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CALIFORNIA CITRUS TREE LOSS ADJUSTMENT STANDARDS HANDBOOK

2021 and Succeeding Crop Years

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

TITLE: California Citrus Tree Loss Adjustment Standards Handbook	NUMBER: 20560L
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SUBJECT:	OPI: Product Administration and Standards Division
Provides the procedures and instructions for administering the California Citrus Tree insurance program	APPROVED: <i>/S/</i> Deputy Administrator for Product Management

REASON FOR ISSUANCE

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

**CALIFORNIA CITRUS TREE
LOSS ADJUSTMENT STANDARDS HANDBOOK**

CONTROL CHART

California 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						
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FILING INSTRUCTIONS

This handbook is effective for the 2021 and succeeding crop years.

**CAIFORNIA CITRUS TREE LOSS ADJUSTMENT STANDARDS HANDBOOK
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(RESERVED)

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/Policy-and-Procedure/Privately-Developed-Products---20000.

This handbook remains in effect until superseded by reissuance of either the entire handbook **or** selected portions (through amendments, bulletins, or FADs).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 CCT 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 irrigation standards and the DSSH for irrigated practice guidelines.

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 AIPs 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 California/Florida/Texas 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 and 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 CCT 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 commodity 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) that are adapted to the production area;
- (3) in which the insured has a share;
- (4) that are irrigated;
- (5) that have the potential to produce a yield typical of a healthy tree of the same age as the subject trees and qualify as stage I or II; and
- (6) that are grown to produce a crop intended to be sold as fruit or juice for human consumption.

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;
- (2) are non-grafted seedlings (grown from seed);
- (3) are unsound, diseased, or unhealthy;
- (4) 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
- (5) are inspected by the AIP and considered unacceptable.

D. Interplanted Crops

Citrus trees interplanted with another perennial crop are insurable unless the AIP inspects the acreage and determines that such acreage does not meet the policy requirements for insurability.

12 Insurance Period

A. Coverage Begins

When the AIP receives the completed application by the sales closing date and subject to all other policy requirements, coverage begins on November 21 following the sales closing date for the crop year.

B. End of the Insurance Period

- (1) In lieu of section 11(c) of the BP, the insurance period ends with the occurrence of any event specified in section 11(b) of the BP that affects any of the trees within a unit (coverage only remains in effect on trees that have not been affected).
- (2) The calendar date for the end of the insurance period is November 20 of the crop year.

13 Optional Coverages

New and carryover insureds may elect the OLO. The OLO is not available for CAT insureds.

14 Unit Division

Refer to the BP and CP for unit provisions.

15 Cause of Loss Exclusions

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

16 Insured Duties

- (1) In addition to the BP, if the insured intends to claim an indemnity, the insured must not prune or remove any damaged trees until the AIP has inspected the unit. Such inspections will occur within 10 days of the notice of loss, unless the AIP advises the insured that additional time is needed.
- (2) In lieu of section 14(e)(3)(i) of the BP, the insured must submit a claim for indemnity declaring the amount of the insured's loss not later than:
 - (a) 60 days after the calendar date for the end of the insurance period, or
 - (b) Twelve months after the calendar date for the end of the insurance period in which insured damage occurred if the amount of damage cannot be determined within the 60-day period.

The claim must include all the information the AIP requires to determine the insured's indemnity.

17 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. (While acreage of citrus trees is not used to establish insurance coverage, reported/determined acreage may be used to establish the number of trees in the unit. If used for this purpose, verification of the acreage is required.)

- (2) More than one stage-block may exist within a unit. To determine actual numbers and stages of trees (and acres as applicable) in each stage-block for crop years following the year of application and crop acceptance inspection, 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 California/Florida/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. If previous crop year damage has occurred, verify the number of damaged or destroyed trees contained on any Appraisal and Production Worksheets for any previous crop year are reflected in the tree and stage numbers reported by the insured on the PAW for the current crop year. The unit arrangement, stages, and number of trees in each stage will be used to complete the Appraisal and Production Worksheets. Indicate on the Grove Identification Map the location of all SDTs as a result of the most recent cause of loss.
- (3) If an inspection reveals a discrepancy between the reported and actual numbers and/or stages of trees (and acres as applicable), AIPs will correct the PAW (or complete a revised PAW) to establish the correct unit arrangement and the actual tree number or stages of trees in each unit. Both the policyholder and the loss adjuster will sign the corrected PAW. Any corrections in the unit arrangement, the stages, and number of trees in each stage will be used to complete the Appraisal and Production Worksheets. Revision of the Grove Identification Map may also be required. (Indicate on the Grove Identification Map any applicable revisions and the location of all SDTs as a result of the most recent cause of loss.) The loss adjuster will determine any necessary corrections by:
 - (a) requesting to examine the records used by the insured to complete the PAW and Grove Identification Map;
 - (b) establishing the numbers of trees in each stage-block using the setting distances shown in Exhibit 6, Table B; or
 - (c) conducting a tree count for each stage within the block.
- (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.

17 Unit Value Determinations (Continued)

- (5) If the number of trees or stages is incorrectly reported on the acreage report, a URF may apply for any indemnity determinations.
- (6) If the tree number is over-reported, handle in accordance with individual AIP instructions.
- (7) For determining the base policy unit value, use the tree reference prices shown on the AD.
 - (a) The number of trees (actual number – see unit value definition in Exhibit 2) in each stage-block is multiplied by the appropriate tree reference price for each stage-block, type, and practice times price percentage times the coverage level and total the results. (The insured may select different coverage levels and price percentages by type.)
 - (b) To determine the unit amount of CAT coverage, the total of the amounts (by stage-block, type, and practice) from item (a) is multiplied by 55% (the price percentage) times 50% (the coverage level).
- (8) CCT indemnities are based on a determined percent of damage for each stage-block within a SDT, on a unit basis.
- (9) To determine tree stage, see the table below:

At the time insurance attaches for the crop year, the trees were:	then the stage is:
Set out through twenty-four (24) months after set out	Stage I
Twenty-five (25) through forty-eight (48) months old after set out	Stage II

18-20 (Reserved)

PART 3 APPRAISALS

21 Citrus Tree Appraisals

A. General Information

- (1) Appraisals will be made in accordance with procedures specified in this handbook and in the LAM.
- (2) Document the number of trees damaged/destroyed by uninsured causes in the Narrative section of the Production Worksheet in accordance with the instructions in Exhibit 4. Identify:
 - (a) the cause(s) of such uninsured damage, and
 - (b) percent damage due to such uninsured cause(s).

Reminder: Any trees damaged by uninsured causes will be counted as undamaged trees in determining the actual percent of damage for the claim.

- (3) Separate CCT appraisals will be made for each SDT within a unit/block and stage-block (such SDT sample tree determinations are recorded in Part III of the Appraisal Worksheet/Continuation Sheet and combined for entry for each applicable stage in the unit). See Para. 24(4) for additional instruction for separate appraisals based on different density practices.

Stage-block – Example 1: The insured has one unit of standard-density trees containing 425 stage II trees and 50 stage I trees (same type and planting pattern – with a common boundary).

The block contains at least 75 percent of a single stage and may be reported as a single stage:

Block No.	Stage-Block	Stage	No. of Trees
001	001-II	II	475

Stage-block – Example 2: The insured has one unit with 300 stage II trees and 200 stage I trees (same type and planting pattern – with a common boundary).

The block does not contain at least 75 percent of a single stage and each stage must be reported separately:

Block No.	Stage-Block	Stage	No. of Trees
001	001-II	II	300
001	001-I	I	200

- (4) Specifically, all CCT appraisals will be made in each stage-block which may include one or more SDTs. 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 SDTs will cumulatively make up a single damage value for purposes of appraisals within the applicable stage that is entered in Part II of the Appraisal Worksheet.

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 SDTs based on the outermost damaged trees of each area (Figure 2).
- (c) Treat each damage area as an individual SDT (Figure 3).

Other variations may also exist. Sampling is done within each SDT by stage-block, observing the minimum sampling requirements (Exhibit 6, Table A) *for the number of trees in each STD within each applicable stage-block and density practice (standard and high density) for stage II (note that the separate SDT tree counts and appraised damage are accumulated to the stage-block level to complete the unit appraisal for each stage.* In the figures below, black borders illustrate a separate SDT.

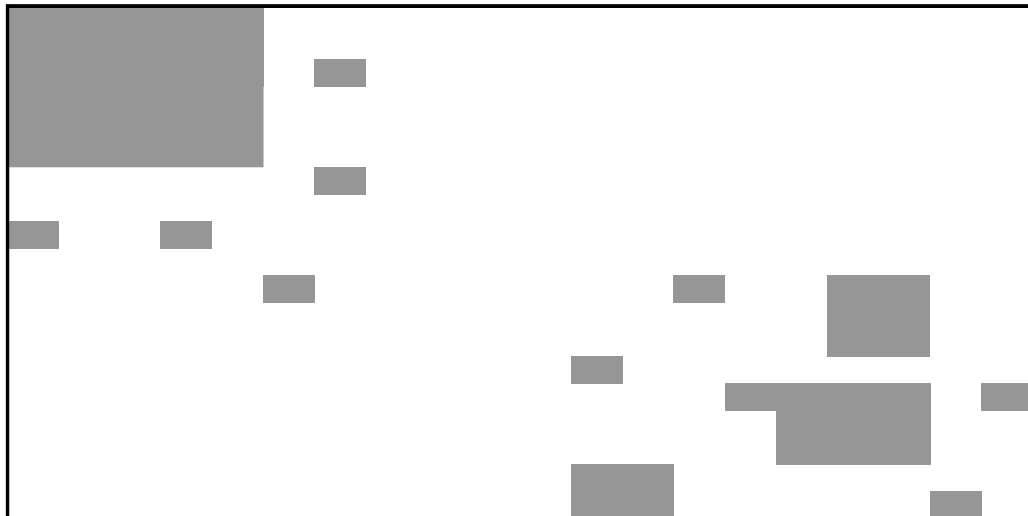


Figure 1. Entire unit as SDT.

