



United States
Department of
Agriculture



Federal Crop
Insurance
Corporation

FCIC-25040 (11-2022)

ARIZONA- CALIFORNIA CITRUS LOSS ADJUSTMENT STANDARDS HANDBOOK

2024 and Succeeding Crop Years

THIS PAGE IS INTENTIONALLY LEFT BLANK

**UNITED STATES DEPARTMENT OF AGRICULTURE
FARM PRODUCTION AND CONSERVATION
RISK MANAGEMENT AGENCY
KANSAS CITY, MO 64133**

TITLE: ARIZONA-CALIFORNIA CITRUS LOSS ADJUSTMENT STANDARDS HANDBOOK	NUMBER: FCIC-25040 OPI: Product Management
EFFECTIVE DATE: 2024 and Succeeding Crop Years	ISSUE DATE: November 25, 2022
SUBJECT: Provides the procedures and instructions for administering the Arizona-California Citrus crop insurance program	APPROVED: <i>/s/ John Underwood for</i> Deputy Administrator for Product Management

REASON FOR ISSUANCE

This handbook provides procedures and instructions for administering the Arizona-California Citrus crop insurance program for the 2024 and succeeding crop years.

SUMMARY OF CHANGES

Listed below are the changes to the 2024 FCIC-25040 Arizona-California Citrus Loss Adjustment Standards Handbook with significant content change. All changes, and additions are highlighted. Three asterisks (***) used throughout the handbook indicate where major deletions occurred. Minor changes and corrections are not included in this listing.

Reference	Description of Change
Throughout	Updated to External Handbook Standards.
Throughout	Reformatted the handbook into Parts, paragraphs, subparagraphs, and exhibits in accordance with the new handbook standards format. Many paragraphs and sections within the handbook were rewritten or relocated to increase clarity and understanding. Throughout the handbook, references were revised to reflect the new handbook format, removal and rearrangement of various sections and tables. Throughout the amended pages, changes were made to correct spelling, punctuation, formatting and to correct subparagraph and section numbering.
Subparagraph 1B	Added to comply with External Handbook Standards.
Subparagraph 1C	Added to comply with External Handbook Standards.
Subparagraph 1D	Updated handbook descriptions to comply with External Handbook Standards.
Subparagraph 2D(2)	Updated for standard language concerning Privacy Act and Non-Discrimination statements.
Paragraph 11	<ul style="list-style-type: none"> (1) Removed the note in 11(f) instructing AIPs to inspect acreage if submitting a request to insure by written agreement. This language was removed from the 2024 CP and therefore removed from the LASH. (2) Changed the words “growing season to leaf year” to align with the 2024 CP. (3) Removed statement regarding production records and written agreements.

SUMMARY OF CHANGES (CONTINUED)

Reference	Description of Change
Paragraph 12	Added a new Unit Division paragraph.
Paragraph 13	Added a new Causes of Loss paragraph.
Paragraph 21	<ol style="list-style-type: none"> (1) Replaced the words “sold by” with “harvested for” to align with the CP. (2) Relocated “(e.g., roadside markets)” from Paragraph 21(1)(b) to Paragraph 21(1)(c). (3) Added new procedure for the adjuster to appraise citrus fruit while it is still on the tree, whenever possible. (4) Removed for Subparagraph 21B “Notice of Damage or Loss.”
Paragraph 22	<ol style="list-style-type: none"> (1) Renamed the paragraph from “Selecting Representative Sample Plants for Appraisals” to “Selecting Representative Sample Trees.” (2) Relocated instructions regarding sampling from Exhibit 7 “Determining Insurable Acreage by Variety” to Paragraph 22(3).
Subparagraph 23B	<ol style="list-style-type: none"> (1) Revised wording for clarity. (2) Relocated example formerly located at the end of the subparagraph to follow each step, as applicable.
Paragraph 25	Added a new Handling Appraisal Discrepancies paragraph.
Exhibit 1	Added the acronyms AD, APH, CLU, COFO, FSA, GPS, GSH, OPI, PAW, PW, USDA, and UUF.
Exhibit 2	Removed definitions for the term “Direct Marketing.”
Exhibit 3	<ol style="list-style-type: none"> (1) Item 10: Added an example to correspond with Subparagraph 23B and the Appraisal Worksheet example at the end of the exhibit. (2) Item 13: Removed “(12 – 14)” from the element name and revised the element standard wording for clarity. (3) Item 17: Removed “(15 – 16)” from the element name and revised the element standard wording for clarity. (4) Item 20: Added the words “a standard” before the word “carton” in the element standard. (5) Item 21: Removed “(14 + 16)” from the element name and revised the element standard wording for clarity. (6) Item 22: Revised the element standard wording for clarity. (7) Item 25: Removed “(23 × 24)” from the element name and revised the element standard wording for clarity. (8) Item 26: Removed “(25 ÷ 20)” from the element name and revised the element standard wording for clarity. (9) Item 28: Removed “(26 × 27)” from the element name.

