | 31 | 32 | 33 | 34 | 35 | 36 | 37 |
| 25 | 26 | 27 | 28 | 29 | 30 | | | | | | | |
| 1 | 2830 | Freeze MM/DD/YYYY | | | | No unharvested fruit, sold as juice - See Section III | | | | | | |
| 38 TOTAL | 2830 | | | | | | | | | | 39 TOTALS | |

SECTION III: FRUIT PRODUCTION AND LOSS BASED ON DATA FROM TEST HOUSE JUICE ANALYSIS

| Grove ID | Wt. Boxes | Date Harvested | Name of Processing Plant | Avg. Lbs. Juice/Box | Juice Base Lbs./Bo x | Off. Wt. Lbs./box | Juice Fruit [(45 - 44) ÷ (46 - 44)] X (46 ÷ 45) | Fresh Fruit Factor | Fresh sold as Juice ((1 - 47) x 48) + 47 | % Decay + % Un-wholesome Fruit | % Damage (49 + 50) or (47 + 50) | Boxes Produced (46 - 44) x 41 (46 - 45) | Boxes Lost (51 x 52) |
|----------|-----------|----------------|--------------------------|---------------------|----------------------|-------------------|---|--------------------|--|--------------------------------|---------------------------------|---|----------------------|
| | | | | | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 |
| 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 |
| 1 | 3022 | MM/DD/YYYY | B & W Canning | 38.2 | 52.0 | 90 | .460 | | | .125 | .585 | 4119.0 | 2409.6 |
| 1 | 3625 | MM/DD/YYYY | Coca Cola | 39.8 | 52.0 | 90 | .421 | | | .130 | .551 | 4940.9 | 2722.4 |
| 54 TOTAL | 6647 | | | | | | | | | | | 55 TOTALS | 9059.9 |

SECTION IV: TOTAL PRODUCTION AND PRODUCTION LOSS

| | | | | | | | | |
|---|-------------------|--|---|------|---------------|---------|-------------------|---------------|
| 56 Grove ID | 57 Date Harvested | 58 Name and Address of Buyer or Packer (Fruit Harvested Before Damage Occurred, Within 7 Days After Freeze, Prior to Inspection or Damaged by Uninsured Causes) | | | | | 59 Boxes Produced | 60 Boxes Lost |
| | | | | | | | | |
| 61 Coverage Level Percent Deductible: | | .250 | 62 Production Lost Uninsured Causes: | 2830 | 63 Subtotals: | 19813.9 | 13056.0 | |
| 64 Box Increase to Meet Minimum Boxes Per Acre: | | | 67 Adjusted Percent Loss: | | | | .409 | |
| 65 Total Boxes Produced: | | | 68 Adjusted Percent Damage | | | | .545 | |
| 66 Percent Boxes Lost: | | | 69 Dollar Amount of Insurance Per Acre: | | | | 1801 | |

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

Adjuster's Citrus Worksheet Standards and Elements (Continued)

EXAMPLE 2
(COMPANY NAME)

ADJUSTER'S CITRUS WORKSHEET
(Illustrates Hail Damage to Tangelos - Fresh)

| | | | | | | |
|------------------------------------|--------------------------|-------------------------|-----------------------------|------------------------------------|------------------------------|-----------------------------------|
| 1 Insured's Name: I. M. Insured | 2 Policy No.: XXXXXXX | 3 Claim No.: XXXXXXX | 4 Unit No.: 0002-0001-OU | 5 Commodity/Group: Tangelos | 6 Commodity Type: 997 | 7 Practice: 997 |
| 8 Intended Use: Fresh 101 | 9 Crop Year: YYYY | 10 Acres: 25.5 | 11 No. of Trees: 2448 | 12 No. of Trees Harvested: None | 13 Inspection Type: Final | 14 Inspection Date: MM/DD/YYYY |

SECTION I: FRUIT LOST ON GROUND

| Grove ID | No. of Trees | Fruit Size per Box | Ground Fruit per Tree | Boxes Lost per Tree (18 ÷ 17) | Cause(s) of Damage | Date(s) of Damage | Boxes Produced (16 x 19) | Boxes Lost (from 21) |
|----------|--------------|--------------------|-----------------------|-------------------------------|--------------------|-------------------|--------------------------|----------------------|
| | 16 | 17 | 18 | 19 | 20a | 20b | 21 | 22 |
| 1 | 2448 | 216 | 259 | 1.2 | Hail | MM/YYYY | 2937.6 | 2937.6 |
| 23 TOTAL | 2448 | | | | | | 24 TOTALS | 2937.6 |

SECTION II: FRUIT ON TREE, PRODUCTION AND LOSS (HAIL/WIND-SCAR AND FREEZE DETERMINATION METHODS)

| Grove ID | No. of Trees | Cause(s) and Dates of Damage | Fruit Size per Box | On-tree Fruit Count/Tree | Boxes Lost Per Tree (29 ÷ 28) | No. @ 70% | Col. 31 x 0.7 | No. @ 40% | Col. 33 x 0.4 | % Damage | Boxes Produced (26 x 30) | Boxes Lost (35 x 36) |
|----------|--------------|------------------------------|--------------------|--------------------------|-------------------------------|--|---------------|-----------|---------------|----------|--------------------------|----------------------|
| | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 |
| 1 | 2448 | Hail MM/DD/YYYY | 216 | 600 | 2.8 | Fruit not harvested. See Section IV for fruit harvested prior to hail damage | | | | 1.000 | 6854.4 | 6854.4 |
| 38 TOTAL | 2448 | | | | | | | | | | 39 TOTALS | 6854.4 |

SECTION III: FRUIT PRODUCTION AND LOSS BASED ON DATA FROM TEST HOUSE JUICE ANALYSIS

| Grove ID | Wt. Boxes | Date Harvested | Name of Processing Plant | Avg. Lbs. Juice/Box | Juice Base Lbs./Box | Off. Wt. Lbs./box | Juice Fruit $\frac{[(45 - 44) \div (46 - 44)] \times (46 \div 45)}$ | Fresh Fruit Factor | Fresh sold as Juice $\frac{((1 - 47) \times 48) + 47}$ | % Decay + % Unwholesome Fruit | % Damage $\frac{(49 + 50) \text{ Or } (47 + 50)}$ | Boxes Produced $\frac{(46 - 44) \times 41}{(46 - 45)}$ | Boxes Lost (51×52) |
|----------|-----------|----------------|--------------------------|---------------------|---------------------|-------------------|---|--------------------|--|-------------------------------|---|--|-----------------------------|
| | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 |
| 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 |
| 54 TOTAL | | | | | | | | | | | | 55 TOTALS | |

SECTION IV: TOTAL PRODUCTION AND PRODUCTION LOSS

| | | | | | | | | |
|---|-------------------|--|------|---------------|---------|--------|-------------------|---------------|
| 56 Grove ID | 57 Date Harvested | 58 Name and Address of Buyer or Packer (Fruit Harvested Before Damage Occurred, Within 7 Days After Freeze, Prior to Inspection or Damaged by Uninsured Causes) | | | | | 59 Boxes Produced | 60 Boxes Lost |
| 1 | MM/DD/YYYY | ACE Packing, Any Town, Any State XXXXX | | | | | 683.0 | |
| 61 Coverage Level Percent Deductible: | .250 | 62 Production Lost Uninsured Causes: | 2830 | 63 Subtotals: | 10475.0 | 9792.0 | | |
| 64 Box Increase to Meet Minimum Boxes Per Acre: | | 67 Adjusted Percent Loss: | | | | 685 | | |
| 65 Total Boxes Produced: | | 68 Adjusted Percent Damage: | | | | 913 | | |
| 66 Percent Boxes Lost: | | 69 Dollar Amount of Insurance Per Acre: | | | | 797 | | |

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

Adjuster's Citrus Worksheet Standards and Elements (Continued)

EXAMPLE 3
(COMPANY NAME)