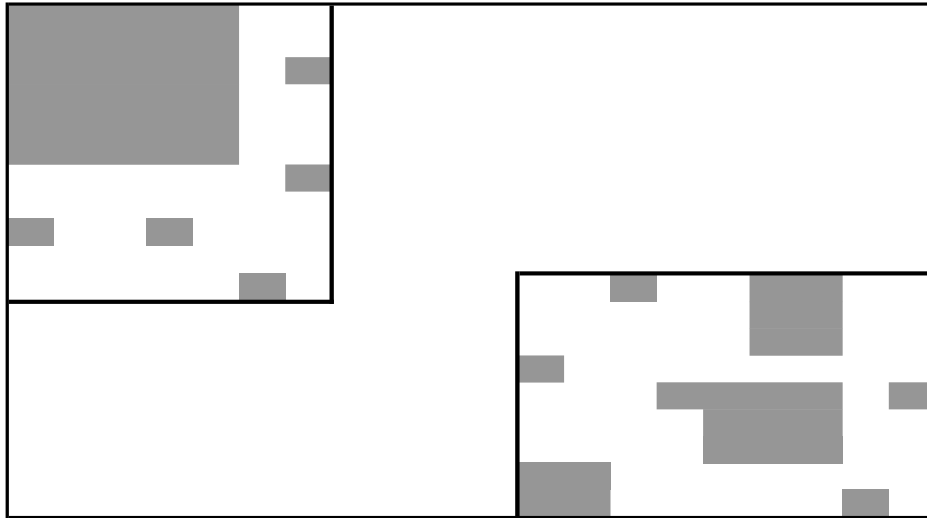


Figure 2. Two SDTs defined by outermost damage in each area.

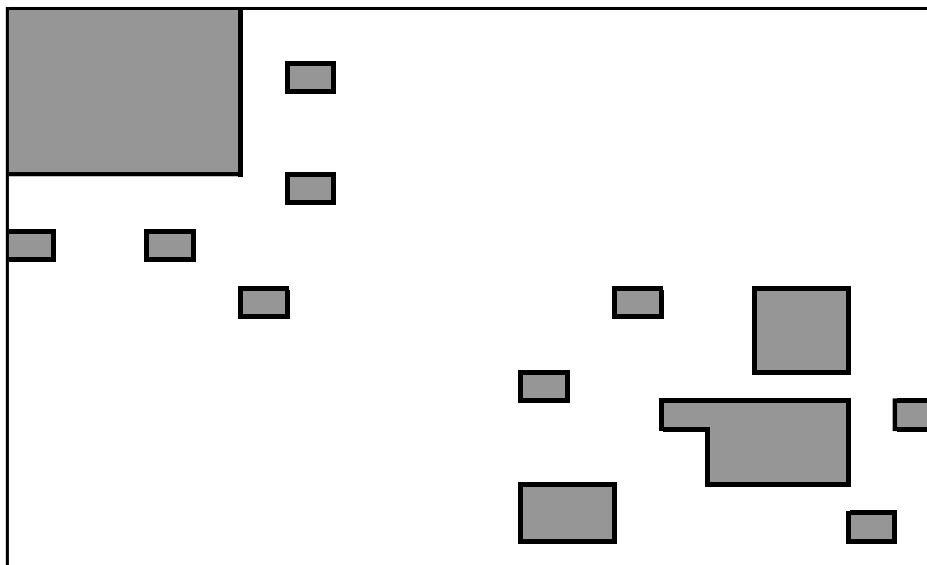


Figure 3. Multiple SDTs defined by each damaged area.

- (5) Circumstances that require an appraisal include (but are not limited to) trees to be rehabilitated or removed, if damaged due to an insurable cause during the insurance period. Appraise damaged trees before any pruning or removal.
- (6) Account for all insurable trees in the unit. Verify the number of insurable trees by stage by a visual inspection and compare to the acreage report and PAW.

See Para. 17(1) – (4) for instructions for verifying unit arrangement and value, stages, and tree number and correction steps if the inspection reveals a discrepancy between the reported and actual number and stages of trees or units.

B. 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 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 in each stage-block in the SDT. Minimum tree sample requirements are shown in Exhibit 6, 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; 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 II-block and the next sample tree is a stage I, skip over the stage I tree, and continue on to the next stage-II 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 have been covered and at least the minimum number of trees (refer to Exhibit 6, Table A) have been sampled. For example, selecting every 10th tree in every other row, every 5th row, or every 10th row may result in fewer sample trees being selected than the minimum required sample number.
- (d) Include all insurable damaged and undamaged trees in the sample.
- (e) Include all insurable trees damaged by an uninsured cause after insurance attached for the crop year. (For appraisal purposes, trees damaged solely by uninsured causes during the crop year are counted as trees not damaged.)

21 Citrus Tree Appraisals (Continued)

- (f) Exclude as representative samples any trees to which insurance did not attach. Trees damaged the previous crop year are not insurable the following year unless a pre-acceptance inspection is completed, and such trees are accepted as insurable. Skip over the uninsured tree and sample the next insurable tree.

- (4) Make all appraisal determinations for each stage-block in the SDT as required.

22 Appraisal Methods

A. General Information

These instructions provide information on appraisal methods for undamaged, destroyed and partially damaged trees.

Appraisal Method...	Use...
Damage Occurring In Stage I	To establish the percent of damage based on the presence of damage to live wood above the bud union and to the trunk on insurable trees in stage I.
Damage Occurring In Stage II	To establish the percent of damage based on the presence of damage to live wood above the bud union, to the trunk, and to the limbs of insurable trees in stage II.

B. Removal and Rehabilitation

- (1) This appraisal method applies to all trees insured for the current crop year.
- (2) Classify each sample tree as undamaged, partially damaged, or destroyed. The amount of damage to each tree will be determined as follows:

Tree Damage Description	Tree Classification
A tree that does not require rehabilitation or removal.	Undamaged
A tree that does requires rehabilitation (stage II trees only). (Percent of damage is based on the number of trees damaged ÷ by total trees in the SDT × partial damage factor.)	Partially Damaged
A tree that: (1) Is dead; (2) There is no live wood above the bud union; (3) There is split bark on the trunk; or (4) Has more than 50 percent canopy damage (stage II only). The tree is considered 100 percent damaged.	Destroyed

22 Appraisal Methods (Continued)

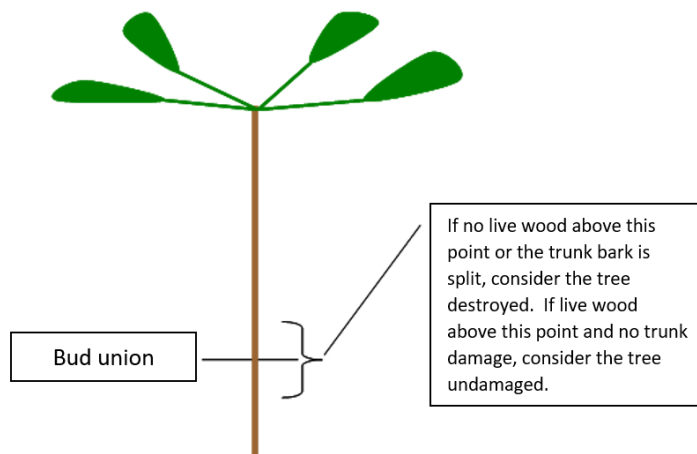
- (3) If the extent of damage cannot be accurately determined at the time of initial inspection, the adjuster will delay any appraisals until the extent of damage can be determined.

C. Damage Occurring During Stage I

- (1) Verify that all grafted trees were grafted onto existing rootstock or nursery stock.
- (2) Appraise the presence of dead trees or live wood or split trunk damage above the bud union as follows:

IF the selected sample tree is:	THEN consider the tree:	AND the percent of damage is:
Dead	Destroyed	100%
IF, above the bud union, the selected sample tree has...		
No Live wood,	Destroyed	100%.
Split bark on trunk	Destroyed	100%
Live wood/No trunk damage	Undamaged	0%

Appraisal for Damage Occurring During Stage I



- (3) Record separately in Part III of the Appraisal Worksheet the number of trees undamaged or destroyed.

