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Agriculture



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Insurance  
Corporation

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# **FLORIDA FRUIT TREES LOSS ADJUSTMENT STANDARDS HANDBOOK**

## **2018 and Succeeding Crop Years**

**RISK MANAGEMENT AGENCY  
KANSAS CITY, MO 64133**

<b>TITLE: FLORIDA FRUIT TREES LOSS ADJUSTMENT STANDARDS HANDBOOK</b>	<b>NUMBER: 25570</b>
<b>EFFECTIVE DATE: 2018 and Succeeding Crop Years</b>	<b>ISSUE DATE: February 1, 2017</b>
<b>SUBJECT:</b>  <b>Provides procedures and instructions for administering the Florida Fruit Trees crop insurance program.</b>	<b>OPI: Actuarial and Product Design Division</b>
	<b>APPROVED:</b>  <i>/s/ Richard H. Flourney</i> <b>Deputy Administrator for Product Management</b>

**REASON FOR ISSUANCE**

The Florida Fruit Trees Loss Adjustment Standards Handbook is being issued to remove references to pilot in the text. It is effective for the Florida Fruit Trees program available beginning with the 2018 crop year.

# FLORIDA FRUIT TREES LOSS ADJUSTMENT STANDARDS HANDBOOK

## CONTROL CHART

Florida Fruit Trees Loss Adjustment Standards Handbook							
Insert	Entire Handbook						
	TP Page(s)	TC Page(s)	Text Page(s)	Exhibit Number	Exhibit Page(s)	Date	Directive Number
Current Index	1-2	1-2	1-16	1	17	02-2017	FCIC-25570
				2	18	02-2017	FCIC-25570
				3	19-23	02-2017	FCIC-25570
				4	24-34	02-2017	FCIC-25570
				5	35-37	02-2017	FCIC-25570

## FILING INSTRUCTIONS

This handbook replaces the 2015 Florida Fruit Trees Loss Adjustment Standards Handbook, FCIC-25570 (1-2014). This handbook is effective for the 2018 and succeeding crop years and is not retroactive to any 2017 or prior crop year determinations.

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**(RESERVED)**

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This handbook remains in effect until superseded by reissuance of either the entire handbook or selected portions (through amendments or bulletins).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

### D. Irrigated Practice

Refer to the CIH and LAM for irrigated practice guidelines.

## 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 FFT Appraisal Worksheet and Claim Form (hereafter referred to as "Production Worksheet"). All entry items are "Substantive" (they are required).
- (2) Refer to the DSSH for the Certification Statement [(Substantive) See Exhibit 2]; Privacy Act Statement [(Substantive) See Exhibit 3] and Nondiscrimination Statement [(Substantive) See Exhibit 4].
- (3) Refer to the DSSH for other crop insurance form requirements (such as point size of font, and so forth).
- (4) The current DSSH can be found at [www.rma.usda.gov/underwriting](http://www.rma.usda.gov/underwriting).

**3-10 (Reserved)**

## PART 2 POLICY INFORMATION

The AIP determines the insured has complied with all policy provisions of the insurance contract.

### 11 Insurability

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

- (1) The insured crop will be all of the trees of each FFT crop in the county for which the insured elects insurance coverage and for which a premium rate is provided by the actuarial documents:
  - (a) That are grown in the county listed on the application;
  - (b) That are grown to produce a commodity intended to be sold for human consumption; and
  - (c) In which the insured has a share.
- (2) In addition to the exclusions listed in the BP, insurance will not be provided for any trees that are:
  - (a) Dead, unsound, diseased, or unhealthy;
  - (b) Toppled;
  - (c) Have been grafted within a 12-month period before the date insurance attaches, unless the grafting is a result of topworking;
  - (d) Are non-grafted seedlings (grown from seed);
  - (e) No longer have the potential to produce a yield typical of healthy trees of the same age as the subject trees, unless the trees were topworked or buckhorned and qualify as stage I or stage II;
  - (f) Were damaged before the beginning of the insurance period. (If trees suffered damage the previous crop year, insurance will not attach until the previous year's damage is determined, the insured submits a revised acreage report, and the trees are accepted by the AIP.)
- (3) Insurance will also not be provided for:
  - (a) Flooding due to high groundwater for trees that do not meet the requirements in the SP.
  - (b) Any stage I citrus trees located north of Interstate 4 for freeze that do not meet the requirements, if provided, in the SP.



## **11 Insurability (continued)**

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- (4) Coverage Begins:
  - (a) For new policies:
    - (a) When the AIP receives the completed application by the sales closing date and subject to all other policy requirements, coverage begins on June 1 following the sales closing date for the crop year;
    - (b) When the AIP receives the completed application after the sales closing date and subject to all other policy requirements, coverage begins 45 days after the AIP receives the completed application.
  - (b) For renewal policies:
    - (a) When the AIP receives the acreage report (and a complete application if required) by sales closing date, coverage begins June 1 following the sales closing date for the crop year;
    - (b) An application is required if the insured elects a higher coverage level, adds the CTVE or OLO, increases his/her share or reports additional acreage of insurable trees such that the amount of protection increases by more than 10 percent;
    - (c) If insured damage occurs after the sales closing date but before insurance attaches for the crop year, insurance coverage will not attach to any addition amount of protection or optional coverage elected or reported by the insured for the crop year.
  - (c) Set out for replacement trees. A revised acreage report is required to increase the amount of protection.
- (5) Coverage ends the earlier of May 31 of the crop year or upon total destruction of the insured trees on the unit.

## **12 Unit Division**

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Refer to the insurance contract for unit provisions. Unless limited by the CP or SP, you may divide basic unit, as defined by the BP, into optional units, if for each optional unit, the insured meets all conditions stated in the applicable CP.

## **13 Unit Value Determinations**

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- (1) Determination of unit acreage is not required; use the number of trees in each stage-block in the unit to determine unit value. If the unit value is greater than the amount of protection, use the underreport factor (URF) to adjust the indemnity. If the insured files a revised acreage report after the final acreage reporting date (to change the reported number/stage of trees), the AIP shall refer to the LAM for instructions regarding such revised acreage reports. In lieu of instructions in the LAM requiring acreage

### 13 Unit Value Determinations (continuation)

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determinations for acreage reports revised after the final acreage reporting date, AIP's must verify the actual number of trees by stage.

- (2) More than one stage-block may exist within a unit. To determine actual numbers and stages of trees in each stage-block, the loss adjuster must visually inspect the unit. If an inspection reveals no discrepancy between the reported and actual numbers and stages of trees, the loss adjuster should sign and date the PAW that the policyholder submitted to verify that the information was accurate.
- (3) If an inspection reveals a discrepancy between the reported and actual numbers and/or stages of trees, the loss adjuster shall:
  - (a) Request to examine the records that the insured used to complete the pre-acceptance worksheet;
  - (b) Establish the numbers of trees in each stage-block using the setting distances shown in **TABLE C**; or
  - (c) Conduct a tree count.
- (4) AIPs may use a PAW to establish the stage-blocks of trees in each unit if the insured provided inaccurate information. Both the policyholder and the AIP representative should sign the revised PAW.
- (5) For determining the base policy unit value, use the tree reference price for the applicable crop and stage shown in the county actuarial documents. If the insured has elected the CTVE, determine a separate CTV unit value using the maximum CTV reference price for the applicable crop, type and stage shown on the county actuarial documents.
  - (a) Multiply the number of trees in each stage-block by the relevant (tree or maximum CTV) reference price.
  - (b) Sum these amounts, multiply the total by the coverage level elected, and then rounded up to the nearest whole dollar to determine the unit amount of buy-up coverage.
  - (c) To determine the unit amount of Catastrophic coverage, multiply the total amount from item (a) by 50% (the coverage level) and by 55% (the price election percentage), and rounded up to the nearest whole dollar.
- (5) FFT indemnities are based on a determined percent of damage for each stage-block on a unit basis.

**13 Unit Value Determinations (continuation)**

(6) To determine tree stage:

At the time insurance attaches for the crop year, the trees were:	then the stage is:
<p><b>Citrus, Avocado and Mango Trees:</b> Set out less than three crop years, buckhorned or topworked less than two crop years, or reset less than one year, prior to the beginning of the current crop year,</p> <p><b>Carambola Trees:</b> Set out, buckhorned, or topworked less than one crop year prior to the beginning of the current crop year,</p>	Stage I
<p><b>Citrus, Avocado and Mango Trees:</b> Set out three or more crop years, buckhorned or topworked two or more crop years, or reset one or more crop years before the beginning of the current crop year, but do not yet qualify as stage III,</p> <p><b>Carambola Trees:</b> Set out, buckhorned, or topworked one or more crop years before the beginning of the current crop year, but do not yet qualify as stage III,</p>	Stage II
<p><b>Citrus, Avocado and Mango Trees:</b></p> <p>Able to produce a yield typical of a healthy tree of the current tree age and have reached the:</p> <ul style="list-style-type: none"> <li>(a) seventh crop year after set out;</li> <li>(b) fifth crop year after buckhorning or topworking, or</li> <li>(c) third crop year after rehabilitation or reset.</li> </ul> <p><b>Carambola Trees:</b> Able to produce a yield typical of a healthy tree of the current tree age and have reached the third crop year after set out, buckhorning, or topworking,</p>	Stage III

**14-20 (Reserved)**

## PART 3 APPRAISALS

Conduct tree counts for all types of inspections according to the procedures specified in this handbook and the LAM.