ADJUSTER'S CITRUS WORKSHEET
(Illustrates Freeze Damage to Late Season Oranges (Fresh))

| | | | | | | |
|-------------------------------------|--------------------------|---------------------------|------------------------------|---|---------------------------------------|------------------------------------|
| 1. Insured's Name: I. M. Insured | 2. Policy No.: XXXXXX | 3. Claim No.: XXXXXXXX | 4. Unit No.: 0002-0002-OU | 5. Commodity/Group: Oranges/ Late-season (fresh) | 6. Commodity Type: Late Season 129 | 7. Practice: 997 |
| 8. Intended Use: Fresh 101 | 9. Crop Year: YYYY | 10. Acres: 80.7 | 11. No. of Trees: 4912 | 12. No. of Trees Harvested None | 13. Inspection Type: Final | 14. Inspection Date: MM/DD/YYYY |

SECTION I: FRUIT LOST ON GROUND

| Grove ID | No. of Trees | Fruit Size per Box | Ground Fruit per Tree | Boxes Lost per Tree (18 ÷ 17) | Cause(s) of Damage | Date(s) of Damage | Boxes Produced (16 x 19) | Boxes Lost (from 21) |
|-----------|--------------|--------------------|-----------------------|----------------------------------|--------------------|-------------------|-----------------------------|-------------------------|
| 15 | 16 | 17 | 18 | 19 | 20a | 20b | 21 | 22 |
| 1 | 4912 | 233 | 326 | 1.4 | Freeze | MM/DD/YYYY | 6876.8 | 6876.8 |
| 23. TOTAL | 4912 | | | | | | 24. TOTALS | 6876.8 |

SECTION II: FRUIT ON TREE, PRODUCTION AND LOSS (HAIL/WIND-SCAR AND FREEZE DETERMINATION METHODS)

| Grove ID | No. of Trees | Cause(s) and Dates of Damage | Fruit Size per Box | On-tree Fruit Count/Tree | Boxes Lost Per Tree (29 ÷ 28) | No. @ 70% | Col. 31 x 0.7 | No. @ 40% | Col. 33 x 0.4 | % Damage | Boxes Produced (26 x 30) | Boxes Lost (35 x 36) |
|----------|--------------|------------------------------|--------------------|--------------------------|----------------------------------|--|---------------|-----------|---------------|------------|-----------------------------|-------------------------|
| 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 |
| 1 | 4912 | Freeze MM/DD/YYYY | | | | All fruit harvested as juice - see Section III | | | | | | |
| 38 TOTAL | 4912 | | | | | | | | | 39. TOTALS | | |

SECTION III: FRUIT PRODUCTION AND LOSS BASED ON DATA FROM TEST HOUSE JUICE ANALYSIS

| Grove ID | Wt. Boxes | Date Harvested | Name of Processing Plant | Avg. Lbs. Juice/Box | Juice Base Lbs./Box | Off. Wt. Lbs./Box | Juice Fruit [(45 - 44) ÷ (46 - 44)] X (46 ÷ 45) | Fresh Fruit Factor | Fresh sold as Juice ((1 - 47) x 48) + 47 | % Decay + % Un-wholesome Fruit | % Damage (49 + 50) Or (47 + 50) | Boxes Produced (46 - 44) x 41 (46 - 45) | Boxes Lost (51 x 52) |
|----------|-----------|----------------|--------------------------|---------------------|---------------------|-------------------|---|--------------------|---|--------------------------------|---------------------------------------|---|-------------------------|
| 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 |
| 1 | 3890 | MM/DD/YYYY | B & W Canning | 37.9 | 54.0 | 90 | .515 | .03 | .530 | .100 | .630 | 5628.8 | 3546.1 |
| 54 TOTAL | 3890 | | | | | | | | | | 55. TOTALS | 5628.8 | 3546.1 |

SECTION IV: TOTAL PRODUCTION AND PRODUCTION LOSS

| | | | | | | | | |
|--|--------------------|---|-------|----------------|---------|---------|--------------------|----------------|
| 56. Grove ID | 57. Date Harvested | 58. Name and Address of Buyer or Packer (Fruit Harvested Before Damage Occurred, Within 7 Days After Freeze, Prior to Inspection or Damaged by Uninsured Causes) | | | | | 59. Boxes Produced | 60. Boxes Lost |
| 1 | MM/DD/YYY | ACE Packing, Any Town, Any State XXXXX | | | | | 415.0 | |
| 61. Coverage Level Percent Deductible: | .250 | 62. Production Lost Uninsured Causes: | | 63. Subtotals: | 12920.6 | 10422.9 | | |
| 64. Box Increase to Meet Minimum Boxes Per Acre: | | 67. Adjusted Percent Loss: | | | | .557 | | |
| 65. Total Boxes Produced: | | 68. Adjusted Percent Damage: | 12921 | | | .743 | | |
| 66. Percent Boxes Lost: | | 69. Dollar Amount of Insurance Per Acre: | .807 | | | 2072 | | |

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

Adjuster's Citrus Worksheet Standards and Elements (Continued)

EXAMPLE 4

(COMPANY NAME)

ADJUSTER'S CITRUS WORKSHEET
(Illustrates Hurricane Damage to Tangors - Fresh)

| | | | | | | |
|-------------------------------------|--------------------------|---------------------------|------------------------------|------------------------------------|-----------------------------------|------------------------------------|
| 1. Insured's Name: I. M. Insured | 2. Policy No.: XXXXXX | 3. Claim No.: XXXXXXXX | 4. Unit No.: 0003-0002-OU | 5. Commodity/Group: Tangors | 6. Commodity Type: Temples 051 | 7. Practice: 997 |
| 8. Intended Use: Fresh 101 | 9. Crop Year: YYYY | 10. Acres: 10.0 | 11. No. of Trees: 700 | 12. No. of Trees Harvested: 100 | 13. Inspection Type: Final | 14. Inspection Date: MM/DD/YYYY |

SECTION I: FRUIT LOST ON GROUND

| Grove ID | No. of Trees | Fruit Size per Box | Ground Fruit per Tree | Boxes Lost per Tree (18 ÷ 17) | Cause(s) of Damage | Date(s) of Damage | Boxes Produced (16 x 19) | Boxes Lost (from 21) |
|-----------|--------------|--------------------|-----------------------|----------------------------------|--------------------|-------------------|-----------------------------|-------------------------|
| 15 | 16 | 17 | 18 | 19 | 20a | 20b | 21 | 22 |
| 1 | 300 | 252 | 1033 | 4.1 | Hurricane/Hail | MM/DD/YYYY | 1230.0 | 123.0.0 |
| 2 | 300 | 252 | 479 | 1.9 | Hurricane/Hail | MM/DD/YYYY | 570.0 | 570.0 |
| 3 | 100 | 252 | 252 | 1.0 | Hurricane/Hail | MM/DD/YYYY | 100.0 | 100.0 |
| 23. TOTAL | 700 | | | | | | 24. TOTALS | 1900.0 |

SECTION II: FRUIT ON TREE, PRODUCTION AND LOSS (HAIL/WIND-SCAR AND FREEZE DETERMINATION METHODS)

| Grove ID | No. of Trees | Cause(s) and Dates of Damage | Fruit Size per Box | On-tree Fruit Count/Tree | Boxes Lost Per Tree (29 ÷ 28) | No. @ 70% | Col. 31 x 0.7 | No. @ 40% | Col. 33 x 0.4 | % Damage | Boxes Produced (26 x 30) | Boxes Lost (35 x 36) |
|----------|--------------|------------------------------|--------------------|--------------------------|----------------------------------|--|---------------|-----------|---------------|------------|-----------------------------|-------------------------|
| 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 |
| 1 | 300 | Hurricane MM/DD/YYYY | 252 | 375 | 1.5 | No fruit harvested | | | | 1.000 | 450.0 | 450.0 |
| 2 | 300 | Hurricane MM/DD/YYYY | | | | All fruit sold as fresh - see Section IV | | | | | | |
| 3 | 100 | Hurricane MM/DD/YYYY | | | | All fruit sold as fresh - see Section IV | | | | | | |
| 38 TOTAL | 700 | | | | | | | | | 39. TOTALS | 450.0 | 450.0 |