22 Appraisal Methods (Continued)

D. Damage Occurring During Stage II

- (1) Appraise the presence of dead trees, split trunk damage, or partial damage as follows:

IF the selected sample tree ...	THEN consider the tree...	AND the percent of damage is...
Is dead	Destroyed	100%
Split bark on trunk	Destroyed	100%
> than 50% canopy damage (stage II only)	Destroyed	100%
Has canopy damage \geq 30% but \leq 50% (stage II only)	Partially Damaged	Percent of damage for partially damaged trees
Live wood/No trunk damage/canopy damage <30%	Undamaged	0%

- (2) Record separately in Part III of the Appraisal Worksheet the number of trees undamaged, partially damaged or destroyed.
- (3) See Exhibit 7, Damage Examples for stage II trees.

23 Appraisal Deviations and Modifications

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

24 General Information for Appraisal Worksheet Entries and Completion Procedures

- (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 commodity/type/unit inspected.
- (4) If the unit contains:
- (a) More than one stage-block, a continuation sheet must be used for the additional stage;
 - (b) A SDT consisting of trees in more than one stage-block, each SDT would be appraised in the applicable stage-block). Continuation sheets would be used as applicable; or

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

- (c) A stage-block and SDT containing standard density (SD) and high density (HD) practices for stage II (different partial damage factors), requires that each density practice would be appraised in applicable stage-block/SDT. Item 7 (“Appraisal Method”) in Part II of the Appraisal Worksheet would include the applicable density practice code for the stage.

Separate appraisals are completed in Part III of the Appraisal Worksheet and on separate continuation sheets as applicable.

Example 1: Unit 1 contains one stage-II block in a SDT of 1000 trees with two density practices (SD and HD). A separate SDT applies for each density practice for the stage II block; each SDT for the stage and each density practice is determined to contain 500 trees.

A separate Part III appraisal section for stage II and each density practice is completed (additional continuation sheets may be required if the number of sample trees requires a continuation sheet). The number of sample trees is 25 for each SDT for each density practice.

Part II entries will be separate for stage II for each density practice; 500 SDT trees; 25 sample trees.

Example: Early/Mid Oranges

APPRAISAL METHOD 7	NUMBER OF TREES/ SDT 8a 8b
Stage II -250	500
	25
Stage II -253	500
	25

Example 2: Unit 1 contain two stage-blocks (stage I and II) in a SDT of 1,000 trees with two density practices (SD and HD). A separate SDT applies for each stage-block and density practice; each SDT for each stage and density practice is determined to contain 250 trees.

A separate Part III appraisal section for each stage and density practice is completed (additional continuation sheets may be required if the number of sample trees requires a continuation sheet). The number of sample trees is 13 for each SDT for each stage and density practice.

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

Part II entries will be separate for each stage and density practice; 250 SDT trees; 13 sample trees.

Example: Early/Mid Oranges

APPRAISAL METHOD 7	NUMBER OF TREES/ SDT 8a 8b
Stage I – 250	250
	13
Stage I - 253	250
	13
Stage II - 250	250
	13
Stage II - 253	250
	13

- (6) Instructions designated stage I apply to trees damaged during the year of set out through the 24th month. Instructions designated stage II apply to trees damaged in during the 25th through the 48th month after set out. Undesignated instructions apply to trees in both stages.
- (7) List the total number of sample trees (total number of sample trees in each SDT(s) for each stage-block and density practice) only in Part II, item 8 as directed.
- (8) Document only the damage appraisal of sampled trees for each stage-block and density practice in the SDT resulting from the most recent cause of loss on the Appraisal Worksheet/Continuation Sheet.
- (9) An example Appraisal Worksheet is provided in Exhibit 3 to illustrate how to complete entries.

25-30 (Reserved)

PART 4 PRODUCTION WORKSHEET

31 General Information

- (1) The PW is a progressive form containing all notices of damage for all preliminary and final inspections on a unit.
- (2) If a PW has been prepared on a prior inspection, verify each entry. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
 - (a) Acreage Report errors.
 - (b) Delayed notices and delayed claims.
 - (c) Corrected claims, fire losses (double coverage), and cases involving concealment, misrepresentation, or litigation.
 - (d) No Indemnity Due Claims. Under the CCT CP, 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, tree removal, pruning, 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 the insured has 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) CCT Certification Forms (See Exhibit 5) are required only for claims involving trees for which the indemnity is determined on the basis that the trees will be removed for destroyed trees (dead/no live wood above the bud union/split trunk bark/more than 50 percent canopy loss) or be rehabilitated for partially damaged trees (at least 30 percent but not more than 50 percent canopy loss).

The AIP must receive the applicable certification form signed by the insured before any claim involving such trees can be finalized and the indemnity can be paid.

32-40 (Reserved)

PART 5 – CALIFORNIA CITRUS TREE CERTIFICATION

41 General Information

- (1) See the CCT Certification Form, Exhibit 5.
- (2) Include the AIP's name in the Certification Form title if not preprinted on the form.
- (3) Include the claim number on the Certification Form (when required by the AIP), when a form entry is not provided.
- (4) Separate Certification Forms are required only for each damaged unit for which an Appraisal Worksheet is applicable.
- (5) The adjuster is responsible for determining if the insured has complied with all of the requirements under the provisions of the policy. If the insured has not, the adjuster should contact the AIP.
- (6) Certification is used for processing claims for trees:
 - (a) Classified as destroyed as a result of:
 - (i) being dead;
 - (ii) having no live wood above the bud union;
 - (iii) having split bark on the trunk;
 - (iv) having more than 50 percent canopy damage; or
 - (b) Classified as partially damaged requiring rehabilitation (pruning), applicable only to stage II.

The CCT Certification Form is used to process a claim related to removal and partial damage for the current loss and certifies that the trees have been removed or rehabilitated.

- (7) The insured and adjuster will not sign the Appraisal Worksheet for the unit until the CCT Certification Form signed by the insured is received.

If the insured does not remove or rehabilitate (i.e. prune), as applicable, the destroyed/partially damaged trees, or only removes or rehabilitates a portion of the destroyed/partially damaged trees, or if the insured carries out a different practice (rehabilitates the trees instead of removing the trees), the loss/damage percentages on the Appraisal Worksheet (items 13 and 15) will be adjusted, as applicable.

41 General Information (Continued)

- (8) The AIP will review at least five percent of the claims on which certifications are required. The AIP may perform additional reviews if it believes conditions warrant.
- (9) The certification statements below must be included on the applicable certification form directly above the insured's signature block immediately followed by the current Non-Discrimination Statement and Privacy Act Statement that can be found on the RMA website at: www.rma.usda.gov/.

“I understand the certified information on the CCT Certification Form will be used to verify information contained on my Appraisal Worksheet and to make any adjustments to the applicable loss percentages used to complete my Appraisal and Production Worksheets and determine my loss, if any, for the above unit. Additionally, I understand that the information on this form may be used for processing the claim. The insurance provider may audit and approve this information and supporting documentation and my signature herein authorizes the insurance provider to process a citrus tree indemnity in accordance with the terms of my insurance contract and the information contained on this form.”

- (11) Completion instructions and an example Certification Form are provided in Exhibit 5.

42-50 (Reserved)

Exhibits

Acronyms

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

Approved Acronyms	Term
AIP	Approved Insurance Provider
BP	Basic Provisions
CAT	Catastrophic Risk Protection
CCT	California Citrus Tree
CIH	Crop Insurance Handbook
CISH	Crop Insurance Standards Handbook
CP	Crop Provisions
DSSH	Document and Supplemental Standards Handbook
FAD	Final Agency Determination
HD	High Density
GSH	General Standards Handbook
LAM	Loss Adjustment Manual
OLO	Occurrence Loss Option
PAW	Producer Acceptance Worksheet
SD	Standard Density
SDT	Stand of Damaged Trees
SP	Special Provisions
SRA	Standard Reinsurance Agreement
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 by the insured's tree reference price for each stage-block, totaling these values, and then multiplying this result by the coverage level selected by the insured.

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

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

Citrus tree commodity – means each commodity listed below and contained in the actuarial documents:

- (1) Orange trees;
- (2) Lemon trees;
- (3) Grapefruit trees;
- (4) Mandarin/Tangerine trees;
- (5) Tangelo trees; and
- (6) Any other citrus trees designated in the actuarial documents.

Citrus trees – means citrus trees contained within each citrus tree commodity for each type specified in the Special Provisions.

Crop year – means the period beginning November 21 and extending through November 20 of the following year and is designated by the calendar year in which the period ends.

Damaged (damage) – means a tree that requires removal or rehabilitation due to an insured cause of loss that occurs during the insurance period.

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

Density practice – means each density practice designated in the Special Provisions.

Destroyed Tree – means:

- (a) For damage due to insured causes, any insurable tree that:
 - (1) Is dead;
 - (2) There is no live wood above the bud union;
 - (3) There is split bark on the trunk; or
 - (4) Has more than 50 percent canopy damage (stage II only).
- (b) Destroyed trees are considered 100 percent damaged. The percent of damage is determined in accordance with section 13(d), (e), and (i) of the Crop Provisions.

Definitions (Continued)

Freeze – means the formation of ice in the cells of the trees caused by low air temperatures.

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

High Density – means groves containing the number of trees per acre specified in the Special Provisions.

Occurrence loss option – means coverage that may be elected by the insured that eliminates the unit deductible in accordance with section 15 of the Crop Provisions.

