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Product Design  
Division

FCIC 25940  
(08-2015)

# **ACTUAL REVENUE HISTORY (ARH) CITRUS (PILOT) LOSS ADJUSTMENT STANDARDS HANDBOOK**

**2017 and Succeeding Crop  
Years**

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

<b>TITLE: ARH CITRUS PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK</b>	<b>NUMBER: 25940</b>
<b>EFFECTIVE DATE: 2017 and succeeding crop years</b>	<b>ISSUE DATE: 08-28-2015</b>
<b>SUBJECT:</b>  <b>Provides the loss adjustment procedures and instructions for the Pilot ARH Citrus crop insurance program.</b>	<b>OPI: Actuarial and Product Design Division</b>
	<b>APPROVED:</b>  <i>/s/ Tim B Witt</i> <b>Deputy Administrator for Product Management</b>

**REASONS FOR ISSUANCE**

This loss adjustment standards handbook is being issued and is effective for this crop for the 2016 and succeeding crop years. Approved Insurance Providers (AIPs) will utilize these standards for both loss adjustment and loss training.

Refer to changes or additions in text which have been highlighted and references have been updated throughout the document.

Page 18: Annual Price language has been updated.

Page 44: Item 64b Market Price language added.

Page 47: Table A language added.

**ACTUAL REVENUE HISTORY CITRUS PILOT LOSS ADJUSTMENT STANDARDS  
HANDBOOK**

**CONTROL CHART**

	ARH Citrus Pilot Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Exhibit Number	Exhibit Page(s)	Date	Directive Number
Insert	Entire Handbook						
Current Index				4	18	08-2015	FCIC-25940
				5	44	08-2015	FCIC-25940
				6	47	08-2015	FCIC-25940

This handbook replaces the 2016 Actual Revenue History Citrus Loss Adjustment Standards Handbook, FCIC-25940. This handbook is effective for the 2017 and succeeding crop years and is not retroactive to any 2016 or prior crop year determinations.

**ARH CITRUS PILOT  
LOSS ADJUSTMENT STANDARDS HANDBOOK**

**TABLE OF CONTENTS**

**PAGE NO.**

**PART 1 GENERAL INFORMATION AND RESPONSIBILITIES**

1	General Information.....	1
2	AIP Responsibilities .....	1
3-10	(Reserved)	

**PART 2 POLICY INFORMATION**

11	Insurability .....	3
12	Inspections .....	4
13	Unit Division .....	4
14	Citrus Grade Requirements.....	4
15	Treatment of Share .....	5
16-20	(Reserved)	

**PART 3 APPRAISALS**

21	General Appraisal Information .....	6
22	Selecting Representative Sample Trees for Appraisals .....	6
23	Grove Appraisals .....	7
24	Handling Pre-Harvest Appraisal Discrepancies .....	7
25	Appraisal Methods .....	8
26	Appraisal Deviations and Modifications .....	11
27	General Information for Appraisal Worksheet Entries and Completion Procedures .....	11
28	General Information for Production Worksheet Entries and Completion Procedures .....	12
29-40	(Reserved)	

**ARH CITRUS (PILOT)  
LOSS ADJUSTMENT STANDARDS HANDBOOK**

**TABLE OF CONTENTS (Continued)**

	<b>PAGE NO.</b>
<b>EXHIBITS</b>	
1 Acronyms and Abbreviations .....	13
2 Definitions .....	14
3 Form Standards - Appraisal Worksheet.....	15
4 Form Standards – Summary of Harvested Production Worksheet.....	18
5 Form Standards – Production Worksheet .....	28
6 Reference Material – Minimum Representative Sample Requirements.....	47
7 Reference Material - Determining Insurability Acreage by Variety .....	48

# PART 1 GENERAL INFORMATION AND RESPONSIBILITIES

## 1 General Information

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### A. Purpose and Objective

The RMA-issued loss adjustment standards for this crop are the official standard requirements for adjusting losses in a uniform and timely manner. The RMA-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](http://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 identifies handbooks that shall be used in conjunction with this handbook.

Handbook	Relation/Purpose
CIH	Provides overall general underwriting (not crop specific) process.
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 citrus loss adjustment and this handbook are in exhibits 1 and 2, herein.

### C. CAT Coverage

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

## 2 AIP Responsibilities

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### A. Utilization of Standards

All AIPs shall utilize these standards for both loss adjustment and loss training for the applicable crop year. These standards, which include crop appraisal methods, claims completion instructions, and 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:

- (1) One legible copy to the insured; and
- (2) The original and all remaining copies as instructed by the AIP.

**C. Record Retention**

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

**D. Form Standards**

- (1) The entry items and completion instructions in exhibits 3 and 4 are the minimum requirements for the Citrus Appraisal Worksheet and Claim Form (hereafter referred to as "Production Worksheet"). All entry items are "Substantive" (they are required).
- (2) The Privacy Act and Non-Discrimination statements are required statements that must be printed on all forms or provided to the insured as a separate document. These statements are not shown on the example form(s) in exhibits 3 and 4. The current Non-Discrimination 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 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). The current DSSH can be found on the RMA website at: <http://www.rma.usda.gov/handbooks/24000/index.html> or successor website.

**3-10 (Reserved)**



## PART 2 POLICY INFORMATION

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

### **11 Insurability**

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

#### **A Insured Citrus Fruit Crop**

The crop insured will be all acreage in the county of each citrus crop designated in the SP that the insured elects to insure and for which a premium rate is provided by the actuarial documents:

- (a) In which the insured has a share;
- (b) That is of varieties (scion and rootstock) adapted to the area;
- (c) That is irrigated unless the SP allow a non-irrigated practice;
- (d) That is grown in a grove that, if inspected, meets the conditions for insurability contained in the SP and is considered acceptable by the AIP; and
- (e) That is not intended to be direct marketed unless the insured intends to comply with the direct marketing provisions in the CP.

#### **B. Interplanted Crops**

Citrus trees interplanted with another perennial crop are insurable unless the AIP inspects the acreage and determines it does not meet the requirements for insurability contained in the CP and SP.

#### **C. Insurable Causes of Damage or Loss**

- (1) Adverse weather conditions;
- (2) Fire, unless undergrowth has not been controlled or pruning debris has not been removed from the grove;
- (3) Insects and plant diseases if:
  - (a) Adverse weather conditions prevent application of control measures or cause control measures to be ineffective after application, and reapplication is not possible or permitted before damage occurs or worsens; or
  - (b) No pesticides effective on the insect or the plant disease are registered with the Environmental Protection Agency and labeled for use on the insured crop.

## 11 Insurability (Continued)

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### C. Insurable Causes of Damage or Loss (continued)

- (4) Wildlife;
- (5) Earthquake;
- (6) Volcanic eruption;
- (7) Failure of the irrigation water supply, if caused by a cause of loss specified in the CP that occurs during the insurance period;
- (8) An inadequate market price;
- (9) Disease and/or insect infestation are insurable causes of loss only if:
  - (a) Adverse weather prevents the proper application of control measures;
  - (b) Adverse weather causes properly applied control measures to be ineffective; or
  - (c) No effective control mechanism is labeled by the EPA for the disease or insect infestation.

### D. Uninsured Losses

Damage or loss of production due to inability to market citrus fruit for any reason (e.g., quarantine, boycott, or refusal of any person to accept production) is not insurable. The citrus fruit must have sustained physical damage to the extent that it does not meet the standards specified in the Special Provisions due to an insurable cause of loss **that occurred during the insurance period** to be eligible for an indemnity.

## 12 Inspections

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If the producers annual Pre-Acceptance Worksheet indicates an inspection is required, such acreage of the citrus crop must be inspected and accepted by the AIP before insurance will attach to that acreage for the crop year. Refer to the CIH.

## 13 Unit Division

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Refer to the insurance contract for unit provisions. Unless limited by the CP or 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.

## 14 Citrus Grade Requirements

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As stated in the CP, marketable citrus production is defined as production that meets or exceeds the grading standards specified in the SP. Refer to the SP for the definition of marketable citrus. For appraisals, the specified standards are to be applied to individual fruit, not on a lot basis.

## **15 Treatment of Share**

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It is important to note that share is treated differently under ARH than it is under plans of insurance based on production. Production can be allocated between the landlord and the lessee in proportion to the stated arrangement. However, there is no reason to anticipate that each party realized identical amounts of income from sales of the insured crop or require this arrangement. Consequently, any appraisals must be converted to revenue to count for the insured's contract by multiplying by the insured's share on the production worksheet. In addition, only the revenue from production actually sold by the insured is included in the revenue to count.

**16-20 (Reserved)**

## PART 3 APPRAISALS

Potential production for all types of inspections will be appraised in accordance with procedures specified in this handbook and the LAM. Refer to the ARH Citrus (Pilot) Insurance Standards Handbook for ARH Citrus loss adjustment procedures.

### 21 General Appraisal Information

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Potential production will be appraised in accordance with procedures specified in this handbook and the LAM.

#### A. Appraisal Requirements

Specifically, circumstances that require an appraisal include (but are not limited to):

- (1) When significant production remains on acreage that has been harvested;
- (2) The insured has citrus acreage that he/she does not intend to harvest or which is unharvested at the end of the insurance period for physical damage; or
- (3) When directed by the AIP. An appraisal or inspection may be necessary when:
  - (a) Verifiable production or adequate sales records are not available;
  - (b) Damage has occurred through uninsured causes of loss;
  - (c) Any production will be sold by direct marketing (without being commercially packed or processed); or
  - (d) Indicated in the Special Provisions.
- (4) Make separate appraisals for each citrus variety grown in the unit, as applicable. Refer to the LAM for additional reasons for appraisals.

#### B. Appraisal Dates

- (1) AIP representatives will set appraisal dates.
- (2) Whenever appraisals are necessary, inspect the unit/block after the normal fruit-drop period and before the fruit is removed from the trees.

### 22 Selecting Representative Sample Trees for Appraisals

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#### A. Sample Tree Selection

Make a general examination of all acreage in the unit before selecting sample trees. Determine the number and general location of insured trees to be used in the representative sample based on:

- (1) Total acreage of the insured crop (less acreage or trees of any other perennial crops interplanted with the insured crop) and the number of insurable trees;

## 22 Selecting Representative Sample Trees for Appraisals (Continued)

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### A. Sample Tree Selection (continued)

- (2) Extent of variation in the amount of production or damage within the acreage and when variable damage or tree conditions cause crop potential to be significantly different within the same unit, or when the insured wishes to destroy a portion of the unit, split the unit into blocks and appraise each one separately;
- (3) Percent of each type or variety in the acreage, if applicable;
- (4) Tree age, damage, size, density, and vigor;
- (5) The acreage in the unit from which fruit has been picked, the extent of variation in the amount of unpicked fruit on the trees; or whether any areas or trees have been color (partially) picked.
- (6) Select sample trees that have production representative of all the trees in the unit/block. If the unit/block has a mix of varieties, tree sizes, fruit count, fruit condition, or other factors that would affect the production-per-tree of citrus fruit, select as many sample trees as necessary to make appraisals.

### B. Number of Sample Trees

Take not less than the minimum number (count) of representative samples required in **Exhibit 6**, herein.

## 23 Grove Appraisals

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Timing of Pre-harvest Appraisals when required by the AIP:

- (1) Arrange to inspect the unit/block when most of the citrus fruit is mature, if early release is not required.
- (2) If citrus fruit will be harvested for direct marketing such as U-pick or for roadside sales and acceptable production records of direct marketed sales are not made available and the citrus fruit was appraised, assess not less than the value per acre for any such acreage.

