



United States
Department of
Agriculture



Federal Crop Insurance
Corporation

TEXAS CITRUS TREE LOSS ADJUSTMENT STANDARDS HANDBOOK

2020 and Succeeding Crop Years

FCIC-20150L (06-2019)

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

TITLE: Texas Citrus Tree Loss Adjustment Standards Handbook	NUMBER: FCIC-20150L
EFFECTIVE DATE: 2020 and succeeding Crop Years	ISSUE DATE: June 30, 2019
SUBJECT:	OPI: Product Administration and Standards Division
Provides the procedures and instructions for administering the Texas Citrus Tree crop insurance program	APPROVED: <i>/s/ Richard Flournoy</i> Deputy Administrator for Product Management

REASON FOR ISSUANCE

This handbook provides procedures and instructions for administering the Texas Citrus Tree insurance program.

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

Updated the handbook format.

Paragraph 11E: Added instructions limiting the circumstances the acreage report may be revised after the acreage reporting date and allowing the election of different price election percentages by type.

Paragraph 13: Added cause of loss and exclusions.

Paragraph 14: Added insured duties.

Paragraph 15(5): Added instructions regarding the election of different price election percentages by type.

Exhibit 2 and 4: Minor revisions to definitions and reference price instructions reflecting the insured's ability to elect different price percentages by type.

Exhibit 3: Added lemons as an insurable citrus tree commodity/type and added insurable tree sample verification.

Exhibit 4: Added lemons as an insurable citrus tree commodity/type.

TEXAS CITRUS TREE LOSS ADJUSTMENT STANDARDS HANDBOOK

CONTROL CHART

Texas Citrus Tree Loss Adjustment Standards Handbook							
	TP Page(s)	TC Page(s)	Text Page(s)	Exhibit Number	Exhibit Page(s)	Date	Directive Number
Insert	Entire Handbook						
Current Index	2	2	1-18	1 2 3 4 5	19 20-23 24-31 32-48 49-50	06-2019	FCIC-20150L

FILING INSTRUCTIONS

This handbook replaces FCIC-20150L Texas Citrus Tree Loss Adjustment Standards Handbook (09-2011 and 06-2013) dated June 18, 2015. This handbook is effective for the 2020 and succeeding crop years and is not retroactive to any 2019 or prior crop year determinations.

TEXAS CITRUS TREE LOSS ADJUSTMENT STANDARDS HANDBOOK

TABLE OF CONTENTS

	PAGE NO.
PART 1 GENERAL INFORMATION AND RESPONSIBILITIES.....	1
1. General Information.....	1
2. AIP Responsibilities	2
3-10 (Reserved).....	3
PART 2 POLICY INFORMATION.....	4
11. Insurability.....	4
12. Unit Division	5
13. Causes of Loss and Exclusions.....	6
14. Insured Duties	6
15. Unit Value Determinations	6
16-20 (Reserved).....	7
PART 3 APPRAISALS	8
21. General Information.....	8
22. Selecting Representative Sample Trees for Appraisals.....	9
23. Appraisal Methods.....	11
24. Damage Occurring During the Year of Set Out	11
25. Damage Occurring During Any Year Following Year of Set Out	12
26. Deviations and Modifications.....	14
27. Appraisal Worksheet Entries and Completion Procedures.....	15
28-30 (Reserved).....	16
PART 4 PRODUCTION WORKSHEET.....	17
31. General Information for Worksheet Entries and Completion Procedures.....	17
EXHIBITS	
1 Acronyms.....	19
2 Definitions	20

**TEXAS CITRUS TREE LOSS ADJUSTMENT STANDARDS HANDBOOK
TABLE OF CONTENTS (Continued)**

	PAGE NO.
3 Forms Standards – Appraisal Worksheet	24
4 Forms Standards – Production Worksheet	32
5 Reference Material.....	49

PART 1 GENERAL INFORMATION AND RESPONSIBILITIES

1. General Information

A. Purpose and Objective

The RMA issued loss adjustment standards for this crop are the official standard requirements for adjusting Multiple Peril Crop Insurance (MPCI) losses in a uniform and timely manner. The FCIC issued standards for this crop and crop year are in effect as of the signature date for this crop handbook which is located on the internet at www.rma.usda.gov.

This handbook remains in effect until superseded by reissuance of **either** the entire handbook **or** selected portions (through amendments, bulletins **or FADs**). If amendments have been 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
CISH	Provides specific underwriting process.
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.
GSH	Provides the general administrative procedures that apply across all plans of insurance.
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 GSH and LAM.
- (2) Terms, abbreviations, and definitions specific to Texas citrus tree loss adjustment and this handbook are in Exhibits 1 and 2, herein.

C. CAT Coverage

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

D. Irrigated Practice

Refer to the **CIH and LAM for irrigation standards and the DSSH for irrigated practice guidelines.**

2. AIP Responsibilities

A. Utilization Standards

All AIPs will 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 as described in the LAM.

D. Form Standards

- (1) The entry items in Exhibits 3 and 4 are the minimum requirements for the Apple Tree 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 the form or provided to the insured as a separate document. These statements are not shown on the example form(s) in Exhibits 3-4. The current Non-Discrimination Statement and Privacy Act Statement can be found on the RMA website at: www.rma.usda.gov.
- (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."

2 AIP Responsibilities (Continued)

- (4) Refer to the DSSH for other crop insurance form requirements (such as font size etc.).
The current DSSH can be found on the RMA website at: www.rma.usda.gov.

3-10 (Reserved)

PART 2 POLICY INFORMATION

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

11. Insurability

A. General Information

This paragraph includes key Texas citrus tree insurability requirements. Refer to the BP, CP, and SP for a complete list of insurability requirements.

B. Insured Crop

In accordance with section 8 of the BP, the insured crop will be the trees of each type for which the insured elects insurance coverage and a premium rate is quoted in the AD:

- (1) that are grown in the county listed on the insured's application;
- (2) in which the insured has a share;
- (3) that are adapted to the production area;
- (4) that are grown to produce a crop intended to be sold as fruit or juice for human consumption;
- (5) that have the potential to produce a yield typical of a healthy tree of the same age as the subject trees unless such trees were topworked or buckhorned and qualify as stage I or II; and
- (6) that are irrigated.

C. Uninsurable Trees

In addition to the exclusions listed in the BP, insurance will not be provided for any trees that:

- (1) have been grafted within a 12-month period before the date insurance attaches, unless the grafting is a result of topworking;
- (2) are non-grafted seedlings (grown from seed);
- (3) are unsound, diseased, or unhealthy;
- (4) are toppled;
- (5) were damaged by a cause of loss before the beginning of the insurance period. If trees suffered such damage the previous crop year, then 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; or
- (6) are inspected by the AIP and considered unacceptable.

D. References

References to the insured crop (type) apply individually to each citrus tree type specified in the SP for all purposes under the Texas Citrus Tree Policy, including but not limited to, coverage level election, administrative fees, and optional coverages.

11. Insurability (Continued)

E. Coverage Begins:

(1) For new policies:

When the AIP receives the completed application by the sales closing date and subject to all other policy requirements, coverage begins on December 1 following the sales closing date for the crop year,

(2) For carryover policies:

(a) Coverage begins December 1 following the sales closing date for the crop year.

(b) The insured may elect by the applicable date a higher coverage level; higher price percentage; to add the CTVE, OLO, CEO or increase his/her share; or report additional acreage of insurable trees. If the additional acreage causes the amount of protection to increase by more than 10 percent, the AIP must inspect and determine if the acreage is acceptable before insurance will attach.

(c) If insured damage occurs after the sales closing date but before the date insurance attaches for the crop year, any election the insured made under (2)(b) will not be effective for the crop year the election was made.

(3) Upon set out for trees initially set out or set out as replacement trees after the date insurance attaches for the crop year. A revised acreage report submitted with 72 hours of set out and approved by the AIP is required to increase the amount of protection.

Revised acreage reports are not allowed after the acreage reporting data except as described above or in the event of an error (information transposition or other error; see section 6(c) of the CP).

F. End of the Insurance Period

The calendar date for the end of the insurance period is November 30 of the crop year.

G. Optional Coverages

New and carryover insureds may elect the CTVE and OLO or CEO (see (E)(2)(b) above). The OLO and CEO may not be elected on the same policy. These optional coverages are not available for CAT insureds.

12. Unit Division

Refer to the BP and CP for unit provisions.

13. Causes of Loss and Exclusions

Refer to the BP and CP for causes of loss and exclusions and the LAM for additional instructions.

14. Insured Duties

- (1) In addition to the BP, if you intend to claim an indemnity, you must not prune, buckhorn, topwork, or remove any damaged trees until we have inspected the unit. Such inspections will occur within 10 days of the notice of loss, unless we advise you that additional time is needed.
- (2) In lieu of section 14(e)(3)(i) of the BP, you must submit a claim for indemnity declaring the amount of your loss not later than:
 - (a) 60 days after the end of the insurance period, or
 - (b) if the amount of damage cannot be determined until after the insurance period, 12 months after the end of the insurance period.

This claim must include all the information we require to determine your indemnity.

15. Unit Value Determinations

- (1) Determination of unit acreage is not required; the number of trees in each stage-block in the unit is primarily used to determine unit value. If the unit value is greater than the amount of insurance, the underreport factor (URF) is used 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 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 Texas Tree Grove Producer Pre-Acceptance Worksheet (hereafter call the PAW) that was submitted by the policyholder to verify that the information was found to be 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 used by the insured to complete the pre-acceptance worksheet;
 - (b) Establish the numbers of trees in each stage-block using the setting distances shown in **Exhibit 5, TABLE C**; or
 - (c) Conduct a tree count.

15. Unit Value Determinations (Continued)

- (4) AIPs may complete a PAW to establish the stage-blocks of trees in each unit if the information provided by the insured was not accurate. 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 shown on the AD. If the insured has elected the CTVE, a separate CTV unit value must be determined using the maximum CTV reference price shown on the AD (not available for standard density limes).
 - (a) The number of trees (actual number – see unit value definition in Exhibit 2) in each stage-block is multiplied by the appropriate (tree or maximum CTV) reference price for each stage-block, type and practice times the insured’s price percentage for the type.
 - (b) These amounts are summed, the total is multiplied by the coverage level elected, and then rounded up to the nearest cent to determine the unit amount of buy-up coverage.
 - (c) The applicable coverage level and price percentage for the type selected under the CP applies to the CTVE.
 - (d) To determine the unit amount of CAT coverage, the total of the amounts from item (a) is multiplied by 50% (the coverage level) and by 55% (the price percentage), and rounded up to the nearest cent
- (6) TCT indemnities are based on a determined percent of damage for each stage-block on a unit basis.
- (7) To determine tree stage (see the Special Provisions for high density lime stages):

At the time insurance attaches for the crop year, the trees were:	then the stage is:
Set out less than three crop years, buckhorned or topworked less than two crop years, or were rehabilitated or reset after having been toppled less than one year, prior to the beginning of the current crop year,	Stage I
Set out three or more crop years, buckhorned or topworked two or more crop years, or were rehabilitated or reset after having been toppled less than 2 crop years before the beginning of the current crop year, but do not yet qualify as stage III,	Stage II
Able to produce a yield typical of a healthy tree of the current tree age and: <ul style="list-style-type: none"> (a) have reached the seventh crop year after set out; or (b) have reached the fifth crop year after buckhorning or topworking, (c) have reached the third crop year after reset or rehabilitation. 	Stage III

16-20 (Reserved)

PART 3 APPRAISALS

21. General Information

- (1) Appraisals will be made in accordance with procedures specified in this handbook and in the LAM.
- (2) Specifically all TCT appraisals will be made in each stage-block within a stand(s) of damaged trees (SDT). The SDT is an area in which damage due to the same insurable cause of loss has occurred, and is identified by the AIP. For widespread damage or when distinct areas of damaged trees within the unit cannot be established, the SDT will be defined 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.