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

Partially damaged tree – means an insurable stage II citrus tree that requires rehabilitation but for which damage to the tree's canopy is 30 percent or greater but not more than 50 percent. The percent of damage is determined in accordance with section 13(d) and (i) of the Crop Provisions.

Prune – means the removal of limb(s) from the citrus tree.

Rehabilitation – means the pruning of limbs of a partially damaged tree, in an attempt to remove the damaged areas and allow the tree to recover. Rehabilitation is only applicable to stage II trees.

Remove (removal, removed, removing) – means conducting the necessary operations to remove a destroyed tree including preparing the planting site for a replacement tree and removing the destroyed tree.

Replacement trees – means trees set out in existing groves to replace trees that have been destroyed.

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.

Set out – means transplanting a tree into the grove.

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 California 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 the AIP. At the time insurance attaches, the stage of each insurable tree in the unit, unless otherwise specified in the Special Provisions, is:

- (a) Stage I, from when the tree is set out through 24 months after set out.
- (b) Stage II, trees that are 25 through 48 months old after set out.

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

Definitions (Continued)

Stand of damaged trees – means 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.

Standard Density – means groves containing the number of trees per acre specified in the Special Provisions.

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

Type – means a category of citrus trees identified as a type in the Special Provisions for the purpose of allowing separate coverage levels and price elections (see section 3(a)(1) and (2) of the Crop Provisions).

Undamaged tree – means a tree that does not require rehabilitation or removal.

Underreport factor (unit) – means a factor determined by the insurance provider and used to adjust the insured's indemnity in section 13(a) of the Crop Provisions 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 deductible – means the dollar amount determined by multiplying the actual number of insurable trees in each stage-block in the unit on the day before the loss (but not reduced for any insured damage that occurred during the crop year) by the insured's tree reference price for each stage-block, totaling these values, and multiplying this result by the deductible (1.0 minus the coverage level).

Unit value – means, unless otherwise specified in the actuarial documents, 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) by the insured's tree reference price for each stage-block, totaling these values, and then multiplying this result by the coverage level selected by the insured.

Forms Standards – Appraisal Worksheet

Verify and/or make the following entries for each Appraisal Worksheet element/item number. A completed Appraisal Worksheet example is at the end of this exhibit. For general form standards and other general information, see Para. 2D and Para. 24.

- (1) Complete the 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).

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. 0001-0000BU).
5. Crop/Type	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. If “No Type Specified,” enter appropriate three-digit code number from the AD.

Form Standards – Appraisal Worksheet (Continued)

Element/Item Number	Description
5. Crop/Type (Continued)	Commodity
	Name Code Type Name Type Code
	Orange Trees 0207 Early/Mid-Season 010
	Orange Trees 0207 Late Season 109
	Orange Trees 0207 Navel 338
	Grapefruit Trees 0208 Colored 340
	Grapefruit Trees 0208 White 341
	Grapefruit Trees 0208 All Other 035
	Lemon Trees 0209 Eureka 395
	Lemon Trees 0209 Lisbon 414
	Lemon Trees 0209 All Other 203
	Tangelo Trees 0192 Minneola/Honeybell 762
	Mandarin/ Tangerine Trees 0308 Early 107
	Mandarin/ Tangerine Trees 0308 Late Season 109
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 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.
 - 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 and density practice for the SDT.
 - 2. When continuation sheets are used, transfer the sample tree counts from item 30 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.

Stage II Example: Appraisal Worksheet

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

Stage II Example: Continuation Sheet

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

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

Form Standards – Appraisal Worksheet (Continued)

Verify or make the following entries:

Element/Item Number	Description
7. Appraisal Method	Enter stage I or stage II [see Para. 22C and D, and Para. 24(4)]. Enter the applicable density practice code for the stage (e.g., stage II – 250, SD and 253, HD) associated with the commodity (by type, if applicable).
8. Number of Trees/SDT	<p>Split the cell in half horizontally. Use separate lines for varying stages or density practices within the unit or each block within the unit for the SDT entry in item 8a. [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 the most recent cause of loss:</p> <p>(a) Separately record in the top half, the total number of insurable trees for all SDTs for each stage and density practice within the unit or block/stage-block. Include all damaged and undamaged trees, and all trees damaged by uninsurable causes for the SDT entry. 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. 17(1) – (3) of this handbook). Indicate on the Grove Identification Map the location of all SDTs as a result of the most recent cause of loss and the number of insurable trees in each SDT.</p> <p>(b) Separately record in the bottom half, the number of insurable sample trees for all SDTs for each corresponding stage and density practice sampled within the unit or block/stage-block. 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.</p> <p>Note: Multiple SDTs can occur within a commodity/type/unit/stage-block/practice.</p>

Example Appraisal Worksheet

APPRAISAL METHOD 7	NUMBER OF TREES/ SDT 8a 8b	
Stage II - 250	500	← 8.a. Enter number of insurable trees in the SDT
	20	← 8.b. Enter number of sample trees

Form Standards – Appraisal Worksheet (Continued)

Element/Item Number	Description
9.	Make no entry.
10. Stage	Enter the applicable tree stage for the line item. Refer to Para. 17(9).
11.	Make no entry.
12. Trees Fully Damaged /Destroyed	Strike through Fully Damaged. Record the number of destroyed 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 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 stage II 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. Make no entry if no trees are considered partially damaged.
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.

Do not complete remaining item entries until the CCT Certification Form has been returned by the insured. Initial entries in items 13, and 15 may be adjusted if Damage Adjustment Factors contained in item 17 of the CCT Certification Form apply (see section 13(i) of the CP). If applicable, strike through the initial damage percent entries in 13 and 15, as applicable, and enter the adjusted percent. Complete the remaining entries as instructed. These adjustments apply to trees classified as destroyed or partially damaged.

Element/Item Number	Description
18. Partial Damage Factor	Enter corresponding Partial Damage Factor from the Special Provisions for the applicable density practice (partial damage factors only apply for stage II for all commodities (and types, if specified)).
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, rounded to a 3-place decimal. Transfer this entry to column L in section I of the Production Worksheet.

Form Standards – Appraisal Worksheet (Continued)

Part III – APPRAISAL

Identify the stage in Part III on each Appraisal Worksheet or continuation sheet used for the unit. DO NOT mix stages or density practices in Part III on the Appraisal Worksheet or on continuation sheets for same stage or density practice, if required. Damage appraisals for additional stages or density practices are identified and recorded on separate continuation sheets. (For example for the same unit, stage I would be listed on Part III of the Appraisal Worksheet and stage II would be listed on a continuation sheet; stage I/SD would be listed on Part III of the Appraisal Worksheet and stage I/HD would be listed on a continuation sheet.) Total sample counts for each stage/density practice separately and transfer the 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 or stage II, SD or HD, applicable practice code 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.
26. Partially Damaged	Make a check mark (✓) in Column 26 for each partially damaged insurable sample tree.
27. Fully Damaged /Destroyed	Strike through Fully Damaged in the heading. Make a check mark (✓) in Column 27 for each destroyed insurable sample tree.
28. Limb Diameter Damaged (1)	Make no entry.
29. Limb Diameter Damaged (2)	Make no entry.

Form Standards – Appraisal Worksheet (Continued)

Element/Item Number	Description
30. Total	Record the total number of trees for the stage and density practice in Columns 25 – 27 of Part III of the Appraisal Worksheet or a continuation sheet for the same stage and density practice, if required. Record counts on a continuation sheet for each additional stage or density practice 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.
Previous Total	For continuation sheets only: If continuation sheets are required to record tree counts for the stage and density practice, 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.
Grand Total	For continuation sheets only: For each continuation sheet for the stage or density practice, 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 and density practice will be used to compute Part II – Percent of Damage.

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; continuation sheets should be numbered consecutively thereafter for each additional Part III stage and density practice sampled.

Form Standards – Appraisal Worksheet (Continued)

<p>EXAMPLE</p>	<p>The Appraisal Worksheet contains the start of one stage and density practice (Part III) which may continue over onto a continuation sheet, for the same stage and density (based on the number of sample trees required) or a different continuation sheet for a different stage or density practice. For example, the Appraisal Worksheet applies to the stage I/SD and the continuation sheet applies to the stage I/HD. Additional continuation sheets would be used for the other stages or density practices. The Appraisal Worksheet would be numbered Page 1 of 3 pgs. for the first stage and density practice, a continuation sheet would be numbered Page 2 of 3 pgs., and, if applicable, any other stage or density practice continuation sheet would be numbered Page 3 of 3 pgs., etc.</p>

Forms Standards – Appraisal Worksheet (Continued)