## 24 Handling Pre-harvest Appraisal Discrepancies

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If the insured disagrees with the appraisal, make arrangements for leaving representative trees UNHARVESTED and for inspecting those trees when the fruit is ready to harvest.

- (1) The adjuster and insured should jointly determine the trees to be selected for this representative sample. Make a sketch map of the unit/block and sample trees by row number and tree count within the chosen row.
- (2) The adjuster can also physically mark or tag trees selected for appraisals to verify exact location of sample trees in the unit/block.

## 24 Handling Pre-harvest Appraisal Discrepancies (Continued)

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- (3) An adjuster must be present when the representative trees are harvested.
- (4) If an insured refuses to sign Appraisal Worksheet(s) refer to the LAM for information on unusual/controversial cases.

## 25 Appraisal Methods

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### A. General Information

These instructions provide information on appraisal methods for:

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

### B. Random Citrus Sample Appraisal Method

- (1) Random samples must be representative of all mature citrus fruit in the unit or block.
- (2) Select a representative random sample of mature citrus fruit from sample trees to determine the number of fruit lost to insurable causes using the following criteria (refer to **Exhibit 6** for minimum number of samples):
  - (a) Examine a sufficient number of individual mature citrus fruit (minimum of 100 fruit total) from different locations on the trees that reflect the general condition of all insurable fruit in the unit/block.
  - (b) The sample selected must be random and include citrus fruit that could be marketable and fruit that could be eliminated if graded in the packing house.
  - (c) Select fruit samples from the inside, outside, top, and bottom of all four quadrants of sample trees.
  - (d) Select fruit samples from each sample tree in a representative number of rows in the unit/block.
- (3) Separate grade fruit from culls. Cut the grade fruit to determine the number of graded fruit.
- (4) FOR FREEZE DAMAGE, only that portion of the graded sample that will be marketed or is marketable will be cut to determine the percent of damage. See "Reference Material" for Arizona Citrus Laws and Procedures, California Orange Laws and Procedures, and Other Arizona and California Citrus Laws for information and methods of determining freeze damage.

**B. Random Citrus Sample Appraisal Method (continued)**

(5) The ARH Citrus (Pilot) CP guarantees the production of MARKETABLE FRUIT. To determine the amount of unharvested marketable fruit in a block or unit, follow the steps below:

- (a) Determine the number of mature fruit required to fill a standard carton:
  - (1) Place the random sample(s) into the proper carton for the type of citrus fruit and count the number of fruit required to fill the carton; or
  - (2) Use a hand held citrus fruit sizing gauge to determine the number of mature fruit required to fill a standard carton. Size at least 10 randomly selected mature fruit and determine the average number of mature fruit required to fill a standard carton. For example, if fruit sized 122, 131, 126, 125, 137, 132, 139, 116, 119, 129, the sum equals 1276 divided by 10 samples equals 127.6. Round result to whole cartons, so the example would be equal to 128 fruit per carton.

(b) Determine the number of fruit per tree using the quadrant count method. Count the number of fruit (including insured damaged fruit, uninsured damaged fruit, and marketable fruit) in one representative quadrant and multiply by 4 to determine the number of fruit on the entire tree, as applicable.

(c) Determine the number of unharvested trees per acre. To determine number of trees per acre for square or rectangular planting patterns, multiply the distance between trees within a row (to nearest tenth of a foot) times the distance between rows (to nearest tenth of a foot) and divide this result into 43,560 sq. ft. per acre (round to the nearest whole number). **EXAMPLE:** 12.5 ft. X 16.0 ft. = 200sq. ft., then 43,560 sq. ft. divided by 200 = 217.8 rounded to 218 trees per acre.

To determine the tree population per acre for other tree planting patterns (e.g., hexagonal, quincunx, etc.) refer to the LAM.

(d) Determine the percent of graded fruit in the carton by dividing the number of graded fruit by the number of fruit sampled. Multiply the result by the number of fruit per tree then divide by carton size to determine graded cartons per tree. Multiply the number of graded cartons per tree by the number of trees per acre to determine cartons to count per acre.

(e) **ONLY PACKED CARTONS WILL BE COUNTED AS PRODUCTION TO COUNT.** Packinghouse managers will be consulted to determine if representative samples can be packed as fresh fruit. Citrus fruit that cannot be packed as fresh citrus fruit can either be dropped to the ground or sent for processing into byproducts. This acreage can then be released.

**B. Random Citrus Sample Appraisal Method (continued)**

- (f) If the adjuster finds that citrus fruit to be sent for processing into by-products, dropped on the ground, or left on the trees, is marketable as fresh fruit, or damaged from uninsured causes, an appraisal of potentially marketable fruit and/or fruit lost to uninsurable causes will be made.

**RANDOM CITRUS SAMPLE METHOD EXAMPLE:**

A random sample of 128 mature fruit was taken from representative trees in the block.

105 of these mature fruit graded marketable as fresh-packed fruit.

Citrus fruit that is not marketable as fresh-packed fruit due to INSURABLE causes will not be considered production to count.

105 minus 17 cut fruit lost equals 88 graded fruit.

It was determined that 128 sized fruit are required to fill a standard carton.

88 graded fruit divided by 128 fruit per carton equals 0.688 (percent of graded fruit per carton).

The quadrant counts of fruit from representative trees averaged 625 fruit per tree.

625 fruit per tree times 0.688 equals 430 graded fruit per tree.

430 graded fruit per tree, divided by 128 fruit per standard carton equals 3.4 standard cartons graded fruit per tree (rounded to nearest tenth).

450 trees in the block divided by 5 acres in the block equals 90 trees per acre.

3.4 cartons of graded fruit times 90 trees per acre equals 306 total cartons of graded fruit per acre from unharvested trees.

**C. Citrus Appraisals Using Harvested Samples or Acreage**

**(1) Representative Tree Appraisals**

When representative harvested citrus trees are appraised, the adjuster and insured will jointly select representative sample trees that reflect the type and severity of insured crop damage in the unit/block. The adjuster will make arrangements with the insured to do a field inspection while the insured harvests the selected representative sample trees. During the field inspection, the adjuster will:

Select a representative sample of mature citrus fruit for grading from the harvested sample citrus fruit as described in Random Citrus Sample Method.



### (1) Representative Tree Appraisals (continued)

- (b) Determine the amount of appraised potential production on each sample tree as described in Random Citrus Sample Method and
- (c) Document the amount of potential appraised production on the appraisal worksheet as described in sections 7.

### (2) Representative Harvested Acreage Appraisals

Do not use this method if the unharvested acreage will be harvested. Use this method only when the harvested acreage can be verified as being representative of the unharvested acreage.

- (a) Appraise the amount of potential gross production on the unharvested representative acreage.
- (b) Compare appraisal for the unharvested acreage determined in (a) above to the actual gross production from the harvested acreage. If the appraised gross potential production is comparable to the harvested gross production, use the average yield per acre from the harvested acreage as the per acre appraisal for the unharvested acreage; otherwise, use appraisal procedures specified in section C herein.
- (c) Document on a Special Report how unharvested acreage appraisal was determined.

## 26 Appraisal Deviations and Modifications

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- A. Deviations.** Deviations in appraisal methods require FCIC written authorization (as described in the LAM) prior to implementation.
- B. Modifications.** There are no pre-established modifications contained in this handbook. Refer to the LAM for additional information.

## 27 General Information for Appraisal Worksheet Entries and Completion Procedures

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- (1) Include the AIP's name in the Appraisal 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) Complete separate Appraisal Worksheets for each unit inspected, as applicable. Complete separate Appraisal Worksheets for each navel orange type in the unit, as applicable.
- (4) For every inspection complete items 1 through 8, item 18, and Part II of the Appraisal Worksheet.

## **27 General Information for Appraisal Worksheet Entries and Completion Procedures (Continued)**

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- (5) Entries in the Appraisal Worksheets are the cartons determined by the appraisal. Any adjustments to recognize share will be made on the Production Worksheet.
- (6) Separate Appraisal Worksheets are required for each unit or block inspected. Refer to Table A for sampling instructions.

## **28 General Information for Production Worksheet Entries and Completion Procedures**

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- (1) The Production Worksheet, is a progressive form containing all notices of damage for all preliminary and final inspections, including “No Indemnity Due” claims, on a unit.
- (2) If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
  - (a) Acreage report errors.
  - (b) Delayed notices or delayed claims.
  - (c) Corrected claims or fire losses (double coverage), and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
  - (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use or other reasons described in the LAM).
  - (e) “No Indemnity Due” claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).
- (4) The adjuster is responsible for determining if any of the insured’s requirements under the notice and claim provisions of the policy have not been met. If they have not, the adjuster should contact the AIP.
- (5) Instructions labeled “**PRELIMINARY**” apply to preliminary inspections only. Instructions labeled “**FINAL**” apply to final inspections only. Instructions not labeled apply to ALL inspections.
- (6) Standard production worksheet items are numbered consecutively in exhibit 4. An example production worksheet is also provided to illustrate how to complete item entries.

**29-40 (Reserved)**

## Acronyms and Abbreviations

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The following table provides the acronyms and abbreviations used in this handbook.

<b>Approved Acronym/Abbreviation</b>	<b>Term</b>
AIP	Approved Insurance Provider
BP	Basic Provisions
CAT	Catastrophic Risk Protection
CIH	Crop Insurance Handbook, FCIC-18010
CP	Crop Provisions
DSSH	Document and Supplemental Standards Handbook, FCIC-24040
FCIC	Federal Crop Insurance Corporation
LAM	Loss Adjustment Manual, FCIC-25010
NASS	National Agricultural Statistics Service
RMA	Risk Management Agency
SP	Special Provisions

## Definitions

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**Bearing trees** means trees that meet the insurability requirements stated in the CP.

**Culls** mean fruit that cannot be marketed as fresh packed fruit because it fails to meet the grading standards specified in the SP.

**Standard Carton** means a container for marketing fresh packed citrus as shown below:

<u>Container Size</u>	<u>Fruit Crop</u>	<u>Pounds</u>
#58	Navel Oranges	38

“Over packed” containers (such as intended for the export market) and other fruit, whether contained in containers of other sizes or that is determined by appraisal or other means, must be converted to standard containers by dividing the total packed weight by the weight specified above for the crop/type to determine the equivalent number of standard containers.

**Unharvested Tree** means a tree from which all current crop year fruit has not been picked.

**Form Standards – Appraisal Worksheet**

Verify and/or make the following entries for each appraisal worksheet element/item number. Completed appraisal worksheet examples are at the end of this exhibit.

<b>Element/Item Number</b>	<b>Information Required</b>
1. Company	Name of AIP, if not preprinted on the worksheet.
2. Claim No.	Claim number as assigned by the AIP.
3. Insured's Name	Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
4. Policy Number	Insured's assigned policy number.
5. Crop Year	Four-digit crop year, as defined in the policy, for which the claim has been filed.
6. Type and Kind of Citrus	Crop name and crop code, as shown on the actuarial documents, for the variety of citrus grown.
7. Date of Damage	First three letters of the month during which MOST of the insured damage (if progressive damage occurred). Include SPECIFIC DATE where applicable, as in the case of freeze damage (e.g., Dec 7, YYYY).
8. Unit Number ***	Unit number from the Summary of Coverage after it is verified to be correct.
9. Acreage	Number of determined acres, to tenths, in the unit/block being appraised.
10. Number of Trees Having Unpicked Fruit	Number of trees on the unit/block being appraised having unpicked (unharvested) fruit.