### 21 Stands of Damaged Trees

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- (1) Make all FFT appraisals within a stand(s) of damaged trees (SDT). The SDT is an area that the AIP identifies where damage due to the same insurable cause of loss has occurred. For widespread damage or when you cannot establish distinct areas of damaged trees within the unit, define the SDT as an entire unit. In addition, several SDT may result from a single loss event. Multiple SDT will cumulatively make up a single damage value for purposes of appraisals. If the insured elected the CTVE, complete two separate Appraisal Worksheets.

#### Example:

The unit below sustains damage in the shaded areas due to a covered peril. The SDT can be defined, at the AIP's discretion, in several ways. For example, the AIP can

- (a) Define the SDT as the entire unit (Figure 1);
- (b) Divide the damage into two SDT based on the outermost damaged trees of each area (Figure 2); or
- (c) Treat each damage area as an individual SDT (Figure 3).

Other variations may exist also. Sample within each SDT, observing the minimum sampling requirements (**TABLE A**) for the number of trees in each stage-block within the SDT. In the figures below, black borders illustrate a separate SDT.

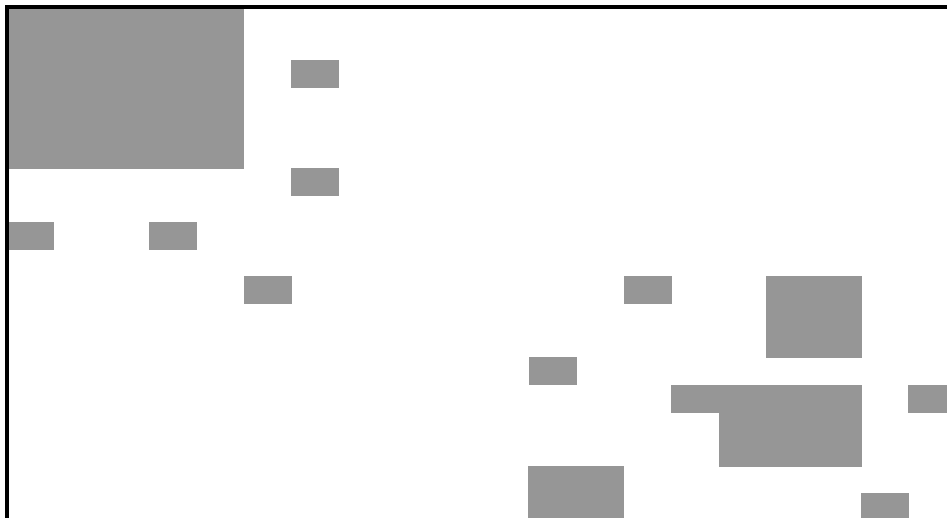


Figure 1. Entire unit as SDT.

## 21 Stands of Damaged Trees (continued)

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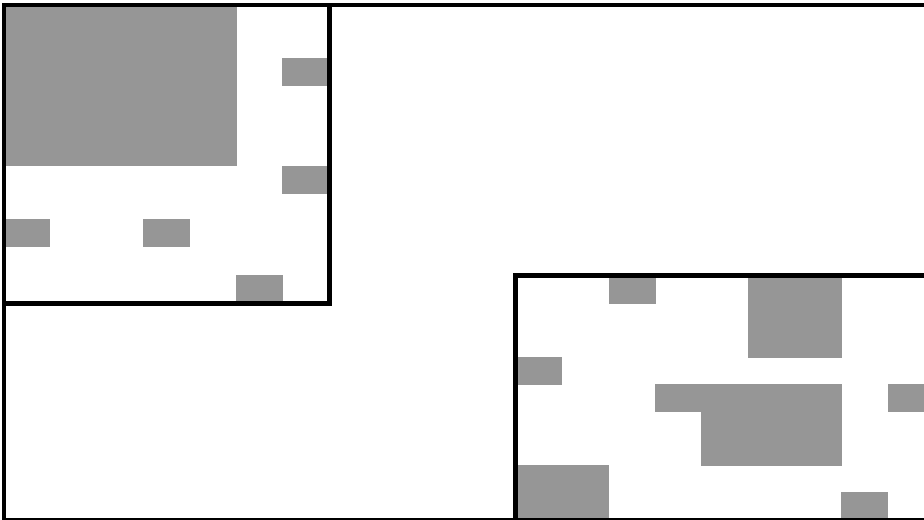


Figure 2. Two SDT defined by outermost damage in each area.

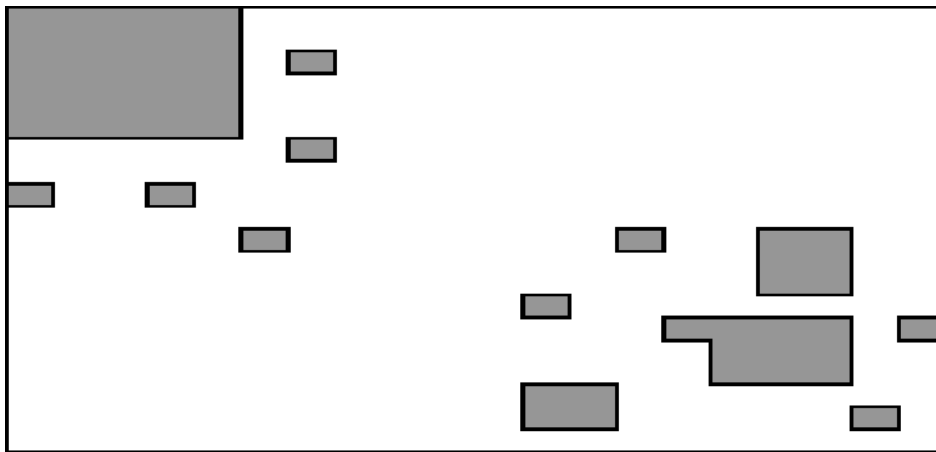


Figure 3. Multiple SDT defined by each damaged area.

- (3) Circumstances that require an appraisal include (but are not limited to) trees to be rehabilitated or removed, if damaged due to an insurable cause during the insurance period. **APPRAISE DAMAGED TREES BEFORE ANY PRUNING OR REMOVAL.**
- (4) Physically identify (tagging, marking, painting, etc.), date and document trees that you determined fully damaged or destroyed in the unit's SDT. Also document and date this information on the grove identification map.

## 22 Selecting Representative Samples For Appraisals

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- (1) Determine the number of insurable trees in each SDT. Consider all trees in each stage-block and the stage assigned to the stage-block. Do not include any uninsurable trees or other fruit trees insurable as a separate crop. **Include** all insured trees, damaged and undamaged trees, when trees are sampled.

## 22 Selecting Representative Samples For Appraisals (continued)

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- (2) Use as many sample trees as necessary to accurately determine the percent of damage for each stage-block in the SDT. Minimum tree sample requirements are shown in **Table A**.
- (3) Select sample trees in each stage block within each SDT as follows:
  - (a) Locate the first **insurable** tree on an outside row \*\*\*of each stage-block within each SDT; this will be the first sample tree. Proceed along the row, selecting additional sample trees as given in **Table A**.
  - (b) Select only those trees representative of the assigned stage of the stage-block. For example, if sampling a stage III-block and the next sample tree is a stage I, skip over the stage I tree, and continue on to the next stage-III tree.
  - (c) Proceed down the next row in the opposite direction, beginning with the first insurable tree, and continue sampling until all trees of the stage-block in the SDT have been covered and at least the minimum number of trees (refer to **Table A**) have been sampled.
  - (d) **INCLUDE** all insured\*\*\* trees in the sample.

\*\*\*
- (4) Determine the number of insurable trees in the unit using the following information:
  - (a) **INCLUDE all** insurable trees damaged by an uninsured cause after insurance attached for the crop year. Trees damaged solely by uninsured causes during the crop year are counted as trees **not** damaged or destroyed.

\*\*\*

  - (b) **EXCLUDE** any trees to which insurance did not attach.
- (5) Determine the appraisal for each stage-block in the SDT as required.