SUMMARY OF CHANGES (CONTINUED)

Reference	Description of Change
Exhibit 4	<p>(1) Item 1: Revised wording to align with standard language for the element standard.</p> <p>(2) Item 3: Revised wording to align with standard language for the element standard.</p> <p>(3) Item 19: Removed “Preliminary and Final” before the element standard per Paragraph 41(6).</p> <p>(4) Item 29: Added UUF/Third Party Damage stage codes.</p> <p>(5) Item 31: Revised wording for clarity.</p> <p>(6) Item 40: Revised wording to align with standard language for the element standard.</p> <p>(7) Item 41: Revised wording to align with standard language for the element standard.</p> <p>(8) Narrative:</p> <p>(a) Revised the standard for documenting production that qualified for quality adjustment to align with standard language.</p> <p>(b) Revised the standard for documenting damage due to insects or disease to align with standard language.</p> <p>(9) Section II – Determined Harvested Production: Added a new requirement, 4(e), for harvested production from more than one insured practice (or crop).</p>
Exhibit 6	<p>Added a new exhibit with procedures for calculating the number of trees per acre. This information is used during the appraisal process and also referenced in Subparagraph 23B. Exhibits 7-10 in the previous LASH are renumbered, as applicable.</p>
Exhibit 10	<p>Removed former Exhibit 10 “Policy Regarding Frost Protection Equipment.” This information is located in the SP.</p>

ARIZONA-CALIFORNIA CITRUS LOSS ADJUSTMENT STANDARDS HANDBOOK

CONTROL CHART

	TP Page(s)	TC Page(s)	Text Page(s)	Exhibit Page(s)	Date	Directive Number
Current Index	1-4	1	1-13	14-46	11-2022	FCIC-25040

FILING INSTRUCTIONS:

This handbook replaces FCIC-25040, Arizona-California Citrus Loss Adjustment Standards Handbook, dated September 28, 2016. This handbook is effective for the 2024 and succeeding crop years and is not retroactive to any 2023 or prior crop year determinations.

ARIZONA-CALIFORNIA CITRUS LOSS ADJUSTMENT STANDARDS HANDBOOK
TABLE OF CONTENTS

PART 1: GENERAL INFORMATION AND RESPONSIBILITIES.....	1
1 General Information	1
2 AIP Responsibilities	2
3-10 (Reserved)	3
PART 2: POLICY INFORMATION	4
11 Insurability	4
12 Unit Division	4
13 Causes of Loss	5
14-20 (Reserved)	5
PART 3: APPRAISALS	6
21 General Appraisal Information	6
22 Selecting Representative Sample Trees.....	6
23 Appraisal Methods.....	7
24 Deviations and Modifications	11
25 Handling Appraisal Discrepancies.....	11
26 General Information for Appraisal Worksheet Entries and Completion Procedures.....	11
27-40 (Reserved)	12
PART 4: PRODUCTION WORKSHEET	13
41 General Information for Production Worksheet Entries and Completion Information.....	13
EXHIBITS.....	14
Exhibit 1 Acronyms and Abbreviations.....	14
Exhibit 2 Definitions.....	15
Exhibit 3 Form Standards – Appraisal Worksheet	17
Exhibit 4 Form Standards – Production Worksheet	21
Exhibit 5 Representative Sample Requirements	39
Exhibit 6 Trees per Acre.....	40
Exhibit 7 Determining Insurable Acreage by Variety.....	41
Exhibit 8 Arizona Citrus Laws and Procedures.....	42
Exhibit 9 California Orange Laws and Procedures.....	44
Exhibit 10 Other Arizona and California Citrus Laws	46

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 losses in a uniform and timely manner. The RMA issued standards for this crop and crop year are in effect as of the signature date for this crop handbook located at www.rma.usda.gov/Policy-and-Procedure/Loss-Adjustment-Standards---25000.