Example:

The unit below sustains damage in the shaded areas due to a covered peril. The SDT can be defined in several ways and is at the discretion of the AIP. 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 also exist. Sampling is done within each SDT, observing the minimum sampling requirements (Exhibit 5, TABLE A) for the number of trees in each stage-block within the SDT. In the figures below, black borders illustrate a separate SDT.

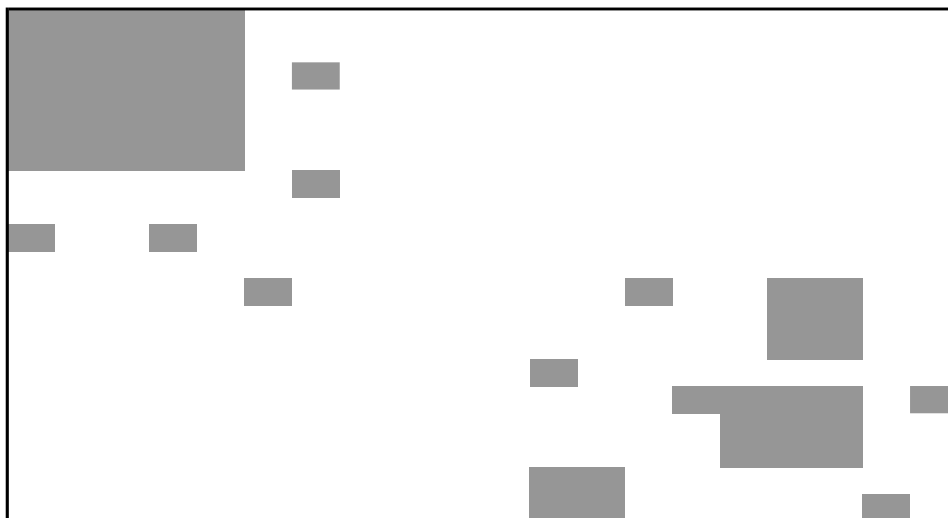


Figure 1. Entire unit as SDT.

21. General Information (Continued)

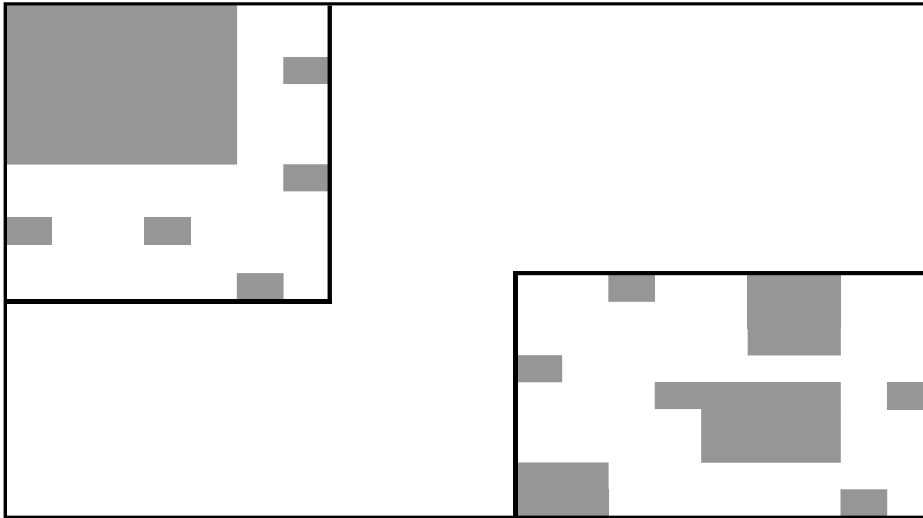


Figure 2. Two SDT defined by outermost damage in each area.

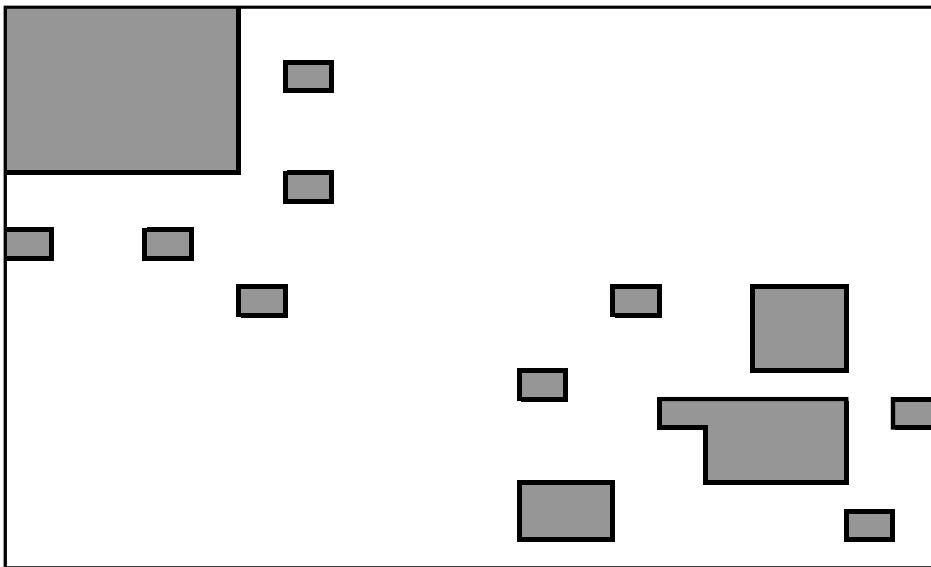


Figure 3. Multiple SDT defined by each damaged area.

- (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, BUCKHORNING, OR REMOVAL.** Refer to Figures 4 and 6 for DYSO and FYSO citrus tree reference points, respectively.

22. Selecting Representative Sample Trees for Appraisals

- (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 citrus trees insurable as a separate crop. **Include** undamaged trees, insured trees

22. Selecting Representative Sample Trees for Appraisals (Continued)

damaged by uninsured causes, and trees damaged by insured causes when trees are sampled.

- (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 **Exhibit 5**, Table A.
- (3) Select sample trees for each stage block in each SDT as follows:
 - (a) Locate the first **insurable** tree on an outside row for the appraisal method group (DYSO vs. FYSO); this will be the first sample tree. Proceed along the row, selecting additional sample trees as follows:

If the stage-block has....	Select....
Less than 100 trees	Every 10 th tree in each row.
100 to 999 trees	Every 10 th tree in every other row.
1,000 to 4,999 trees	Every 10 th tree in every 5 th row.
5,000 trees or more	Every 10 th tree from every 10 th row.

- (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 sample tree, and continue sampling (repeating the sampling method with each additional row) until all trees of the stage-block in the SDT have been covered and at least the minimum number of trees (refer to **Exhibit 5**, Table A) have been sampled.
 - (d) **INCLUDE** all insurable damaged and undamaged trees in the sample.
 - (e) **EXCLUDE** as representative samples any trees to which insurance did not attach. Skip over the uninsured tree and sample the next insurable tree.
 - (2) 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) Trees damaged by uninsured causes are not insurable the following year unless a pre-acceptance inspection is completed and such trees are accepted as insurable.
 - (c) **EXCLUDE** any trees to which insurance did not attach.
 - (3) Make all appraisal determinations for each stage-block in the SDT as required.

23. Appraisal Methods

These instructions provide information on appraisal methods for:

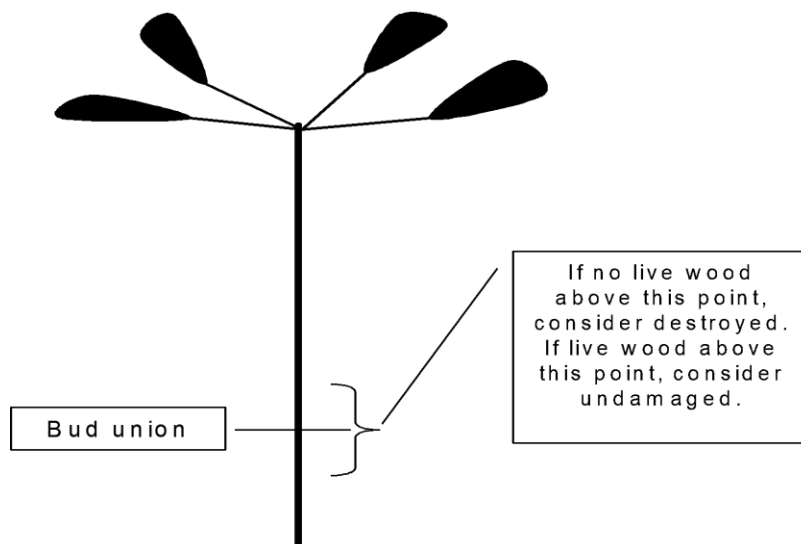
Appraisal Method...	Use...
Damage Occurring During The Year of Set Out (DYSO)	To appraise the presence of live wood above the bud union on insurable trees that have been set out in the grove for less than one year.
Damage Occurring In Any Year Following The Year Of Set Out (FYSO)	To measure and appraise the percent of damage to live wood above the bud union and to limbs of insurable 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 attaches.
- (2) Appraise the presence of **LIVE** wood above the bud union as follows:

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

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



- (3) Record determinations in Part III of the Appraisal Worksheet.

25. Damage Occurring During Any Year Following 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 limbs on opposing sides of the tree, in which the diameter of at least one damaged limb at the point of damage matches the tree damage descriptions located in the table on [page 13](#) (Also refer to Figure 6). Appraise the north/south limbs on the first sample tree, the east/west limbs on the second sample tree, the north/south limbs on the third sample tree, and so forth as illustrated in the figure below. Alternatively, opposing sides of the tree can be determined 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.

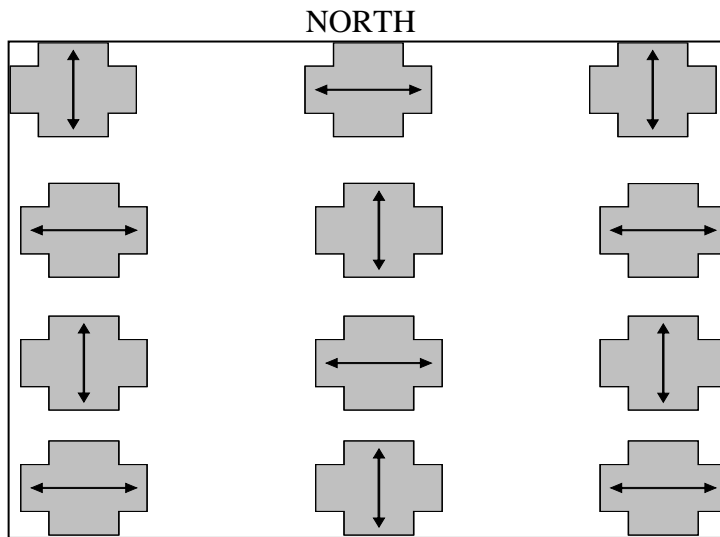


Figure 5.