## 23 Appraisal Methods

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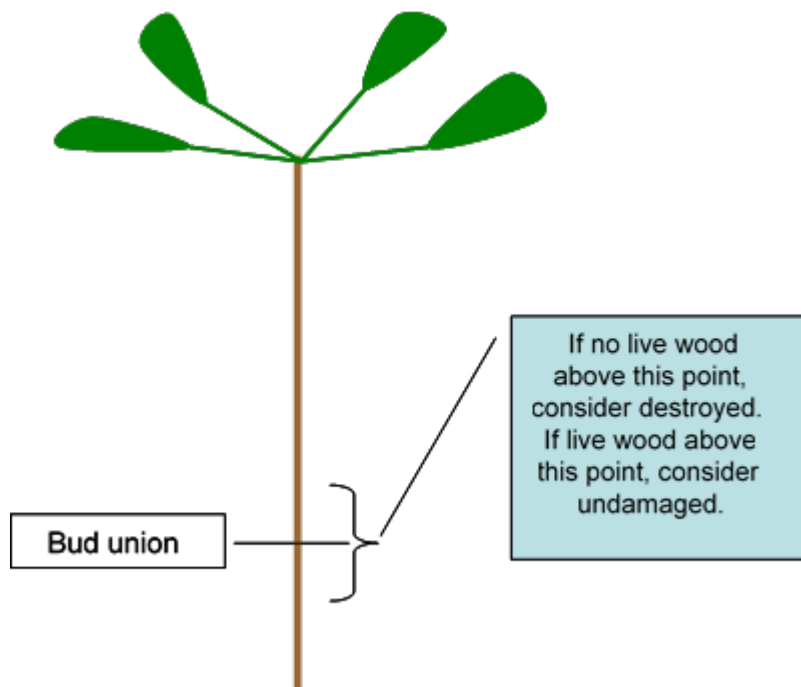
Appraisal Method...	Use...
Damage Occurring During The Year of Set Out (DYSO)	To appraise the presence of live wood above the bud union on trees set out in the grove for less than one year.
Damage Occurring In Any Year Following The Year Of Set Out (FYSO)	To measure and appraise the percent of damage to live wood above the bud union and to limbs of trees damaged in any year following the crop year of set out.

**24 Damage Occurring During the Year of Set Out**

- (1) Verify that all grafted trees were grafted onto existing rootstock or nursery stock (unless such grafting is the result of topworking) more than 12 months prior to the date insurance attached.
- (2) Appraise the presence of **LIVE** wood above the bud union as follows:

<b>IF, above the bud union, the selected sample tree has...</b>	<b>THEN consider the tree...</b>	<b>AND the percent of damage is...</b>
No <b>LIVE</b> wood,	Destroyed	100%.
<b>LIVE</b> wood,	Undamaged	Zero (0%).

**Figure 4. Appraisal Method for Damage Occurring During the Year of Set Out**



- (3) The tissue of live wood under the bark is green or yellow.
- (4) Record determinations in Part III of the Appraisal Worksheet.

Use the appraisal worksheet to record appraisal determinations for this appraisal method.

**25 Damage Occurring During in Any Year Following the Year of Set Out**

This appraisal method applies to all trees in any year following the year of set out (FYSO). This appraisal method also applies for buckhorned or topworked trees damaged during the year the trees are buckhorned or topworked, or in any year thereafter.

For trees with damaged limbs, appraise the damage to the limbs as follows:

- (1) For each tree, appraise two representative limbs on opposing sides of the tree. Select the first tree in the sample and examine the limbs in a north-south or east-west orientation, then move to the second tree selected in the representative sample and examine the limbs that extend in the opposite direction compared to the first tree's limbs etc. Measure any damage on the sampled limbs according to the descriptions of damage included in the Table on Page 12 and as illustrated in the figure below. Alternatively, you may determine opposing sides of the tree as the sides "within the row" and "against the row." Figure 5 below represents an aerial view of a SDT with twelve FYSO trees and assumes all trees are sampled.

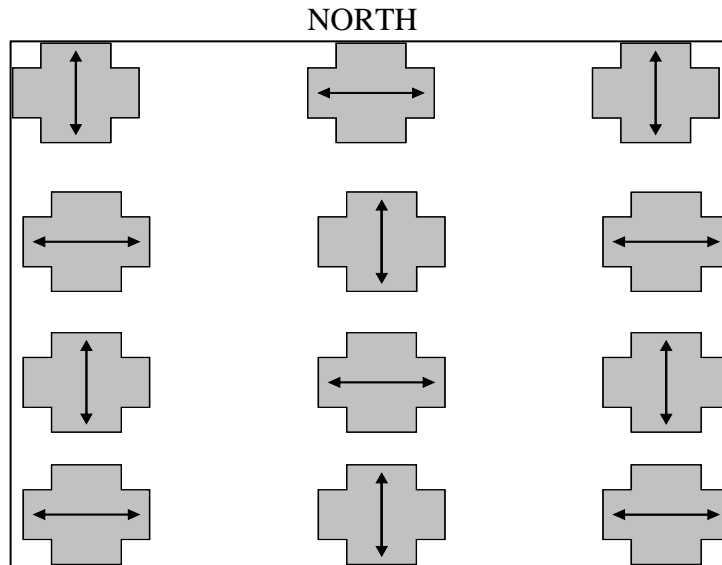


Figure 5.

- (2) Using a caliper, measuring tape, or ruler, determine the \*\*\* limb diameter where damage has occurred for each sample limb. Damage is defined as limb breakage and/or dead wood. Record the limb diameter at the \*\*\* point of damage for each sample limb on the Appraisal Worksheet. The limb with the greater amount of damage determines the damage category for the entire tree. For example:

Tree 1: Limb 1 damage = 1" limb diameter  
 Limb 2 damage = 3" limb diameter  
 Tree Damage = 3" limb diameter = **Fully Damaged**

Tree 2: Limb 1 damage = No damage  
 Limb 2 damage = 1" limb diameter  
 Tree Damage = 1" limb diameter = **Partially Damaged**

(Refer to Figure 6)

- (3) Classify each sample tree as undamaged, partially damaged, fully damaged or destroyed. The amount of damage to each tree will be determined as follows:



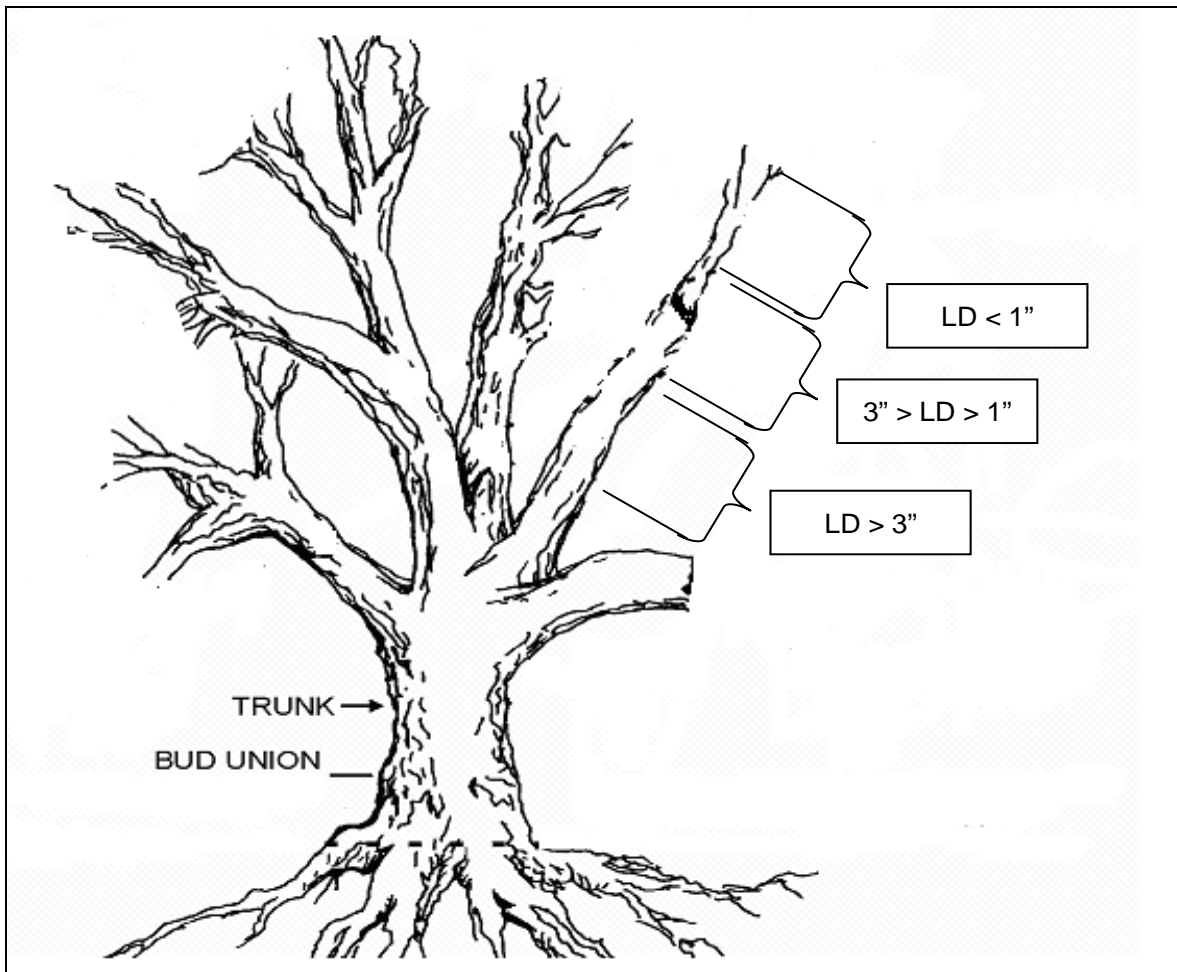
**25 Damage Occurring During in Any Year Following the Year of Set Out (continued)**