COMPANY		ANY COMPANY										CLAIM NO.					XXXXXXX												
FOR ILLUSTRATION PURPOSES ONLY CALIFORNIA/FLORIDA/TEXAS TREE DAMAGE APPRAISAL WORKSHEET																													
PART I																													
1 NAME OF INSURED I.M. INSURED					2 POLICY NUMBER XXXXXXX					3 COUNTY ANY COUNTY					4 UNIT NUMBER 0001-0000BU					5 CROP/TYPE 0207 – 010 (ORANGE TREES-Early/Mid 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												
Stage I - 250	500 10		I		4	.400											.400												
Stage II - 250	1,500 50		II		23	.460	7	.140			0.08						.471												
<i>(Refer to Exhibit 6, Table A for minimum number of required samples)</i>																													
PART III Stage I – SD (250) (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 Damaged (2)		Undamaged	Partially Damaged	Fully Damaged/Destroyed	Limb Diameter Damaged (1)	Limb Diameter Damaged (2)		Undamaged	Partially Damaged	Fully Damaged/Destroyed	Limb Diameter Damaged (1)	Limb Diameter Damaged (2)		Undamaged	Partially Damaged	Fully Damaged/Destroyed	Limb Diameter Damaged (1)	Limb Diameter Damaged (2)
	25	26	27	28	29		25	26	27	28	29		25	26	27	28	29		25	26	27	28	29		25	26	27	28	29
1	✓					18						35						52						69					
2			✓			19						36						53						70					
3	✓					20						37						54						71					
4	✓					21						38						55						72					
5	✓					22						39						56						73					
6			✓			23						40						57						74					
7			✓			24						41						58						75					
8			✓			25						42						59						76					
9	✓					26						43						60						77					
10	✓					27						44						61						78					
11						28						45						62						79					
12						29						46						63						80					
13						30						47						64						81					
14						31						48						65						82					
15						32						49						66						83					
16						33						50						67						84					
17						34						51						68						85					
30 TOTAL																							6	4					

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

Forms Standards – Appraisal Worksheet (Continued)

COMPANY		ANY COMPANY										CLAIM NO.					XXXXXXX												
FOR ILLUSTRATION PURPOSES ONLY CALIFORNIA/FLORIDA/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 0002-0000BU					5 CROP/TYPE 0207 – 010 (ORANGE TREES-Early/Mid 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												
Stage II - 250	500 10		I		4	.400	1	.100			0.08						.408												
Stage II - 253	1,500 50		II		23	.460	7	.140			0.14						.480												
<i>(Refer to Exhibit 6, Table A for minimum number of required samples)</i>																													
PART III Stage II – SD (250) (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 Damaged (2)		Undamaged	Partially Damaged	Fully Damaged/Destroyed	Limb Diameter Damaged (1)	Limb Diameter Damaged (2)		Undamaged	Partially Damaged	Fully Damaged/Destroyed	Limb Diameter Damaged (1)	Limb Diameter Damaged (2)		Undamaged	Partially Damaged	Fully Damaged/Destroyed	Limb Diameter Damaged (1)	Limb Diameter Damaged (2)
	25	26	27	28	29		25	26	27	28	29		25	26	27	28	29		25	26	27	28	29		25	26	27	28	29
1	✓					18						35						52						69					
2			✓			19						36						53						70					
3	✓					20						37						54						71					
4	✓					21						38						55						72					
5		✓				22						39						56						73					
6			✓			23						40						57						74					
7			✓			24						41						58						75					
8			✓			25						42						59						76					
9	✓					26						43						60						77					
10	✓					27						44						61						78					
11						28						45						62						79					
12						29						46						63						80					
13						30						47						64						81					
14						31						48						65						82					
15						32						49						66						83					
16						33						50						67						84					
17						34						51						68						85					
30 TOTAL																							5	1	4				

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

Forms Standards – Production Worksheet

Verify and/or make the following entries for each Production Worksheet element/item number. Completed Production Worksheet examples are at the end of this exhibit. For general form standards and other general information, see Para. 2D and Para. 31. 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 California Citrus Tree exactly as specified on the AD for the crop.</p> <table border="0" data-bbox="656 663 1208 884"> <thead> <tr> <th data-bbox="656 663 1105 699">Commodity Name</th> <th data-bbox="1133 663 1208 699">Code</th> </tr> </thead> <tbody> <tr> <td data-bbox="656 705 1105 741">Oranges Trees</td> <td data-bbox="1133 705 1208 741">0207</td> </tr> <tr> <td data-bbox="656 747 1105 783">Grapefruit Trees</td> <td data-bbox="1133 747 1208 783">0208</td> </tr> <tr> <td data-bbox="656 789 1105 825">Lemon Trees</td> <td data-bbox="1133 789 1208 825">0209</td> </tr> <tr> <td data-bbox="656 831 1105 867">Mandarin/Tangerine Trees</td> <td data-bbox="1133 831 1208 867">0308</td> </tr> <tr> <td data-bbox="656 873 1105 888">Tangelo Trees</td> <td data-bbox="1133 873 1208 888">0192</td> </tr> </tbody> </table>	Commodity Name	Code	Oranges Trees	0207	Grapefruit Trees	0208	Lemon Trees	0209	Mandarin/Tangerine Trees	0308	Tangelo Trees	0192
Commodity Name	Code												
Oranges Trees	0207												
Grapefruit Trees	0208												
Lemon Trees	0209												
Mandarin/Tangerine Trees	0308												
Tangelo Trees	0192												
2. Unit #	<p>Eight-digit unit number from the Summary of Coverage after it is verified to be correct (e.g. 0001-0000BU).</p> <p>Designate when the OLO are in effect using the following codes:</p> <p>OL – OLO is 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 freeze 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 cause(s) 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="573 831 1479 989"> <tr> <td data-bbox="573 831 919 888">4. Date(s) of Damage</td> <td data-bbox="919 831 1040 888">JAN 7</td> <td data-bbox="1040 831 1151 888"></td> <td data-bbox="1151 831 1261 888"></td> <td data-bbox="1261 831 1372 888"></td> <td data-bbox="1372 831 1479 888"></td> </tr> <tr> <td data-bbox="573 888 919 942">5. Cause(s) of Damage</td> <td data-bbox="919 888 1040 942">Freeze</td> <td data-bbox="1040 888 1151 942"></td> <td data-bbox="1151 888 1261 942"></td> <td data-bbox="1261 888 1372 942"></td> <td data-bbox="1372 888 1479 942"></td> </tr> <tr> <td data-bbox="573 942 919 989">6. Insured Cause %</td> <td data-bbox="919 942 1040 989">100</td> <td data-bbox="1040 942 1151 989"></td> <td data-bbox="1151 942 1261 989"></td> <td data-bbox="1261 942 1372 989"></td> <td data-bbox="1372 942 1479 989"></td> </tr> </table>	4. Date(s) of Damage	JAN 7					5. Cause(s) of Damage	Freeze					6. Insured Cause %	100				
4. Date(s) of Damage	JAN 7																		
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	The 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 date (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>
14. 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.

Refer to Para. 17(1) – (4) and Exhibit 3, item 8(1) for additional information.

Verify or make the following entries:

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>In the margin (or in a separate column), enter the date of inspection for the last line entry for each inspection.</p>
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	Enter the number of insurable trees in the 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.
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.

Form 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="657 472 1315 579"> <tr> <td style="text-align: center;"><u>CCT Crop Provisions</u></td> <td style="text-align: center;"><u>Actuarial Documents</u></td> </tr> <tr> <td style="text-align: center;">Stage I</td> <td style="text-align: center;">D01</td> </tr> <tr> <td style="text-align: center;">Stage II</td> <td style="text-align: center;">D02</td> </tr> </table>	<u>CCT Crop Provisions</u>	<u>Actuarial Documents</u>	Stage I	D01	Stage II	D02																				
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Stage I	D01																										
Stage II	D02																										
G. Practice	<p>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.</p>																										
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”).</p> <table border="0" data-bbox="649 840 1250 1314"> <thead> <tr> <th style="text-align: center;">Type Name</th> <th style="text-align: center;">Type Code</th> </tr> </thead> <tbody> <tr><td>Early and Midseason</td><td>010</td></tr> <tr><td>Late Season</td><td>109</td></tr> <tr><td>Navel</td><td>338</td></tr> <tr><td>Colored</td><td>340</td></tr> <tr><td>White</td><td>341</td></tr> <tr><td>All Other Grapefruit</td><td>035</td></tr> <tr><td>Eureka</td><td>395</td></tr> <tr><td>Lisbon</td><td>414</td></tr> <tr><td>All Other Lemons</td><td>203</td></tr> <tr><td>Early Season</td><td>107</td></tr> <tr><td>Late Season</td><td>109</td></tr> <tr><td>Minneola/Honeybell</td><td>762</td></tr> </tbody> </table>	Type Name	Type Code	Early and Midseason	010	Late Season	109	Navel	338	Colored	340	White	341	All Other Grapefruit	035	Eureka	395	Lisbon	414	All Other Lemons	203	Early Season	107	Late Season	109	Minneola/Honeybell	762
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Minneola/Honeybell	762																										
I. Coverage Level	<p>The coverage level selected by the insured for the crop, to two decimal places, i.e. enter 65% as .65 (See section 3).</p> <p>Note: Coverage level may vary by type within the insured crop (commodity).</p>																										
J. Type of Loss	<p>Make no entry.</p>																										
K. Reference Price	<p>a. Enter the result of the 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.</p> <p>b. For CAT coverage, multiply the applicable tree reference price by 0.55 and enter the result in dollars and cents.</p> <p>Note: Percentage of price election may vary by type (if separate prices are specified on the actuarial documents) for the insured crop (commodity).</p>																										

Form Standards – Production Worksheet(Continued)