- (2) Using a caliper, measuring tape, or ruler, determine the limb diameter at the point of damage for each sample limb. Damage is defined as limb breakage and/or dead wood. Record the limb diameter at the innermost 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 on [Page 14](#))

25. Damage Occurring During Any Year Following Year of Set Out (Continued)

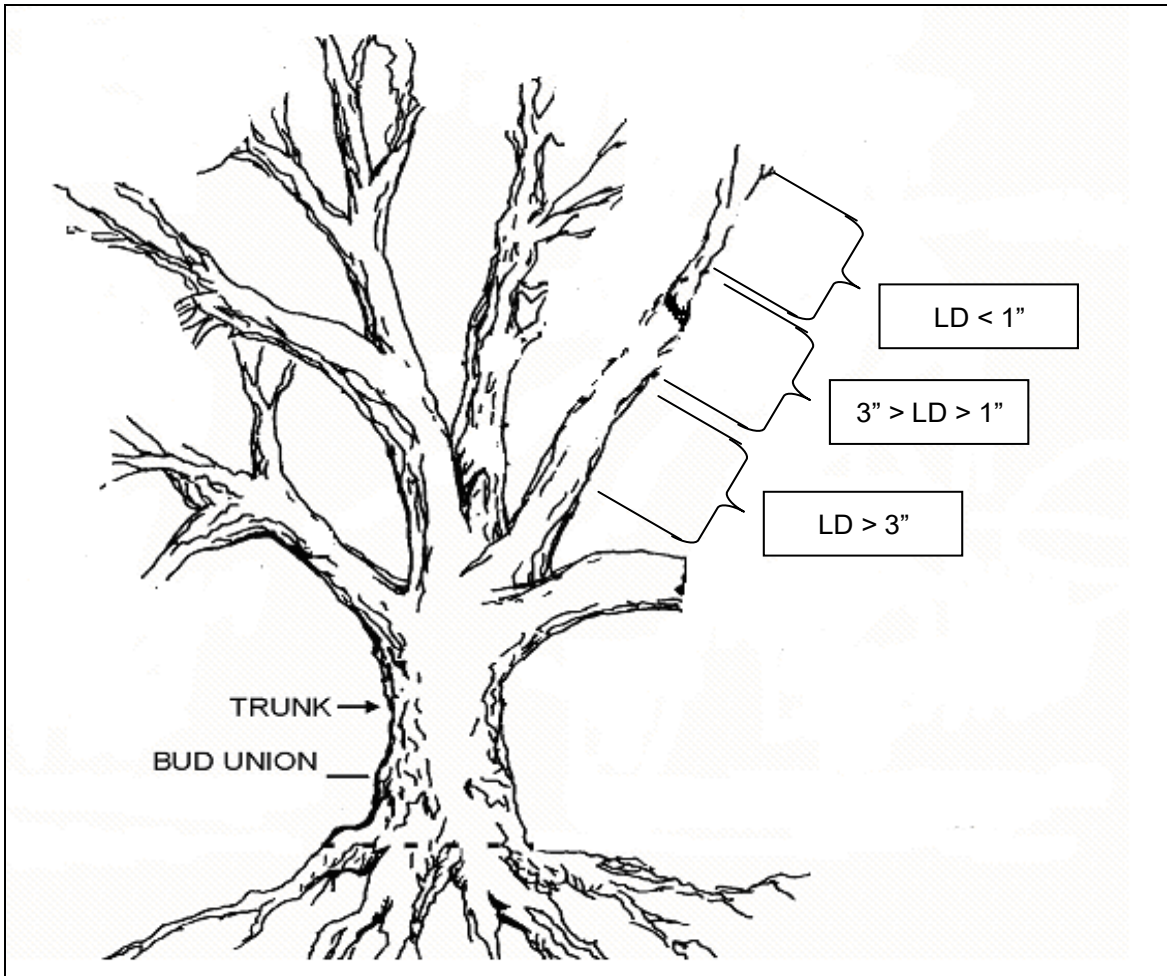
- (3) Classify each sample tree as undamaged, partially damaged, fully damaged or destroyed. The amount of damage to each tree will be determined as follows:

Tree Damage Description	Tree Classification
Tree is undamaged or location of limb damage on <i>both</i> sampled limbs is less than one-inch 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 one-inch in diameter, but less than three inches in diameter at the point of damage.	Partially Damaged
<ul style="list-style-type: none"> ▪ Location of limb damage to <i>one or both of the sampled limbs</i> is at least three inches in diameter at the point of damage, but the tree can be rehabilitated; ▪ Tree is buckhorned or topworked with no live wood above the new growth points or above the graft unions; or ▪ Tree is toppled and can be reset. 	Fully Damaged
<ul style="list-style-type: none"> ▪ For damage due to insured causes occurring during the year of set out, any insurable tree with no live wood above the bud union. ▪ 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 that: <ul style="list-style-type: none"> ▪ Is dead; ▪ Is toppled, and reset is not possible, or the tree is missing; ▪ There is no live wood above the bud union; or ▪ Is damaged within one foot of the trunk for stage II and stage III trees. 	Destroyed

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

25. Damage Occurring During Any Year Following Year of Set Out (Continued)

Figure 6. Appraisal Method for Damage Occurring in any Year Following the Year of Set Out Example of Limb Damage (LD)



26. Deviations and Modifications

A. DEVIATIONS

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

B. MODIFICATIONS

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

27. Appraisal Worksheet Entries and Completion Procedures

A. Appraisal Worksheet Standards

- (1) The entry items in Exhibit 3 are the minimum requirements for the Texas Tree Damage Appraisal Worksheet and the Appraisal Worksheet (continuation sheet). All entry items are “Substantive,” (i.e., they are required).
- (2) Appraisal Worksheet completion instructions. The completion instructions for the required entry items 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 at www.rma.usda.gov.
- (4) Refer to the DSSH for other crop insurance form requirements (e.g., font point size, etc.).

B. General Information

- (1) Include the AIP's name in the Appraisal Worksheet title if not preprinted on the AIP's worksheet.
- (2) Include the claim number on the Appraisal Worksheet (when required by the AIP), when a worksheet entry is not provided.
- (3) Separate Appraisal Worksheets are required for each unit inspected.
- (4) If the SDT consists of trees of more than one stage-block, a continuation sheet must be used for each stage.
- (5) If the CTVE is elected, a separate Appraisal Worksheet is required for each type in the SDT. The resulting percent damage will be entered 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 resulting 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 SDT(s) for all stage-blocks) only in Part II item 8 as directed.
- (9) An example Appraisal Worksheet is provided in [Exhibit 3](#) to illustrate how to complete entries.

27. Appraisal Worksheet Entries and Completion Procedures (Continued)

C. Completion Information

- ***
- (1) Complete the Texas Tree Appraisal Worksheet and continuation sheet in the following order:
 - (a) PART I - APPRAISAL WORKSHEET HEADING
 - (b) PART III - APPRAISAL
 - (c) PART II - PERCENT DAMAGE

 - (2) All percent entries are entered as 3-place decimals (e.g. 79.4% is entered as .794; 100% is entered as 1.000).

28-30 (Reserved)

PART 4 PRODUCTION WORKSHEET

31. General Information for Worksheet Entries and Completion Procedures

A. Production Worksheet Standards

- (1) The entry items in **Exhibit 4** are the minimum “Production Worksheet” requirements. All entry items are considered “Substantive,” (i.e., they are required).
- (2) Production Worksheet Instructions. 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 section. The current Privacy Act Statement and Nondiscrimination statements can be found at www.rma.usda.gov.
- (4) The following certification statement required by the 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 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.

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

B. General Information for Production Worksheet Entries and Completion Procedures

- (1) The Texas Tree 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.

31. General Information for Worksheet Entries and Completion Procedures (Continued)

- (c) Corrected claims, fire losses (double coverage), and cases involving concealment, misrepresentation, or litigation.
- (d) No Indemnity Due Claims. Under the TCT Crop Provisions, it is possible for multiple loss events to 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, any limb removal, etc., must be assumed to be a result of normal orchard production maintenance practices and cannot be considered due to insurable causes. **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 of the requirements under the notice and claim provisions of the policy. If they have not, the adjuster should contact the AIP.
- (5) Multiple claims may be processed for a unit. For each final claim, the damage value will be carried forward to the next final claim.
- (6) The total of all indemnities for the unit must not exceed the lesser of the amount of protection times the share for the unit or the unit value times the share.
- (7) Insureds who select CTVE may also select OLO coverage.
- (8) If the insured has elected the CTVE, the adjuster will complete two separate Production Worksheets: the first for the base policy utilizing the tree reference prices and the second for the endorsement utilizing the maximum and minimum CTV reference prices, as applicable. (The applicable prices used to compute the dollar value of the damage are the published prices contained on the AD for the type, practice, and stage times the price percentage the insured elected; referred to as the insured’s tree reference and CTV reference prices.). The same coverage level and price percentage for the unit applies to the base policy and the endorsement. The base policy claim should be completed prior to the CTVE claim. If no indemnity is payable on the base policy, the CTVE Production Worksheet shall not be completed.

Acronyms

The following table contains RMA-approved acronyms used in this handbook.

Approved Acronyms	Term
AD	Actuarial Documents
AIP	Approved Insurance Provider
ARD	Acreage Reporting Date
BP	Common Crop Insurance Policy Basic Provisions
CAT	Catastrophic Risk Protection Endorsement
CD	Cancellation Date
CEO	Coverage Enhancement Option
CIH	FCIC-18018 Crop Insurance Handbook
CP	Crop Provisions
CTVE	Comprehensive Tree Value Endorsement
CTV	Comprehensive Tree Value
DSSH	FCIC-24040 Document and Supplemental Standards Handbook
DYSO	During Year of Set Out
FCIC	USDA Federal Crop Insurance Corporation
FN	Farm Number
FSA	Farm Service Agency
FYOS	Following Year of Set Out
LAM	Loss Adjustment Manual
LASH	Loss Adjustment Standards Handbook
OLO	Occurrence Loss Option
PAW	Producer Acceptance Worksheet
RMA	USDA Risk Management Agency
SCD	Sales Closing Date
SP	Special Provisions of Insurance
STD	Stand of Damaged Trees
UG	Underwriting Guide
URF	Underreport Factor

Definitions

Amount of insured damage – means the dollar amount determined by multiplying the damage value by the coverage level.

Amount of protection (unit) – means the dollar amount for the unit calculated by multiplying the number of insurable trees reported by the insured in each stage-block times the insured's tree reference price for each stage-block, totaling these values, and then multiplying this result times the coverage level selected by the insured.

Block – means a stand of trees of the type on acreage sharing a common boundary with no discernible change in the planting pattern.

Buckhorning – means to prune any limb to a diameter of at least three inches.

Bud union – means the location on the tree trunk where a bud from one tree variety is grafted onto the rootstock of another variety.

CTV amount of insured damage – means the dollar amount determined by multiplying the CTV damage value by the coverage level.