**PART I – UNPICKED FRUIT ON THE TREE**

<b>Element/Item Number</b>	<b>Information Required</b>
11. Sample Number	Sample/block identification number.
12. No. of Trees in Block	Number of unharvested bearing trees in the sample block determined by multiplying the number of unharvested trees per acre by the number of acres in the block (e.g. 90 trees per acre times 5 acres equals 450 trees in the block).
13. Acres in Block	Block acres (rounded to tenths).
14. Random Pick	Number of mature fruit randomly picked as instructed in section 25 B.
15. Grade (12-14)	Number of marketable fruit in the sample. Enter the result of random pick (item 12) minus culls (item 14).
16. Culls	Number of cull fruit in the sample.
17. Number Fruit Cut	Number of grade fruit (item 13) cut per sample.
18. Number Fruit Lost	Number of cut fruit lost to freeze damage per sample. Enter zero if the cause of loss is not freeze.
19. Graded Fruit	Calculate the number of graded fruit by subtracting the number of fruit lost (item 16) from the number of fruit cut (item 15).
20. Remarks	Remarks pertinent to the appraisal, sampling, conditions in general, disposition of fruit, appraisal date, etc.

## Form Standards – Appraisal Worksheet (Continued)

## PART II – DETERMINATION OF THE PRODUCTION TO COUNT

Element/Item Number	Information Required
21. Sample Number	Sample/block identification number.
22. Carton Size Fruit	Number of mature fruit required to fill carton.
23. Total Fruit Lost (14+16)	To determine the total fruit lost, add Culls (item 14) to number of fruit lost (item 16).
24. Graded Fruit	Number of graded (marketable) fruit. Enter the result in Part I, item 17.
25. % of Carton (22÷12)	Percent of graded fruit in the carton rounded to three decimal places. Graded fruit (item 22) divided by random pick (item 12).
26. No. of Fruit per Tree	The number of fruit per tree (including insured damaged fruit, uninsured damaged fruit, and marketable fruit).
27. Graded Fruit Per Tree (23X24)	Percent of graded fruit in the carton (item 23) times number of fruit per tree (item 24), rounded to the nearest whole fruit.
28. Graded Ctn. Per Tree (25÷20)	Graded cartons per tree rounded to the nearest tenth. Number of graded fruit per tree (item 25) divided by carton size fruit (item 20).
29. Total Trees per Acre (10÷11)	Total unharvested trees per acre rounded to the nearest whole tree. Result of number of unharvested trees in the block (item 10) divided by the number of acres in the block (item 11) from Part I or as determined by method in subsection <b>25 B (5) (c).</b>
30. Ctns. To Count per Acre (26X27)	Cartons to count per acre rounded to the nearest tenth: Graded cartons per tree (item 26) times total trees per acre (item 27).
<b>The following required entries are not illustrated on the appraisal worksheet example below.</b>	
31. Adjuster's Signature, Code Number, and Date	Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.
32. Insured's Signature and Date	Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the Appraisal Worksheet WITH THE INSURED, particularly explaining codes, etc., that may not be readily understood.
33. Page Number	Page number - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

**\*\*\*If there are multiple pages to the appraisal worksheet, complete signature of adjuster and signature of insured only on the last page of the Appraisal Worksheets for the unit.**

Form Standards – Appraisal Worksheet (Continued)

EXAMPLE

COMPANY: <i>Any Company</i>				CLAIM #: <i>XXXXXXXXXX</i>					
<b>CITRUS APPRAISAL WORKSHEET</b> (FOR ILLUSTRATION PURPOSES ONLY)				1. INSURED'S NAME		2. POLICY NUMBER		3. CROP YEAR	
				<i>I. M. Insured</i>		<i>XXXXXXXXXX</i>		<i>YYYY</i>	
				4. TYPE AND KIND OF CITRUS		5. DATE OF DAMAGE		6. UNIT NUMBER	
				<i>ORANGES – 0227</i>		<i>DEC 7, YYYY</i>		<i>0001-0001 BU</i>	
				7. ACREAGE		8. NUMBER OF TREES HAVING UNPICKED FRUIT			
<i>30.0</i>		<i>900</i>							
<b>PART I: FRUIT COUNT</b>									
Sample No. 9	No. of Trees in Block 10	Acres in Block 11	Random Pick 12	Grade (12-14) 13	Culls 14	Number Fruit Cut 15	Number Fruit Lost 16	Graded Fruit (15-16) 17	
<i>A</i>	<i>450</i>	<i>5.0</i>	<i>128</i>	<i>105</i>	<i>23</i>	<i>105</i>	<i>17</i>	<i>88</i>	
<i>B</i>	<i>450</i>	<i>5.0</i>	<i>128</i>	<i>100</i>	<i>28</i>	<i>100</i>	<i>100</i>	<i>0</i>	
18. Remarks									
<p><i>APPROXIMATELY 2 CTNS. PER TREE ON GROUND DUE TO FREEZE. BLOCK B – WILL DROP ON GROUND. INSEPERABLE FREEZE DAMAGE CANNOT BE PACKED. PRODUCTION TO COUNT IS ZERO. NO FREEZE PROTECTION EQUIPMENT ON BLOCKS A AND B SEE MAP ON SPECIAL REPORT. 20 ACRES PICKED AND PACKED. ACREAGE APPRAISED MM/DD/YYYY</i></p>									
<b>PART II: DETERMINATION OF THE PRODUCTION TO COUNT</b>									
Block Number 19	Carton Size Fruit 20	Total Fruit Lost (14+16) 21	Graded Fruit 22	% of Carton (22÷12) 23	No. of Fruit per Tree 24	Graded Fruit per Tree (23x24) 25	Graded Ctn. per Tree (25÷20) 26	Total Trees per Acre (10÷11) 27	Ctns. To Count per Acre (26 x 27) 28
<i>A</i>	<i>128</i>	<i>40</i>	<i>88</i>	<i>.688</i>	<i>625</i>	<i>430</i>	<i>3.4</i>	<i>90</i>	<i>306.0</i>
<i>B</i>			<i>No Production to Count – See Remarks</i>						<i>0</i>
***									
<p><b>This form example does not illustrate all required entry items (e.g., signatures, etc.).</b></p>									

## Form Standards – Summary of Harvested Production Worksheet

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### A. GENERAL INFORMATION

The procedures herein and the example Production Worksheets illustrate how to calculate and document the annual price.

### B. DETERMINING THE ANNUAL PRICE

- (1) Use the insured's Net Dollars Received as the value of sold or direct marketed harvested production if the AIP determines the insured received a reasonable price per pound for such production. A reasonable price is the price buyers in the area are paying on the date of sale for citrus fruit of the same variety and quality. **The AIP must ensure the production sold is from a legitimate run of citrus, complete with the settlement sheets. The citrus delivered must comprise at least two orange bins (900 pounds capacity) and they must be picked from representative trees identified by the adjuster.**
- (2) If the AIP determines the price was reasonable, the **annual price** will be the total of the net dollars received divided by the total cartons of marketable fruit sold.
- (3) The annual price may first be calculated on a unit basis as the average value per carton of any production sold on the unit by the producer if that price is determined to be reasonable. This is done because a particular unit may have a unique variety or specific harvesting window.
- (4) If there are no sales from the unit or the price is determined not reasonable, sales from a representative unit of the same type and on the same policy may be used to calculate the annual price.
- (5) If a unit level annual price is unavailable or determined not reasonable, the annual price may be calculated on a whole farm basis as the average value per carton of all navel orange production sold across units by the producer if that price is determined to be reasonable.
- (6) If the AIP determines the price from (3), (4) and (5) was not reasonable, the **annual price** for the unit will be determined by multiplying the California season average equivalent packinghouse door (PHD) price per box (converted to carton equivalent) for all navel and miscellaneous oranges reported by NASS for the crop year for the insured crop in the publication "Citrus Fruits YYYY summary" (released in September of the crop year) by the conversion factor shown in the Crop Provisions.
- (7) Harvested marketable production damaged or defective due to insurable causes and not marketable will have a zero value and will not be included in determining the **annual price**.



**Form Standards – Summary of Harvested Production Worksheet (Continued)**

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**C. SUMMARY OF HARVESTED PRODUCTION WORKSHEET STANDARDS**

- (1) The entry items in subsection C are the minimum requirements for the Summary of Harvested Production Worksheet hereafter referred to as the Harvested Production Worksheet. Each of these entry items is “Substantive,” (i.e., they are required).
- (2) Harvested Production Worksheet Completion Instructions. The completion instructions for the required entry items on the worksheet in the following subsections are “Substantive,” (i.e., they are required).
- (3) The Privacy Act and Nondiscrimination statements are required statements that must be printed on the form or provided to the insured as a separate document. These statements are not shown on the example form in this section. The current Privacy Act and Nondiscrimination statements can be found on the RMA website at <http://www.rma.usda.gov/regs/required.html>.
- (4) Refer to the DSSH for other crop insurance form requirements (e.g., font point, size, etc.).

**D. GENERAL INFORMATION FOR HARVESTED PRODUCTION WORKSHEET ENTRIES AND COMPLETION PROCEDURES**

- (1) Use this worksheet to record harvested and delivered production and sale of marketable citrus fruit.
- (2) Record all the production delivered to each packinghouse, or other first handler on separate Harvested Production Worksheets. Production delivered directly to a processor (example: juice production only) should not be recorded. When citrus fruit production is recorded in containers other than standard cartons, convert the reported containers to standard carton equivalents. Show conversion calculations in the Remarks or on a Special Report.
- (3) Complete separate worksheets for sold, unsold, and direct marketed production, as applicable. Use multiple worksheets for sold, unsold, and direct marketed production as needed to record all individual loads of delivered production.
- (4) A year-end summary from a packinghouse, or other first handler may be used in lieu of individual load or lot data. The examples herein demonstrate individual load or lot data.
- (5) The allowable revenue may not include any handling charges such as grading, cooling, fumigating, packing, packing containers, selling commissions, and other assessments (e.g. disease control assessments, juice handling etc.).
- (6) The end of the insurance period for inadequate market price is August 31 following harvest. Any production not sold by August 31 will be valued at the Annual price. If a pool should close after August 31, but before September 30, the insured must still use the NASS price because the end of insurance period for inadequate market price is August 31. In addition, the revenue report for the next insurance year must use the revenue to count amount from the loss claim.

**Form Standards – Summary of Harvested Production Worksheet (Continued)****D. GENERAL INFORMATION FOR HARVESTED PRODUCTION WORKSHEET ENTRIES AND COMPLETION PROCEDURES (continued)**

- (7) All entries on the Harvested Production Worksheet must reflect the insured's share of the total.

**E. HARVESTED PRODUCTION WORKSHEET ENTRIES AND COMPLETION INFORMATION**

Verify or make the following entries:

<b>Element/Item Number</b>	<b>Information Required</b>
1. Company Name	Name of AIP, if not preprinted on the worksheet (company name). Insert "Page 1 of n," "Page 2 of n," etc. Number each set of worksheets (sold, direct marketed, unsold) separately.
2. Insured's Name	Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
3. Crop	"Citrus Crop" (Crop Code) as shown in the actuarial documents.
4. Crop Year	Four-digit crop year, as defined in the policy, for which the claim is filed.
5. Policy Number	Insured's assigned policy number.
6. Unit Number ***	Unit number from the Summary of Coverage after it is verified to be correct.
7. Type/Disposition/Variety	Name of crop and type (if applicable), disposition (e.g., sold, unsold, direct marketed) of the citrus fruit represented by this Harvested Production Worksheet. Enter NA if type is not applicable.
8. Name, Address, and Phone No. of Buyer/Packer	Name, address, and telephone number of the processor, packing house, or other first handler of the production.