Tree Damage Description	Tree Classification
<i>Citrus and Carambola</i>	
Tree is undamaged or location of limb damage on <i>both</i> sampled limbs is <b>less than one-inch</b> in diameter at the point of damage.	Undamaged
Location of limb damage to <i>one or both of the sampled limbs</i> is at least <b>one-inch in diameter, but less than three inches</b> in diameter at the point of damage.	Partially Damaged
<ul style="list-style-type: none"> <li>▪ Location of limb damage to at least <i>one the limbs in our sample</i> is at least <b>three inches</b> in diameter at the point of damage, but the tree can be rehabilitated;</li> <li>▪ Tree is buckhorned or topworked with no live wood above the new growth points or above the graft unions; or</li> <li>▪ Tree is toppled and can be reset,</li> </ul>	Fully Damaged
<ul style="list-style-type: none"> <li>▪ For damage due to insured causes occurring during the year of set out, any insurable tree with no live wood above the bud union.</li> <li>▪ For damage due to insured causes occurring in any year following the year of set out, or for buckhorned or topworked trees, damage occurring either during the year the trees are topworked or buckhorned or any year thereafter, any insurable tree in our sample:               <ul style="list-style-type: none"> <li>○ The tree is toppled, and reset is not possible, or the tree is missing due to the most recent insurable cause of loss; or</li> <li>○ There is no live wood above the bud union.</li> <li>○ For citrus only, if at least one of the limbs is damaged within one foot of the trunk for stage II and stage III trees;</li> <li>○ For carambola only, if at least one limb is damaged within <b>six inches</b> of the trunk for stage I or II trees, or within one foot of the trunk for stage III trees.</li> </ul> </li> </ul>	Destroyed
<i>Avocado and Mango</i>	
Tree is undamaged, or location of limb damage on <i>both</i> sampled limbs is <b>less than two inches</b> in diameter at the point of damage.	Undamaged
Location of limb damage to <i>at least one of the sampled limbs</i> is at least <b>two inches in diameter, but less than four inches</b> in diameter at the point of damage.	Partially Damaged
<ul style="list-style-type: none"> <li>▪ Location of limb damage to <i>at least one of the sampled limbs</i> is at least <b>four inches</b> in diameter at the point of damage. The diameter of the trunk at the point of damage may also be considered to satisfy the four-inch requirement.</li> <li>▪ Tree is buckhorned or topworked with no live wood above the new growth points or above the graft unions; or</li> <li>▪ Tree is toppled and can be reset.</li> </ul>	Fully Damaged
<ul style="list-style-type: none"> <li>▪ There is no live wood above the bud union.</li> <li>▪ Tree is toppled and cannot be reset, or tree is missing due to the most recent insurable loss;</li> </ul>	Destroyed

**25 Damage Occurring During in Any Year Following the Year of Set Out (continued)**

- (4) Record separately in Part III of the Appraisal Worksheet the number of trees partially and fully damaged/destroyed.

**Figure 6. Appraisal Method for Damage Occurring in any Year Following the Year of Set Out  
Citrus/Carambola Example of Limb Damage**



## **26 Deviations and Modifications**

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

## **27 General Information for 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) Use a separate appraisal worksheet for each inspected unit.
- (4) If the SDT consists of trees that are more than one stage-block, a continuation sheet must be used for each stage.
- (5) If the insured elected the CTVE, complete a separate Appraisal Worksheet for each type in the SDT. Enter the resulting percent of damage as a separate line entry on the claim form.
- (6) Instructions designated DYSO apply to trees damaged during the year of set out. Instructions designated FYSO apply to trees damaged in any year following the year of set out. Undesignated instructions apply to both DYSO and FYSO trees.
- (7) Document only the damage appraisal of SAMPLED trees for the SDT that results from the most recent cause of loss on the Appraisal Worksheet/continuation sheet.
- (8) List the total number of trees the samples represent (total number of trees in current SDTs for all stage blocks) only in Part II, item 8.
- (9) Standard Appraisal Worksheet items are numbered consecutively in the instructions, but the actual entry completion does not follow this order. Complete the FFT Appraisal Worksheet and continuation sheet in the following order:

PART I – INSURED'S INFORMATION

PART III – APPRAISAL AND TREE COUNT

PART II – PERCENT DEAD

- (10) Enter all percent entries as three-place decimals (e.g., enter 79.4% as .794; enter 100% as 1.000).

**28-30 (Reserved)**

## PART 4 PRODUCTION WORKSHEET

### 31 General Information for 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 and delayed claims.
  - (c) Corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
  - (d) “No Indemnity Due” claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee). Under the FFT Crop Provisions, multiple loss events can occur within the same crop year. In addition to the LAM instructions for “No Indemnity Due Claims” AIPs should document any reported tree damage on an Appraisal Worksheet and complete a “No Indemnity Due Claim.” Otherwise, assume any limb removal is the result of normal orchard production maintenance practices and cannot be determined due to insurable causes of loss. Prior to executing a “Withdrawal of Claim,” without documentation of damage, AIPs must inform the insured of the above consequences of undocumented tree damage.
- (4) The adjuster is responsible for determining if the insured has complied with all requirements under the notice and claim provisions of the policy. If the insured has not met all policy provisions, the adjuster should contact the AIP.
- (5) Multiple claims may be processed for a unit. For each final claim, carry the damage value forward to the next final claim.
- (6) The total of all indemnities for the unit must not exceed the lesser of the insured’s share of the amount of protection or the unit value.
- (7) The following crops are ineligible for coverage under the CTVE: carambola trees, lemon trees, lime trees, and mango trees. Insureds who select the CTVE also may select OLO coverage.
- (8) If the insured has elected the CTVE, complete two separate Production Worksheets: the first for the Base Policy that uses the Tree Reference Prices and the second for the CTVE that uses the

### **31 General Information for Worksheet Entries and Completion Procedures (continued)**

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applicable CTV Reference Prices. The actuarial documents provide all prices. The same coverage level for the unit applies to the base policy and the endorsement. Complete the base policy claim prior to the CTVE claim. If no indemnity is due on the base policy, do not complete the CTVE Production Worksheet.

- (9) Standard production worksheet items are numbered consecutively in exhibit 4. An example production worksheet illustrates how to complete item entries.

## 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
CLU	Common Land Unit
CP	Crop Provisions
CTV	Comprehensive Tree Value
CTVE	Comprehensive Tree Value Endorsement
DSSH	Document and Supplemental Standards Handbook, FCIC-24040
DYSO	During the Year of Setout
FFT	Florida Fruit Tree
FCIC	Federal Crop Insurance Corporation
FYSO	Following the Year of Setout
LAM	Loss Adjustment Manual, FCIC-25010
OLO	Occurrence Loss Option
PAW	Pre-Acceptance Worksheet
RMA	Risk Management Agency
SDT	Stand of Damaged Trees
SP	Special Provisions
SRA	Standard Reinsurance Agreement

**Definitions**

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See the definitions in the BP, CP, and SP.

## Form Standards – Appraisal Worksheet

### PART I – APPRAISAL WORKSHEET HEADING

Element/Item Number	Description
Company	Name of AIP, if not preprinted on the worksheet.
Claim Number	Claim number assigned by the AIP.
1. Insured's Name	Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. Policy Number	Insured's assigned policy number.
3. County	Name of the county where the trees are insured.
4. Unit Number	Unit number from the Summary of Coverage after you verify it to be correct.
5. Crop/Type	Four-digit crop code and three-digit type entered exactly as specified on the actuarial documents for the crop/type that the insured grows.
6. Crop Year	Four-digit crop year, as defined in the policy, for which the claim is filed.