SECTION III: FRUIT PRODUCTION AND LOSS BASED ON DATA FROM TEST HOUSE JUICE ANALYSIS

| Grove ID | Wt. Boxes | Date Harvested | Name of Processing Plant | Avg. Lbs. Juice/Box | Juice Base Lbs./Box | Off. Wt. Lbs./Box | Juice Fruit [(45 - 44) ÷ (46 - 44)] X (46 ÷ 45) | Fresh Fruit Factor | Fresh sold as Juice ((1 - 47) x 48) ÷ 47 | % Decay + % Un-wholesome Fruit | % Damage (49 + 50) Or (47 + 50) | Boxes Produced (46 - 44) x 41 (46 - 45) | Boxes Lost (51 x 52) |
|----------|-----------|----------------|--------------------------|---------------------|---------------------|-------------------|---|--------------------|---|--------------------------------|---------------------------------------|---|-------------------------|
| 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 |
| 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 |
| 54 TOTAL | | | | | | | | | | | 55. TOTALS | | |

SECTION IV: TOTAL PRODUCTION AND PRODUCTION LOSS

| | | | | | | | | |
|--|--------------------|---|--|--|----------------|--------|--------------------|----------------|
| 56. Grove ID | 57. Date Harvested | 58. Name and Address of Buyer or Packer (Fruit Harvested Before Damage Occurred, Within 7 Days After Freeze, Prior to Inspection or Damaged by Uninsured Causes) | | | | | 59. Boxes Produced | 60. Boxes Lost |
| 2 & 3 | MM/DD/YYY | ACE Packing, Any Town, Any State XXXXX (Boxes lost are rotten due to hail/limb punctures, discarded by packer and not salvaged) | | | | | 891.9 | 239.0 |
| 61. Coverage Level Percent Deductible: | 250 | 62. Production Lost Uninsured Causes: | | | 63. Subtotals: | 3241.9 | 2589.0 | |
| 64. Box Increase to Meet Minimum Boxes Per Acre: | | 67. Adjusted Percent Loss: | | | | | .548 | |
| 65. Total Boxes Produced: | | 68. Adjusted Percent Damage: | | | | | .731 | |
| 66. Percent Boxes Lost: | | 69. Dollar Amount of Insurance Per Acre: | | | | | 1020 | |

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

Florida Citrus Juice Certificate Standards and Elements

A. General Information for Submitted Sample - Florida Citrus Juice Certificate

- (1) The entry items below are the requirements for the Submitted Sample – Florida Citrus Juice Certificate. All entry items are “Substantive” (i.e., they are required).
- (2) Submitted sample certificate instructions. The completion instructions for the required entry items on the Florida Citrus Juice Certificate in the following subsection are “Substantive” (i.e., they are required).
- (3) The body (exclusive of the heading and footer) of the following certificate example **SHALL NOT BE ALTERED WITHOUT THE PRIOR WRITTEN APPROVAL OF RMA AND THE FLORIDA DEPARTMENT OF AGRICULTURE.**

B. Submitted Sample - Florida Citrus Juice Certificate Entries and Completion Procedures

Use this form to determine juice content, percent of decayed, unwholesome, and immature fruit when insured citrus fruit are damaged by insured causes of loss and production is insured as juice, sold as juice, or are late season oranges (fresh). The adjuster completes entries in items 1 through 14. Items 15 through 23 will be completed by the State Inspector. Attach the Certificate to the Adjuster’s Citrus Worksheet.

| Element/Item Number | Description |
|--|---|
| 1. Name of Insured | Name that EXACTLY identifies the person (legal entity) to whom the policy is issued. |
| 2. Policy Number | Insured’s assigned policy number. If a Claim Number is required, enter it on this same line, preceded by a slash (/), after the policy number. |
| 3. Crop Year | Four digit crop year, as defined in the policy, for which a claim is filed. |
| 4. Unit Number | Unit number from Summary of Coverage after it is verified to be correct. |
| 5. County | County where unit is located as identified on Summary of Coverage. |
| 6. Date Sample Collected | Date, MM/DD/YYYY, on which the sample was collected. |
| 7. Type and Kind of Fruit | Name of citrus fruit commodity, commodity type, intended use, and applicable three-digit citrus commodity type and intended use codes as listed on the actuarial documents. |
| 8. Processing Plant (Name & Location) | Name and address of test house/processing plant where sample will be analyzed. |
| 9. Adjuster’s Signature | Signature of loss adjuster submitting the sample. |
| 10. Submission Date | The date, MM/DD/YYYY, the sample was submitted for analysis. |
| 11. Adjuster’s Address | Loss adjuster’s mailing address, including zip code. |
| 12. Adjuster’s Phone Number | Loss adjuster’s telephone number, including area code. |

Florida Citrus Juice Certificate Standards and Elements (Continued)

| | |
|---|--|
| 13. Plot Number | Grove or sub-grove number. |
| 14. Page ____ of ____ | Page number within a series of page numbers for multiple samples within a unit. |
| 15. Sample Weight | The submitted-sample weight in pounds to hundredths. Use a sample size that weighs at least 35 pounds or the amount required by the test house. |
| 16. Juice Weight | Pounds, to hundredths, of juice extracted from the sample. |
| 17. Juice Per Box | Average pounds of juice per appropriate weight box, rounded to hundredths, as determined from the submitted sample. Enter this value, to tenths, in item 44 of the Adjuster's Citrus Worksheet. |
| 18. Acid | Determination from the citrus juice test analysis of the sample. |
| 19. Brix/Solids | Determination from the citrus juice test analysis of the sample. |
| 20. Ratio | Determination from the citrus juice test analysis of the sample. |
| 21. LBS. Solids Per Box | Determination from the citrus juice test analysis of the sample in pounds to four decimal places. |
| 22. % Decayed Fruit (by count) | Determination from the citrus juice test analysis of the sample. |
| 23. % Unwholesome/ Immature Fruit | Determination from the citrus juice test analysis of the sample. |
| 24. Total % Damaged Fruit (% Decay + % Unwholesome/ Immature Fruit | Determination from the citrus juice test analysis of the sample. Enter this value as a three place decimal in item 50 on the Adjuster's Citrus Worksheet. Example: Convert 13.0 Total Percent Damaged Fruit to .130. |
| 25. State Inspector's Signature | Signature of certified State inspector running the sample. |
| 26. Date | Date, MM/DD/YYYY, the submitted sample was tested. |

Tabulation of Production Records from Individual Load Certificates Worksheet Standards and Elements

Juice fruit sent to a processor is to be reported for record purposes on the Tabulation of Production Records from Individual Load Certificates Worksheet. Use the following procedures if production averages have not been calculated by the processor. If averages have been supplied, prepare a report as directed below.

- A. Use the Tabulation of Production Records from Individual Load Certificates Worksheet or a Special Report to document the following required information when:
 - (1) Individual worksheets are not summarized by the processing plant(s); or
 - (2) One or more processing plant(s) received fruit for any crop year.