**PART I – PRODUCTION**

9. Date	Date the load, lot, pool, or account reported on the line was delivered, closed, or summarized. List in MM/DD/YYYY format.
10. Load/Lot/Pool/Summary No.	Identification number of the load, lot, pool, or account.

**Form Standards – Summary of Harvested Production Worksheet (Continued)**
**PART I – PRODUCTION (continued)**

<p><b>For columns 11 through 15 below, when there are no specific instructions for either sold, unsold, or direct marketed production, enter 0 on the worksheet. CARTONS DELIVERED, CARTONS SOLD, DIRECT MARKETED PRODUCTION, AND ALL DOLLAR ENTRIES MUST INCLUDE ONLY THAT PORTION OF THE PRODUCTION INCLUDED BY THE INSURED’S SHARE.</b></p>	
11. Cartons of Marketable Fruit Delivered	Sold, Unsold, or Direct Marketed Production: The insured’s share of the number of whole standard cartons of citrus fruit per load, lot, pool, or account, as delivered. If production is not in standard cartons, convert the reported weights to cartons and enter weight in whole cartons. List any conversion factor(s) used in the Remarks.
12. Cartons of Marketable Fruit Sold	The insured’s share of the number of whole standard cartons per load, lot, pool, or account that were sold. Explain any difference, such as culled unmarketable citrus fruit, in the Remarks section. Culls must be reported on the “Sold” Harvested Production Worksheet as the difference between delivered and sold cartons. Any delivered marketable production that is unsold must be reported on an “Unsold” Harvested Production Worksheet. Direct marketed production should be reported on a “Direct Marketed” Harvested Production Worksheet. For direct marketed production, transfer entry from column 11.
13. Gross Dollars Received for Marketable Fruit	Sold or Direct Marketed Production: The insured’s share of the value per load, lot, pool, or account listed in column 10, in dollars and cents as reported on the documents from the handler.
14. Adjustments to Gross Dollars Received	Sold Production: Identify the charges relating to harvesting and delivery to the packinghouse door and with the exception of these enter all other charges and assessments imposed by the packing house or other organizations. Identify such charges in the remarks. If the dollars in item 13 do not include such charges, enter zero (0). If not delivered to a third party, adjustments must be verifiable as packing or processing expenses.
15. Net Dollars Received for Marketable Fruit	Column 13 minus column 14, results rounded to dollars and cents.
16. Totals	Separately total columns 11, 12, 13, 14, and 15, as applicable, on the final page of the worksheet for each classification (sold, unsold, or direct marketed).

**PART II - WEIGHTED VALUE BY TYPE**

17. Total Net Dollars Received for Marketable Fruit	On the final worksheet for sold and direct marketed, enter the sum of the net dollars received for sold and direct marketed production from column 15 “Totals” from the appropriate worksheet. Leave the item blank on the Unsold Production Worksheet. Transfer this entry to
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	Section II, column 66 “Production to Count” on the Production Worksheet.
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Exhibit 4

**Form Standards – Summary of Harvested Production Worksheet (Continued)**

**PART II - WEIGHTED VALUE BY TYPE (continued)**

18. Total Cartons Delivered for Marketable Fruit	On the final worksheet for each disposition (sold, unsold, or direct marketed), enter the sum of the total cartons delivered for all column 11 entries from the appropriate worksheets. Transfer this entry to section II, column 55 on the Production Worksheet.
19. Total Cartons Sold for Marketable Fruit	On the final worksheet for each disposition (sold, unsold, or direct marketed) enter the sum of the cartons sold for all column 12 entries from the appropriate worksheets. Transfer this entry to section II, column 56 on the Production Worksheet.
20. Average Value per Carton for Marketable Fruit	On the final worksheet for sold or direct marketed enter the result of dividing column 17 by column 19 in cents per carton as a three-place decimal (e.g., \$7.667 is entered as 7.667, etc.). Transfer this entry to Section II, column 64a “Value” on the Production Worksheet. On the final worksheet for unsold, make no entry.
21. Total Net Dollars Received-UNIT for Marketable Fruit	On the final worksheet for each unit, enter the sum of the net dollars received for sold and direct marketed production from all column 17 entries, as appropriate.
22. Total Cartons Delivered for Marketable Fruit - UNIT	On the final worksheet for each unit, enter the sum of the total cartons delivered for all column 18 entries from the appropriate worksheets. Transfer this entry to section I, column 32a on the Production Worksheet for the UNHARVESTED PRODUCTION ADJUSTMENT.
23. Total Cartons Sold for Marketable Fruit- UNIT	On the final worksheet for each unit, enter the sum of the total cartons sold and direct marketed from all column 19 entries, as appropriate. <b>DO NOT INCLUDE CARTONS FROM THE UNSOLD WORKSHEET.</b>
24. Annual Price	On the final worksheet for each unit enter the result of dividing column 21 by column 23 in cents per carton as a three-place decimal (e.g., \$7.667 is entered as 7.667, etc.). Transfer this entry to the UNSOLD cell in of Column 64b “Mkt. Price”, Section II of the Production Worksheet.
25. Remarks	<p>a. Enter any pertinent information such as where unsold production has been stored and how it was valued.</p> <p>b. Document any factors used to convert delivered production to standard cartons of delivered production on each page for which conversion factors are applicable.</p> <p>c. Record the insured’s share (refer to section 15).</p>

	d. Identify the source and amount of in-charges, out-charges, or other industry handling charges
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**Exhibit 4**

**Form Standards – Summary of Harvested Production Worksheet (Continued)**

<b>The following required entries are not illustrated on the appraisal worksheet example below.</b>	
26. Adjuster’s Signature, Code Number, and Date	Signature of adjuster, code number, and date signed after the insured (or insured’s authorized representative) has signed.
27. Insured’s Signature and Date	Insured’s (or insured’s authorized representative’s) signature and date on each page. Before obtaining the insured’s signature, <b>REVIEW ALL ENTRIES WITH THE INSURED</b> or the insured’s authorized representative, particularly explaining codes, etc., which may not be readily understood.
28. Page	Page number of the Summary of Harvested Production pages <b>APPLICABLE TO THE CITRUS</b> , e.g., Page 1 of 2 Pages, Page 2 of 2 Pages, etc.

**If there are multiple pages to the appraisal worksheet, complete items 26 and 27 (signature of adjuster and signature of insured) only on the last page of the Appraisal Worksheets for the unit.**

## Form Standards – Summary of Harvested Production Worksheet (Continued)

## Settlement sheet example – deducting pick and haul charges to identify net revenue

Settlement sheet: Company Y/20XX-11 Pool X					
		Grower % of total packed	Packed cartons	FOB price	Value
	<b>Fresh pack sales:</b>				
	Brand X	87.40%	7,758	\$12.7834	\$99,173.97
	Choice	12.60%	1,118	\$9.3569	\$10,461
	Brand X export	-	-	-	\$0
	Brand X Special	-	-	-	\$0
	Choice export	-	-	-	\$0
	Brand X Heavy	-	-	-	\$0
	Choice Heavy	-	-	-	\$0
<b>A</b>	<b>Total packed sales:</b>	<b>100%</b>	<b>8,876</b>	<b>\$12.3518</b>	<b>\$109,634.98</b>
	<b>Non-fresh pack fruit:</b>		<b>Carton equivalents</b>		
	Juice		1,130	no price given	
	Culls/rots		135		
	<b>Charges:</b>		<b>Cartons</b>	<b>Charge</b>	
	Brand assessment		8,876	\$0.5800	-\$5,148.08
	Contingency fund		8,876	\$0.1000	-\$887.60
	Navel pack charge		8,876	\$3.4900	-\$30,977.24
	Door charge		442	\$16.8900	-\$7,469.94
	Assessment A		442	\$0.6600	-\$291.90
	Assessment B		10,141	\$0.0920	-\$932.97
	Brand capital fund		8,876	\$0.0100	-\$88.76
	Juice handling		1,130	\$0.2183	-\$246.68
<b>B</b>	Harvest Charges (Pick & Haul)		10,141	\$1.1977	-\$12,145.88
<b>C</b>	<b>Total charges</b>				<b>-\$58,189.05</b>
<b>D</b>	<b>Identification of Net Dollars received and deductions from total charges</b>				
	Total charges less Pick & Haul (row C minus row B)				-\$46,043.17
<b>E</b>	<b>Net Dollars (total packed sales - total charges less Pick &amp; Haul (row A minus row D))</b>				<b>\$63,591.81</b>

\*juice value is not included in revenue to count

**Form Standards – Summary of Harvested Production Worksheet (Continued)**

<b>SUMMARY OF HARVESTED CITRUS PRODUCTION WORKSHEET (For Illustration Purposes Only)</b>	COMPANY NAME: <i>Any Company</i>			<i>Page 1 of 3</i>
	1. INSURED'S NAME  <i>I.M. Insured</i>		2. CROP  <i>Oranges (0227)</i>	3. CROP YEAR  <i>YYYY</i>
	4. POLICY NUMBER  <i>XXXXXXXX</i>	5. UNIT NUMBER  <i>0001-0001BU</i>	6. CLAIM NUMBER  <i>XXXXXXXXXX</i>	7. TYPE/DISPOSITION/VARIETY  <i>Sold</i>

8. NAME, ADDRESS, AND PHONE NUMBER OF BUYER/PACKER

*Acme Packing Company  
Any Street  
Any Town, State (XXX) XXX-XXXX*

**PART I – PRODUCTION**

DATE 9.	LOAD/LOT/POOL/ SUMMARY NO. 10.	CARTONS DELIVERED 11.	CARTONS SOLD 12.	GROSS DOLLARS RECEIVED 13.	ADJUSTMENT TO GROSS DOLLARS RECEIVED 14.	NET DOLLARS RECEIVED 15.
<i>12-20-YYYY</i>	<i>00103</i>	<i>410</i>	<i>410</i>	<i>5,250.00</i>	<i>345.00</i>	<i>4,905.00</i>
<i>06-25-YYYY</i>	<i>00458</i>	<i>3,700</i>	<i>3,700</i>	<i>21,270.00</i>	<i>1,895.00</i>	<i>19,375.00</i>
<i>02-28-YYYY</i>	<i>00921</i>	<i>2,950</i>	<i>2,950</i>	<i>25,287.00</i>	<i>1,598.00</i>	<i>23,689.00</i>
<b>16. TOTALS</b>		<i>7,060</i>	<i>7,060</i>	<i>51,807.00</i>	<i>3,838.00</i>	<i>47,969.00</i>

**PART II - SUMMARY VALUES**

17. TOTAL NET DOLLARS RECEIVED	18. TOTAL CARTONS DELIVERED	19. TOTAL CARTONS SOLD	20. AVERAGE VALUE PER CARTON
<i>47,969.00</i>	<i>7,060</i>	<i>7,060</i>	<i>6.794</i>
21. TOTAL NET DOLLARS RECEIVED -UNIT-	22. TOTAL CARTONS DELIVERED -UNIT-	23. TOTAL CARTONS SOLD -UNIT-	24. ANNUAL PRICE per -UNIT-