### Part II – PERCENT DAMAGE

Element/Item Number	Description
7. Appraisal Method	Identify the appraisal method for the line entry calculation (e.g. DYSO or FYSO). For Stage I appraisals containing both DYSO and FYSO trees, enter DYSO/FYSO.
8. Number of Trees /SDT	Split the cell in half horizontally. Use separate lines for varying stages within the SDT. For each stage: (a) In the top half, record the TOTAL number of trees of the corresponding stage in <b>all SDTs</b> that resulted from the most recent cause of loss. Include all damaged and undamaged trees and trees damaged by uninsured causes of loss, in the SDT. (b) In the bottom half, record the number of trees of the corresponding stage <b>SAMPLED</b> from all SDT as a result of the most recent cause of loss.
9.	MAKE NO ENTRY.
10. Stage	Enter the applicable tree stage for the line item.
11.	MAKE NO ENTRY.
12. Trees Fully Damaged/Destroyed	Record the number of trees from Total (item 30) of column 27 of PART III of the appraisal worksheet. Enter "0" if no trees are fully damaged/destroyed. If you used continuation sheets for the stage, enter the Grand Total of this column from the final continuation sheet.
13. Percent Total Loss	Enter the result of dividing item 12 by item 8b. Round to nearest 3-place decimal.
14. Trees Partially Damaged	Record the number of trees from Total (item 30) of column 26 of PART III of the appraisal worksheet. Enter the Grand Total of this column if you used continuation sheets.
15. Percent Partial Loss	Enter the result of dividing item 14 by item 8b. Round to the nearest 3-place decimal.
16. – 17.	MAKE NO ENTRY.



**Form Standards – Appraisal Worksheet (continued)**

Element/Item Number	Description
18. Partial Damage Factor	Enter corresponding Partial Damage Factor from the Reference Material—Table B for the stage and crop. Round to the nearest 3-place decimal.
19.-23.	MAKE NO ENTRY.
24. Percent Damage	Enter the result of multiplying item 15 times item 18, then adding item 13, rounded to the nearest 3-place decimal.

**PART III – APPRAISAL**

Identify the stage in Part III on each Appraisal Worksheet or continuation sheet for the unit. **Do NOT mix stages on the same Appraisal Worksheet or continuation sheet.** Total each stage separately and transfer Part III totals to the appropriate stage line entries of Part II of the Appraisal Worksheet for the unit. Enter, in the space to the right of the Part III heading, the following:

- a. Stage I, Stage II, or Stage III as appropriate for the form and the number of pages used for Part III.
- b. “Trees Uninsurable.” By stage record a mark for each tree that is uninsurable. Indicate the number count in parentheses and sample the next insurable tree.
- c. “Trees Damaged by Uninsured Causes.” Record a mark for each tree damaged by an uninsured cause during the crop year. Indicate the number count in parentheses. (You must inspect these trees for insurance to attach the subsequent crop year.)

**For each sample tree, complete items 28 and 29 prior to completing items 25-27. Verify or make the following entries.**

Element/Item Number	Description
25. Undamaged	Make a check mark (✓) in Column 25 for each UNDAMAGED insurable sample tree. If you determine a tree undamaged enter zero (0) in columns 28 and 29.
26. Partially Damaged	Make a check mark (✓) in Column 26 for each PARTIALLY DAMAGED insurable sample tree. If you determine a tree PARTIALLY DAMAGED at least one of Columns 28 or 29 should contain a 1 for citrus/carambola, or a 2 for avocado/mango, but these columns should not contain a 3 or 4. Do not list any DYSO trees in column 26.
27. Fully Damaged/Destroyed	Make a check mark (✓) in Column 27 for each FULLY (100 %) DAMAGED or DESTROYED insurable sample tree. If you determine a tree FULLY DAMAGED OR DESTROYED at least one of columns 28 or 29 should contain a 3 for citrus/carambola, or a 4 for avocado/mango. <b>Circle the check mark</b> for any Stage II or Stage III trees that you determined DESTROYED.

**Form Standards – Appraisal Worksheet (continued)**

Element/Item Number	Description
28. Limb Diameter Damaged (1)	<p><b>DYSO:</b> If you determine the tree undamaged, enter 0; if you determine the tree destroyed, enter 3 for citrus/carambola or 4 for avocado/mango.</p> <p><b>FYSO:</b> Enter the limb diameter at the point of damage for the first limb. For citrus and carambola trees, the entry may be 0, 1, or 3. For avocado and mango trees the entry may be 0, 2, 4. If the tree does not have limb damage, but you determine it FULLY DAMAGED or DESTROYED, enter 3 for citrus/carambola, 4 for avocado/mango.</p>
29. Limb Diameter Damaged (2)	<p><b>DYSO:</b> If you determine the tree undamaged, enter 0; if you determine the tree destroyed, enter 3 for citrus/carambola or 4 for avocado/mango.</p> <p><b>FYSO:</b> Enter the limb diameter at the point of damage for the first limb. For citrus and carambola trees, the entry may be 0, 1, or 3. For avocado and mango trees the entry may be 0, 2, 4. If the tree does not have limb damage, but you determine it FULLY DAMAGED or DESTROYED, enter 3 for citrus/carambola, 4 for avocado/mango.</p>
30. Total	<p>Record the total number of trees for the stage in Column 25-27. Omit uninsurable trees from this count; include any trees damaged by uninsured causes this crop year in the count.</p>
30. Previous Total	<p>If you use continuation sheets for a stage, the sample Previous Total is the Grand Total entry from the previous page for the stage, brought forward.</p>
30. Grand Total	<p>Add the sample total of each column on this page to the previous total on the previous page.</p>

The following entries are not illustrated on the appraisal worksheet.

Element/Item Number	Description
31. Insured's Signature and Date	<p>Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining signature, REVIEW ALL ENTRIES on the appraisal worksheet WITH THE INSURED (or insured's authorized representative), particularly explaining codes, etc., which may not be readily understood.</p>
32. Adjuster's Code No., Signature, and Date	<p>Signature of adjuster, code number, and date signed <b>after</b> the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of the appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.</p>
Page Number	<p>Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).</p>

Forms Standards Appraisal Worksheet (continued)

COMPANY					ANY COMPANY					CLAIM NO.					XXXXXXX																			
<b>FOR ILLUSTRATION PURPOSES ONLY</b>																																		
<b>FLORIDA/TEXAS FRUIT TREE DAMAGE APPRAISAL WORKSHEET</b>																																		
<b>PART I</b>					1 NAME OF INSURED					2 POLICY NUMBER					3 COUNTY					4 UNIT NUMBER					5 CROP/TYPE					6 CROP YEAR				
I.M. INSURED					XXXXXXX					ANY COUNTY					00100					0207 – XXX (ORANGE-early)					YYYY									
<b>PART II</b>																																		
TREES DESTROYED										LIMB DAMAGE																								
APPRaisal METHOD	NUMBER OF TREES/SDT 8a/8b	9	STAGE 10	11	TREES FULLY DAMAGED/ DESTROYED 12	PERCENT TOTAL LOSS (12 ÷ 8b) 13	TREES PART. DAMAGED 14	PERCENT PART. LOSS (14 ÷ 8b) 15	16	17	PARTIAL DAMAGE FACTOR 18	19	20	21	22	23	PERCENT DAMAGE 13 + (15 × 18) 24																	
FYSO	500 20		III		9	.450	5	.250			.390						.548																	
DYSO/FYSO	100 10		I		4	.400	1	.100			.750						.475																	
<i>(Refer to Table A for minimum number of required samples)</i>																																		
<b>PART III</b>																																		
Stage I (pgs. 1) TREES UNINSURABLE – (0)										TREES DAMAGED BY UNINSURED CAUSES (0)																								
	Undamaged	Partially Damaged	Fully Damaged/ Destroyed	Limb Diameter Damaged (1)	Limb Diameter Damaged (2)		Undamaged	Partially Damaged	Fully Damaged/ Destroyed	Limb Diameter Damaged (1)	Limb Diameter Damaged (2)		Undamaged	Partially Damaged	Fully Damaged/ Destroyed	Limb Diameter Damaged (1)	Limb Diameter Damaged (2)		Undamaged	Partially Damaged	Fully Damaged/ Destroyed	Limb Diameter Damaged (1)	Limb Diameter Damaged (2)		Undamaged	Partially Damaged	Fully Damaged/ Destroyed	Limb Diameter Damaged (1)	Limb Diameter Damaged (2)					
	25	26	27	28	29		25	26	27	28	29		25	26	27	28	29		25	26	27	28	29		25	26	27	28	29					
1	✓			0	0	12							23						34						45									
2			✓	3	3	13							24						35						46									
3	✓			0	0	14							25						36						47									
4	✓			0	0	15							26						37						48									
5		✓		1	0	16							27						38						49									
6			✓	3	3	17							28						39						50									
7			✓	3	3	18							29						40						51									
8			✓	3	3	19							30						41						52									
9	✓			0	0	20							31						42						53									
10	✓			0	0	21							32						43						54									
11						22							33						44						55									
<b>30 TOTAL</b>															5	1	4																	

Forms Standards Appraisal Worksheet (continued)