- B. Prepare a separate worksheet or Special Report for each citrus crop/type within the unit. **Attach the Tabulation of Production Records from Individual Load Certificates Worksheet or Special Report to the Adjuster’s Citrus Worksheet.**

| Element/Item Number | Description |
|--|--|
| Company Name: | Name of AIP servicing the contract. |
| 1. Insured’s Name | Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued. |
| 2. Policy No. | Insured’s assigned policy number. |
| 3. Claim No. | The claim number as assigned by the AIP. |
| 4. Unit No. | Unit number from the Summary of Coverage after it is verified to be correct. |
| 5. Citrus Fruit Commodity, Commodity Type, Intended Use *** | Name of the citrus fruit commodity, commodity type, intended use, and the corresponding three-digit commodity type and intended use codes as listed in the county actuarial documents. |
| 6. Crop Year | Four-digit crop year, as defined in the crop provisions, for which the claim has been filed. |
| 7. Applicable Pounds Per Box | Check the appropriate box indicating the standard fruit weight per box. |
| | Enter the following information on a line basis: |
| 8. Date of Load Certificate | Date, MM/DD/YYYY, as recorded on the load certificate by the processor. |
| 9. Number of Boxes At Processor | Number of fruit weight-boxes (determined on basis of item 7, Applicable Pounds Per Box) received for the Date of Load (item 8), as recorded on the load certificate. |
| 10. Average Lbs. Juice Per Box | Average pounds, to tenths, juice per box from the load certificate. |

Tabulation of Production Records from Individual Load Certificates Worksheet Standards and Elements (Continued)

| | |
|---|--|
| 11. Processing Plant | Name and address of processing plant receiving the fruit for juice. |
| 12. Totals | <p>Total of:</p> <p>(a) Number of Boxes column (item 9), to whole boxes.</p> <p>(b) Average Lbs. of Juice per Box column (item 10), to tenths.</p> <p>Enter each total in the appropriate column ON THE LAST PAGE of the Tabulation of Production Records From Individual Load Certificates form for the citrus fruit commodity type.</p> |
| | The following required entries are not illustrated on the appraisal worksheet example below. |
| 13. Insured's Signature and Date | Insured's (or insured's authorized representative's signature) and date. BEFORE obtaining the signature, REVIEW ALL ENTRIES on the Appraisal Worksheet WITH THE INSURED, (or the insured's authorized representative) particularly explaining codes, etc., which may not be readily understood. |
| 14. Adjuster's Signature, Code No., and Date | Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. 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. |
| 15. Page No. | <p>Page numbers.</p> <p>Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, and so forth.</p> |

Florida Citrus Juice Production Summary Standards and Elements

Use this procedure to document juice production information from the insured when:

- A. **fruit** has been sent to a processor and **the** processor has established an average juice content;
- B. current records of juice production will NOT be supplied. Juice content will be based on acceptable prior-three years’ production records from acreage that was or would have been insurable. If acceptable prior-three years’ production records reflecting the amount of juice per box produced are not supplied, **use the default juice content provided in the SP;**
- C. load certificates have been supplied for which the processor has not established averages.

Use separate summaries for each citrus fruit crop/type on a unit or a Special Report containing the required information. **Attach the Florida Citrus Juice Production Summary and Elements or the Special Report to the Adjuster’s Citrus Worksheet.**

| Element/Item Number | Description |
|--|--|
| 1. Company Name | Name of AIP servicing the contract. |
| 2. Policy No. | Insured’s assigned policy number. |
| 3. Claim No. | The claim number as assigned by the AIP. |
| 4. Unit No. | Unit number from the Summary of Coverage after it has been verified to be correct. |
| 5. Acreage | Determined acres, to tenths, applicable to this report. |
| 6. Citrus Fruit Commodity, Commodity Type, Intended Use *** | Citrus fruit commodity, commodity type, intended use and the three-digit commodity type and intended use codes as listed in the county actuarial documents. |
| 7. Legal Description or Other Identification | Identification of the unit location for which records are being supplied, through use of a grove/sub-grove map number, a legal description, location from physical landmarks, GPS identifications, and so forth. |
| 8. Insured’s Name and Address | Insured’s name and mailing address for mailed request for production records. |
| Part I | Important: Enter the Part I information only if it is available for the crop year of the loss. |
| 9. Crop Year | Four-digit crop year, as defined in the policy, for which the claim has been filed. |
| 10. No. of Boxes Rec’d at Plant *** | Number of standard weight-boxes of fruit received at the processing plant. Standard box weights are provided in the SP. |
| 11. Average Lbs. Juice | Weighted average pounds of juice, rounded to tenths, recovered per standard weight-box, for all fruit harvested and delivered to the processing plant. |
| 12. Processor Name | Name, address, city, state of processor which received the fruit. |

Florida Citrus Juice Production Summary Standards and Elements (Continued)

| | |
|--|--|
| 13. Harvesting Dates - Beginning | Month and day when harvesting began on the unit. |
| 14. Harvesting Dates - Ending | Month and day when harvesting was completed on the unit. |
| | Important: Make entries in (item 15) and (item 16) ONLY when Average Lbs. Juice (item 11) is NOT available. |
| 15. Average Lbs. Solids | Weighted average pounds, rounded to tenths, of solids per weight-box for all fruit harvested and delivered to the processing plant. |
| 16. Average Percent Soluble Solids (BRIX) | Weighted average percent, rounded to hundredths, soluble solids (Degree Brix) for all fruit processed from the unit. |
| Part II | Important: Enter the following information for the three previous crop years' production records (from insurable acreage) to establish juice base content ONLY if current year's records are unavailable (refer to Part I and Par 22 B (3) (a)). Enter each crop year's production record on a separate line. |
| 17. Crop Years | Four-digit crop year identifying each of the Three Crop Years prior to the crop year of loss. |
| 18. No. of Boxes Rec'd at Plant | Standard weight-boxes harvested and delivered to the processing plant for each of the three prior crop years. |
| 19. Average Lbs. Juice | Weighted-average pounds of juice, rounded to tenths, recovered per standard weight-box, for all fruit harvested and delivered to the processing plant for each of three prior crop years. |
| 20. Processor Name | Name, address, city, state of processor who received the fruit for each of three prior crop years. |
| 21. Harvesting Dates - Beginning | Month and day when harvesting began on the unit for each of three prior crop years. |
| 22. Harvesting Dates - Ending | Month and day when harvesting was completed on the unit for each of three prior crop years. |
| | Important: Make an entry in columns 23 and 24 ONLY when Average Lbs. Juice (column 19) is unavailable for a crop year. |
| 23. Average Lbs. Solids | Weighted-average pounds, rounded to tenths, of solids per weight-box for all fruit harvested and delivered to the processing plant, for each crop year for which Average Lbs. Juice (column 19) is unavailable. |
| 24. Average Percent Soluble Solids (BRIX) | Weighted-average percent, rounded to hundredths, soluble solids (Degree Brix) for all fruit processed from the unit for each crop year for which Average Lbs. Juice (column 19) is unavailable. |
| 25. Average | Average of Average Lbs. Juice, rounded to tenths, (column 19) for the three crop years prior to the crop year of loss. If production records are incomplete or otherwise unacceptable, the default juice base value listed in the crop provisions must be used. |

Florida Citrus Juice Production Summary Standards and Elements (Continued)

| | |
|---|--|
| | The following required entries are not illustrated on the appraisal worksheet example below. |
| 26. Insured's Signature(s) & Date(s) | Insured's (or insured's authorized representative's signature) and date. BEFORE obtaining the signature, REVIEW ALL ENTRIES on the Appraisal Worksheet WITH THE INSURED (or insured's authorized representative), particularly explaining codes, etc., which may not be readily understood. |
| 27. Adjuster's Signature(s), Code No., & Date(s) | Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. 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. |
| 28. Page No. | Page numbers. Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, and so forth. |

Florida Citrus Juice Production Summary Standards and Elements (Continued)

| FLORIDA CITRUS JUICE PRODUCTION SUMMARY | | | | 1. COMPANY NAME | | 2. POLICY NO. | |
|--|------------------------------------|--------------------------|----------------------------------|--|---------------|--|--|
| | | | | Any Company | | XXXXXXXX | |
| | | | | 3. CLAIM NO. | | 4. UNIT NO. | |
| XXXXXX | | 0004-0001-BU | | 4.0 | | | |
| 6. CITRUS FRUIT COMMODITY, COMMODITY TYPE, INTENDED USE | | | | 7. LEGAL DESCRIPTION OR OTHER IDENTIFICATION | | | |
| Oranges - Early Season (123) Juice (114) | | | | Plot 12A, Section 6, TXX-RXX | | | |
| 8. INSURED'S NAME AND ADDRESS | | | | | | | |
| I. M. Insured P.O. Box XX Any Town, Any State XXXXX | | | | | | | |
| PART I | | | | | | | |
| Record production for the year of loss | | | | | | Complete only if average lbs. juice per box is not available (Col. 11) | |
| 9. CROP YEAR | 10. NO. OF BOXES REC'D AT PLANT | 11. AVERAGE LBS JUICE | 12. PROCESSOR NAME/CITY/STATE | HARVESTING DATES | | 15. AVERAGE LBS.SOLIDS | 16. AVERAGE PERCENT SOLUBLE SOLIDS (BRIX) |
| | | | | 13. BEGINNING | 14. ENDING | | |
| YYYY | 815 | 37.7 | Golden Gem, Inc. Any Town, FL | Jan 1 | Feb 15 | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| PART II | | | | | | | |
| Use this part to establish juice content base from the three previous crop year production records | | | | | | Complete only if average lbs. juice per box is not available (Col. 19) | |
| 17. CROP YEARS | 18. NO. OF BOXES REC'D AT PLANT | 19. AVERAGE LBS JUICE | 20. PROCESSOR NAME/CITY/STATE | HARVESTING DATES | | 23. AVERAGE LBS.SOLIDS | 24. AVERAGE PERCENT SOLUBLE SOLIDS (BRIX) |
| | | | | 21. BEGINNING | 22. ENDING | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| 25. Average | | | | | | | |