CTV amount of protection – means the dollar amount (by unit) calculated by multiplying the number of insurable trees reported by the insured in each stage II- and stage III-block (excluding standard density limes) times the insured's maximum CTV reference price for each stage-block, adding these values, and then multiplying the result by the coverage level selected by the insured.

CTV damage value – means the dollar amount determined by multiplying the actual number of destroyed trees and the actual number of fully damaged trees in each stage II- and stage III-block (excluding standard density limes) in all the stands of damaged trees (SDT) identified as a result of the most recent cause of loss times the insured's CTV reference price for each stage-block, and then adding these values. The CTV reference price will be the maximum CTV reference price for trees destroyed and the minimum CTV reference price for trees fully (100-percent) damaged.

CTV underreport factor (unit) – means a factor determined by the AIP and used to adjust the insured's CTV indemnity in section 10(b)(2) when the insured has underreported the number of insurable trees. The factor is the result of dividing the CTV amount of protection by the CTV unit value, rounded to three decimal places, not to exceed 1.000.

CTV unit value – means the amount determined by multiplying the number of actual insurable trees in each stage II- and stage III-block (excluding standard density limes) in the unit, as determined by the AIP, on the day before the loss (but not reduced for any insured damage that occurred during the crop year) times the insured's maximum CTV reference price for each stage-block, adding these values, and then multiplying the result by the coverage level selected by the insured.

Definitions (Continued)

Citrus trees – means citrus trees including Rio Red, Star Ruby, Ruby Red, and all other grapefruit; early, mid-season, and late oranges; Dancy, Fairchild, Fallglow, Robinson, Sunburst, and all other tangerines; Persian and all other limes; lemons and all other lemons, and any other tree types specified on the Special Provisions.

Crop year – means the period beginning December 1 and extending through November 30 of the following year, and is designated by the calendar year in which the period ends.

Damage value – is the dollar amount determined by multiplying the actual number of insurable trees in each stage-block damaged by the most recent cause of loss times the insured's tree reference price for each stage-block, multiplying this result for each stage-block times the percent of damage applicable to each stage-block, and totaling these values.

Destroyed Tree – means

- (a) For damage due to insured causes occurring during the year of set out, any insurable tree with no live wood above the bud union.
- (b) 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, for any insurable tree that:
 - (1) Is dead;
 - (2) Is toppled, and reset is not possible, or the tree is missing; or
 - (3) There is no live wood above the bud union;
 - (4) Is damaged within one foot of the trunk for stage II and stage III trees.
- (c) Destroyed trees are considered 100 percent damaged. The percent of damage is determined in accordance with section 13(b) of the Crop Provisions.

Fully Damaged Tree – means an insurable tree that is 100 percent damaged and requires rehabilitation or reset, but is not destroyed. The percent of damage is determined in accordance with section 13(b) of the Crop Provisions.

Grafting – means creating a permanent union between two plants by inserting an offspring of one tree into a stem or branch of another.

Maximum CTV reference price – is the price per tree, by stage, type, and practice, listed on the actuarial documents for comprehensive tree value (CTV) that is used in calculating the CTV unit value, the CTV amount of protection, and the portion of the CTV damage value for destroyed trees for the CTV Endorsement.

Minimum CTV reference price – is the price per tree, by stage, type, and practice, listed on the actuarial documents for comprehensive tree value (CTV) that is used in calculating the CTV unit value, the CTV amount of protection, and the portion of the CTV damage value for fully damaged trees for the CTV Endorsement.

Partial Damage Factor – means a factor contained in the Special Provisions for each stage and used to determine the percent of damage for the applicable stage of partially damaged trees.

Definitions (Continued)

Partially Damaged Tree – means an insurable tree that requires rehabilitation but for which the extent of damage is less than 100 percent. The percent of damage is determined in accordance with section 13(b) of the Crop Provisions.

Reset – means restoring a toppled tree to approximately the same position the tree occupied before it was toppled, and carrying out the cultural practices necessary to restore the tree.

Rootstock – means a root or a piece of a root of one tree variety onto which a bud (or branch segment) from another tree variety is grafted.

Share – means in addition to the definition in section 1 of the Basic Provisions, an insured tenant or operator must have a lease with the owner of the citrus grove that requires him or her to maintain the citrus grove using accepted grove management practices. The lease agreement must clearly state the tenant is entitled to his or her insured share of any indemnities under the Texas Citrus Tree Crop Provisions. A copy of the lease must be on file with the insuring company at the time insurance attaches. However, only for the purpose of determining the amount of indemnity, the insured's share will not exceed the insured's share at the time of loss.

Stage – means a tree-classification system used by AIP. At the time insurance attaches, the stage of each insurable tree in the unit, unless otherwise specified on the Special Provisions, is:

- (a) Stage I, if the tree is set out less than three crop years, or buckhorned or topworked less than two crop years, or was rehabilitated (excluding buckhorning) or reset after having been toppled less than one crop year prior to the beginning of the current crop year.
- (b) Stage II, if the tree is set out three or more crop years, or buckhorned or topworked two crop years or more, or was rehabilitated (excluding buckhorning) or reset after having been toppled less than two crop years prior to the beginning of the current crop year, but do not yet qualify as stage III.
- (c) Stage III, if the tree is able to produce a yield typical of a healthy tree of the current tree age and has reached the:
 - (1) Seventh crop year after set out.
 - (2) Fifth crop year after buckhorning or topworking.
 - (3) Third crop year after being rehabilitated (excluding buckhorning) or reset.

Stage – High Density Limes – means accordance with definition of stage in Section 1 of the Texas Citrus Tree Crop Provisions, the stage of each insurable high density lime tree in the unit is:

- (a) Stage I, if the tree is set out less than two crop years, buckhorned or topworked less than two crop years, or was rehabilitated (excluding buckhorning) or reset after having been toppled less than one crop year prior to the beginning of the current crop year.
- (b) Stage II, if the tree is set out two to four crop years, buckhorned or topworked two or more crop years, or rehabilitated (excluding buckhorning) or reset after having been toppled less than two crop years prior to the beginning of the current crop year, but does not yet qualify as stage III.
- (c) Stage III, if the tree is able to produce a yield typical of a healthy tree of the current tree age and has reached the:
 - (1) Fifth crop year after set out;
 - (2) Third crop year after buckhorning or topworking; or
 - (3) Second crop year after being rehabilitated (excluding buckhorning) or reset.

Definitions (Continued)

Stage-block – A block in which at least 75% of the trees are the same stage, at the time insurance attaches.

Stand of damaged trees – The area or areas within a unit where damage due to the same insurable cause of loss occurs, as established by the insurance provider for the crop year, and used to determine the damage value for the unit. If distinct areas of damaged trees within the unit cannot be established, the stand of damaged trees will be the entire unit.

Tree reference price – The price per tree, by stage, type, and practice, listed on the actuarial documents that is used in calculating the unit value, the amount of protection, and the damage value.

Underreport factor (unit) – A factor determined by the insurance provider and used to adjust the insured's indemnity in section 13(a) when the insured has underreported the number of insurable trees. The factor is the result of dividing the amount of protection by the unit value, rounded to three decimal places not to exceed 1.000.

Unit value – Unless otherwise specified on the Special Provisions, the amount determined by multiplying the actual number of insurable trees in each stage-block in the unit, as determined by the insurance provider, on the day before the loss (but not reduced for any insured damage that occurred during the crop year) times the insured's tree reference price for each stage block, totaling these values, and then multiplying this result times the coverage level selected by the insured.

Forms Standards – Appraisal Worksheet

Part I - Appraisal Worksheet Heading

Verify or make the following entries:

Element/Item Number	Description																																																																				
Company	Name of AIP, if not preprinted on the worksheet (Company Name).																																																																				
Claim Number	Claim number as assigned by the AIP.																																																																				
1. Name of Insured	Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.																																																																				
2. Policy Number	Insured's assigned policy number.																																																																				
3. County	Name of the county in which the trees are insured.																																																																				
4. Unit Number	Eight-digit unit number from the Summary of Coverage after it is verified to be correct. (e.g. 00010000BU).																																																																				
5. Crop/Type	<p>Four-digit crop code number and three-digit type code number, as applicable, entered exactly as specified on the AD for the crop and type being appraised. The name or an abbreviation for the crop/type name may also be entered as illustrated on the Appraisal Worksheet example. (Each type is a separate crop.) If "No Type Specified," enter appropriate three-digit code number from the AD.</p> <table border="1"> <thead> <tr> <th colspan="4">Commodity</th> </tr> <tr> <th>Name</th> <th>Code</th> <th>Type Name</th> <th>Type Code</th> </tr> </thead> <tbody> <tr> <td>Orange Trees</td> <td>0207</td> <td>Early and Midseason Oranges</td> <td>010</td> </tr> <tr> <td>Orange Trees</td> <td>0207</td> <td>Late Oranges</td> <td>020</td> </tr> <tr> <td>Grapefruit Trees</td> <td>0208</td> <td>All Other Grapefruit</td> <td>035</td> </tr> <tr> <td>Grapefruit Trees</td> <td>0208</td> <td>Rio Red and Star Ruby Grapefruit</td> <td>040</td> </tr> <tr> <td>Grapefruit Trees</td> <td>0208</td> <td>Ruby Red Grapefruit</td> <td>030</td> </tr> <tr> <td>Tangerine Trees</td> <td>0193</td> <td>Dancy</td> <td>400</td> </tr> <tr> <td>Tangerine Trees</td> <td>0193</td> <td>Fairchild</td> <td>401</td> </tr> <tr> <td>Tangerine Trees</td> <td>0193</td> <td>Fallglow</td> <td>402</td> </tr> <tr> <td>Tangerine Trees</td> <td>0193</td> <td>Robinson</td> <td>403</td> </tr> <tr> <td>Tangerine Trees</td> <td>0193</td> <td>Sunburst</td> <td>404</td> </tr> <tr> <td>Tangerine Trees</td> <td>0193</td> <td>All Other Tangerines</td> <td>407</td> </tr> <tr> <td>Lemon Trees</td> <td>0209</td> <td>Meyer</td> <td>204</td> </tr> <tr> <td>Lemon Trees</td> <td>0209</td> <td>All Other Lemons</td> <td>203</td> </tr> <tr> <td>Limes Trees</td> <td>0210</td> <td>Persian (Tahiti)</td> <td>212</td> </tr> <tr> <td>Limes Trees</td> <td>0210</td> <td>All Other Limes</td> <td>213</td> </tr> </tbody> </table>	Commodity				Name	Code	Type Name	Type Code	Orange Trees	0207	Early and Midseason Oranges	010	Orange Trees	0207	Late Oranges	020	Grapefruit Trees	0208	All Other Grapefruit	035	Grapefruit Trees	0208	Rio Red and Star Ruby Grapefruit	040	Grapefruit Trees	0208	Ruby Red Grapefruit	030	Tangerine Trees	0193	Dancy	400	Tangerine Trees	0193	Fairchild	401	Tangerine Trees	0193	Fallglow	402	Tangerine Trees	0193	Robinson	403	Tangerine Trees	0193	Sunburst	404	Tangerine Trees	0193	All Other Tangerines	407	Lemon Trees	0209	Meyer	204	Lemon Trees	0209	All Other Lemons	203	Limes Trees	0210	Persian (Tahiti)	212	Limes Trees	0210	All Other Limes	213
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6. Crop Year	Crop year, as defined in the policy, for which the claim has been filed (e.g. YYYY).																																																																				

Part II – Percent Damage

- a. Use the tree/limb counts from Part III of either the Appraisal Worksheet or continuation sheet(s), as applicable, to complete item entries in Part II of the Appraisal Worksheet.