Element/Item Number	Description
L. % Damage	<p>Enter the percent damage for the stage and density practice determined from the appraisal (Column 24 of Part II of the Appraisal Worksheet), to three decimal places.</p> <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% destroyed due to freeze in January and the destroyed trees are removed. The same stage-II block damaged by fire in April and the remaining trees are removed. The claim must report 200 trees damaged 40% from freeze in January, and 200 trees damaged 60% due to fire in April. To do otherwise would in effect count 200 trees as 140% damaged (40% due to freeze and 100% due to fire).</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> <p>a. Non-OLO: Compute the damage value by multiplying columns “D” times “K” times “L”, round to nearest whole dollar.</p> <p>b. OLO: Compute the amount of insured damage by multiplying columns “D” times “I” times “K” times “L”, round to nearest whole dollar.</p>
N. Unit Deductible	<p>a. Non-OLO: Column “C” times Column “K” times the percent deductible (1.00 minus Column “I” coverage level %), results in whole dollars.</p> <p>b. OLO: Make no entry.</p>
O. Unit Value	<p>Column “C” times Column “I” times Column “K”; enter the results in whole dollars. This entry is on a 100% share basis.</p>
15. Totals	<p>a. Column “M” total in whole dollars.</p> <p>b. Column “N” total in whole dollars.</p> <p>c. Column “O” total in whole dollars.</p>

Form Standards – Production Worksheet(Continued)

Element/Item Number	Description
16. OLO Minimum Value	If OLO is not in effect, make no entry. If the OLO is in effect, total of column “O” times 0.05 results, rounded to 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)	<p>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.</p> <p>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 rounded to three decimal places. Enter “1.000” if the amount of protection equals or exceeds the unit value.</p>

NARRATIVE INSTRUCTIONS

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.
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.	<p>Attach Grove Identification Maps to identify the total unit:</p> <ul style="list-style-type: none"> (1) If consent is or has been given to put part of the unit to another use; (2) If uninsured causes are present; or (3) For unusual or controversial cases. <p>Indicate on the sketch map or aerial photo the disposition of acreage put to other use with or without consent.</p>
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.

Form Standards – Production Worksheet(Continued)

Narrative Instructions (Continued)

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.”
o.	Verify whether or not frost protection is in place and adequate as defined in the SP when the insured has elected the frost protection option, and whether or not such frost protection was properly utilized if the cause of loss is frost related. If frost protection requirements are not met, the indemnity will be reduced as specified in section 13(j) of the CP.

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.
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. Use multiple line entries for multiple stages.
B. Date of Previous Loss	For each stage, enter the month(s) and day(s) (e.g., Dec. 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.

Form Standards – Production Worksheet(Continued)

Element/Item Number	Description
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. Non-OLO: Transfer entries for the corresponding stage from section I, column “N.”</p> <p>b. OLO: Make no entry.</p>
H. Remaining Deductible	<p>a. Non-OLO: 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. OLO: Make no entry.</p>
I. Unit Value to Count (100% Share)	<p>a. Non-OLO: 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. OLO: 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.

Forms Standards – Production Worksheet (Continued)

Element/Item Number	Description
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.)

Form Standards – Production Worksheet(Continued)

CALIFORNIA/FLORIDA/TEXAS TREE PRODUCTION WORKSHEET															
1 Crop/Code #		2 Unit #		3 Location Description			(For Illustration Purposes Only)				8 Name of Insured				
Orange Trees		0001-0000BU		NW6-14N-30W							I. M. Insured				
0207							7 Company		Any Company		9 Claim #		11 Crop Year		
4 Date(s) of Damage		FEB 19					Agency		Any Agency		XXXXXXX		XXXX		
5 Cause(s) of Damage		Freeze					EXAMPLE 1: Base Policy – No OLO, No Previous Loss, No Indemnity Due				10 Policy #		XXXXX		
6 Insured Cause %		100									13 Date(s)		1st	2nd	Final
12 Additional Units		0002-0000BU	0003-0000BU	0004-0000BU							Notice of Loss		MM/DD/YYYY		MM/DD/YYYY
												14 Companion Policy(s)			
SECTION I - ACREAGE APPRAISED, UNIT VALUE															
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	
Field ID	Total Reported Trees	Total Trees (Stage)	SDT	Interest or Share	Rate Class (Stage)	Practice	Type Class Variety	Coverage Level	Type of Loss	Reference Price	% Damage	<input type="checkbox"/> Amt. of Ins. Damage or <input checked="" type="checkbox"/> Damage Value	Unit Deductible	Unit Value (C x I x K)	
1 A	1,000	1,000	500	1.000	D01	250	010	.75		39.00	.400	7,800	9,750	29,250	
2 A	4,000	4,200	1,500	1.000	D02	250	010	.75		60.00	.471	42,390	63,000	189,000	
NARRATIVE: (If more space is needed, attach a Special Report): \$209,250 amount of protection ÷ \$218,250-unit value (total column O) = .959 URF.											15. TOTALS:		50,190	72,750	218,250
											16. OLO MINIMUM (O x 0.05)				
											17. URF:				.959
SECTION II - ADJUSTMENTS TO UNIT VALUE															
18 End of Insurance Period			19 Is damage similar to other farms in the area?					20 Assignment of Indemnity					21 Transfer of Right to Indemnity?		
MM/DD/YYYY			Yes	X	No		Yes	X	No		Yes	X	No		
A	B	C	D		E	F	G	H	I						
Rate Class (Stage)	Date of Previous Loss	Unit Value (from O)	Previous Damage Value (100% Share)		Current Damage Value (From M)	Total Damage Value All Claims (D+E)	Deductible (from N)	Remaining Deductible (G - F)	Unit Value To Count (100% Share)						
D01		29,250			7,800	7,800	9,750	+1,950	31,200						
D02		189,000			42,390	42,390	63,000	+20,610	209,610						
								22. Total: (100% Share)	240,810						

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

Form Standards – Production Worksheet(Continued)

CALIFORNIA/FLORIDA/TEXAS TREE PRODUCTION WORKSHEET															
1 Crop/Code #	2 Unit #	3 Location Description				(For Illustration Purposes Only)				8 Name of Insured					
Oranges Trees	0001-0000BU	NW6-14N-30W								I. M. Insured					
0207						7 Company		Any Company		9 Claim #			11 Crop Year		
4 Date(s) of Damage	FEB 19					Agency		Any Agency		XXXXXXX			XXXX		
5 Cause(s) of Damage	Freeze					EXAMPLE 2: Base Policy – No OLO, With Previous Loss.				10 Policy #		XXXXX			
6 Insured Cause %	100									13 Date(s)		1st	2nd	Final	
12 Additional Units	0002-0000BU	0003-0000BU	0004-0000BU							Notice of Loss		MM/DD/YYYY		MM/DD/YYYY	
										14 Companion Policy(s)					
SECTION I - ACREAGE APPRAISED, UNIT VALUE															
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	
Field ID	Total Reported Trees	Total Trees (Stage)	SDT	Interest or Share	Rate Class (Stage)	Practice	Type Class Variety	Coverage Level	Type of Loss	Reference Price	% Damage	<input type="checkbox"/> Amt. of Ins. Damage or <input checked="" type="checkbox"/> Damage Value	Unit Deductible	Unit Value (C x I x K)	
1 A	1,000	1,000	500	1.000	D01	250	010	.75		39.00	.400	7,800	9,750	29,250	
2 A	4,000	4,200	1,500	1.000	D02	250	010	.75		60.00	.471	42,390	63,000	189,000	
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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	DEC 15	29,250	11,959	7,800	19,759	9,750	-10,009	19,241							
D02	DEC 15	189,000	33,800	42,390	76,190	63,000	-13,190	175,810							
							22. Total: (100% Share)		195,051						

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

Form Standards – Production Worksheet(Continued)

CALIFORNIA/FLORIDA/TEXAS TREE PRODUCTION WORKSHEET																	
1 Crop/Code #	2 Unit #	3 Location Description			(For Illustration Purposes Only)					8 Name of Insured							
Orange Trees	0001-0000BU	NW6-14N-30W								I. M. Insured							
0207	OL				7 Company		Any Company			9 Claim #		11 Crop Year					
4 Date(s) of Damage	FEB 19				Agency		Any Agency			XXXXXXX		XXXX					
5 Cause(s) of Damage	Freeze				EXAMPLE 3: Base Policy – With OLO, No Previous Loss					10 Policy #		XXXXX					
6 Insured Cause %	100									13 Date(s)	1st	2nd	Final				
12 Additional Units	0002-0000BU	0003-0000BU	0004-0000BU							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)			
1 A	1,000	1,000	500	1.000	D01	250	010	.75		39.00	.400	5,850		29,250			
2 A	4,000	4,200	1,500	1.000	D02	250	010	.75		60.00	.471	31,793		189,000			
NARRATIVE: (If more space is needed, attach a Special Report): \$209,250 amount of protection ÷ \$218,250-unit value (total column O) = .959 URF.											15. TOTALS:	37,643		218,250			
\$218,250 X .05 = 10,913 OLO Minimum.											16. OLO MINIMUM (O x 0.05)						
											17. URF:			.959			
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		29,250			5,850	5,850				23,400							
D02		189,000			31,793	31,793				157,207							
										22. Total: (100% Share)	180,607						

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

Forms Standards – California Citrus Tree (CCT) Certification Form

A. General Completion Instructions

The element/item numbers listed in these instructions correspond to the element/item numbers listed in subparagraph C below.