This form does not illustrate all required entry items

Florida Citrus Juice Production Summary Standards and Elements (Continued)

| | | | | | | | |
|--|------------------------------------|--------------------------|----------------------------------|--|---------------|--|--|
| FLORIDA CITRUS JUICE PRODUCTION SUMMARY | | | | 1. COMPANY NAME | | 2. POLICY NO. | |
| | | | | Any Company | | XXXXXXX | |
| | | | | 3. CLAIM NO. | | 4. UNIT NO. | 5. ACRES |
| XXXXX | | 0004-0001-BU | | 4.0 | | | |
| 6. CITRUS FRUIT COMMODITY, COMMODITY TYPE, INTENDED USE | | | | 7. LEGAL DESCRIPTION OR OTHER IDENTIFICATION | | | |
| Oranges – Early Season (123) Juice (114) | | | | Plot 12A, Section 6, TXX-RXX | | | |
| 8. INSURED'S NAME AND ADDRESS | | | | | | | |
| I. M. Insured P.O. Box XX Any Town, Any State XXXXX | | | | | | | |
| PART I | | | | | | | |
| Record production for the year of loss | | | | | | Complete only if average lbs. juice per box is not available (Col. 11) | |
| 9. CROP YEAR | 10. NO. OF BOXES REC'D AT PLANT | 11. AVERAGE LBS JUICE | 12. PROCESSOR NAME/CITY/STATE | HARVESTING DATES | | 15. AVERAGE LBS.SOLIDS | 16. AVERAGE PERCENT SOLUBLE SOLIDS (BRIX) |
| | | | | 13. BEGINNING | 14. ENDING | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| PART II | | | | | | | |
| Use this Part to establish juice content base from the three previous crop year production records | | | | | | Complete only if average lbs. juice per box is not available (Col. 19) | |
| 17. CROP YEARS | 18. NO. OF BOXES REC'D AT PLANT | 19. AVERAGE LBS JUICE | 20. PROCESSOR NAME/CITY/STATE | HARVESTING DATES | | 23. AVERAGE LBS.SOLIDS | 24. AVERAGE PERCENT SOLUBLE SOLIDS (BRIX) |
| | | | | 21. BEGINNING | 22. ENDING | | |
| YYYY | 1090 | 48.9 | Golden Gem, Inc. Any Town, FL | Dec 15 | Feb 1 | | |
| YYYY | 955 | 47.4 | Golden Gem, Inc. Any Town, FL | Jan 30 | Feb 20 | | |
| YYYY | 880 | 46.9 | Golden Gem, Inc. Any Town, FL | Jan 10 | Feb 18 | | |
| 25. Average | | 47.7 | | | | | |

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

Claim Form Procedure Standards and Elements

Verify or make the following entries

| Element/Item Number | Description |
|--------------------------------|--|
| 1. Crop/Code # | Enter the citrus fruit commodity name and four-digit crop code as listed in the county actuarial documents for the citrus fruit group insured. |
| 2. Unit # | Unit number from the Summary of Coverage verified to be correct. |
| 3. Location Description | Land location that identifies the legal description, if available, and the location of the unit (such as section, township, and range; FSA Farm Numbers; FSA Common Land Units (CLU) and tract numbers; GPS identifications; or grid identifications) as applicable for the crop. |
| 4. Date(s) of Damage | <p>First three letters of the month(s) during which the determined insured damage occurred for the inspection and cause(s) of damage listed in item 5 below. If no entry in item 5 below MAKE NO ENTRY. For progressive damage, enter in chronological order the month that identifies when the majority of the insured damage occurred. Include the SPECIFIC DATE where applicable as in the case of freeze damage (JAN 10). Enter additional dates of damage in the extra spaces, as needed. If more space is needed, document the additional dates of damage in the Narrative (or on a Special Report). Refer to the illustration in item 6 below.</p> <p>If there is no insurable cause of loss, and a no indemnity due claim will be completed, MAKE NO ENTRY.</p> |
| 5. Cause(s) of Damage | <p>Name of the determined insured cause(s) of damage for this crop as listed in the LAM for the date of damage listed in item 4 above for this inspection. If an insured cause(s) of damage is coded as “Other,” explain in the Narrative. Enter additional causes of damage in the extra spaces, as needed. If more space is needed, document the additional determined insured causes of damage in the Narrative (or on a Special Report). Refer to the illustration in item 6 below. Refer to the Basic Provisions and the Florida Citrus Fruit Crop Provisions for information pertaining to insured and uninsured causes of loss.</p> <p>If it is evident that no indemnity is due, enter “NO INDEMNITY DUE” across the columns in item 5 (refer to the LAM for more information on NO INDEMNITY DUE claims). If the claim is denied, enter “DC” and refer to the LAM for further instructions.</p> |
| 6. Insured Cause % | <p>PRELIMINARY: MAKE NO ENTRY.</p> <p>FINAL: Whole percent of damage for the insured cause of damage listed in item 5 above for this inspection. Enter additional “Insured Cause %” in the extra spaces, as needed. If additional space is needed, enter the additional determined “Insured Cause %” in the Narrative (or on a Special Report). The total of all “Insured Cause %” including those entered in the Narrative must equal 100%.</p> |

Claim Form Procedure Standards and Elements (Continued)