Forms Standards – Appraisal Worksheet (Continued)

1. When an Appraisal Worksheet is used, transfer the sample tree counts from item 30 Total (which is the total of Column 25-27 entries) to item 8b in Column 8 for each stage.
2. When continuation sheets are used, transfer the sample tree counts from item 29 Grand Total (which is the total of Column 25-27 entries) from the final continuation sheet to item 8b in Column 8 for each stage.

Example: Appraisal Worksheet

	Undamaged	Partially Damaged	Fully Damaged/Destroyed	Limb Diameter Damaged (1)	Limb Diameter Damaged (2)
	25	26	27	28	29
30 Total	5	1	4		

Example: Continuation Sheet

	Undamaged	Partially Damaged	Fully Damaged/Destroyed	Limb Diameter Damaged (1)	Limb Diameter Damaged (2)
	25	26	27	28	29
30 TOTAL PREVIOUS TOTAL GRAND TOTAL	6	5	9		
	5	1	4		
	11	6	13		

- b. Use the following three-place decimal format for percentages – 49% damage, enter as .490.

Verify or make the following entries:

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 (unless the block qualifies as a stage-block (see definition in CP) in which case the single stage for the stage-block will apply). For each stage, as applicable: (1) Record in the top half, the TOTAL number of insurable trees of the corresponding stage in all SDTs as a result of the most recent cause of loss. Include all damaged and undamaged trees, and all trees damaged by uninsurable causes in the SDT. Do not include trees that are uninsurable. The total number of insurable trees may be determined from the acreage report (verified using PAW information, grove maps, and/or as indicated by an actual physical count – see Para. 15(1) – (4) of this handbook. Indicate on the Grove Identification Map the location of all SDT as a result of the most recent cause of loss.).

Forms Standards – Appraisal Worksheet (Continued)

Element/Item Number	Description
8. Number of Trees/SDT (Continued)	(2) Record in the bottom half, the number of sample trees of the corresponding stage SAMPLED from all SDT as a result of the most recent cause of loss. This entry is taken from item 30 of the Appraisal Worksheet or the Grand Total for the Continuation Sheet. Refer to the examples in the Information Required section immediately above for additional instructions.

Example Appraisal Worksheet

APPRAISAL METHOD	NUMBER OF TREES/SDT	
7	8a 8b	
FYSO	500	←8.a. Enter number of insurable trees in the STD
	20	← 8.b. Enter number of sample trees

Element/Item Number	Description
9.	MAKE NO ENTRY.
10. Stage	Enter the applicable tree stage for the line item. Refer to Para. 15(6).
11.	MAKE NO ENTRY.
12. Trees Fully Damaged/Destroyed	Record the number of trees from the Total (item 30) of Column 27 of PART III of the Appraisal Worksheet. If continuation sheets are used for the stage, enter the Grand Total of Column 27 from the final continuation sheet in this item. Enter “0” if no trees are fully damaged/destroyed.
13. Percent Total Loss	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. If continuation sheets are used for the stage, enter the Grand Total of this column from the final continuation sheet. Enter “0” if no trees are considered partially damaged and enter item 13 in item 24.
15. Percent Partial Loss	Result of dividing item 14 by item 8b. Round to nearest 3-place decimal.
16.	MAKE NO ENTRY.
17.	MAKE NO ENTRY.
18. Partial Damage Factor	Enter corresponding Partial Damage Factor from Reference Material – TABLE B for the stage and crop, to 3-place decimal.

Forms Standards – Appraisal Worksheet (Continued)

Element/Item Number	Description
19.	MAKE NO ENTRY.
20.	MAKE NO ENTRY.
21.	MAKE NO ENTRY.
22.	MAKE NO ENTRY.
23.	MAKE NO ENTRY.
24. Percent Damage	Result of multiplying item 15 times item 18, then adding item 13, to 3-place decimal. Transfer this entry to column L in section I of the Production Worksheet.

PART III – APPRAISAL

Identify the stage in Part III on each Appraisal Worksheet or continuation sheet used 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 the pages used for Part III.
- *** b. “Trees Uninsurable.” If uninsurable trees are discovered during the sampling process, verify that the number of trees in item 8.a. includes only insurable trees. Explain any adjustments to item 8.a. in the Remarks section.
- c. “Trees Damaged by Uninsured Causes.” Record a mark for each sample tree damaged by an uninsured cause during the crop year. Indicate the number count in parentheses.

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. Record any sample tree damaged by uninsurable causes as undamaged; enter a (U) in place of the check mark. For a tree considered UNDAMAGED, Columns 28-29 should both contain a zero (0).
26. Partially Damaged	Make a check mark (□) in Column 26 for each PARTIALLY DAMAGED insurable sample tree. For a tree to be considered PARTIALLY DAMAGED, a 1 must be entered in <i>at least one of</i> Columns 28 or 29. No DYSO trees should be listed in Column 26.
27. Fully Damaged/Destroyed	Make a check mark (✓) in Column 27 for each FULLY (100 %) or DESTROYED insurable sample tree. For a tree to be considered

Forms Standards – Appraisal Worksheet (Continued)

Element/Item Number	Description
27. Fully Damaged/Destroyed (Continued)	FULLY DAMAGED OR DESTROYED, a 3 must be entered in <i>at least one</i> of Columns 28 or 29. For any Stage-II or Stage-III trees that are considered DESTROYED, <u>circle the check mark.</u>
28. Limb Diameter Damaged (1)	<p>DYSO: If the tree is considered undamaged, enter 0; if the tree is considered destroyed, enter 3.</p> <p>FYSO: Enter the limb diameter at the point of damage for the first sampled limb. The entry may be 0, 1 or 3. For any trees considered PARTIALLY DAMAGED, enter 1. For any trees considered FULLY DAMAGED OR DESTROYED, enter 3. If the tree does not have limb damage but is considered FULLY DAMAGED or DESTROYED, enter 3.</p>
29. Limb Diameter Damaged (2)	<p>DYSO: If the tree is considered undamaged, enter 0; if the tree is considered destroyed, enter 3.</p> <p>FYSO: Enter the limb diameter at the point of damage for the second sampled limb. The entry may be 0, 1 or 3. For any trees considered PARTIALLY DAMAGED, enter 1. For any trees considered FULLY DAMAGED OR DESTROYED, enter 3. If the tree does not have limb damage but is considered FULLY DAMAGED OR DESTROYED, enter 3.</p>
30. Total Previous Total Grand Total	<p>Record the total number of trees for the stage in Columns 25 – 27 of the Appraisal Worksheet or the Continuation Worksheet if used to record counts for each additional stage contained in the unit. Omit from this count, uninsurable trees (trees for which insurance did not attach); include any trees damaged or destroyed by an uninsured cause during the crop year. Make NO ENTRY for “Total” in columns 28 and 29.</p> <p>For continuation sheets only: If continuation sheets are required to record tree counts for the stage, enter the item 30 sample Total or Grand Total, as applicable, of each column from the previous appraisal worksheet in the Previous Total columns of the current worksheet.</p> <p>For continuation sheets only: For each continuation sheet for the stage, separately add the item 30 sample Total of each column to the Previous Total of each column and enter the Grand Total in the appropriate column. The Grand Total for each column from the last continuation sheet for the stage will be used to compute Part II – Percent of Damage.</p>

Forms Standards – Appraisal Worksheet (Continued)

The following required entries are not illustrated on the Appraisal Worksheet below.

Element/Item Number	Description
31. Adjuster’s Signature, Code Number, and Date	Signature of adjuster, code number, and date signed after the insured (or insured’s authorized representative) has signed the Appraisal Worksheet. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.
32. Insured’s Signature and Date	Insured’s (or insured’s authorized representative’s) signature and date on the Appraisal Worksheet. BEFORE obtaining the signature, REVIEW ALL ENTRIES on the Appraisal Worksheet and continuation sheet WITH THE INSURED (or the insured’s authorized representative), particularly explaining codes, etc., which may not be readily understood.
Page Numbers	Page numbers: Page 1 of 1, Page 1 of 2, etc., for each page used for the unit appraisal. The Appraisal Worksheet containing the PART II computations for the unit should be listed as page 1; appraisal continuation sheets should be numbered consecutively thereafter for the Part III stage sampled.
EXAMPLE	The Appraisal Worksheet contains the start of one stage (Part III) which continues over into another (continuation sheet) page. The first worksheet applies to stage I and the continuation worksheet applies to stage III. Additional continuation sheets would be used for the other stages. The Appraisal Worksheet would be numbered “Page 1 of 3 pgs.,” the first stage continuation sheet would be numbered “Page 2 of 3 pgs.,” and the other stage continuation sheet would be numbered “Page 3 of 3 pgs.”

Forms Standards – Appraisal Worksheet (Continued)

COMPANY		ANY COMPANY										CLAIM NO.					XXXXXXX															
FOR ILLUSTRATION PURPOSES ONLY																																
TEXAS TREE DAMAGE APPRAISAL WORKSHEET																																
PART I																																
1 NAME OF INSURED I.M. INSURED							2 POLICY NUMBER XXXXXXXX							3 COUNTY ANY COUNTY							4 UNIT NUMBER 00010000BU				5 CROP/TYPE 0207 – 336 (ORANGE TREES-Early Oranges)				6 CROP YEAR YYYY			
PART II																																
TREES DESTROYED												LIMB DAMAGE																				
APPRaisal METHOD 7	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		III		9	.450	5	.250			.390						.548															
DYSO/FYSO	20																															
	100		I		4	.400	1	.100			.750						.475															
	10																															
<i>(Refer to Exhibit 5, Table A for minimum number of required samples)</i>																																
PART III																																
Stage I (pgs. 1)												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		Undamaged	Partially Damaged	Fully Damaged/ Destroyed	Limb Diameter	Limb Diameter		Undamaged	Partially Damaged	Fully Damaged/ Destroyed	Limb Diameter Damaged (1)	Limb Diameter									
	25	26	27	28	29		25	26	27	28	29		25	26	27	28	29		25	26	27	28	29									
1	✓			0	0	19							37						55					73								
2			✓	3	3	20							38						56					74								
3	✓			0	0	21							39						57					75								
4	✓			0	0	22							40						58					76								
5		✓		1	0	23							41						59					77								
6			✓	3	3	24							42						60					78								
7			✓	3	3	25							43						61					79								
8			✓	3	3	26							44						62					80								
9	✓			0	0	27							45						63					81								
10	✓			0	0	28							46						64					82								
11						29							47						65					83								
12						30							48						66					84								
13						31							49						67					85								
14						32							50						68					86								
15						33							51						69					87								
16						34							52						70					88								
17						35							53						71					89								
18						36							54						72					90								
												30 TOTAL																				
												5 1 4																				

Forms 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).