- (1) The adjuster will complete the following entries:

Items 1 thru 13, items 17 - 19 and 21 (Item 21 completed after receipt of the CCT Certification Form from the insured).

- (2) The insured will complete the following entries:

Items 14 – 16 and 20.

The AIP will provide applicable instructions to the insured for the completion and return of the CCT Certification Form.

B. Form Standards and Completion Instructions for the CCT Certification Form

All of the following form standards and completion instructions are “Substantive.”

- (1) Title of the form “California Citrus Tree (CCT) Certification Form”.
- (2) In an appropriate area on the front of the form include the following statements, which are instructions to the insured:

The insured will complete and mail this form for the conditions specified below within five (5) days (or within the timeframe specified by the AIP) after the citrus trees have been:

- (a) removed, or
- (b) rehabilitated (pruned).
- (3) This form applies to trees classified as:
- (a) destroyed requiring removal; or
- (b) partially damaged, requiring rehabilitation (pruning); rehabilitation is applicable only for stage II trees.

The CCT Certification Form is used to process a claim related to rehabilitation and removal for the current loss and certifies that the trees have been rehabilitated or removed.

Forms Standards – California Citrus Tree (CCT) Certification Form (Continued)

- (4) A separate certification is required for each separate loss event occurring during the crop year.
- (5) See Para. 41 for additional required statements and other general form requirements and instructions.

C. Required Element/Item Titles and Completion Instructions

The following element/item numbers and statements correspond to the example CCT Certification Form that has been completed to illustrate how to complete all entries, except the last two items are not shown on the illustrated form.

A completed CCT Certification Form example is at the end of this exhibit. For general form standards and other general information, see Para. 2D and Para. 41. The AIP will include applicable instructions for the insured.

Element/Item Number	Description
1. Policy Number	Insured's assigned policy number.
2. Name of Insured	Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
3. Date Originated	Adjuster enters the date the claim was completed.
4. Claim Number	The claim number as assigned by the AIP.
5. Crop/Code	Enter the commodity name and the code number exactly as specified on the AD for the crop.
6. Crop Year	Four-digit crop year, as defined in the CP, in which the certification is filed.
7. Unit #	Eight-digit unit number from the Summary of Coverage after it is verified to be correct (e.g. 0001-0000BU).
8. Location Description	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.)

Forms Standards – California Citrus Tree (CCT) Certification Form (Continued)

Element/Item Number	Description																																	
<p>9. Total Number of Damaged Trees</p>	<p>Adjuster enters the total number of damaged trees for all fields or subfields (different stages) in the unit determined from the Appraisal Worksheet – number of trees in the SDT, Col. 8a, times Col. 13 and 15 for the applicable practice from the Appraisal Worksheet. Total the results and enter in item 9 of the CCT Certification Form.</p> <p>Example: SDT Tree Counts and Loss Percents from the Appraisal Worksheet</p> <table border="1" data-bbox="581 573 1458 951"> <thead> <tr> <th>Field ID</th> <th>Col. 8a Number of Tree/SDT</th> <th>Col. 13 Percent Total Loss (Destroyed)</th> <th>Col. 15 Percent Partial Loss (Rehabilitated)</th> <th>Number of Damaged Trees by Field ID</th> </tr> </thead> <tbody> <tr> <td>1A</td> <td>500</td> <td>.40</td> <td></td> <td></td> </tr> <tr> <td colspan="2">Number of Damaged Trees</td> <td>200</td> <td></td> <td>200</td> </tr> <tr> <td>2A</td> <td>1500</td> <td>.46</td> <td>.14</td> <td></td> </tr> <tr> <td colspan="2">Number of Damaged Trees</td> <td>690</td> <td>210</td> <td>900</td> </tr> <tr> <td colspan="4">Total Number of Damaged Trees</td> <td>1100</td> </tr> </tbody> </table> <p style="text-align: center;">Certification Form Entries</p> <table border="1" data-bbox="581 1010 1295 1115"> <tr> <td>Practice entries based on Appraisal Worksheet Items 13 and 15</td> <td>Remove</td> <td>Rehabilitate</td> </tr> </table>	Field ID	Col. 8a Number of Tree/SDT	Col. 13 Percent Total Loss (Destroyed)	Col. 15 Percent Partial Loss (Rehabilitated)	Number of Damaged Trees by Field ID	1A	500	.40			Number of Damaged Trees		200		200	2A	1500	.46	.14		Number of Damaged Trees		690	210	900	Total Number of Damaged Trees				1100	Practice entries based on Appraisal Worksheet Items 13 and 15	Remove	Rehabilitate
Field ID	Col. 8a Number of Tree/SDT	Col. 13 Percent Total Loss (Destroyed)	Col. 15 Percent Partial Loss (Rehabilitated)	Number of Damaged Trees by Field ID																														
1A	500	.40																																
Number of Damaged Trees		200		200																														
2A	1500	.46	.14																															
Number of Damaged Trees		690	210	900																														
Total Number of Damaged Trees				1100																														
Practice entries based on Appraisal Worksheet Items 13 and 15	Remove	Rehabilitate																																
<p>10. Return To:</p>	<p>Adjuster enters name of the individual (or office) and address to which the completed certification form will be mailed if not pre-printed on the form.</p>																																	
<p>11. Field ID</p>	<p>Adjuster enters identification symbol for each field or subfield (corresponds to the item 7 entry on the Appraisal Worksheet by stage).</p>																																	
<p>12. Intended Practice</p>	<p>Adjuster enters intended practice(s) for the trees in each field or subfield: (1) Remove or (2) Rehabilitate. Make separate line entries for each intended practice.</p> <p>Example</p> <table border="1" data-bbox="630 1549 1422 1688"> <thead> <tr> <th>11. FIELD ID</th> <th>12. INTENDED PRACTICE</th> </tr> </thead> <tbody> <tr> <td>1A</td> <td>Remove</td> </tr> <tr> <td>2A</td> <td>Remove</td> </tr> <tr> <td>2A</td> <td>Rehabilitate</td> </tr> </tbody> </table>	11. FIELD ID	12. INTENDED PRACTICE	1A	Remove	2A	Remove	2A	Rehabilitate																									
11. FIELD ID	12. INTENDED PRACTICE																																	
1A	Remove																																	
2A	Remove																																	
2A	Rehabilitate																																	

Forms Standards – California Citrus Tree (CCT) Certification Form (Continued)

Element/Item Number	Description																					
13. No. of Damaged Trees (Intended Practice)	Adjuster enters number of damaged trees for each field or subfield in the unit for each intended practice that applies (from the Appraisal Worksheet, the applicable Loss Percent (Col. 13 or 15) times the number of trees in the applicable SDT). Entries are based on the Appraisal Worksheet. See calculation example in item 9 of the CCT Certification Form instructions.																					
14. Actual Practice	Insured enters the actual practice(s) applied to the trees when completed (Removed or Rehabilitated).																					
15. Number of Damaged Trees (Actual Practice)	Insured enters number of damaged trees for each field or subfield in the unit for which the actual practice(s) was applied.																					
16. Date Completed	Insured enters the date the practice(s) was completed.																					
17. Damage Adjustment Factor	<p>The adjuster will divide the entry in Col. 15 by Col. 13 and enter the result (rounded to three decimal places) in Col. 17 of the CCT Certification Form (this result could be a zero). The adjuster will multiply the Damage Adjustment Factor for the applicable practice by the applicable Percent Loss on the Appraisal Worksheet (Col. 13 or 15). For example, for the practice rehabilitate, the Damage Adjustment Factor in Col. 17 would be multiplied by the Percent Loss for partially damaged trees for the applicable Col. 15 entry on the Appraisal Worksheet.</p> <p>Example 1: If the line entry for item 15 is equal to the entry in item 13 on the CCT Certification Form, the Damage Adjustment Factor will be 1.000 and the applicable Percent Loss in Col. 13 or 15 on the Appraisal Worksheet will not be adjusted.</p> <p>Example 1: Act. Pract. Equals Int. Pract.</p> <table border="1" data-bbox="581 1350 1471 1633"> <thead> <tr> <th rowspan="2">Field ID</th> <th rowspan="2">Act. Pract.</th> <th rowspan="2">Damage Adj. Factor</th> <th>APP. WS.</th> <th rowspan="2">APP. WS. Adj. Percent Loss</th> </tr> <tr> <th>Col. 13 or 15 Entry(ies)</th> </tr> </thead> <tbody> <tr> <td>1A</td> <td>Remove</td> <td>1.000</td> <td>.400</td> <td>No Adj.</td> </tr> <tr> <td>2A</td> <td>Remove</td> <td>1.000</td> <td>.460</td> <td>No Adj.</td> </tr> <tr> <td>2A</td> <td>Rehabilitate</td> <td>1.000</td> <td>.140</td> <td>No Adj.</td> </tr> </tbody> </table> <p>APP. WS – Appraisal Worksheet</p>	Field ID	Act. Pract.	Damage Adj. Factor	APP. WS.	APP. WS. Adj. Percent Loss	Col. 13 or 15 Entry(ies)	1A	Remove	1.000	.400	No Adj.	2A	Remove	1.000	.460	No Adj.	2A	Rehabilitate	1.000	.140	No Adj.
Field ID	Act. Pract.				Damage Adj. Factor		APP. WS.	APP. WS. Adj. Percent Loss														
		Col. 13 or 15 Entry(ies)																				
1A	Remove	1.000	.400	No Adj.																		
2A	Remove	1.000	.460	No Adj.																		
2A	Rehabilitate	1.000	.140	No Adj.																		