| | | | | | | | | | | | | | | | | | | | |
|---------------------------------------|---|----------------------|-------------|-----------|-----------|-------|--------|-----------------------|------|---------|-------------|-----------|-----------|--------------------|----|----|----|----|----|
| <p>6. Insured Cause % (continued)</p> | <p>If there is no insurable cause of loss, and a no indemnity due claim will be completed, MAKE NO ENTRY.</p> <p>Example: Entries below are for items 4-6 and the Narrative, reflecting entries for multiple dates of damage, the corresponding insured causes of damage and insured cause percentages.</p> <table border="1" data-bbox="532 478 1472 596"> <tr> <td>4. Date(s) of Damage</td> <td>JUN 29</td> <td>JUL 25</td> <td>AUG 20</td> <td>SEP 7</td> <td>OCT 10</td> </tr> <tr> <td>5. Cause(s) of Damage</td> <td>Hail</td> <td>Tornado</td> <td>Excess Wind</td> <td>Hurricane</td> <td>Hurricane</td> </tr> <tr> <td>6. Insured Cause %</td> <td>10</td> <td>10</td> <td>10</td> <td>25</td> <td>20</td> </tr> </table> <p>Narrative: Additional date of damage – JAN 12; Cause of damage – Freeze; Insured cause percent – 25%.</p> | 4. Date(s) of Damage | JUN 29 | JUL 25 | AUG 20 | SEP 7 | OCT 10 | 5. Cause(s) of Damage | Hail | Tornado | Excess Wind | Hurricane | Hurricane | 6. Insured Cause % | 10 | 10 | 10 | 25 | 20 |
| 4. Date(s) of Damage | JUN 29 | JUL 25 | AUG 20 | SEP 7 | OCT 10 | | | | | | | | | | | | | | |
| 5. Cause(s) of Damage | Hail | Tornado | Excess Wind | Hurricane | Hurricane | | | | | | | | | | | | | | |
| 6. Insured Cause % | 10 | 10 | 10 | 25 | 20 | | | | | | | | | | | | | | |
| <p>7. Company/Agency</p> | <p>Name of AIP and agency servicing the contract.</p> | | | | | | | | | | | | | | | | | | |
| <p>8. Name of Insured</p> | <p>Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.</p> | | | | | | | | | | | | | | | | | | |
| <p>9. Claim #</p> | <p>Claim number as assigned by the AIP.</p> | | | | | | | | | | | | | | | | | | |
| <p>10. Policy #</p> | <p>Insured’s assigned policy number.</p> | | | | | | | | | | | | | | | | | | |
| <p>11. Crop Year</p> | <p>Four-digit crop year, as defined in the policy, for which the claim is filed.</p> | | | | | | | | | | | | | | | | | | |
| <p>12. Additional Units</p> | <p>PRELIMINARY: MAKE NO ENTRY.</p> <p>FINAL: Unit number(s) for ALL non-loss units for the crop at the time of final inspection. A non-loss unit is any unit for which a Production Worksheet has not been completed. Additional non-loss units may be entered on a single Production Worksheet. If more spaces are needed for non-loss units, enter the unit numbers, identified as “Non-Loss Units,” in the narrative or on an attached Special Report.</p> | | | | | | | | | | | | | | | | | | |
| <p>13. Est. Prod. Per Acre</p> | <p>MAKE NO ENTRY.</p> | | | | | | | | | | | | | | | | | | |
| <p>14. Date(s) Notice of Loss</p> | <p>PRELIMINARY:</p> <p>(a) Date the notice of damage was given for the unit in item 2, in the 1st or 2nd space, as applicable. Enter the complete date (MM/DD/YYYY).</p> <p>(b) A third notice of damage or loss for a preliminary inspection (if needed) requires an additional set of Production Worksheets. Enter the date of the notice for a third preliminary inspection in the 1st space of item 14 on the second set of Production Worksheets.</p> <p>(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.</p> <p>(d) If the inspection is initiated by the AIP, enter “Company Insp.” instead of the date.</p> | | | | | | | | | | | | | | | | | | |

Claim Form Procedure Standards and Elements (Continued)

| | |
|---|--|
| 14. Date(s) Notice of Loss (continued) | <p>(e) If the notice does not require an inspection, document as directed in the “Narrative” instructions.</p> <p>FINAL: Transfer the last date (in the 1st or 2nd space from the first or second set of Production Worksheets) to the FINAL space on the first page of the first set of Production Worksheets if a final inspection should be made as a result of the notice. Always enter the complete date of notice (MM/DD/YYYY) for the “FINAL” inspection in the FINAL space on the first page of the first set of Production Worksheets. For a delayed notice of loss or delayed claim, refer to the LAM.</p> |
| 15. Companion Policy(ies) | MAKE NO ENTRY (ownership share only). |
| Section I – Determined Acreage Appraised, Production and Adjustments | Important: Make separate line entries for each commodity type insured within the unit. |
| 16. Field ID | The grove identification symbol from a sketch map or aerial photo. Refer to the narrative instructions. |
| 17. Multi-Crop Code | The applicable two-digit code for first crop and second crop. Refer to the LAM for instructions regarding entry of first crop and second crop codes. |
| 18. Reported Acres | In the event of over reported acres, handle in accordance with the individual AIP’s instructions. In the event of under-reported acres, enter the reported acres to tenths for the grove or sub-groves. If there are no under-reported acres MAKE NO ENTRY. |
| 19. Determined Acres | <p>Refer to LAM for the definition of acceptable determined acres as used herein. Refer to the LAM or CIH for acreage measurement instructions specific to perennial crops. Adjust determined acres for percent stand as specified by the SP. Determined acres to tenths (enter “E” in front of the acres, refer to the LAM for procedures regarding when estimated acres are allowed and related documentation requirements) for which consent is given for other use and/or:</p> <ul style="list-style-type: none"> (a) put to other use without prior consent. (b) abandoned. (c) damaged by uninsured causes. (d) for which the insured failed to provide acceptable records of production. <p>ACCOUNT FOR ALL ACREAGE IN THE UNIT. Acreage breakdowns WITHIN a unit may be estimated if a determination is not possible (refer to the LAM).</p> |
| 20. Interest or Share | Insured’s interest (as ownership only) in the crop to three decimal places as determined at the time of inspection. |

Claim Form Procedure Standards and Elements (Continued)

| | |
|------------------------------|--|
| 21. Risk | The correct (age of tree) rate class from the actuarial documents for the fruit crop/type. If a “Rate Class” or “High Risk Area” is not specified on the actuarial documents, make no entry. Verify with the Summary of Coverage and if the “Rate Class” is found to be incorrect, revise according to the AIP’s instructions (use visual inspection and grower records to verify reported tree age). 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 commodity type grown by the insured. If “No Commodity Type Specified” or “No Variety Specified” is shown on the actuarial documents, enter appropriate three-digit code number from the actuarial documents (997). If commodity type (or variety) is not specified on the actuarial documents MAKE NO ENTRY. |
| 23. Class | Three-digit code number, entered exactly as specified on the actuarial documents, for the class grown by the insured. If “No Class Specified” is shown in the actuarial documents, enter appropriate three-digit code number from the actuarial documents (997). If no class is specified on the actuarial documents MAKE NO ENTRY. |
| 24. Sub-Class | Three-digit code number, entered exactly as specified on the actuarial documents, for the sub-class grown by the insured. If “No Sub-Class Specified” is shown on the actuarial documents, enter appropriate three-digit code number from the actuarial documents (997). If no sub-class is specified on the actuarial documents MAKE NO ENTRY. |
| 25. Intended Use | Three-digit code number, entered exactly as specified on the actuarial documents, for the intended use of the citrus grown by the insured. If “No Intended Use Specified” is shown on the actuarial documents enter appropriate three-digit code number from the actuarial documents (997). If no intended use is specified on the actuarial documents MAKE NO ENTRY. |
| 26. Irr. Practice | Enter the three digit code number “997.” |
| 27. Cropping Practice | Three-digit code number, entered exactly as specified on the actuarial documents, for the cropping practice (or practice) carried out by the insured. If “No Cropping Practice Specified” or “No Practice Specified” is shown on the actuarial documents, enter appropriate three-digit code number from the actuarial documents (997). If no cropping practice (or practice) is 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 on the actuarial documents, enter appropriate three-digit code number from the actuarial documents (997). If no organic practice is specified on the actuarial documents MAKE NO ENTRY. |

Claim Form Procedure Standards and Elements (Continued)

| | |
|--------------------------------------|---|
| 29.-30. | MAKE NO ENTRY. |
| 31. Appraised Potential | From the Adjuster's Citrus Worksheet, transfer the three decimal entry in item 68. |
| 32 _a .-32 _b . | MAKE NO ENTRY. |
| 33. Shell %, Factor, or Value | Enter the dollar amount of insurance per acre from the insured's Summary of Coverage, in whole dollars, for the crop and type. |
| 34. Production Pre QA | In the heading, cross out "Production" and enter "Indemnity." This entry represents the gross dollar amount of indemnity before quality is applied (refer to items 35 and 36 below and section 15 (j) of the Basic Provisions. Result of multiplying column 19 times column 20, times column 33, result rounded to two decimals ; and multiplying this result by column 31, round result to whole dollars. |
| 35. Quality Factor | MAKE NO ENTRY, UNLESS 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" for such appraised or harvested production as applicable. 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 instructions below). Also refer to LAM paragraphs 96 J (2) and 102 A for additional information. |
| 36. Production Post QA | In the heading, cross out "Production" and enter "Indemnity." This entry represents the gross dollar amount of indemnity after quality is applied. If section 15 (j) of the Basic Provisions apply, multiply the entry in column 34 by column 35. Otherwise, transfer the entry from column 34. |
| 37. Uninsured Causes | Enter the total whole boxes from item 62 of the Adjuster's Citrus Worksheet that corresponds to the acreage identified in item 16 of the Production Worksheet. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire. Also refer to the "Narrative" instructions for information on appraisals for uninsured causes of loss due to other than Hail and Fire Exclusion. |
| 38. Total to Count | In the heading, cross out "to Count" and enter "Indemnity." This entry represents the gross dollar amount of indemnity for the line. Transfer the entry in column 36. DO NOT include item 37 entries in item 38 totals. |
| 39. Total Acres | PRELIMINARY: MAKE NO ENTRY. FINAL: Total actual (determined) acres to tenths. |