25. REMARKS:

**SOLD FRUIT EXAMPLE**

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

**Form Standards – Summary of Harvested Production Worksheet (Continued)**

<b>SUMMARY OF HARVESTED CITRUS PRODUCTION WORKSHEET (For Illustration Purposes Only)</b>	COMPANY NAME: <i>Any Company</i>		<i>Page 2 of 3</i>	
	1. INSURED'S NAME  <i>I.M. Insured</i>		2. CROP  <i>Oranges (0227)</i>	3. CROP YEAR  <i>YYYY</i>
	4. POLICY NUMBER  <i>XXXXXXXX</i>	5. UNIT NUMBER  <i>0001-0001BU</i>	6. CLAIM NUMBER  <i>XXXXXXXXXX</i>	7. TYPE/DISPOSITION/VARIETY  <i>Unsold</i>

8. NAME, ADDRESS, AND PHONE NUMBER OF BUYER/PACKER  
*Acme Packing Company  
 Any Street  
 Any Town, State (XXX) XXX-XXXX*

PART I – PRODUCTION						
DATE 9.	LOAD/LOT/POOL/ SUMMARY NO. 10.	CARTONS DELIVERED 11.	CARTONS SOLD 12.	GROSS DOLLARS RECEIVED 13.	ADJUSTMENT TO GROSS DOLLARS RECEIVED 14.	NET DOLLARS RECEIVED 15.
<i>06-20-YYYY</i>	<i>00103</i>	<i>90</i>	<i>90</i>			
<b>16. TOTALS</b>		<i>90</i>	<i>90</i>			

PART II - SUMMARY VALUES				
17. TOTAL NET DOLLARS RECEIVED	18. TOTAL CARTONS DELIVERED	19. TOTAL CARTONS SOLD	20. AVERAGE VALUE PER CARTON	
	<i>90</i>	<i>90</i>		
21. TOTAL NET DOLLARS RECEIVED -UNIT-	22. TOTAL CARTONS DELIVERED -UNIT-	23. TOTAL CARTONS SOLD -UNIT-	24. ANNUAL PRICE per -UNIT-	

25. REMARKS: 90 cartons of harvested marketable production which has not been sold. These cartons will be valued using the annual price procedure.

**UNSOLD FRUIT EXAMPLE**

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



**Form Standards – Summary of Harvested Production Worksheet (Continued)**

<b>SUMMARY OF HARVESTED CITRUS PRODUCTION WORKSHEET (For Illustration Purposes Only)</b>	COMPANY NAME: <i>Any Company</i>		<i>Page 3 of 3</i>	
	1. INSURED'S NAME  <i>I.M. Insured</i>		2. CROP  <i>Oranges (0227)</i>	3. CROP YEAR  <i>YYYY</i>
	4. POLICY NUMBER  <i>XXXXXXXX</i>	5. UNIT NUMBER  <i>0001-0001BU</i>	6. CLAIM NUMBER  <i>XXXXXXXXXX</i>	7. TYPE/DISPOSITION/VARIETY  <i>Direct Marketed</i>

8. NAME, ADDRESS, AND PHONE NUMBER OF BUYER/PACKER  
*Acme Packing Company  
 Any Street  
 Any Town, State (XXX) XXX-XXXX*

<b>PART I – PRODUCTION</b>						
DATE 9.	LOAD/LOT/POOL/ SUMMARY NO. 10.	CARTONS DELIVERED 11.	CARTONS SOLD 12.	GROSS DOLLARS RECEIVED 13.	ADJUSTMENT TO GROSS DOLLARS RECEIVED 14.	NET DOLLARS RECEIVED 15.
<i>01-30-YYYY</i>	<i>Ledger</i>	<i>50</i>	<i>50</i>	<i>600.00</i>	<i>0.00</i>	<i>600.00</i>
<i>02-03-YYYY</i>	<i>Ledger</i>	<i>300</i>	<i>300</i>	<i>3,300.00</i>	<i>0.00</i>	<i>3,300.00</i>
<i>02-10-YYYY</i>	<i>Ledger</i>	<i>475</i>	<i>475</i>	<i>4,987.00</i>	<i>0.00</i>	<i>4,987.00</i>
<b>16. TOTALS</b>		<i>825</i>	<i>825</i>	<i>8,887.00</i>		<i>8,887.00</i>

<b>PART II - SUMMARY VALUES</b>				
17. TOTAL NET DOLLARS RECEIVED	18. TOTAL CARTONS DELIVERED	19. TOTAL CARTONS SOLD	20. AVERAGE VALUE PER CARTON	
<i>8,887.00</i>	<i>825</i>	<i>825</i>	<i>10.772</i>	
21. TOTAL NET DOLLARS RECEIVED -UNIT-	22. TOTAL CARTONS DELIVERED -UNIT-	23. TOTAL CARTONS SOLD -UNIT-	24. ANNUAL PRICE per -UNIT-	
<i>56,856</i>	<i>7,975</i>	<i>7,885</i>	<i>7.211</i>	

25. REMARKS:

***DIRECT MARKETED EXAMPLE***

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

**Form Standards - Production Worksheet (Continued)**

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**A. PRODUCTION WORKSHEET STANDARDS**

- (1) The entry items in subsection C are the minimum Production Worksheet requirements. Each of these entry items is considered “Substantive,” (i.e., they are required).
- (2) The completion instructions for the required entry items on the Production Worksheet in the following subsections are “Substantive,” (i.e., they are required).
- (3) The Privacy Act and Nondiscrimination statements are required statements that must be printed on the form or provided as a separate document. These statements are not shown in the example form in this exhibit. The current Privacy Act and Nondiscrimination statements can be found on the RMA website at <http://www.rma.usda.gov/regs/required.html>.
- (4) The certification statement required by the current DSSH must be included on the form directly above the insured’s signature block immediately followed by the statement below.

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

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

**B. GENERAL INFORMATION**

- (1) The Production Worksheet is a progressive form containing all notices of damage for all preliminary and final inspections (including “No Indemnity Due’ claims) on a unit.
- (2) If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
  - (a) Acreage report errors.
  - (b) Delayed notices and delayed claims.
  - (c) Corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
  - (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use, or other reasons as described in the LAM).
  - (e) “No Indemnity Due” claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).

## Form Standards - Production Worksheet (Continued)

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### B. GENERAL INFORMATION (continued)

- (f) If the AIP determines the claim is to be DENIED, refer to paragraph 176 K of the LAM for Production Worksheet completion instructions.
- (4) The adjuster is responsible for determining if any of 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.
- (5) Instructions labeled "**PRELIMINARY**" apply to preliminary inspections only. Instructions labeled "**FINAL**" apply to final inspections only. Instructions not labeled apply to ALL inspections.
- (6) Refer to section 15 (b) of the Basic Provisions for information on determining production to count when acreage is harvested after the crop has been appraised.
- (7) In order to make the unharvested production adjustment calculation flow better throughout the various worksheets, the calculation can now be performed on the Production Worksheet with the additional data that has been included. However, an example of the unharvested production adjustment calculation is provided below.
  - (a) Multiply approved yield times coverage level and share;
  - (b) Multiply the number of acres damaged solely by uninsured cause by (a);
  - (c) Multiply the respective entries in Part II item 28 of the Citrus Appraisal Worksheets by the insured's share and by the number of acres appraised;
  - (d) Sum the values determined in step (c) and add amount from step (b);
  - (e) Add the cartons from Part II item 22 of the Harvested Production Worksheet to the result determined in step (d);
  - (f) Multiply cartons in step (a) by the number of insured acres; and
  - (g) Subtract the result of step (e) from the result of step (f).

EXAMPLE: Assume the insured has an approved yield of 500 cartons per acre, 30 insured acres, 75% coverage level, and 100% share. The calculations would be as follows:

- (1)  $500 \text{ cartons} \times 0.75 \times 1.000 = 375 \text{ cartons}$ ;
- (2) Assume no acres are damaged solely by uninsured cause;
- (3)  $(306 \text{ cartons to count per acre} \times 1.000 \times 5 \text{ appraised acres}) + (0 \text{ cartons to count per acre} \times 1.000 \text{ share} \times 5 \text{ appraised acres}) = 1,530 \text{ cartons}$ ;
- (5)  $1,530 \text{ cartons} + 7,975 = 9,505 \text{ cartons}$ ;

**Form Standards - Production Worksheet (Continued)**

**B. GENERAL INFORMATION (continued)**

- (6) 375 × 30 acres = 11,250 cartons;
- (7) 11,250 cartons – 9,505 cartons = 1,745 cartons (Entered on the Production Worksheet in Section I item 34 with a stage code “UA.”)

**C. FORM ENTRIES AND COMPLETION INFORMATION**

Verify or make the following entries:

Item No.	Information Required
1. Crop/Code	Oranges (0227).
2. Unit	Unit number from the Summary of Coverage for the unit after it is verified to be correct.
3. Location Description	Land location that identifies the legal description, if available, and the location of the unit (e.g., 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 the 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 identified when the majority of insured damage occurred. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., Aug 11, etc.). Enter additional dates of damage in the extra spaces, as needed. If more space is needed, document 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 additional determined insured causes of damage in the Narrative or on a Special Report. Refer to the illustration in item 6 below.</p> <p>If it is evident that no indemnity is due, enter “NO INDEMNITY DUE” across the column in item 5. Refer to the LAM for more information on no indemnity due claims.</p>

**Form Standards - Production Worksheet (Continued)**

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> <p>If there is no insurable cause of loss, and a no indemnity due claim will be completed, MAKE NO ENTRY.</p>
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Example entries for items 4 – 6 and the Narrative, reflecting entries for multiple dates of damage, the corresponding insured causes of damage and insured cause percents:

4. Date(s) of Damage	<i>MAY</i>	<i>JUN 30</i>	<i>AUG</i>	<i>AUG</i>
5. Cause(s) of Loss	<i>Excess Moisture</i>	<i>Hail</i>	<i>Wind</i>	<i>Heat</i>
6. Insured Cause %	<i>25</i>	<i>25</i>	<i>20</i>	<i>20</i>
Narrative: <i>Additional date of damage – APR 5, Cause of Loss – Freeze, Insured Cause% is 10%.</i>				

7. Company/Agency	Name of the AIP and agency servicing the contract.
8. Name of Insured	Name of the insured that identifies EXACTLY the person to whom the policy is issued.
9. Claim #	Claim number as assigned by the AIP.
10. Policy #	Insured’s assigned policy number.
11. Crop Year	Crop year, as defined in the policy, for which the claim is filed.
12. Additional Units	<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>
13. Est. Prod. Per Acre	<p>PRELIMINARY: MAKE NO ENTRY.</p> <p>FINAL: Estimated yield per acre, in whole standard cartons, of all non-loss units for the crop at the time of final inspection.</p>

## Form Standards - Production Worksheet (Continued)

14. Date(s) of Notice of Loss	<p>PRELIMINARY:</p> <ul style="list-style-type: none"> <li>a. Date the first or second notice of damage or loss was given for the unit in item 2, in the 1st or 2nd space, as applicable. Enter the complete date (MM/DD/YYYY) for each notice.</li> <li>b. A notice of damage or loss for a third preliminary inspection (if needed) requires an additional set of Production Worksheets. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set.</li> <li>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.</li> <li>d. If the inspection is initiated by the AIP, enter “Company Insp” instead of the date.</li> </ul> <p>FINAL: Transfer the last date (in the first or second 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	<ul style="list-style-type: none"> <li>a. If no other person has a share in the unit (insured has 100 percent share), MAKE NO ENTRY.</li> <li>b. In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril crop insurance contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter “NONE.” <ul style="list-style-type: none"> <li>(1) If the other person has a multiple-peril crop insurance contract and it can be determined that the SAME AIP services it, enter the contract number. Handle these companion policies according to AIP instructions.</li> <li>(2) If the OTHER person has a multiple-peril crop insurance contract and a DIFFERENT AIP or agent services it, enter the name of the AIP and/or agent (and contract number) if known.</li> <li>(3) If unable to verify the existence of a companion contract, enter “Unknown” and contact the AIP for further instructions.</li> </ul> </li> <li>c. Refer to the LAM for further information regarding companion contracts.</li> </ul>

## Form Standards - Production Worksheet (Continued)

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

Verify and make the following entries.