FOR ILLUSTRATION PURPOSES ONLY APPRAISAL WORKSHEET						1. NAME OF INSURED I.M. INSURED						2. POLICY NUMBER XXXXXXX																											
						3. COUNTY ANY COUNTY			4. UNIT NUMBER 00100			5. CROP/TYPE 0207 – XXX (ORANGE-early)			6. CROP YEAR YYYY																								
APPRAISAL WORKSHEET (Continued from Part III)						Stage III (pgs. 1) TREES UNINSURABLE (0)						TREES DAMAGED BY UNINSURED CAUSES (0)																											
	Undamaged	Partially Damaged	Fully Damaged/Destroyed	Limb Diameter Damaged (1)	Limb Diameter Damaged (2)		Undamaged	Partially Damaged	Fully Damaged/Destroyed	Limb Diameter Damaged (1)	Limb Diameter Damaged (2)		Undamaged	Partially Damaged	Fully Damaged/Destroyed	Limb Diameter Damaged (1)	Limb Diameter Damaged (2)		Undamaged	Partially Damaged	Fully Damaged/Destroyed	Limb Diameter Damaged (1)	Limb Diameter Damaged (2)		Undamaged	Partially Damaged	Fully Damaged/Destroyed	Limb Diameter Damaged (1)	Limb Diameter Damaged (2)										
	25	26	27	28	29		25	26	27	28	29		25	26	27	28	29		25	26	27	28	29		25	26	27	28	29										
1	✓			0	0	24						47						70						91															
2			✓	3	3	25						48						71						92															
3	✓			0	0	26						49						72						93															
4		✓		0	1	27						50						73						94															
5			☑	3	3	28						51						74						95															
6	✓			0	0	29						52						75						96															
7			✓	3	1	30						53						77						97															
8		✓		1	1	31						54						78						98															
9	✓			0	0	32						55						79						99															
10			☑	3	3	33						56						80						100															
11			✓	3	3	34						57						81						101															
12			☑	3	3	35						58						82						102															
13			✓	3	0	36						59						83						103															
14	✓			0	0	37						60						84						104															
15	✓			0	0	38						61						85						105															
16			✓	3	3	39						62						86						106															
17			☑	3	3	40						63						87						107															
18		✓		1	0	41						64						88						108															
19		✓		0	1	42						65						89						109															
20		✓		1	1	43						66						90						110															
21						44						67																											
22						45						68																											
23						46						69																											
																							30 TOTAL				6	5	9										
																							PREVIOUS TOTAL																
																							GRAND TOTAL																

**Form Standards – Production Worksheet**

If the insured has elected the OLO, the Base Policy instructions will apply. Indicate in the narrative if the OLO is in effect.

Enter all percent entries as three-place decimals (e.g., enter 79.4% as .794; enter 100% as 1.000).

<b>Element/Item Number</b>	<b>Description</b>
1. Crop/Code #	Enter the crop name and the crop code number of the FFT crop insured.
2. Unit #	Unit number from the Summary of Coverage after it is verified to be correct. Designate when the CTV Endorsement and/or the OLO are in effect.
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 CLUs and tract numbers; GPS identifications; or Grid identifications) as applicable for the crop.
4. Date(s) of Damage	<p>First three letters of the month(s) during which the determined insured damage occurred for the inspection and cause(s) of loss listed in item 5 below. If no entry in item 5 below, MAKE NO ENTRY. For progressive damage, enter in chronological order the month that identifies when the majority of the insured damage occurred. Include the SPECIFIC DATE where applicable as in the case of freeze damage (e.g., Jan 11). Enter additional dates of damage in the extra spaces, as needed. If more space is needed, document the additional dates of damage in the Narrative (or on a Special Report). Refer to the illustration in item 6 below.</p> <p>If there is no insurable cause of loss and a no indemnity due claim will be completed, MAKE NO ENTRY.</p>
5. Cause(s) of Damage	<p>Name of the determined insured cause(s) of damage for this crop as listed in the LAM for the date of damage listed in item 4 above for this inspection. If an insured cause(s) of damage is coded as “Other,” explain in the Narrative. Enter additional causes of damage in the extra spaces, as needed. If more space is needed, document the additional determined insured causes of damage in the Narrative (or on a Special Report). Refer to the illustration in item 6 below.</p> <p>If it is evident that no indemnity is due, enter “NO INDEMNITY DUE” across the columns in Item 5 (refer to the LAM for more information on no indemnity due claims). If the claim is denied, enter “DC” and refer to the LAM for further instructions.</p>

**Form Standards – Production Worksheet (continued)**

<p>6. Insured Cause %</p>	<p><b>PRELIMINARY:</b> MAKE NO ENTRY.</p> <p><b>FINAL:</b> 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%. If there is no insurable cause of loss, and a no indemnity due claim will be completed, MAKE NO ENTRY.</p> <p><b>Example:</b> Entries for items 4-6 and the “Narrative,” reflecting entries for multiple dates of damage, the corresponding insured causes of damage and insured cause percent:</p> <table border="1" data-bbox="734 789 1505 978"> <tr> <td>4. Date(s) of Damage</td> <td></td> <td></td> <td></td> </tr> <tr> <td>5. Cause(s) of Damage</td> <td></td> <td></td> <td></td> </tr> <tr> <td>6. Insured Cause %</td> <td></td> <td></td> <td></td> </tr> <tr> <td colspan="4">Narrative: Additional date of damage – ; Cause of Damage –</td> </tr> </table>	4. Date(s) of Damage				5. Cause(s) of Damage				6. Insured Cause %				Narrative: Additional date of damage – ; Cause of Damage –			
4. Date(s) of Damage																	
5. Cause(s) of Damage																	
6. Insured Cause %																	
Narrative: Additional date of damage – ; Cause of Damage –																	
<p>7. Company/Agency</p>	<p>Name of the company and agency servicing the contract.</p>																
<p>8. Name of Insured</p>	<p>Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.</p>																
<p>9. Claim #</p>	<p>Claim number as assigned by the AIP.</p>																
<p>10. Policy #</p>	<p>Insured’s assigned policy number.</p>																
<p>11. Crop Year</p>	<p>Four-digit crop year, as defined in the policy, for which the claim is filed.</p>																
<p>12. Additional Units</p>	<p><b>PRELIMINARY:</b> MAKE NO ENTRY.</p> <p><b>FINAL:</b> 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.</p> <p>If more spaces are needed for non-loss units, enter the unit numbers, identified as “Non-Loss Units,” in the Narrative or on an attached Special Report.</p>																
<p>13. Date(s) of Notice of Loss</p>	<p><b>PRELIMINARY:</b></p> <p>(1) Date the first or second notice of damage or loss was given for the unit in item 2, in the 1<sup>st</sup> or 2<sup>nd</sup> space, as applicable. Enter the complete date (MM, DD, and YYYY) for the notice.</p> <p>(2) A notice of damage or loss for a third preliminary inspection (if needed) requires an additional set of Production Worksheet. Enter</p>																

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

Element/Item Number	Description
<p>13. Date(s) of Notice of Loss (continued)</p>	<p>the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set of Production Worksheets.</p> <p>(3) Reserve the “Final” space on the first page of the first set of Production Worksheets for the date of notice for the final inspection.</p> <p>(4) If the inspection is initiated by the AIP, enter “Company Insp.” instead of the date.</p> <p>(5) If the notice does not require an inspection, document as directed in the Narrative instructions.</p> <p><b>FINAL:</b> Transfer the last date (in the 1st or 2nd space from the first or second set of Production Worksheets) to the FINAL space on the first page of the first set of Production Worksheets if a final inspection should be made as a result of the notice. Always enter the complete date of notice (MM, DD, and 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>
<p>14. Companion Policy(s)</p>	<p>(1) If no other person has a share in the unit (insured has 100 percent share), MAKE NO ENTRY.</p> <p>(2) 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.”</p> <p>(a) 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.</p> <p>(b) 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.</p> <p>(c) If unable to verify the existence of a companion contract, enter “Unknown” and contact the AIP for further instructions.</p> <p>(3) Refer to the LAM for further information regarding companion contracts.</p>

## Form Standards – Production Worksheet (Continued)

### Section I – Trees Appraised, Unit Value

**ACCOUNT FOR ALL INSURABLE TREES IN THE UNIT.** Handle instances of over-reported trees according to the AIP's instructions.

You must account for the **total** number of trees in **all** stage-blocks present in the **unit**. Use this to calculate the unit value for all claims and the unit deductible for non-OLO claims. Visually verify the number of insurable trees by stage and compare this to the acreage report.

Document completion of the inspection. Indicate your concurrence with the PAW by signing and dating the worksheet. If your inspection shows a discrepancy between the reported and actual numbers and stages of trees either:

- (1) Request to examine the records the insured used to complete the PAW;
- (2) Establish the numbers of trees in each stage-block by using the setting distances shown in Table C; or
- (3) Count the trees in each stage.