Claim Form Procedure Standards and Elements (Continued)

| <p>40. Quality</p> | <p>Check “None” unless the production is ordered destroyed by a Federal or State agency then check the applicable cause(s) in the table below that corresponds with why the production was ordered to be destroyed. If none listed apply, check “Other” and explain in the Narrative or on a Special Report (refer to the Narrative instructions for documentation requirements).</p> <table border="1" data-bbox="532 478 1472 869"> <thead> <tr> <th colspan="2" data-bbox="532 478 1472 527"> Qualifying QA Condition: </th> </tr> </thead> <tbody> <tr> <td data-bbox="532 527 987 575">Test Weight</td> <td data-bbox="987 527 1472 575">Dark Roast (for Sunflowers only)</td> </tr> <tr> <td data-bbox="532 575 987 623">Kernel Damage and Total Defects</td> <td data-bbox="987 575 1472 623">Sclerotinia (for Sunflowers only)</td> </tr> <tr> <td data-bbox="532 623 987 672">Garlicky (Grade)</td> <td data-bbox="987 623 1472 672">Ergoty (Grade)</td> </tr> <tr> <td data-bbox="532 672 987 779">Aflatoxin</td> <td data-bbox="987 672 1472 779">COFO (commercially objectionable foreign odor) (includes Musty and Sour Odor)</td> </tr> <tr> <td data-bbox="532 779 987 827">Vomitoxin</td> <td data-bbox="987 779 1472 827">Other</td> </tr> <tr> <td data-bbox="532 827 987 869">Fumonisin</td> <td data-bbox="987 827 1472 869">None</td> </tr> </tbody> </table> | Qualifying QA Condition: | | Test Weight | Dark Roast (for Sunflowers only) | Kernel Damage and Total Defects | Sclerotinia (for Sunflowers only) | Garlicky (Grade) | Ergoty (Grade) | Aflatoxin | COFO (commercially objectionable foreign odor) (includes Musty and Sour Odor) | Vomitoxin | Other | Fumonisin | None |
|---------------------------------|---|---------------------------------|--|-------------|----------------------------------|---------------------------------|-----------------------------------|------------------|----------------|-----------|---|-----------|-------|-----------|------|
| Qualifying QA Condition: | | | | | | | | | | | | | | | |
| Test Weight | Dark Roast (for Sunflowers only) | | | | | | | | | | | | | | |
| Kernel Damage and Total Defects | Sclerotinia (for Sunflowers only) | | | | | | | | | | | | | | |
| Garlicky (Grade) | Ergoty (Grade) | | | | | | | | | | | | | | |
| Aflatoxin | COFO (commercially objectionable foreign odor) (includes Musty and Sour Odor) | | | | | | | | | | | | | | |
| Vomitoxin | Other | | | | | | | | | | | | | | |
| Fumonisin | None | | | | | | | | | | | | | | |
| <p>41.</p> | <p>Mycotoxins exceed FDA, State, or other health organization maximum limits. Check “Yes..” Check “Yes” if any mycotoxin list in item 40 (including any identified as “Other”) exceed FDA, State or other health organization maximum limits, otherwise LEAVE BLANK. Refer to the Narrative for documentation requirements.</p> | | | | | | | | | | | | | | |
| <p>42. Totals</p> | <p>PRELIMINARY: MAKE NO ENTRY.</p> <p>FINAL: Total of columns “34,” “36,” and 37. The entry for column 38 should equal the total of column 38 and also the entry in item 42 for column 36.</p> | | | | | | | | | | | | | | |
| <p>Narrative</p> | <p>If more space is needed, document on a Special Report, and enter “See Special Report.” Attach the Special Report to the Production Worksheet.</p> <p>(a) If no acreage is released on the unit, enter “No acreage released,” adjuster’s initials and date.</p> <p>(b) If notice of damage was given and “No Inspection” is required, enter the unit number(s), “No Inspection,” date, and adjuster’s initials. The insured’s signature is not required.</p> <p>(c) Explain uninsured cause of loss entries in item 37, as well as any unusual, or controversial cases.</p> | | | | | | | | | | | | | | |

Claim Form Procedure Standards and Elements (Continued)

| | |
|------------------------------|--|
| Narrative (continued) | <p>(d) If there is an appraisal in Section I, column 37 for uninsured causes due to a hail and fire exclusion, document the original hail/fire liability per acre and the hail/fire indemnity per acre. Document the reason for any uninsured cause of loss entries in item 37 due to other than hail/fire exclusion. Refer to the LAM for information on how to determine uninsured cause appraisals.</p> <p>(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.</p> <p>(f) State that there is "No other fire insurance" when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Also refer to the LAM.</p> <p>(g) Explain any errors found on the Summary of Coverage.</p> <p>(h) Explain a "NO" checked in item 44.</p> <p>(i) Attach a sketch map or aerial photograph to identify the total unit:</p> <ol style="list-style-type: none"> (1) if consent is or has been given to put part of the unit to another use; (2) if uninsured causes are present; or (3) for unusual or controversial cases. <p>Indicate on the sketch map, aerial photo, or a satellite image the disposition of acreage put to other use with or without consent.</p> <p>(j) Explain any difference between date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.</p> <p>(k) When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.</p> <p>(l) Explain the reason for a "No Indemnity Due" claim. "No Indemnity Due" claims are to be distributed in accordance with AIP's instructions.</p> <p>(m) Explain any delayed notices or delayed claims as instructed in the LAM.</p> |
|------------------------------|--|

Claim Form Procedure Standards and Elements (Continued)

| | |
|--|---|
| <p>Narrative (continued)</p> | <ul style="list-style-type: none"> (n) Document any authorized estimated acres shown in Section I, item 19 as follows: “Line 3 ‘E’ acres authorized by AIP MM/DD/YYYY.” (o) Document the method and calculation used to determine acres for the unit. Refer to the LAM. (p) Explain any entry on the Adjuster’s Citrus Worksheet for item 64 “Box Increase to Meet Minimum Boxes Per Acre.” (q) Document if production records were not supplied for the previous three crop years. (r) Record the tree planting pattern. (s) Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning. (t) For insured crop or production ordered to be destroyed by a Federal or State agency due to the presence of injurious substances or conditions, document the following: <ul style="list-style-type: none"> (1) Any “0.0” entry in column 31. (2) The circumstance that caused the crop to be affected by an injurious substance or condition, the date the crop was destroyed and the method of destruction. (3) Attach to the Production Worksheet the insured’s completed Certification Form, a copy of the destruction order issued by the Federal or State agency and (if applicable) a copy of the laboratory test results that confirms the presence of the injurious substance or condition. <p>Refer to the LAM for additional documentation requirements.</p> (u) Document any other pertinent information, including any data to support any factors used to calculate the production. |
| <p>Section II – Determined Harvested Production</p> | <p>Important: Attach a copy of the Adjuster’s Citrus Worksheet, the Tabulation of Production Records From Individual Load Certificates, the Submitted Sample Certificate for any juice tests, and the Florida Citrus Juice Production Summary to the Production Worksheet.</p> |