<p>Make separate line entries for varying:</p> <ol style="list-style-type: none"> <li>(1) Rate classes, types, irrigated practices, or organic practices, as applicable</li> <li>(2) APH yields;</li> <li>(3) Appraisals;</li> <li>(4) Adjustments to appraised production;</li> <li>(5) Stages or intended use(s) of acreage;</li> <li>(6) Shares (e.g., 50 percent (50%) and 75 percent (75%) shares on the same unit); or</li> <li>(7) Appraisals for damage due to hail or fire if Hail and Fire Exclusion is in effect.</li> </ol>	
Item No.	Information Required
16. Field ID	The unit/block identification symbol from the Appraisal Worksheet, sketch map or an aerial photograph as applicable. Refer to the Narrative instructions.
17. Multi-Crop Code	<b>MAKE NO ENTRY</b>
18. Reported Acres	In the event of over-reported acres, handle in accordance with the individual AIP instructions. In the event of under-reported acres, enter the reported acres to tenths for the unit/block. If there are no under-reported acres, <b>MAKE NO ENTRY</b> . Refer to the LAM or CIH for acreage determination specific to perennial crops.
19. Determined Acres	<p>Refer to the LAM or CIH for definition of acceptable determined acres for perennial crops used herein. Enter the determined acres to tenths (include "E" if estimated) for which consent is given for other use and/or is:</p> <ol style="list-style-type: none"> <li>a. Put to other use without consent.</li> <li>b. Abandoned.</li> <li>c. Damaged by uninsured causes.</li> <li>d. For which the insured failed to provide acceptable records of production.</li> <li>e. From which production was sold by direct marketing if the insured failed to meet the requirements contained in the Crop Provisions.</li> </ol> <p>Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements.</p>
20. Interest or Share	Interest or Share: Insured's interest in crop to three decimal places as determined at the time of inspection. If shares vary on the same UNIT, use separate line entries.

## Form Standards - Production Worksheet (Continued)

21. Risk	Three digit code for the correct “Rate” from the actuarial document maps. If a “Rate” or “High Risk Area” is not specified on the actuarial document maps, MAKE NO ENTRY. Verify with the Summary of Coverage, and if the “Rate” is found to be incorrect, revise according to AIP’s instructions. Refer to the LAM. Unrated land is uninsurable.
22. Type	Three-digit code number, entered exactly as specified on the actuarial documents for the type carried out by the insured. If “Type” or “No Type Specified,” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If type is not specified on the actuarial documents, MAKE NO ENTRY.
23. 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 the appropriate three-digit code number from the actuarial documents (e.g., 997). If a class is not 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 in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a sub-class is not 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 crop grown by the insured. If “No Intended Use Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an intended use is not specified on the actuarial documents, MAKE NO ENTRY
26. Irr Practice	Three-digit code numbers (e.g., 002, etc), entered exactly as specified on the actuarial documents for the irrigated practice carried out by the insured.
27. Cropping Practice	Three-digit code number, entered exactly as specified on the actuarial documents for the cropping practice carried out by the insured. If “No Cropping Practice” or “No Practice Specified,” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a cropping practice is not specified on the actuarial documents, MAKE NO ENTRY.
28. Organic Practice	Three-digit code number, entered exactly as specified on the actuarial documents for the organic practice carried out by the insured. If “No Organic Practice Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an organic practice is not specified on the actuarial documents, MAKE NO ENTRY.
29. Stage	PRELIMINARY: MAKE NO ENTRY.  FINAL: Stage abbreviation as shown below.



	STAGE EXPLANATION
	<p>“P” Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, for which the insured failed to provide records of production which are acceptable to the AIP, or from which production was sold by direct marketing if the insured failed to meet the requirements contained in the Crop Provisions.</p> <p>“H” Harvested.</p> <p>“UH” Unharvested or put to other use with consent.</p>

**Exhibit 5**

**Form Standards - Production Worksheet (Continued)**

29. Stage (continued)	<p>“UA”..Unharvested Production Adjustment.</p> <p>GLEANED ACREAGE: Refer to the LAM for information on gleaning.</p>
30. Use of Acreage	<p>Use of Acreage: Use the following abbreviations:</p> <p>USE EXPLANATION</p> <p>“Bulldozed” etc.....</p> <p>“WOC”..... Other use without consent</p> <p>“SU”..... Solely uninsured</p> <p>“ABA”..... Abandoned without consent</p> <p>“H”..... Harvested</p> <p>“UH”..... Unharvested</p> <p>Verify any “Use of Acreage” entry. If the final use of the acreage was not as indicated, strike out the original line and initial it. Enter all data on a new line showing the correct “Final Use.”</p>
31. Appraised Potential	<p>a. Per acre appraisal in standard cartons, to tenths, of POTENTIAL production for the acreage appraised (Part II, item 28 of the Citrus Appraisal Worksheet). Refer to the appraisal methods and applicable Appraisal Worksheet instructions for additional instructions. If there is no potential on UH acreage, enter “0.0” (zero).</p> <p>b. For the Unharvested Production Adjustment: Enter the approved yield multiplied by the coverage level and the share and the number of acres insured (e.g., 500 cartons X 0.75 coverage level X 1.000 share 30 acres = 11,250).</p>
32a. Moisture%	a. For appraised citrus MAKE NO ENTRY.

	b. For the Unharvested Production Adjustment enter the amount from column 22 of the Summary of Harvested Production Worksheet.
32b. Factor	a. For appraised citrus MAKE NO ENTRY.  b. For the Unharvested Production Adjustment enter the sum from item 42 of column 36 and column 37.
33. Shell % Factor, or Value	Line through the column heading and enter “Annual Price.”

**Exhibit 5**

**Form Standards - Production Worksheet (Continued)**

33. Shell % Factor, or Value (conituned)	a. For appraised citrus production enter the annual price from item 24 of the appropriate Harvested Citrus Production Worksheet summary if this price is determined to be reasonable. Otherwise enter a price determined in accordance with the annual price procedure, <b>Exhibit 4 para. B</b> . Notate appropriately how price was determined.  b. For the Unharvested Production Adjustment enter the dollar amount per carton contained in the Special Provisions.
34. Production Pre QA	a. Column 19 multiplied by column 20 multiplied by column 31, results in cartons rounded to tenths.  b. For the Unharvested Production Adjustment enter the greater of zero (0) or the result of column 31 less column 32a and column 32b (i.e., column 31 – (column 32a. + column 32b.)).
35. Quality Factor	Under section 15 (j) of the Basic Provisions, if due to insured causes, a Federal or State agency has ordered the appraised crop or production to be destroyed, enter the factor “0.000.” Instruct the insured to complete and submit a Certification Form stating the date the crop or production WAS DESTROYED and the method of destruction (refer to item 40 and the Narrative below). Also refer to LAM paragraphs <b>232 J (2) and 238 A</b> for additional information. If no destruction order, MAKE NO ENTRY.
36. Production Post QA	Make the following entries in cartons to tenths.  a. For appraisals with destruction order, column 34 multiplied by column 35.  b. For appraisals without destruction order, transfer entry from column 34.  c. For the Unharvested Production Adjustment, MAKE NO ENTRY.
37. Uninsured Causes	Result of per acre appraisals for uninsured causes (taken from the appraisal worksheet or other documentation) multiplied by acres in item 19, rounded to tenths of a carton. Refer to the LAM for information on how to

	<p>determine uninsured cause appraisals. If no uninsured causes MAKE NO ENTRY.</p> <p>a. Hail and Fire exclusion NOT in effect.</p> <p>(1) Enter the result of multiplying item 19 by NOT LESS than the production guarantee per acre (approved yield times coverage level) in cartons rounded to tenths for any “P” stage acreage. On preliminary inspections, advise the insured to keep harvested production from any acreage damaged SOLELY by uninsured causes separate from other production.</p>
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**Exhibit 5**

**Form Standards - Production Worksheet (Continued)**

37. Uninsured Causes (continued)	<p>(2) For acreage that is damaged PARTLY by uninsured causes, enter the result of the APPRAISED UNINSURED loss of production (result of item 28 of the appropriate Appraisal Worksheet multiplied by the number of acres in item 19) in cartons to tenths. Refer to the LAM for instructions regarding assessing uninsured cause appraisals.</p> <p>b. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.</p> <p>c. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals</p> <p>_____</p> <p>d. For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.</p> <p>e. For the Unharvested Production Adjustment MAKE NO ENTRY.</p>										
38. Total to Count	<p>a. Add column 36 to column 37, and multiply that result by the column 33 entry. Enter the result in whole dollars.</p> <p>b. For the Unharvested Production Adjustment, column 33 multiplied by column 34 rounded to whole dollars.</p>										
39. Total	Total of all column 19 entries in acres rounded to tenths.										
40. Quality	<p>Check the applicable condition(s) affecting the unit’s appraised and harvested production (refer to the CP and SP) in the Table below.</p> <table border="1"> <thead> <tr> <th colspan="2"><b>Qualifying Quality Adjustment Conditions Table</b></th> </tr> </thead> <tbody> <tr> <td>TW (Test Weight)</td> <td>Dark Roast</td> </tr> <tr> <td>KD (Total Defects)</td> <td>Sclerotinia</td> </tr> <tr> <td>Aflatoxin</td> <td>Ergoty</td> </tr> <tr> <td>Vomitoxin</td> <td>COFO (Commercially Objectionable Foreign Material)</td> </tr> </tbody> </table>	<b>Qualifying Quality Adjustment Conditions Table</b>		TW (Test Weight)	Dark Roast	KD (Total Defects)	Sclerotinia	Aflatoxin	Ergoty	Vomitoxin	COFO (Commercially Objectionable Foreign Material)
<b>Qualifying Quality Adjustment Conditions Table</b>											
TW (Test Weight)	Dark Roast										
KD (Total Defects)	Sclerotinia										
Aflatoxin	Ergoty										
Vomitoxin	COFO (Commercially Objectionable Foreign Material)										

	Fumonisin	Other
	Garlicky	None
a.	Check “Other” if the identified injurious substances or conditions, for which a destruction order was issued, are not listed above. Document in the Narrative (or on a Special Report):	
	(1) A description of the injurious substance or condition for which a destruction order was issued;	

**Exhibit 5**

**Form Standards - Production Worksheet (Continued)**

40. Quality (continued)	(2) The circumstances 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 claim, 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 substances or conditions.
	b. Otherwise, check “None.”
41. Do Mycotoxins Exceed FDA, State, or Other Health Organization Maximum Limits	Check “Yes” if any mycotoxins listed in item 40 (including any identified as “Other”) exceed the FDA, state, or other health organization maximum limits; otherwise, leave blank. Document in the Narrative or on a Special Report the disposition of the production that was: a. Sold, document the name and address of the buyer; or b. Not sold, document the date(s) of such disposition, how the production was used, or how such production was destroyed. c. Refer to the LAM for additional information on mycotoxins.
42. Totals	Separately total columns 36 and 37 in whole cartons and column 38 in whole dollars. If a column has no entries, MAKE NO ENTRY.