Element/Item Number	Description												
1. Crop/Code #	<p>Enter the commodity name and the code number of the Texas citrus tree exactly as specified on the AD for the crop.</p> <table border="0" data-bbox="657 657 1112 871"> <thead> <tr> <th data-bbox="657 657 909 688">Commodity Name</th> <th data-bbox="1040 657 1112 688">Code</th> </tr> </thead> <tbody> <tr> <td data-bbox="657 695 844 726">Oranges Trees</td> <td data-bbox="1040 695 1112 726">0207</td> </tr> <tr> <td data-bbox="657 732 868 764">Grapefruit Trees</td> <td data-bbox="1040 732 1112 764">0208</td> </tr> <tr> <td data-bbox="657 770 868 802">Tangerine Trees</td> <td data-bbox="1040 770 1112 802">0193</td> </tr> <tr> <td data-bbox="657 808 828 840">Lemon Trees</td> <td data-bbox="1040 808 1112 840">0209</td> </tr> <tr> <td data-bbox="657 846 803 877">Lime Trees</td> <td data-bbox="1040 846 1112 877">0210</td> </tr> </tbody> </table>	Commodity Name	Code	Oranges Trees	0207	Grapefruit Trees	0208	Tangerine Trees	0193	Lemon Trees	0209	Lime Trees	0210
Commodity Name	Code												
Oranges Trees	0207												
Grapefruit Trees	0208												
Tangerine Trees	0193												
Lemon Trees	0209												
Lime Trees	0210												
2. Unit #	<p>Eight-digit unit number from the Summary of Coverage after it is verified to be correct (e.g. 00010000BU). The unit number for CTVE claims should correspond with the base policy unit number.</p> <p>Designate when the CTVE and/or the OLO are in effect using the following codes:</p> <p>CV – CTVE is in effect (no OLO) OL – OLO is in effect (no CTVE) CV/OL – Both the CTVE and the OLO are in effect</p>												
3. Location Description	<p>Section, township, and range number or other description that identifies the location of the unit. (Include the FSA FN, Common Land Unit, and track number, if available.)</p>												
4. Date(s) of Damage	<p>Date(s) of Damage: First three letters of the month(s) during which the determined insured damage (including progressive damage) occurred for the inspection and causes(s) listed in item 5 below. For progressive damage, enter the month that identifies when the majority of the insured damage occurred. Include the SPECIFIC DATE where applicable as in the case of wind damage (e.g. JAN 9). 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).</p> <p>If there is no insurable cause of loss, and a “No Indemnity Due” claim will be completed, MAKE NO ENTRY.</p>												

Forms Standards – Production Worksheet (Continued)

Element/Item Number	Description																		
5. Cause(s) of Damage	<p>Name of the determined insured cause(s) of damage for this crop as listed in the BP and CP 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 there is no insurable cause of loss, and a “No Indemnity Due” claim will be completed, MAKE NO ENTRY.</p>																		
6. Insured Cause %	<p>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. The total of all “Insured Cause % must equal 100%.</p> <table border="1" data-bbox="573 898 1485 1056"> <tr> <td data-bbox="573 898 922 951">4. Date(s) of Damage</td> <td data-bbox="930 898 1044 951">JAN</td> <td data-bbox="1052 898 1149 951"></td> <td data-bbox="1157 898 1255 951"></td> <td data-bbox="1263 898 1360 951"></td> <td data-bbox="1369 898 1485 951"></td> </tr> <tr> <td data-bbox="573 961 922 1014">5. Cause(s) of Damage</td> <td data-bbox="930 961 1044 1014">Freeze</td> <td data-bbox="1052 961 1149 1014"></td> <td data-bbox="1157 961 1255 1014"></td> <td data-bbox="1263 961 1360 1014"></td> <td data-bbox="1369 961 1485 1014"></td> </tr> <tr> <td data-bbox="573 1024 922 1056">6. Insured Cause %</td> <td data-bbox="930 1024 1044 1056">100</td> <td data-bbox="1052 1024 1149 1056"></td> <td data-bbox="1157 1024 1255 1056"></td> <td data-bbox="1263 1024 1360 1056"></td> <td data-bbox="1369 1024 1485 1056"></td> </tr> </table>	4. Date(s) of Damage	JAN					5. Cause(s) of Damage	Freeze					6. Insured Cause %	100				
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5. Cause(s) of Damage	Freeze																		
6. Insured Cause %	100																		
7. Company/Agency	Name of company and agency servicing the contract.																		
8. Name of Insured	Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.																		
9. Claim Number	Claim number as assigned by the AIP.																		
10. Policy Number	Insured's assigned policy number.																		
11. Crop Year	Four-digit 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.</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>																		

Forms Standards – Production Worksheet (Continued)

Element/Item Number	Description
13. Date(s) of Notice	<p>PRELIMINARY:</p> <ul style="list-style-type: none"> a. Date the notice of damage was given for the unit in item 2 in the 1st or 2nd space, as applicable. Enter the complete day (e.g., MM/DD/YYYY) for each notice. b. A notice of damage or loss for a third inspection (if needed) requires an additional set of Production Worksheets. Enter the date of the notice for a third inspection in the 1st space of item 14 on the second set of Production Worksheets. c. Reserve the “Final” space on the first page of the first set of Production Worksheets for the date of notice for the final inspection. d. If the inspection was initiated by the AIP, enter “Company Insp.” instead of the date. e. If the notice does not require an inspection, document as directed in the Narrative instructions. <p>FINAL: Transfer the latest date (in the 1st or 2nd space from the first or second set of Production Worksheets) to the FINAL space on the first page of the first set of Production Worksheets if a final inspection should be made as a result of the notice. Always enter the complete date of notice (MM/DD/YYYY) for the “FINAL” inspection. For a delayed notice of loss or delayed claim, refer to the LAM.</p>
A. Companion Policy(ies)	<ul style="list-style-type: none"> a. If no other person has a share in the unit (insured has 100 percent share), MAKE NO ENTRY. b. In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter “NONE.” <ul style="list-style-type: none"> (1) If the other person has a multiple-peril contract and it can be determined that the SAME AIP services it, enter the contract number. Handle these companion policies according to the AIP instructions. (2) If the OTHER person has a multiple-peril contract and a DIFFERENT AIP or agent services it, enter the name of the AIP and/or agent (and contract number) if known.

Forms Standards – Production Worksheet (Continued)

Element/Item Number	Description
14. Companion Policy(ies) (Continued)	<p>(3) If unable to verify the existence of a companion contract, enter “Unknown” and contact the AIP for further instructions.</p> <p>c. Refer to the LAM for further information regarding companion contracts.</p>

SECTION I - ACREAGE APPRAISED, UNIT VALUE

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

The **total** number of trees in **all** stage-blocks present in the **unit** must be accounted for on the Production Worksheet. This will be used to calculate the unit value for all claims, the unit deductible for non-OLO claims, and the 5 percent OLO trigger amount. The number of insurable trees by stage should be verified by a visual inspection and compared to the acreage report.

The adjuster should document completion of the inspection. The adjuster should indicate concurrence with the PAW by signing and dating the worksheet in the space provided. If an inspection reveals a discrepancy between the reported and actual numbers and stages of trees, the loss adjuster shall either:

- a. Request to examine the records used by the insured to complete the PAW;
- b. Establish the number of trees in each stage-block using the setting distances shown in **Exhibit 5, TABLE C**; or
- c. Conduct a tree count by stage.

AIPs may complete a PAW to establish the stage-blocks of trees in each unit if the information provided by the policyholder was not accurate. Both the AIP representative and the policyholder should sign the revised PAW. Indicate on the Grove Identification Map the location of all SDT as a result of the most recent cause of loss.

Element/Item Number	Description
A. Field ID	<p>The stage-block identification number in which the SDT exists as assigned by the insured or AIP.</p> <p>a. In the margin (or in a separate column), enter the DATE of inspection for the last line entry for each inspection.</p>

Forms Standards – Production Worksheet (Continued)

Element/Item Number	Description
A. Field ID (Continued)	b. For CTVE claims, do not enter any blocks of stage I (D01) trees on the Production Worksheet.
B. Total Reported Trees	Total number of trees in the stage-block the insured reported in the unit by stage-block on the Acreage Report.
C. Total; Trees (Stage)	Enter the TOTAL NUMBER OF TREES IN THE UNIT corresponding to the stage of the stage-block, on the day before the loss occurred.
D. SDT	<p>a. Base Policy: 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 present in the SDT.</p> <p>b. CTVE:</p> <ol style="list-style-type: none"> 1. Draw a horizontal line across the cell. 2. Above the line, enter the result of dividing the number of sample trees considered FULLY DAMAGED (not circled) from Part III, Column 27 of the 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 result by the total number of trees of the stage in the SDT. 3. Below the line, enter the result of dividing the number of sample trees considered DESTROYED (circled) 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 multiply by the total number of trees of the stage in the SDT. 4. Make no entry if the corresponding stage was not present in the SDT or for stage D01.
E. Interest or Share	Insured's interest in the crop to three decimal places as determined at the time of inspection. If shares vary on the same unit, use separate line entries.

Forms Standards – Production Worksheet (Continued)

Element/Item Number	Description																																
F. Rate Class (Stage)	<p>The correct stage code for the stage from the AD. Verify with the Summary of Coverage and if the stage code is found to be incorrect, refer to the LAM for Revised Acreage Report instructions. The acreage report cannot be revised to increase liability at loss time.</p> <table border="0" data-bbox="657 533 1317 674"> <thead> <tr> <th data-bbox="657 533 935 562"><u>TCT Crop Provisions</u></th> <th data-bbox="1040 533 1317 562"><u>Actuarial Documents</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="756 569 836 598">Stage I</td> <td data-bbox="1133 569 1190 598">D01</td> </tr> <tr> <td data-bbox="756 604 857 634">Stage II</td> <td data-bbox="1133 604 1190 634">D02</td> </tr> <tr> <td data-bbox="756 640 865 669">Stage III</td> <td data-bbox="1133 640 1190 669">D03</td> </tr> </tbody> </table>	<u>TCT Crop Provisions</u>	<u>Actuarial Documents</u>	Stage I	D01	Stage II	D02	Stage III	D03																								
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G. Practice	Three-digit code number, entered exactly as specified on the AD, for the practice carried out by the insured. If “No Practice Specified,” enter appropriate three-digit code number from the AD.																																
H. Type/Class/Variety	<p>Three-digit type code number entered exactly as specified on the AD, for the type corresponding to the stage-block. If “No Type Specified,” enter appropriate three-digit code number from the AD (e.g., “997”). (Each type is a separate crop).</p> <table border="0" data-bbox="657 1052 1247 1633"> <thead> <tr> <th data-bbox="756 1052 914 1081">Type Name</th> <th data-bbox="1097 1052 1247 1081">Type Code</th> </tr> </thead> <tbody> <tr> <td data-bbox="657 1087 1040 1117">Early and Midseason Oranges</td> <td data-bbox="1133 1087 1190 1117">336</td> </tr> <tr> <td data-bbox="657 1123 829 1152">Late Oranges</td> <td data-bbox="1133 1123 1190 1152">337</td> </tr> <tr> <td data-bbox="657 1159 922 1188">All Other Grapefruit</td> <td data-bbox="1133 1159 1190 1188">035</td> </tr> <tr> <td data-bbox="657 1194 954 1224">Rio Red and Star Ruby</td> <td data-bbox="1133 1194 1190 1224">040</td> </tr> <tr> <td data-bbox="657 1230 789 1260">Ruby Red</td> <td data-bbox="1133 1230 1190 1260">030</td> </tr> <tr> <td data-bbox="657 1266 743 1295">Dancy</td> <td data-bbox="1133 1266 1190 1295">400</td> </tr> <tr> <td data-bbox="657 1302 776 1331">Fairchild</td> <td data-bbox="1133 1302 1190 1331">401</td> </tr> <tr> <td data-bbox="657 1337 773 1367">Fallglow</td> <td data-bbox="1133 1337 1190 1367">402</td> </tr> <tr> <td data-bbox="657 1373 781 1402">Robinson</td> <td data-bbox="1133 1373 1190 1402">403</td> </tr> <tr> <td data-bbox="657 1409 776 1438">Sunburst</td> <td data-bbox="1133 1409 1190 1438">404</td> </tr> <tr> <td data-bbox="657 1444 927 1474">All Other Tangerines</td> <td data-bbox="1133 1444 1190 1474">407</td> </tr> <tr> <td data-bbox="657 1480 743 1509">Meyer</td> <td data-bbox="1133 1480 1190 1509">204</td> </tr> <tr> <td data-bbox="657 1516 889 1545">All Other Lemons</td> <td data-bbox="1133 1516 1190 1545">203</td> </tr> <tr> <td data-bbox="657 1551 857 1581">Persian (Tahiti)</td> <td data-bbox="1133 1551 1190 1581">212</td> </tr> <tr> <td data-bbox="657 1587 865 1617">All Other Limes</td> <td data-bbox="1133 1587 1190 1617">213</td> </tr> </tbody> </table>	Type Name	Type Code	Early and Midseason Oranges	336	Late Oranges	337	All Other Grapefruit	035	Rio Red and Star Ruby	040	Ruby Red	030	Dancy	400	Fairchild	401	Fallglow	402	Robinson	403	Sunburst	404	All Other Tangerines	407	Meyer	204	All Other Lemons	203	Persian (Tahiti)	212	All Other Limes	213
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I. Coverage Level	The coverage level selected by the insured for the crop, to two decimal places, i.e. enter 65% as .65.																																
J. Type of Loss	MAKE NO ENTRY.																																
K. Reference Price	a. Base Policy: Enter the result of applicable tree reference price shown on the AD for the stage, type, and practice times the price percentage elected by the insured in dollars and cents.																																