Claim Form Procedure Standards and Elements (Continued)

| | |
|---|--|
| 43. Date Harvest Completed | <p>(Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM.)</p> <p>PRELIMINARY: MAKE NO ENTRY.</p> <p>FINAL:</p> <p>(a) The earlier of the date the ENTIRE acreage on the unit was (1) harvested, (2) totally destroyed, (3) put to other use, (4) a combination of harvested, destroyed, or put to other use, or (5) the calendar date for the end of the insurance period.</p> <p>(b) If at the time of final inspection, (if prior to the end of the insurance period,) there is any unharvested insured acreage remaining on the unit and the insured does not intend to harvest, enter “Incomplete.”</p> <p>(c) If at the time of final inspection (if prior to the end of the insurance period, none of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter “No Harvest.”</p> <p>(d) If the case involves a Certification Form, enter the date from the Certification Form, when the entire unit is put to another use, etc. Refer to the LAM.</p> |
| 44. Similar Damage | <p>PRELIMINARY: MAKE NO ENTRY.</p> <p>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.</p> |
| 45. 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. |
| 46. 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. |
| 47-68. | MAKE NO ENTRY. |
| 69. Section I Total | <p>PRELIMINARY: MAKE NO ENTRY.</p> <p>FINAL: Figure from Section I, item 42 “Totals” for column 38.</p> |
| 70. Unit Total | <p>PRELIMINARY: MAKE NO ENTRY.</p> <p>FINAL: Total Gross Dollar Amount of Indemnity for the unit from item 69.</p> |

Claim Form Procedure Standards and Elements (Continued)

| | |
|---|--|
| 71. Allocated Prod. | <p>PRELIMINARY: MAKE NO ENTRY.</p> <p>FINAL: Refer to the LAM paragraphs 126 C (5) and 127 for instructions for determining allocated production. Enter the total production, rounded to whole dollars, allocated to this unit from any unreported 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.</p> |
| 72. Total APH Prod. | MAKE NO ENTRY. |
| | The following required entries are not illustrated on the appraisal worksheet example below. |
| 73. Insured's Signature and Date | Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining the signature, REVIEW ALL ENTRIES on the Production Worksheet WITH THE INSURED (or the insured's authorized representative), particularly explaining codes, and so forth, that may not be readily understood. Final indemnity inspections should be signed on bottom line. |
| 74. Adjuster's Signature, Code #, 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. |
| 75. Page Numbers | <p>PRELIMINARY: Page numbers – "1," "2," and so forth, at the time of inspection.</p> <p>FINAL: Page numbers.</p> <p>Example: Page 1 of 1, Page 2 of 2, and so forth.</p> |

Claim Form Procedure Standards and Elements (Continued)

PRODUCTION WORKSHEET

| | | | | |
|--|--|---|--|-------------------------------------|
| 1. Crop/Code # XXX Oranges 0227 | 2. Unit # 0001-0001-BU | 3. Location Description Sec 32 TXX-RXX | 7. Company Agency Any Company Any Agency | 8. Name of Insured I. M. Insured |
| 4. Date(s) of Damage JAN 10 | 5. Cause(s) of Damage Freeze | 6. Insured Cause % 100 | 9. Claim # XXXXXXXX | 11. Crop Year YYYY |
| 12. Additional Units 0002-0001-OU 0002-0002-OU 0003-0002-OU | 13. Est. Prod. Per Acre 405 162 450 | 10. Policy # XXXXXXX | 14. Date(s) Notice of Loss 1st MM/DD/YYYY | Final MM/DD/YYYY |
| 15. Companion Policy(s) | | | | |

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

| A. ACTUARIAL | | | | | | | | | | | | | | B. POTENTIAL YIELD | | | | | | | | | | |
|--|---------------------|--------------------|----------------------|---|----------|----------|-----------|---------------|------------------|-------------------|-----------------------|----------------------|-----------|--------------------|-------------------------|------------------------|--------------------------------|---------------------------------|--------------------|----------------------------------|----------------------|--------------------|---------------|-------|
| 16. Field ID | 17. Multi-Crop Code | 18. Reported Acres | 19. Determined Acres | 20. Interest or Share | 21. Risk | 22. Type | 23. Class | 24. Sub-Class | 25. Intended Use | 26. Irr. Practice | 27. Cropping Practice | 28. Organic Practice | 29. Stage | 30. Use of Acreage | 31. Appraised Potential | 32a. Moisture % Factor | 32b. Shell %, Factor, or Value | 33. Indemnity Production Pre QA | 34. Quality Factor | 35. Indemnity Production Post QA | 36. Uninsured Causes | 37. Total to Count | 38. Indemnity | |
| 1 | NS | 34.0 | 33.3 | 1.000 | | 123 | 997 | 997 | 114 | 997 | 997 | 997 | | | .545 | | 1801 | 32685 | | 32685 | 2830 | 32685 | | |
| 39. TOTAL | | | 33.3 | 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"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input type="checkbox"/> None <input checked="" type="checkbox"/> | | | | | | | | | | | | | | 42. TOTALS | | 32685 | | 32685 | 2830 | 32685 |
| 41. Mycotoxins exceed FDA, State or other health organization maximum limits. Yes <input type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | | | |

NARRATIVE (If more space is needed, attach a Special Report): Acres determined by wheel measurement. Tree planting pattern 24 ft. X 30 ft. Refer to attached Special Report for uninsured cause of damage.

SECTION II – DETERMINED HARVESTED PRODUCTION

| 43. Date Harvest Completed MM/DD/YYYY | | | | | | 44. Damage similar to other farms in the area? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> | | | | | | 45. Assignment of Indemnity Ye <input type="checkbox"/> N <input type="checkbox"/> s <input type="checkbox"/> o <input checked="" type="checkbox"/> | | | | | | 46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> | | | | | | |
|--|----------------------|------------------------|-----------|-----------|---------------|---|-----------------------|-----------------|-------------------------|-------------------------|----------------|--|---------------------|--------------------------|-------------------------|------------------------|-----------------------|--|-------------------------|----------------------|---------------------|---------------------|---------------------|---------------------|
| A. MEASUREMENTS | | | | | | B. GROSS PRODUCTION | | | | | | C. ADJUSTMENTS TO HARVESTED PRODUCTION | | | | | | | | | | | | |
| 47a. Share Field ID | 47b. Multi-Crop Code | 48. Length or Diameter | 49. Width | 50. Depth | 51. Deduction | 52. Net Cubic Feet | 53. Conversion Factor | 54. Gross Prod. | 55. Bu., Ton Lbs., Cwt. | 56. Shell/ Sugar Factor | 57. FM% Factor | 58a. Moisture % Factor | 58b. Test WT Factor | 59a. Adjusted Production | 59b. Prod. Not to Count | 60a. Production Pre-QA | 60b. Value Mkt. Price | 61. Quality Factor | 62. Production to Count | 63. Section II Total | 64. Section I Total | 65. Unit Total | 66. Allocated Prod. | 67. Total APH Prod. |
| | | | | | | | | | | | | | | | | | | | | | | | | |
| 67. TOTAL | | | | | | | | | | | | | | | | | | 68. Section II Total | 69. Section I Total | 70. Unit Total | 71. Allocated Prod. | 72. Total APH Prod. | | |
| | | | | | | | | | | | | | | | | | | | 32685 | 32685 | | | | |

This form does not illustrate all required entry items

Minimum Representative Sample Requirements

| Number of Acres: | Select: |
|---|---|
| 0.1 - 10.0 | The lesser of 5 trees or 5% of the number of trees in the grove or sub-grove. |
| One additional tree is required for each additional 10.0 acres (or fraction thereof) in the grove or sub-grove. | |

Setting Distances and Approximate Number of Trees per Acre

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

Some commonly used tree setting distances are underlined

Setting Distances and Approximate Number of Trees per Acre (Continued)

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

* Use this Table for square or hedge plantings. To determine number of trees per acre for tree setting distances not shown above, multiply the distance between trees in the row, in feet to tenths, by the distance between rows, in feet to tenths, and divide the result (in feet to tenths) into 43,560 sq. ft./acre (round to nearest whole number). **EXAMPLE:** 16 ft. X 18 ft. = 288.0 sq. ft. 43,560 sq. ft. ÷ 288.0 sq. ft. = 151.3 or 151 trees per acre. To determine the number of trees per acre for other tree planting patterns (hexagonal, quincunx, and so forth) refer to the LAM.