You may use a PAW to establish the stage blocks of trees in each unit if the policyholder provided inaccurate information. The AIP representative and the insured should sign the revised PAW. Show the locations of all SDTs that resulted from the most recent cause of loss on the Grove Identification Map.

Element/Item Number	Description
A. Field ID	The stage-block identification number that the insured or AIP assigned to the area where the SDT exists. a. In the margin (or in a separate column), enter the DATE of inspection for the last line entry of each inspection. b. For CTVE claims, do not enter any blocks of stage D01 trees on the FFT Production Worksheet.
B. Total Reported Trees	Enter, by stage, the total number of trees in each stage block that the insured reported on the Acreage Report in the unit.
C. Total; Trees (Stage)	Enter the <b>TOTAL NUMBER OF TREES IN THE UNIT</b> of this stage on the day before the loss occurred.
D. SDT	a. <b>Base Policy:</b> Enter the number of insurable trees in all SDT (as a result of the most recent cause of loss) corresponding to the stage. Make no entry in Column D if the corresponding stage was not in the SDT. b. <b>CTVE:</b> 1. Draw a horizontal line across the cell. 2. Above the line, enter the result of dividing the number of <b>FULLY DAMAGED (not circled)</b> from Part III, Column 27 of the



## Production Worksheet (Continued)

Element/Item Number	Description
D. SDT(cont.)	<p>Appraisal Worksheet) by the total number of trees sampled for the stage, result to three decimal places (8b of the Appraisal Worksheet) then multiplying this by the total number of trees in this stage in the SDT.</p> <p>3. Below the line, enter the result of dividing the number of DESTROYED sample trees (<b>circled</b> from Part III, Column 27 of the Appraisal Worksheet) by the total number of trees sampled for the stage (8b of the Appraisal Worksheet), then multiplied by the total number of trees in this stage in the SDT.</p> <p>4. Only enter stages D02 and D03 trees or trees of a stage present in the SDT.</p>
E. Interest or Share	Enter the insured's interest in the crop to three decimal places determined at the time of inspection. Use separate line entries if shares vary on the same unit.
F. Rate Class (Stage)	Enter the correct stage code for the stage from the actuarial documents. Verify it with the Summary of Coverage and if you find the stage code is incorrect refer to the LAM for revised acreage report instructions. If you revise the acreage report, you cannot increase liability at loss time.
G. Practice	Three-digit code number, entered exactly as specified on the actuarial documents for the practice carried out by the insured. If "No Practice Specified", enter the appropriate three-digit code number from the actuarial documents (e.g., 997).
H. Type/Class/Variety	Enter the three-digit type code exactly as specified on the actuarial documents for the stage block. If no type is specified, enter the code from the actuarial documents.
I. Coverage Level	The coverage level that the insured selected for the crop, to two decimal places, i.e., enter 65 % as .65.
J. Type of Loss	MAKE NO ENTRY.
K. Reference Price	<p>a. <b>Base Policy:</b> Enter the reference price for the applicable crop and stage shown on the price addendum, in dollars and cents.</p> <p>b. <b>CTVE:</b></p> <ol style="list-style-type: none"> <li>1. Draw a horizontal line across the cell.</li> <li>2. Above the line, enter the <b>Minimum</b> CTVE Reference Price in dollars and cents for the crop and stage shown on the price addendum. Below the line, enter the <b>Maximum</b> CTVE Reference Price in dollars and cents for the crop and stage show on the price addendum.</li> </ol> <p>c. <b>CAT Coverage:</b> Multiply the tree reference price by 0.55.</p>
L. % Damage	<p>Enter the percent damage as a decimal to three places as follows:</p> <p>a. <b>Base Policy:</b> Enter the percent damage for the stage (Column 24 of Part II of the Appraisal Worksheet, to three decimals).</p> <p>b. <b>CTVE:</b> Enter 1.000.</p> <p>Make entries only for stages present in the SDT. If a previous claim has been paid during the crop year, review the stage blocks from the previous claim Do not exceed 100% damage for any stage block for the crop year.</p>

Production Worksheet (continued)

Element/Item Number	Description
<p>M. Amount of Insured Damage or Damage Value</p>	<p>Check the appropriate box indicating if the entry is for the “Amount of Insured Damage” or “Damage Value.”</p> <p>a. <b>Base Policy:</b></p> <ol style="list-style-type: none"> <li>1. <u>Non-OLO</u>: Compute the damage value by multiplying columns “D” times “K” times “L”, round to the nearest whole dollar.</li> <li>2. <u>OLO</u>: Compute the amount of insured damage by multiplying columns “D” times “I” times “K” times “L”, round to nearest whole dollar.</li> </ol> <p>b. <b>CTVE:</b></p> <ol style="list-style-type: none"> <li>1. Draw a horizontal line across the cell.</li> <li>2. (For FULLY DAMAGED trees): Above the line, enter the damage value by multiplying Columns “D” times entry ABOVE the line in “K” times “L”, round to the nearest whole dollar.</li> <li>3. (For DESTROYED trees): Below the line, enter the damage value by multiplying Columns “D” times the entry BELOW the line in “K” times “L”, rounded to the nearest whole dollar.</li> </ol> <p>c. <b>CTVE and OLO:</b></p> <ol style="list-style-type: none"> <li>1. Draw a horizontal line across the cell.</li> <li>2. (For FULLY DAMAGED trees): Above the line enter the amount of insured damage by multiplying Columns “D” times “I” times the entry ABOVE the line in “K” times “L”, round to the nearest whole dollar.</li> <li>3. (For DESTROYED trees): Below the line enter the amount of insured damage by multiplying Columns “D” times “I” times the entry BELOW the line in “K” times “L”, rounded to the nearest whole dollar.</li> </ol>
<p>N. Unit Deductible</p>	<p>a. <b>Base Policy:</b></p> <ol style="list-style-type: none"> <li>1. <u>Non-OLO</u>: Multiply Columns “C” times “K” times the percent deductible (1.00 minus Column “I” coverage level %), results to whole dollars.</li> <li>2. <u>OLO</u>: MAKE NO ENTRY.</li> </ol> <p>B. <b>CTVE:</b></p> <ol style="list-style-type: none"> <li>1. <u>Non-OLO</u>: Multiply Columns “C” times the entry BELOW the line in Column “K” times the percent deductible (1.00 minus Column “I” coverage level %), results in whole dollars.</li> <li>2. <u>OLO</u>: MAKE NO ENTRY</li> </ol>

### Form Standards – Production Worksheet (Continued)

Element/Item Number	Description
O. Unit Value	Multiply Columns “C” times “T” times “K” (if the line is split, use the entry below the line), results to whole dollars. This entry is on a 100 % share basis.
15. Totals	a. Column “M” total, rounded to whole dollars. b. Column “N” total, rounded to whole dollars. c. Column “O” total, rounded to whole dollars.
16. OLO Minimum Value	Make an entry ONLY if OLO is in effect. <b>If the OLO is in effect with the CTVE, MAKE NO ENTRY.</b> Multiply the total of Column “O” times 0.05, rounded to whole dollars. If the amount of insured damage (total of Column “M”, item 15 equals or exceeds the entry in item 16, an indemnity may be due.
17. URF	Calculate the amount of protection for the unit (in whole dollars) by multiplying, for each line, Columns “B” times “T” times “K” and totaling the results of all lines. a. <b>Base Policy:</b> If the unit value (column O, item 15) is greater than the amount of protection, divide the amount of protection by the unit value, round to three decimal places. Enter 1.000 if the amount of protection equals or exceeds the unit value. b. <b>CTVE:</b> If the CTVE unit value (column O, item 15) is greater than the CTVE amount of protection, divide the CTVE amount of protection by the CTVE unit value, round to three decimal places. Enter 1.000 if the CTVE amount of protection equals or exceeds the CTVE unit value.

#### Narrative Instructions

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

- (1) If no trees are released on the unit, enter “No trees released,” adjuster’s initials, and date.
- (2) If notice of damage was given and no inspection is required, enter “No Inspection,” the unit number(s), date, and adjuster’s initials (do not enter unit numbers for which notice has not been given). The insured’s signature is not required.
- (3) Explain any uninsured causes, unusual, or controversial cases.
- (4) Document on the appraisal worksheet the actual appraisal date if the adjuster performed an appraisal prior to the adjuster’s signature date, and the date of the appraisal is not recorded on the appraisal worksheet.