Forms Standards – Production Worksheet (Continued)

Element/Item Number	Description
K. Reference Price (Continued)	<p>b. CTVE:</p> <ol style="list-style-type: none"> 1. Draw a horizontal line across the cell. 2. Above the line, enter the result of the insured’s selected price percentage times the Minimum CTVE Reference Price in dollars and cents for the stage, type, and practice shown on the AD. Below the line, enter the result of the insured’s selected price percentage times the Maximum CTVE Reference Price in dollars and cents for the stage, type, and practice shown on the AD. <p>c. For CAT coverage, multiply the applicable tree reference price by 0.55.</p>
L. % Damage	<p>Enter the percent damage as a decimal to three places as follows:</p> <ol style="list-style-type: none"> a. Base Policy: Enter the percent damage for the stage determined from the appraisal (Column 24 of Part II of the Appraisal Worksheet), to three decimal places. b. CTVE: Enter “1.000”. <p>Make NO ENTRY if the corresponding stage-block was not present in the SDT. If there has been a previous claim during the crop year, the stage-blocks sampled as a result of the most recent cause of loss must be reviewed against stage-blocks from the previous claim to ensure that the applicable percent damage for the crop year will not exceed 100 percent for any stage-block or portion of a stage-block within a SDT.</p> <p>For example, If a stage-II block of 200 trees is 40% damaged due to freeze in January and the same stage-II block is removed in April due to wind, the claim must report 200 trees damaged 40% from freeze in January, and 200 trees damaged 60% due to wind in April. To do otherwise would in effect count 200 trees as 140% damaged (40% due to freeze and 100% due to wind).</p>
M. Amt of Ins. Damage or Damage Value	<p>Check appropriate box indicating if entry is for “Amount of Insured Damage” or “Damage Value.”</p> <ol style="list-style-type: none"> a. Base Policy: <ol style="list-style-type: none"> 1. Non-OLO: Compute the damage value by multiplying columns “D” times “K” times “L”, round to nearest whole dollar.

Forms Standards – Production Worksheet (Continued)

Element/Item Number	Description
<p>M. Amt. of Ins. Damage or Damage Value (Continued)</p>	<p>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.</p> <p>b. CTVE:</p> <p>1. Draw a horizontal line across the cell.</p> <p>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 nearest whole dollar.</p> <p>3. (For DESTROYED trees): Below the line, enter the damage value by multiplying Columns “D” times entry BELOW the line in “K” times “L”, rounded to nearest whole dollar.</p> <p>c. CTVE AND OLO:</p> <p>1. Draw a horizontal line across the cell.</p> <p>2. (For FULLY DAMAGED trees): Above the line, enter the amount of insured damage by multiplying Columns “D” times “I” times entry ABOVE the line in “K” times “L,” round to nearest whole dollar.</p> <p>3. (For DESTROYED trees): Below the line, enter the amount of insured damage by multiplying Columns “D” times “I” times entry BELOW the line in “K” times “L”, rounded to nearest whole dollar.</p>
<p>N. Unit Deductible</p>	<p>a. Base Policy:</p> <p>1. <u>Non-OLO</u>: Column “C” times Column “K” times the percent deductible (1.00 minus Column “I” coverage level %), results in whole dollars.</p> <p>2. <u>OLO</u>: MAKE NO ENTRY.</p> <p>b. CTVE:</p> <p>1. <u>Non-OLO</u>: Column “C” times entry BELOW the line in Column “K” times the percent deductible (1.00 minus Column “I” coverage level %), results in whole dollars.</p> <p>2. <u>OLO</u>: MAKE NO ENTRY.</p>

Forms Standards – Production Worksheet (Continued)

Element/Item Number	Description
O. Unit Value	Column “C” times Column “I” times Column “K” (if the line is split use the entry below the line), results in whole dollars. This entry is on a 100% share basis.
15. Totals	a. Column “M” total in whole dollars. b. Column “N” total in whole dollars. c. Column “O” total in whole dollars.
16. OLO Minimum Value	If OLO is not in effect MAKE NO ENTRY. If OLO is in effect with CTVE, MAKE NO ENTRY. If OLO is in effect without CTVE, total of column “O” times 0.05 results, in whole dollars. If the amount of insured damage (total of column “M”, item 15) equals or exceeds the entry in item 16, then an indemnity may be due for the amount of insured damage.
17. URF: (Under Report Factor)	To determine the URF, calculate the amount of protection for the unit (in whole dollars) by multiplying for each line, column “B” times column “I” times column “K” and totaling the results for all lines. a. Base Policy: In the event that the unit value (column “O,” item 15) is greater than the amount of protection, divide the amount of protection by the unit value, recording the URF to three decimal places. Enter “1.000” if the amount of protection equals or exceeds the unit value. b. CTVE: In the event that 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, recording the CTVE URF to three decimal places. Enter “1.000” if the CTVE amount of protection equals or exceeds the CTVE unit value.

NARRATIVE:

If needed, complete a Special Report, enter “Special Report” and attach to the Production Worksheet.

- a. If no trees are released on the unit, enter “No trees released,” adjuster's initials and date.
- b. If notice of damage was given and “No Inspection” is necessary, enter the unit number(s), “No Inspection,” date, and adjuster's initials. The insured's signature is not required.
- c. Explain any uninsured causes, unusual, or controversial cases.
- d. Enter the percent damage by uninsured causes and explain. Trees damaged by an uninsured cause will be counted as undamaged.

Forms Standards – Production Worksheet (Continued)

NARRATIVE (Continued)

- e. Document the actual appraisal date if an appraisal was performed prior to the adjuster's signature date on the Appraisal Worksheet, and the date of the appraisal is not recorded on the Appraisal Worksheet.
- f. Explain any errors found on the Summary of Coverage.
- g. Explain a “NO” checked in item 19.
- h. Attach Grove Identification Maps 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 sketch map or aerial photo the disposition of acreage put to other use with or without consent.
- i. Explain any difference between date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
- j. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
- k. Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with AIP's instructions.
- l. Explain any delayed notices or delayed claims as instructed in the LAM.
- m. Document how the OLO minimum was determined. Also document the amount of protection and calculations used to determine the URF for the unit.
- n. Document any other pertinent information. If on an attachment, enter “See attachment.”

SECTION II - ADJUSTMENTS TO UNIT VALUE

Element/Item Number	Description
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 the insurance period.
19. Similar Damage	Check “Yes” or “No.” Check “Yes” if amount and cause of damage due to insurable causes is similar to the experience of other groves in the area. If “No” is checked, explain in the Narrative.
20. Assignment of Indemnity	Check “Yes” only if an assignment of indemnity is in effect for the crop year; otherwise, check “No.” Refer to the LAM.

Forms Standards – Production Worksheet (Continued)

Element/Item Number	Description
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)	Transfer the entry by stage from section I, column “F.” ALL STAGES PRESENT IN THE UNIT SHOULD BE ACCOUNTED FOR IN SECTION II. EXCEPT FOR THE CTVE, DO NOT ENTER STAGE DO1 TREES. USE MULTIPLE LINE ENTRIES FOR MULTIPLE STAGES.
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 there has been no previous loss event 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)	For previous loss event(s) on the unit that occurred during the same crop year (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. If there has been no previous loss event on the stage during the crop year, MAKE NO ENTRY.
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	Column “D” plus column “E.” If the stage block does not have damage, enter “0.”
G. Deductible	<p>a. <u>Non-OLO</u>: Transfer entries for the corresponding stage from section I, column “N.”</p> <p>b. <u>OLO</u>: MAKE NO ENTRY.</p>
H. Remaining Deductible	<p>a. <u>Non-OLO</u>: For the corresponding stage, column “G” minus column “F” results in whole dollars. Make the entry and indicate if the entry is positive or negative (e.g., $10 - 8 = +2$, $8 - 10 = -2$, or $8 - 8 = 0$).</p> <p>b. <u>OLO</u>: MAKE NO ENTRY.</p>

Forms Standards – Production Worksheet (Continued)

Element/Item Number	Description
I. Unit Value to Count (100% Share)	<p>a. <u>Base policy and CTVE without OLO</u>: For the corresponding stage, if the entry in Column “H” is a zero, then transfer the entry from Column “C.” If the entry in Column “H” is a positive number, then the entry is columns “C” plus “H” (e.g., $10 + 2 = 12$). If the entry in column “H” is a negative number, then the entry is columns “C” plus “H” (e.g., $10 + (-2) = 8$).</p> <p>b. <u>OLO</u>: Column “C” minus Column “F” for each stage.</p>
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.
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 . The signature and date will be entered AFTER the absentee insured has signed and returned the Production Worksheet. Final indemnity inspections should be signed on bottom line.
24. Insured's Signature and Date	Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining the signature, REVIEW ALL ENTRIES on the Production Worksheet WITH THE INSURED (or the insured's authorized representative), particularly explaining codes, etc., that may not be readily understood. Final indemnity inspections should be signed on the bottom line.
25. Page Numbers	Page numbers - (Example: Page 1 of 1, Page 2 of 2, etc.)