Forms Standards – California Citrus Tree (CCT) Certification Form (Continued)

Element/Item Number	Description																																										
<p>17. Damage Adjustment Factor (Continued)</p>	<p>Example 2: If the line entry for Col.15 is different than the entry in Col. 13 on the CCT Certification Form, the Damage Adjustment Factor will be different than 1.000 and the applicable Percent Loss in Col. 13 or 15 on the Appraisal Worksheet will be modified. For Fields 1A and 2A, the adjusted Percent Loss would be entered in the applicable Col. 13 or 15 of the Appraisal Worksheet. (See Appraisal Worksheet instructions.)</p> <p>Example 2: Act. Pract. Less Than Int. Pract.</p> <table border="1" data-bbox="586 594 1468 877"> <thead> <tr> <th rowspan="2">Field ID</th> <th rowspan="2">Act. Pract.</th> <th rowspan="2">Damage Adj. Factor</th> <th>APP. WS.</th> <th rowspan="2">APP. WS. Adj. Percent Loss</th> </tr> <tr> <th>Col. 13 or 15 Entry(ies)</th> </tr> </thead> <tbody> <tr> <td>1A</td> <td>Remove</td> <td>.800</td> <td>.400</td> <td>.320</td> </tr> <tr> <td>2A</td> <td>Remove</td> <td>.800</td> <td>.460</td> <td>.368</td> </tr> <tr> <td>2A</td> <td>Rehabilitate</td> <td>.800</td> <td>.140</td> <td>.112</td> </tr> </tbody> </table> <p>APP. WS – Appraisal Worksheet</p> <p>Example 3: If the line entry for Col. 15 is different than the entry in Col. 13 on the CCT Certification Form, the Damage Adjustment Factor (less than or greater than 1.000 based on Actual Practice tree number) will result in a corresponding increase or decrease in the applicable Percent Loss in Col.13 or 15 on the Appraisal Worksheet (i.e. Freeze damaged 1100 stage I and II trees throughout the unit of which the appraisal indicated 690 trees were considered destroyed (more than 50 percent canopy damage) and 210 trees were partially damaged. The insured intended to remove the 690 destroyed trees and rehabilitate the 210 partially damaged trees but instead removed only 518 destroyed trees and rehabilitated 227 trees in Field 2A. The adjusted Percent Loss would be entered in Col. 13 and 15 of the Appraisal Worksheet. (See Appraisal Worksheet instructions.)</p> <p>Example 3: Act. Pract. Different From Int. Pract.</p> <table border="1" data-bbox="586 1493 1468 1776"> <thead> <tr> <th rowspan="2">Field ID</th> <th rowspan="2">Act. Pract.</th> <th rowspan="2">Damage Adj. Factor</th> <th>APP. WS.</th> <th rowspan="2">APP. WS. Adj. Percent Loss</th> </tr> <tr> <th>Col. 13 or 15 Entry(ies)</th> </tr> </thead> <tbody> <tr> <td>1A</td> <td>Remove</td> <td>1.000</td> <td>.400</td> <td>.400</td> </tr> <tr> <td>2A</td> <td>Remove</td> <td>.751</td> <td>.460</td> <td>.345</td> </tr> <tr> <td>2A</td> <td>Rehabilitate</td> <td>1.081</td> <td>.140</td> <td>.151</td> </tr> </tbody> </table> <p>APP. WS – Appraisal Worksheet</p>	Field ID	Act. Pract.	Damage Adj. Factor	APP. WS.	APP. WS. Adj. Percent Loss	Col. 13 or 15 Entry(ies)	1A	Remove	.800	.400	.320	2A	Remove	.800	.460	.368	2A	Rehabilitate	.800	.140	.112	Field ID	Act. Pract.	Damage Adj. Factor	APP. WS.	APP. WS. Adj. Percent Loss	Col. 13 or 15 Entry(ies)	1A	Remove	1.000	.400	.400	2A	Remove	.751	.460	.345	2A	Rehabilitate	1.081	.140	.151
Field ID	Act. Pract.				Damage Adj. Factor		APP. WS.	APP. WS. Adj. Percent Loss																																			
		Col. 13 or 15 Entry(ies)																																									
1A	Remove	.800	.400	.320																																							
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			Col. 13 or 15 Entry(ies)																																								
1A	Remove	1.000	.400	.400																																							
2A	Remove	.751	.460	.345																																							
2A	Rehabilitate	1.081	.140	.151																																							

Forms Standards – California Citrus Tree (CCT) Certification Form (Continued)

Element/Item Number	Description
18. Totals	Adjuster enters total number of trees for the intended and actual practice(s) in Col. 13 and 15. Col. 13 total must equal the entry in item 9.
19. Remarks	Insured notates: Any remarks necessary to explain any entries on the form. (Changes in the % Damage are explained in the Narrative of the Production Worksheet.)
Required statements pre-printed directly above insured’s signature block: See Para. 41 of this handbook for statements.	
20. Insured’s Signature and Date	Insured's (or insured’s authorized representative's) signature and date.
21. 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.

Forms Standards – California Citrus Tree (CCT) Certification Form (Continued)

CALIFORNIA CITRUS TREE (CCT) CERTIFICATION FORM

The insured will complete and mail this form within five (5) days (or within the timeframe specified by the AIP) after the citrus trees have been: (1) Removed or (2) Rehabilitated (Pruned). This form applies to trees that are classified as destroyed or partially damaged.

1. POLICY # XXXXX	2. NAME OF INSURED I.M. Insured	3. DATE ORIGINATED MM/DD/YYYY
4. CLAIM # XXXXXXXX	5. CROP/CODE # Orange Trees 0207	6. CROP YEAR XXXX
7. UNIT # 0001-0000BU	8. LOCATION DESCRIPTION FN 0123	9. TOTAL NUMBER OF DAMAGED TREES 1100
10. RETURN TO: AIP Any Street Address Any Town, State XXXXX		

Example 1 – Actual Practice Equals Intended Practice

11. FIELD ID	12. INTENDED PRACTICE	13. NUMBER OF DAMAGED TREES (INTENDED PRACTICE)	14. ACTUAL PRACTICE	15. NO. OF DAMAGED TREES (ACTUAL PRACTICE)	16. DATE COMPLETED	17. DAMAGE ADJUSTMENT FACTOR
1A	Remove	200	Remove	200	mm/dd/yyyy	1.000
2A	Remove	690	Remove	690	mm/dd/yyyy	1.000
2A	Rehabilitate	210	Rehabilitate	210	mm/dd/yyyy	1.000
18 TOTALS (ITEMS 13 &15)		1100		1100		
19. REMARKS						

Forms Standards – California Citrus Tree (CCT) Certification Form (Continued)

(Examples 2 and 3 represent other removal/rehabilitation practices that may be conducted by an insured. The Damage Adjustment Factors shown were not used to adjust the values in Columns 13 and 15 in Exhibit 3)

Example 2 – Actual Practice Less Than Intended Practice

11. FIELD ID	12. INTENDED PRACTICE	13. NUMBER OF DAMAGED TREES (INTENDED PRACTICE)	14. ACTUAL PRACTICE	15. NO. OF DAMAGED TREES (ACTUAL PRACTICE)	16. DATE COMPLETED	17. DAMAGE ADJUSTMENT FACTOR
1A	Remove	200	Rehabilitate	160	mm/dd/yyyy	.800
2A	Remove	690	Rehabilitate	552	mm/dd/yyyy	.800
2A	Rehabilitate	210	Rehabilitate	168	mm/dd/yyyy	.800
18 TOTALS (ITEMS 13 &15)		1100		880		
19. REMARKS						

Example 3 – Actual Practice Different From Intended Practice

11. FIELD ID	12. INTENDED PRACTICE	13. NUMBER OF DAMAGED TREES (INTENDED PRACTICE)	14. ACTUAL PRACTICE	15. NO. OF DAMAGED TREES (ACTUAL PRACTICE)	16. DATE COMPLETED	17. DAMAGE ADJUSTMENT FACTOR
1A	Remove	200	Remove	200	mm/dd/yyyy	1.000
2A	Remove	690	Remove	518	mm/dd/yyyy	.751
2A	Rehabilitate	210	Rehabilitate	227	mm/dd/yyyy	1.081
18 TOTALS (ITEMS 13 &15)		1100		945		
19. REMARKS						

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

Reference Material

TABLE A - MINIMUM SAMPLE REQUIREMENTS FOR REPRESENTATIVE SAMPLES

NUMBER OF TREES FOR THE STAGE-BLOCK IN THE 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

Reference Material (Continued)

TABLE B – 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	11	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.

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

Damage Examples



Source: Alamy, Inc.

Stage II Lemon Trees Considered Partially Damaged (30-50% Canopy Loss)



Source: Nickel Family, LLC

Stage II Mandarin Trees Considered Destroyed (> 50% Canopy Loss)