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

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- (5) Explain any errors found on the Summary of Coverage.
- (6) Attach Grove Identification Maps to identify the total unit:
  - (a) If you give or have given consent to put part of the unit to another use;
  - (b) If uninsured causes are present; or
  - (c) If the claim is unusual or controversial.
- (7) Enter the percent damage by uninsured causes and explain. Count trees damaged by uninsured causes as undamaged.
- (8) Indicate on the sketch map or aerial photo the disposition of acreage put to another use with or without consent.
- (9) Explain a “NO” checked in item 19.
- (10) If an underreporting factor applies, record the amount of insurance for the unit from the Summary of Coverage and show the calculations used to determine the factor.
- (11) Explain any difference between date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date you mailed the Production Worksheet for signature.
- (12) When any other adjuster or supervisor accompanies you on the inspection enter the code number of the other adjuster or supervisor and the date of the inspection.
- (13) Explain the reason for a “No Indemnity Due” claim. Distribute this type of claim according to the AIP’s instructions.
- (14) Explain any delayed notices or delayed claims as instructed in the LAM.
- (15) Document any other pertinent information. Enter “See Attachment” if the information is on an attachment.

**Form Standards – Production Worksheet (Continued)**
**Section II—Adjustments to Unit Value**

<b>Element/Item Number</b>	<b>Description</b>
18. End of the Insurance Period	Enter the date the ENTIRE unit was (1) totally destroyed, (2) a combination of destroyed and damaged, or (3) the calendar date for the end of insurance period.
19. Similar Damage	Check “Yes” or “No.” Check “Yes” if the amount and cause of damage due to insurable causes is similar to the experience of other groves in the area. If “No” is checked, explain in the Narrative.
20. Assignment of Indemnity	Check “Yes” only if an assignment of indemnity is in effect for the crop year; otherwise, check “No.” Refer to the LAM.
21. Transfer of Right to Indemnity	Check “Yes” only if a transfer of right to indemnity is in effect for the unit for the crop year; otherwise check “No.” Refer to the LAM.
A. Rate Class (Stage)	Enter the correct stage code for the stage from the actuarial documents. Verify it with the Summary of Coverage and if you find the stage code is incorrect refer to the LAM for revised acreage report instructions. If you revise the acreage report, you cannot increase liability at loss time.
B. Date of Previous Loss	For each stage, enter the month(s) and day(s) (e.g., Nov 15) of the most recent previous loss event during the same crop year regardless of whether an indemnity was due. If no previous losses occurred during the crop year, MAKE NO ENTRY.
C. Unit Value	Transfer entries from section I, Column O for each stage.
D. Previous Damage Value (100 Share)	If previous loss event(s) occurred during the same crop year on the unit (whether an indemnity was due or not), total the damage value(s) (or amount(s) of insurance, as applicable) in section I, Column M for the corresponding stage(s) from all previous Production Worksheet(s) for the unit and enter the result, by stage, in whole dollars.
E. Current Damage Value	Transfer entries by stage from Section I, Column M. If the stage block does not have damage, MAKE NO ENTRY.
F. Total Damage Value All Claims	Enter the sum of Column D plus Column E. If the stage block is undamaged, enter 0.
G. Deductible	a. <u>Non-OLO</u> : Transfer the entries for the corresponding stage from Section I, Column N. b. <u>OLO</u> : MAKE NO ENTRY.
H. Remaining Deductible	a. <u>Non-OLO</u> : For each stage, enter the result of subtracting Column F from Column G: round results to whole dollars. Indicate if the entry is positive or negative b. <u>OLO</u> : MAKE NO ENTRY.

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

<b>Element/Item Number</b>	<b>Description</b>
I. Unit Value to Count (100 % Share)	a. <u>Base Policy and CTVE without OLO</u> : For each stage, enter the sum of Column C plus Column H. If Column H is a negative number, complete the addition retaining the negative sign (e.g., 10 + (-2) = 8). b. <u>OLO</u> : For each stage, enter the result of subtracting Column F from Column C.
22. Total	Total of Column I entries. This dollar value to count applies to this loss occurrence only. This value is based on 100% share. Item O, line 15*** less item 22 is the dollar amount the unit is “short” of the unit value as of the date of this loss event.

**The following are not illustrated on the Production Worksheet.**

<b>Element/Item Number</b>	<b>Description</b>
23. 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. Enter the signature and date AFTER the absentee insured has signed and returned the Production Worksheet. Final indemnity inspections should be signed on the bottom line.
24. Insured’s Signature, Code Number and Date	Insured’s (or insured’s authorized representative’s signature and date. BEFORE obtaining the signature, REVIEW ALL ENTRIES on the Production Worksheet WITH THE INSURED (or insured’s authorized representative), particularly explaining codes, etc., that may not be readily understood. Final indemnity inspections should be signed on the bottom line.
23. Page Numbers	Page numbers – (Example: Page 1 or 1, Page 2 of 2, etc.)

Form Standards – Production Worksheet (Continued)

FLORIDA/TEXAS FRUIT TREE PRODUCTION WORKSHEET															
1 Crop/Code #		2 Unit #		3 Location Description				<b>(For Illustration Purposes Only)</b>				8 Name of Insured			
Orange Trees		00100		SW ¼ - 12-22-9								I. M. Insured			
0207								7 Company		Any Company		9 Claim #		11 Crop Year	
4 Date(s) of Damage		DEC 19						Agency		Any Agency		XXXXXXXX		XXXX	
5 Cause(s) of Damage		Freeze						<b>EXAMPLE 1: Base Policy – No OLO, No Previous Loss, No Indemnity Due</b>				10 Policy #		XXXXX	
6 Insured Cause %		100										13 Date(s)		1 <sup>st</sup>	2 <sup>nd</sup>
12 Additional Units		00100	00300	00400					Notice of Loss		MM/DD/YYYY		MM/DD/YYYY		
												14 Companion Policy(s)			
SECTION I - ACREAGE APPRAISED, UNIT VALUE															
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	
Field ID	Total Reported Trees	Total Trees (Stage)	SDT	Interest or Share	Rate Class (Stage)	Practice	Type Class Variety	Coverage Level	Type of Loss	Reference Price	% Damage	<input type="checkbox"/> Amt. of Ins. Damage or <input checked="" type="checkbox"/> Damage Value	Unit Deductible	Unit Value (C x I x K)	
1 A	1,000	1,000	500	1.000	D01	997	997	.75		18.00	.483	4347	4500	13,500	
2 A	1,000	1,100	400	1.000	D02	997	997	.75		29.00	.494	5730	7975	23,925	
3 A	3,000	3,000	1,000	1.000	D03	997	997	.75		35.00	.558	19,530	26,250	78,750	
NARRATIVE: (If more space is needed, attach a Special Report) \$114,000 amount of protection ÷ \$116,175 unit value (total column O) = .981 URF.											15. TOTALS:		29,607	38,725	116,175
											16. OLO MINIMUM (O x 0.05)				
											17. URF:				.981
SECTION II - ADJUSTMENTS TO UNIT VALUE															
18 End of Insurance Period				19 Is damage similar to other farms in the area?				20 Assignment of Indemnity				21 Transfer of Right to Indemnity?			
MM/DD/YYYY				Yes X No				Yes X No				Yes X No			
A	B	C	D	E	F	G	H	I							
Rate Class (Stage)	Date of Previous Loss	Unit Value (from O)	Previous Damage Value (100% Share)	Current Damage Value (From M)	Total Damage Value All Claims (D+E)	Deductible (from N)	Remaining Deductible (G - F)	Unit Value To Count (100% Share)							
D01		13,500		4347	4347	4500	+153	13,653							
D02		23,925		5730	5730	7975	+ 2245	26,170							
D03		78,750		19,530	19,530	26,250	+ 6720	85,470							
							22. Total: (100% Share)	125,293							

## Reference Material

TABLE A - MINIMUM SAMPLE REQUIREMENTS FOR REPRESENTATIVE SAMPLES

If the stage-block has....	Select....
Less than 100 trees	Every 10 <sup>th</sup> tree in each row.
100 to 1,000 trees	Every 10 <sup>th</sup> tree in every other row.
1,001 to 5,000 trees	Every 10 <sup>th</sup> tree in every 5 <sup>th</sup> row.
5,001 trees or more	Every 10 <sup>th</sup> tree from every 10 <sup>th</sup> row.

NUMBER OF TREES OF THE STAGE-BLOCK IN SDT:	MINIMUM TREE SAMPLE (Round up to next whole tree) the greater of:
Less than 100	5 trees or 10 percent
100 to 999	10 trees or 5 percent
1,000 to 4,999	50 trees or 2 percent
5,000 or more	100 trees or 1 percent

TABLE B – PARTIAL DAMAGE FACTORS

Crop	Stage	Partial Damage Factor
Citrus		
	Stage I	0.750
	Stage II	0.470
	Stage III	0.390
Avocado/Mango		
	Stage I	0.680
	Stage II	0.460
	Stage III	0.380
Carambola		
	Stage I	0.480
	Stage II	0.360
	Stage III	0.300
Lime		
	Stage I	0.540
	Stage II	0.360
	Stage III	0.310



## Reference Material (continued)

Table C Trees Per Acre

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

## Reference Material (continued)

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