**NARRATIVE:**

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

- a. If no acreage is released on the unit, enter “No acreage released,” adjuster’s initials, and date.
- b. If notice of damage was given and no inspection is necessary, enter the unit number(s), “No Inspection,” date, and adjuster’s initials. The insured’s signature is not required.
- c. Explain any uninsured causes, unusual or controversial cases.

- d. If there is an appraisal in item 37 for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
- e. Document the actual appraisal date if an appraisal was performed prior to the adjuster's signature date on the appraisal worksheet and the date of the appraisal is not recorded on the appraisal worksheet.
- f. State that there is "No other fire insurance" when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Also refer to the LAM.

**Exhibit 5**

**Form Standards - Production Worksheet (Continued)**

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- g. Explain any errors found on the Summary of Coverage.
- h. Explain any commingled production. Refer to the LAM.
- i. Explain any entry for "Revenue Not to Count" and/or any revenue not included in item 62 and/or any production not included in column "56" entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).
- j. Explain a "NO" checked in item 44.
- k. Attach a sketch map or aerial photograph to identify the total unit:
  - (1) If consent is or has been given to put part of the unit to another use;
  - (2) If uninsured causes are present; or
  - (3) For unusual or controversial cases.

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

- l. Explain any difference between inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
- m. 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.
- n. Explain any delayed notices or delayed claims as instructed in the LAM.
- o. Document any authorized estimated acres shown in Section I, item C as follows: "Line 3 'E' acres authorized by AIP MM/DD/YYYY."
- p. Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- q. Explain if there is no market value for any appraised potential of citrus fruit.

- r. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.
- s. Explain the reason for a “No Indemnity Due” claim. No Indemnity Due claims are to be distributed in accordance with the AIP instructions.
- t. Document the name and address of the charitable organization when gleaned acreage is applicable.

\*\*\*Refer to the LAM for more information on gleaning.

## Exhibit 5

### **Form Standards - Production Worksheet (Continued)**

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- u. Document any other pertinent information, including any data to support any factors used to calculate the production.
- v. For production ordered to be destroyed due to the presence of injurious substances or conditions, document the following:
  - (1) Explain any “.000” factor entered in columns 35 or 65.
  - (2) The circumstances that caused the crop to be affected by an injurious substance or condition, date the crop was destroyed and the method of destruction. Attach to the claim 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 injurious substances or conditions.
- w. Refer to the LAM for additional documentation requirements.

## **SECTION II – DETERMINED HARVESTED PRODUCTION**

### GENERAL INFORMATION:

- (1) When all acreage has been harvested, determine total production from warehouse receipts, packer/processor receipts, or farm management records (refer to the LAM for farm record requirements) verified by the adjuster and supported by written records from the first handler. This production will be the basis for computing losses from the insured and uninsured causes of damage on the Production Worksheet.
- (2) Account for ALL HARVESTED PRODUCTION AND REVENUE FOR THE INSURED PERSON ONLY except production appraised BEFORE harvest and shown in section I because the quantity cannot be determined later.
- (3) The insured must maintain satisfactory records of ALL production sold. Verify any processing/packing house records. If acceptable sales records are not available, refer to the LAM.
- (4) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:

- (a) Separate storage facilities.
- (b) Different FIRST handlers (buyers, packing houses, or processors). The insured must have maintained satisfactory records of ALL production sold. Verify any packinghouse or processor records. In all localities if the first handler was not a packer or processor, the production will be determined by the adjuster on the basis of available records.
- (c) Harvested fruit of any type that failed to meet the applicable grade (quality) requirements because of INSURED damage.

**Exhibit 5**

**Form Standards - Production Worksheet (Continued)**

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- (d) Varying shares; e.g., 50 percent and 75 percent shares on the same unit.
  - (e) Varying determinations of production (varying value, etc.).
  - (f) Harvested production from more than one insured practice (or crop) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in columns 47a through 66 by crop. If production has been commingled, refer to the LAM.
- (5) There will generally be no harvested production entries in items 47a through 66 for preliminary inspections.
  - (6) Citrus fruit that cannot be marketed as fresh-packed fruit due to insurable causes will not be considered production to count.

**Verify or make the following entries:**

Item No.	Information Required
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> <ul style="list-style-type: none"> <li>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.</li> <li>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 that the insured does not intend to complete the harvest, enter "Incomplete."</li> <li>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</li> </ul>

	<p>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. Damage Similar to Other Farms in the Area?	<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>

**Exhibit 5**

**Form Standards - Production Worksheet (Continued)**

45. Assignment of Indemnity	Check “Yes” only if an assignment of indemnity is in effect for the unit for the crop year; otherwise, check “No.” Refer to the LAM.
46. Transfer of Rights 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.
47a. Share	RECORD ONLY VARYING SHARES on SAME unit to three decimal places. For production from Summary of Harvested Production Worksheet, when sold, unsold or direct marketed production is not from the Summary of Harvested Production Worksheet enter only insured’s share of such production.
47b. Field ID	<p>a. If only one practice, variety, or type of harvested production is listed in section I, MAKE NO ENTRY.</p> <p>b. If more than one practice, variety, or type of harvested production is listed in section I, and a separate approved APH yield exists, indicate for each practice/type/variety the corresponding Field ID from item 16.</p>
48. Multi-Crop Code	MAKE NO ENTRY
49-52. Length or Diameter, Width, Depth, Deductions	<p>a. Strike column headings, and enter “Disposition”. Enter the method(s) of disposition from the Summary of Harvested Production Worksheet(s) (e.g., Disposition - Sold, Unsold, or Direct Marketed, as applicable). Refer to <b>Exhibit 4</b>, herein.</p> <p>b. When there is sold/unsold and direct marketed production from the same insured acreage, make separate line entries, as applicable (refer to the example Production Worksheet, herein).</p>
53. Net Cubic Feet	MAKE NO ENTRY
54. Conversion Factor	MAKE NO ENTRY
55. Gross Prod.	Delivered production in whole cartons for citrus fruit production determined by delivery records, production recaps, sales receipts from processors, etc., (must be NET WEIGHT). Transfer entry from column 18 on the Harvested Production Worksheet for all sold, unsold, and direct marketed harvested production.



56. Bu., Ton, Lbs., Cwt	<p>Line out the column heading and enter “Cartons.” Enter the sold harvested marketable production in cartons, to tenths. Transfer entry from column 19 on the Harvested Production Worksheet for the insured’s share all sold, unsold, and direct marketed harvested production. For any harvested production not documented on the Summary of Harvested Production Worksheet, enter the result of multiplying such production by the share in item 47a.</p> <p>a. Citrus fruit that are unmarketable due to insurable causes are not counted as production to count.</p>
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**Exhibit 5**

**Form Standards - Production Worksheet (Continued)**

56. Bu., Ton, Lbs., Cwt (continued)	<p>b. Any undamaged marketable citrus fruit, or fruit that the producer cannot market that meets the minimum grade standards as specified in the Special Provisions, must be counted as production to count.</p> <p>c. Cartons may require conversion from the size used by the packing house to the carton sizes defined in the policy. The adjuster should contact the packing house to verify the carton size used (e.g., if the packing house used a 25 pound carton for a particular type of fruit and the carton size specified by the policy is 38 pounds, the adjuster must convert the production to the equivalent of 38 pound cartons before entering the gross harvested production). Refer to the definition for “Carton” in <b>Exhibit 2</b> for standard container sizes and production packed for export. Show conversion calculations in the Narrative.</p>
57. Shell/Sugar Factor	MAKE NO ENTRY
58a. FM %	MAKE NO ENTRY
58b. Factor	MAKE NO ENTRY
59a. Moisture %	MAKE NO ENTRY
59b. Factor	MAKE NO ENTRY
60a. Test WT	MAKE NO ENTRY
60b. Factor	MAKE NO ENTRY
61. Adjusted Production	MAKE NO ENTRY
62. Production Not to Count	<p>Enter any production not to count in standard cartons to tenths (WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE) from harvested acreage damaged solely by uninsured causes, or other sources (e.g., other units or uninsured acreage) in the same storage structure (if the storage entries include such production). THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN ANY “PRODUCTION NOT TO COUNT” IN THE NARRATIVE.</p>
63. Production Pre-QA	Make the following entries in whole cartons.

	<p>a. For harvested production with production not to count: Column 56 minus column 62.</p> <p>b. For harvested production without production not to count: Transfer entry from column 56.</p>
64a. Value	<p>Make the following entries for the value per carton as a three-place decimal (e.g., enter \$7.685 as 7.685, etc.) as follows:</p> <p>a. For all sold and direct marketed harvested production, transfer entry from column 20 on the Harvested Production Worksheet.</p> <p>a. For all unsold harvested production, MAKE NO ENTRY.</p>

**Exhibit 5**

**Form Standards - Production Worksheet (Continued)**

64b. Market Price	<p>Market Price:</p> <p>Make the following entries for the market price per carton as a three-place decimal (e.g., enter \$7.685 as 7.685, etc.) as follows:</p> <p>a. For all sold and direct marketed harvested production, MAKE NO ENTRY.</p> <p>b. For all unsold harvested production, transfer entry from column 24 on the Final Harvested Production Worksheet for the unit as appropriate in accordance with the annual price procedure in "Exhibit 4 Para. B".</p>
65. Quality Factor	<p>Under section 15 (j) of the Basic Provisions, if due to insured causes, a Federal or State agency has ordered the appraised crop or production to be destroyed, enter the factor "0.000." Instruct the insured to complete and submit a Certification Form stating the date the crop or production WAS DESTROYED and the method of destruction (refer to item 40 and the Narrative below). Also refer to LAM paragraphs 232 J (2) and 238 A for additional information.</p>
66. Production to Count	<p>Make the following entries in whole dollars.</p> <p>a. For all sold and direct marketed harvested production, transfer entry from column 17 on the Harvested Production Worksheet.</p> <p>b. For all unsold harvested production, multiply column 63 by column 64b.</p> <p>c. For production with a destruction order, column 63 multiplied by the applicable price in column 64a or 64b multiplied by column 65.</p>
67. Total	<p>Total of all column 63 entries in cartons rounded to tenths. If no entry in column 63, MAKE NO ENTRY.</p>

68. Section II Total	Enter the total of Column 66, results in whole dollars.
69. Section I Total	Total of column 38 entries, results in whole dollars.
70. Unit Total	Enter the sum of item 68 plus item 69, in whole dollars.
71. Allocated Prod	MAKE NO ENTRY
72. Total APH Prod	MAKE NO ENTRY
<b>The following required entries are not illustrated on the Production Worksheet examples below.</b>	
Adjuster's Signature, Code Number, and Date	Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. For an absentee insured, enter adjuster's code number ONLY. The signature and date will be entered AFTER the absentee has signed and returned the Production Worksheet. Final indemnity inspections should be signed on the bottom line.