Forms Standards – Production Worksheet (Continued)

TEXAS TREE PRODUCTION WORKSHEET

1 Crop/Code #	2 Unit #	3 Location Description	(For Illustration Purposes Only)			8 Name of Insured
Orange Trees	0001 0000BU	Lots 10, 11, & 12, Blk 20 Texas Gardens				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		EXAMPLE 1: Base Policy – No OLO, No Previous Loss, No Indemnity Due			10 Policy #
6 Insured Cause %	100					13 Date(s)
12 Additional Units	0002 0000BU	00030000BU	00040000BU		Notice of Loss	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	002	336	.75		32.00	.483	7,728	8,000	24,000	
2 A	1,000	1,100	400	1.000	D02	002	336	.75		57.00	.494	11,263	15,675	47,025	
3 A	3,000	3,000	1,000	1.000	D03	002	336	.75		74.00	.558	41,292	55,500	166,500	
NARRATIVE: (If more space is needed, attach a Special Report)										\$233,250 amount of protection ÷ \$237,525 unit value (total column O) = .982 URF.		15. TOTALS:	60,283	79,175	237,525
												16. OLO MINIMUM (O x 0.05)			
												17. URF:		.982	

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		No	X		Yes		No	X
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		24,000			7,728	7,728	8,000	+212		24,272					
D02		47,025			11,263	11,263	15,675	+3,096		51,437					
D03		166,500			41,292	41,292	55,500	+9,600		180,708					
										22. Total: (100% Share)	256,417				

Forms Standards – Production Worksheet (Continued)

TEXAS TREE PRODUCTION WORKSHEET

1 Crop/Code #	2 Unit #	3 Location Description	(For Illustration Purposes Only)			8 Name of Insured
Oranges Trees	0001 0000BU	Lots 10, 11, & 12, Blk 20 Texas Gardens				I. M. Insured
0207			7 Company	Any Company		9 Claim #
4 Date(s) of Damage	DEC 19		Agency	Any Agency		11 Crop Year
5 Cause(s) of Damage	Freeze		EXAMPLE 2: Base Policy – No OLO, With Previous Loss.			10 Policy #
6 Insured Cause %	100					XXXXXXX
12 Additional Units	0002 0000BU	00030000BU	00040000BU			XXXXX
						13 Date(s)
						1st
						2nd
						Final
						Notice of Loss
						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	002	336	.75		32.00	.483	7,728	8,000	24,000
2 A	1,000	1,100	400	1.000	D02	002	336	.75		57.00	.494	11,263	15,675	47,025
3 A	3,000	3,000	1,000	1.000	D03	002	336	.75		74.00	.558	41,292	55,500	166,500
NARRATIVE: (If more space is needed, attach a Special Report) See attached CTVE Production Worksheet for unit 00010000BU.											15. TOTALS:	60,283	79,175	237,525
\$233,250 amount of protection ÷ \$237,525 unit value (total column O) = .982 URF.											16. OLO MINIMUM (O x 0.05)			
											17. URF:			.982

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		X	
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	AUG 15	24,000		7,728	\$7,728	8,000	+272	\$24,272								
D02	AUG 15	47,025	11,959	11,263	23,222	15,675	-7,547	39,478								
D03	AUG 15	166,500	33,800	41,292	75,092	55,500	-19,592	146,908								
							22. Total: (100% Share)	\$210,658								

Forms Standards – Production Worksheet (Continued)

TEXAS TREE PRODUCTION WORKSHEET

1 Crop/Code #	2 Unit #	3 Location Description	(For Illustration Purposes Only)			8 Name of Insured
Orange Trees	0001 0000BU	Lots 10, 11, & 12, Blk 20 Texas Gardens				I. M. Insured
0207	OL		7 Company	Any Company		9 Claim #
4 Date(s) of Damage	DEC 19		Agency	Any Agency		11 Crop Year
5 Cause(s) of Damage	Freeze		EXAMPLE 3: Base Policy – With OLO, No Previous Loss			10 Policy #
6 Insured Cause %	100					11 Crop Year
12 Additional Units	0002 0000BU	00030000BU	00040000BU			13 Date(s)
						1st
						2nd
						Final
						Notice of Loss
						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 checked="" type="checkbox"/> Amt. of Ins. Damage or <input type="checkbox"/> Damage Value	Unit Deductible	Unit Value (C x I x K)
1 A	1,000	1,000	500	1.000	D01	002	336	.75		32.00	.483	5,796		24,000
2 A	1,000	1,100	400	1.000	D02	002	336	.75		57.00	.494	8,447		47,025
3 A	3,000	3,000	1,000	1.000	D03	002	336	.75		74.00	.558	30,969		166,500

NARRATIVE: (If more space is needed, attach a Special Report)	See attached CTVE Production Worksheet for unit 00100.	15. TOTALS:	45,212	237,525
\$233,250 amount of protection ÷ \$237,525 unit value (total column O) = .982 URF. \$237,525 X .05 = 11,876 OLO Minimum.		16. OLO MINIMUM (O x 0.05)		11,876
		17. URF:		.982

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		X	
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		24,000		5,796	5,796			18,204								
D02		47,025		8,447	8,447			38,578								
D03		166,500		30,969	30,969			135,531								
							22. Total: (100% Share)	192,313								

Forms Standards – Production Worksheet (Continued)

TEXAS TREE PRODUCTION WORKSHEET

1 Crop/Code #	2 Unit #	3 Location Description	(For Illustration Purposes Only)			8 Name of Insured
Orange Trees	0001 0000BU	Lots 10, 11, & 12, Blk 20 Texas Gardens				I. M. Insured
0207	CV		7 Company	Any Company		9 Claim #
4 Date(s) of Damage	DEC 19		Agency	Any Agency		11 Crop Year
5 Cause(s) of Damage	Freeze		EXAMPLE 4: CTVE – No OLO, Requires Base Policy PW With Indemnity Due.			10 Policy #
6 Primary(s) Cause %	100					XXXXXXX
12 Additional Units	0002 0000BU	00030000BU	00040000BU			XXXXX
						13 Date(s)
						1st
						2nd
						Final
						Notice of Loss
						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)
2 A	1,000	1,100	167	1.000	D02	002	336	.75		38.00	1.000	6,346	16,500	49,500
			233							60.00		13,980		
3 A	3,000	3,000	550	1.000	D03	002	336	.75		64.00	1.000	35,200	87,000	261,000
			450							116.00		52,200		

NARRATIVE: (If more space is needed, attach a Special Report) See attached Base Policy Production Worksheet for unit 00010000BU.

\$307,800 amount of protection ÷ \$310,500 unit value (total column O) = .991 URF.

15. TOTALS:	107,726	103,500	310,500
16. OLO MINIMUM (O x 0.05)			
17. URF:			.991

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		X	
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)					
D02		49,500			20,326	20,326		16,500	-3,826		45,674					
D03		261,000			87,400	87,400		87,000	-400		260,600					
											22. Total: (100% Share)	306,274				

Forms Standards – Production Worksheet (Continued)

TEXAS TREE PRODUCTION WORKSHEET

1 Crop/Code #	2 Unit #	3 Location Description			(For Illustration Purposes Only)			8 Name of Insured				
Orange Trees	0001 0000BU	Lots 10, 11, & 12, Blk 20 Texas Gardens						I. M. Insured				
0207	CV/OL				7 Company		Any Company		9 Claim #		11 Crop Year	
4 Date(s) of Damage	DEC 19				Agency		Any Agency		XXXXXXX		XXXX	
5 Cause(s) of Damage	Freeze				EXAMPLE 5: CTVE – With OLO, Requires Base Policy PW With Indemnity Due							
6 Insured Cause %	100				10 Policy #		XXXXX					
12 Additional Units	0002 0000BU	00030000B U	00040000B U			13 Date(s)		1st	2nd	Final		
						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 checked="" type="checkbox"/> Amt. of Ins. Damage or <input type="checkbox"/> Damage Value	Unit Deductible	Unit Value (C x I x K)
2 A	1,000	1,100	167	1.000	D02	002	336	.75		38.00	1.000	4,760		49,500
			233							60.00		10,485		
3 A	3,000	3,000	550	1.000	D03	002	336	.75		64.00	1.000	26,400		261,000
			450							116.00		39,150		

NARRATIVE: (If more space is needed, attach a Special Report) See attached Base Policy Production Worksheet for unit 00010000BU.											15. TOTALS:	80,795	310,500
\$307,800 amount of protection = \$310,500 unit value (total column O) = .991 URF.											16. OLO MINIMUM (O x 0.05)		
											17. URF:		.991

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		No	X		Yes		No	X
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)							
D02		49,500		15,245	15,245			15,245							
D03		261,000		65,550	65,550			65,550							
							22. Total: (100% Share)	80,795							

Reference Material

TABLE A - MINIMUM SAMPLE REQUIREMENTS FOR REPRESENTATIVE SAMPLES

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
All Citrus Tree Crops (except lime trees)		
	Stage I	0.750
	Stage II	0.470
	Stage III	0.390
Lime Trees		
	Stage I	0.540
	Stage II	0.360
	Stage III	0.310

Reference Material (Continued)

TABLE C – SETTING DISTANCES/APPROXIMATE NUMBER OF TREES PER ACRE

		ROW SPACING (feet)																
		14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
TREE SPACING (feet)	8	389	363	340	320	303	287	275	259	248	237	227	218	209	202	194	188	182
	9	346	323	303	285	269	255	242	230	220	210	202	194	186	179	173	167	161
	10	311	290	272	256	242	229	218	207	198	189	182	174	168	161	156	150	145
	11	283	264	248	233	220	208	198	189	180	172	165	158	152	147	141	137	132
	12	259	242	227	214	202	191	182	173	165	158	151	145	140	134	130	125	121
	13	239	223	209	197	186	176	168	160	152	146	140	134	129	124	120	116	112
	14	222	207	194	183	173	164	156	148	141	135	130	124	120	115	111	107	104
	15	207	194	182	171	161	153	145	138	132	126	121	116	112	108	104	100	97
	16	194	182	170	160	151	142	135	128	122	116	113	109	105	101	97	94	91
	17	183	171	160	151	142	134	127	121	115	110	107	102	99	95	92	88	85
	18	173	161	151	142	135	127	121	115	109	104	101	97	93	90	86	83	81
	19	164	153	143	135	127	121	115	109	104	100	96	92	88	85	82	79	76
	20	156	145	136	128	121	115	109	104	99	95	91	87	84	81	78	75	73
	21	148	138	130	122	115	109	104	99	94	90	86	83	80	77	74	72	69
22	141	132	124	116	111	104	99	94	90	86	83	79	76	73	71	68	66	

The above figures are for square and hedgerow plantings. Use the formula below for tree and/or row spacings not shown in the chart: Multiply the distance between tree rows by the spacing between trees within the row and divide into 43,560. Refer to the LAM for additional information on how to calculate the number of trees per acre.

Formula: 43,560 sq. ft. per acre ÷ tree spacing (L x W) = Number of trees per acre

Example: Tree row spacing 16.0 feet and tree spacing within rows 12.5 feet.

$$\frac{43,560 \text{ sq. ft.}}{16.0 \text{ ft.} \times 12.5 \text{ ft.}} = \frac{43,560 \text{ sq. ft.}}{200 \text{ sq. ft.}} = 217.8 = 218 \text{ trees per acre.}$$