**Exhibit 5**

**Form Standards - Production Worksheet (Continued)**

Insured's Signature and Date	Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the Production Worksheet WITH THE INSURED, particularly explaining codes, etc., that may not be readily understood. Final indemnity inspections should be signed on the bottom line.
Page Numbers	PRELIMINARY: Page numbers - "1," "2," etc., at the time of inspection.  FINAL: Page numbers – (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

Form Standards - Production Worksheet (Continued)

PRODUCTION WORKSHEET

1. Crop/Code # <i>Oranges/0227</i>	2. Unit # <i>0001-0001BU</i>	3. Location Description <i>SEC-1 TWP-96N RNG-30W</i>	7. Company Agency <i>Any Company</i> <i>Any Agency</i>	8. Name of Insured <i>I. M. Insured</i>
4. Date(s) of Damage <i>Dec 7</i>	5. Cause(s) of Damage <i>Freeze</i>	6. Insured Cause % <i>100%</i>	12. Additional Units <i>0002-0002BU</i>	9. Claim # <i>XXXXXXXX</i>
13. Est. Prod. Per Acre <i>1,600</i>				11. Crop Year <i>YYYY</i>
				10. Policy # <i>XXXXXXXX</i>
				14. Date(s) Notice of Loss <i>MM/DD/YYYY</i>
				15. Companion Policy(s)

SECTION I – DETERMINED ACREAGE APPRAISED PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL															B. POTENTIAL YIELD								
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a.	32b.	33.	34.	35.	36.	37.	38.
Field ID	Multi-Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Type	Class	Sub-Class	Intended Use	Irr Practice	Cropping Practice	Organic Practice	Stage	Use of Acres	Appraised Potential	Moisture % Factor	Shell-%, Factor, or Annual Price	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count	
A			5.0	1.000		134				002			UH	UH	306.0		7.211	1,530.0		1,530.0		11,033	
B			5.0	1.000		134				002			UH	UH	0		7.211	0		0		0	
C			20.0	1.000		134				002			H	H									
													UA		11,250	7,975 1,530	0.70	1,745				1,222	
39 TOTAL			30.0	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 checked="" type="checkbox"/> None <input type="checkbox"/>												42 TOTALS			1,530		12,255		
															41. Do any mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/> No <input type="checkbox"/>								

NARRATIVE (If more space is needed, attach a Special Report) *Blocks "A," and "B" Block "C" production from Harvested Production Worksheets.*

*Acreage verified, permanent blocks*

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed <i>MM/DD/YYYY</i>						44. Damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>						45. Assignment of Indemnity Yes <input type="checkbox"/> No <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	47b	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a.	58b.	59a.	59b.	60a.	60b.	61.	62.	63.	64a.	64b.	65.	66.
Share	Multi-Crop Code	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod.	Bu. For CWT	Cartons	Shell/Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production	Prod. Not to Count	Production Pre-QA	Value	Quality Factor	Production to Count				
		<i>Sold</i>						7,060	7,060								7,060	6,794		47,969				
		<i>Direct Marketed</i>						825	825								825	10,772		8,887				
		<i>Unsold</i>						90	90								90	7,211		649				
67. TOTAL																		7,975	68. Section II Total				57,505	
																			69. Section I Total				12,255	
																			70. Unit Total				69,760	
																			71. Allocated Prod.					
																			72. Total APH Prod.					

EXAMPLE CITRUS CLAIM  
This form example does not illustrate all required entry items (e.g., signatures, etc.).  
(For Illustration Purposes Only)

**Reference Material – Minimum Representative Sample Requirements**

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**TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS**

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

## Reference Material - Determining Insurability Acreage by Variety

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### A. DETERMINING INSURABLE ACREAGE BY VARIETY

- (1) **Scattered trees** are defined as two or more varieties in a block in no definite planting pattern. Scattered trees of different citrus varieties on a unit will be included in the predominant variety of the unit and will not be listed on separate lines of the acreage report, unless the number of trees of a separate variety exceeds five percent (5%).

**Example:** A 10.0 acre grove has a total of 900 trees, 860 are Navel and 40 are Valencia. The entire acreage is insurable as Navels. The insurable acreage is 10.0 acres since the Navel trees cover the entire acreage while the Valencia trees are scattered in no definite pattern over the acreage, and represent only four percent (4%) of the total trees.

- (2) **Interplanted** is defined as acreage on which two or more crops are planted in any form of alternating or mixed pattern. Interplanted citrus crops in the same grove will be broken down by crop (for insurance purposes) based on tree spacing, number of trees, and the total acreage involved.

**Example 1:** A 10.0 acre block contains 700 trees on a 25' x 25' spacing with every even numbered tree or row a Valencia, and every odd numbered tree or row a Navel. Use the total block acreage together with the tree spacing, and planting pattern to determine the insurable acreage of each type. In this example the insurable acreage is 5.0 acres of Valencia, and 5.0 acres of Navel. This interpretation will not change regardless of what the insured elects to insure.

**Example 2:** A 10.0 acre block contains 700 trees with 25' x 25' spacing in a 3-row pattern with Valencia trees in the first row and Navel trees in the second and third rows. This pattern contains a total of 233 Valencia trees and 467 Navel trees. The insurable acreage would be 3.3 acres Valencia and 6.7 acres Navel.

- (3) Replants of insurable varieties in an established interplanted pattern will not be considered for insurance purposes until the trees reach any insurable age requirements that may be stated in the policy.

### B. FREEZE DAMAGED CITRUS DEFINED

Freeze damaged citrus (as defined by the laws of the state in which the county is geographically located) is defined as citrus seriously damaged by freeze as determined by the AIP from grove inspections, proof furnished by the insured, or from other evidence that may be available. The California code will apply to the grove inspections in California for fruit which will be packed in Arizona.

### C. CALIFORNIA ORANGE LAWS AND PROCEDURES

- (1) **Orange Laws** (applicable portions quoted in part).
- (a) **Freezing Damage.** Damage from freezing to any one fruit is serious if it causes either a condition of (a) "damage on the segment walls" to the extent defined herein, or (b) "drying or desiccation" in "20 percent or more of the exposed pulp as shown on a transverse cut through the center."

**Reference Material - Determining Insurability Acreage by Variety (Continued)**

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- (1) **Orange Laws** (applicable portions quoted in part). (continued)
- (b) **Damage on Segment Walls.** “Damage on segment walls means a water-soaked appearance, or evidence of previous water soaking, or the presence of crystals or crystalline deposits, on the two surface membranes of each of two or more segments of a section, which section shall not be less than one inch or more than one and one-half inches in thickness, obtained from the center portion of the fruit by cutting off a portion of each end such evidence of freezing injury to show for the entire length but not necessarily the entire area of the surface membranes.”
- (c) **Determination of Extent of Freezing Damage.** “In any season in which freezing damage to oranges produced in California has occurred, the extent of damage by freezing to such oranges shall be determined as follows:
1. By examination for damage on the segment walls from and after the time when the oranges were first exposed to freezing temperatures to the date, herein designated as Date A, when the director, after survey, shall make a determination in writing that the drying process has developed to such extent as to furnish additional evidence of the extent of actual damage to the fruit.”
  2. By examination of the exposed pulp on a transverse cut through the center, from and after the date, herein designated as Date B, when the director, after survey, shall make a determination in writing that the drying process has developed to such extent as to permit reasonably accurate determination of the full extent of freezing damage by such examination, without regard to damage on the segment walls.”
  3. Either by examination for damage on the segment walls or by examination of the exposed pulp on a transverse cut through the center, or by such examination, during the period from Date A to Date B. In no event shall the interval from Date A to Date B exceed three weeks.”
- (d) **Tolerances.** In the case of serious damage by freezing injury, not more than 15 percent, by count, of the oranges in any one container or bulk lot may be below these requirements, but not to exceed one-third of this tolerance shall be allowed for oranges which show a “drying or desiccation” in 40 percent or more of the exposed pulp, as shown on a transverse cut through the center. The total tolerance for a combination of defects shall not exceed the tolerance permitted for any one cause by more than 5 percent by count.”
- (2) **Orange Procedures.**
- (a) From the foregoing, it will be noted that the manner in which the determination of the extent of freeze damage is governed by dates established by the Director of Agriculture of the State of California as follows:

**Reference Material - Determining Insurability Acreage by Variety (Continued)**(2) **Orange Procedures. (continued)**

PERIOD	METHOD OF DETERMINATION
From and after the time of exposure to freezing temperatures to the establishment of Date A in 1(c)(1) of this section.	By examination for damage on the segment walls.
From and after the establishment of Date B in 1(c)(2) of this section.	By examination of the exposed pulp on a transverse cut through the center.
During the interval (not exceeding three weeks) from Date A to Date B.	By either or both of the above methods.

- (b) Regulations of the Department of Agriculture for California provide that during the interval from Date A to Date B, if an individual orange is found to have less damage than “serious damage due to freezing” by one method of examination, it shall also be examined for damage by the other method; and, the total of the seriously damaged oranges found by both methods shall be the number of seriously damaged oranges in the sample examined.
- (c) Dates A and B are established each season by emergency regulation of the California Director of Agriculture as needed.
- (d) For further information on freezing injury, it is suggested that adjusters secure current publications from the California Department of Agriculture or the California Agricultural Experiment Station.

**D. POLICY REGARDING FROST PROTECTION EQUIPMENT**

- (1) **Protection Rates.** The minimum requirements for frost protection rates are in the Special Provisions. A grove may meet minimum equipment requirements; however, this does not automatically qualify the grove for the frost protection rate. The Special Provisions also state that frost protection rates are applicable only to acreage adequately protected by frost protection equipment. This includes a minimum of 40 serviceable heaters per acre or serviceable wind machine(s) that provide a minimum of 5 propeller horsepower per acre.

The adequacy of frost protection equipment will vary depending on grove location, air drainage, cultivation practices, elevation, tree size, etc. One consideration is the ability of wind machines to reach all or essentially all the insured acreage in the grove. Groves with well-placed frost equipment are eligible for frost protection rates. The adjuster will determine whether frost protection equipment was properly utilized.

- (2) **Equipment Adequacy.** The grove inspector will evaluate the adequacy of the frost protection equipment at inspection time. The following guidelines will be used in making determinations as to the adequacy of frost protection equipment.



**Reference Material - Determining Insurability Acreage by Variety (Continued)**

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**2) Equipment Adequacy. (continued)**

- (a) Wind machines should have the ability to move air at 4 miles per hour. Wind machines brake or propeller horsepower per acre is the best indicator for determining the adequacy of frost protection in a grove. Other considerations such as propeller length and shape; wind machine placement in the grove; and the area covered by wind machines are all important in determining equipment adequacy. Five to eight propeller (brake) horsepower per acre is the recommended standard for frost protection under normal conditions (minimum standards in California 5 horsepower per acre). Regardless of horsepower, one wind machine generally can service no more than ten acres.
- (b) Heater type, number, and placement, on a per acre basis, is an indicator as to the adequacy of frost protection in a grove. Heater requirements could be reduced by the type of heater utilized. Return stack and spot heaters are recognized to be the most efficient types. Heaters should conform to district air pollution control regulations. Inspect heaters to determine if they are in working condition. The Special Provisions specify that a minimum of 40 serviceable heaters per acre are required to qualify for the frost protection rate.
- (c) Adequately protected also includes solid set sprinklers or foggers supplied by well water. The pump and well must have the capacity to supply water to all the acreage simultaneously. Only that acreage that can be supplied with water will be considered adequately protected. We will determine the adequacy of the frost protection equipment for a unit.