A bulletin or FAD can supersede either the original handbook or subsequent amendments.

B. Source of Authority

Refer to the LAM for sources of authority.

C. Title VI of the Civil Rights Act of 1964

The USDA prohibits discrimination against its customers. Title VI of the Civil Rights Act of 1964 provides that “No person in the United States shall, on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance.” Therefore, programs and activities that receive Federal financial assistance must operate in a non-discriminatory manner. Also, a recipient of RMA funding may not retaliate against any person because they opposed an unlawful practice or policy, or made charges, testified, or participated in a complaint under Title VI.

It is the AIPs’ responsibility to ensure that standards, procedures, methods and instructions, as authorized by FCIC in the sale and service of crop insurance contracts, are implemented in a manner compliant with Title VI. Information regarding Title VI of the Civil Rights Act of 1964 and the program discrimination complaint process is available on the USDA public website at www.ascr.usda.gov. For more information on the RMA Non-Discrimination Statement see the DSSH.

D. Related Handbooks

The following table identifies handbooks that shall be used in conjunction with this handbook.

Handbook	Relation/Purpose
CIH	This handbook provides the official FCIC approved underwriting standards for policies administered by AIPs for the General Administrative Regulations, Actual Production History Regulation Subpart G; Common Crop Insurance Policy Basic Provisions, and Area Risk Protection Regulations.
DSSH	This handbook provides the official FCIC approved form standards and procedures for use in the sale and service of any eligible Federal crop insurance policy; required statements and disclosures; and the standards for submission and review of non-reinsured supplemental policies in accordance with the SRA.

1 General Information (Continued)

D. Related Handbooks (Continued)

Handbook	Relation/Purpose
GSH	This handbook provides the official FCIC approved standards for policies administered by AIPs under the General Administrative Regulations, Common Crop Insurance Policy Regulations Basic Provisions, including the Catastrophic Risk Protection Endorsement, Actual Production History Regulation Subpart G; the Area Risk Protection Insurance Regulations Basic Provisions; the Stacked Income Protection Plan of Insurance; the Rainfall Index Plans; and the Whole-Farm Revenue Protection Pilot Policy.
LAM	This handbook provides the official FCIC approved general loss adjustment standards for all levels of insurance provided under FCIC unless a publication specifies that none or only specified parts of this handbook apply.

- (1) Terms, abbreviations, and definitions general (not crop specific) to loss adjustment are identified in the GSH.
- (2) Terms, abbreviations, and definitions specific to Arizona-California citrus loss adjustment and this handbook are in [Exhibit 1](#) and [Exhibit 2](#), herein.

E. CAT Coverage

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

2 AIP Responsibilities

A. Utilization of Standards

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

B. Form Distribution

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

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

C. Record Retention

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

D. Form Standards

- (1) The entry items in [Exhibit 3](#) and [Exhibit 4](#) are the minimum requirements for the Appraisal Worksheets and the PW. 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 the [exhibits](#). See the DSSH for [required statements](#).
- (3) The certification statement required by the current DSSH must be included on the PW directly above the insured’s signature block immediately followed by the statement below:

“I understand the certified information on this Production Worksheet will be used to determine my loss, if any, to the above unit. The insurance provider may audit and approve this information and supporting documentation. The Federal Crop Insurance Corporation, an agency of the United States, subsidizes and reinsures this crop insurance.”
- (4) Refer to the DSSH for other crop insurance form requirements (such as point size of font, and so forth). [The current DSSH can be found on the RMA website at www.rma.usda.gov](#).

3-10 (Reserved)

PART 2: POLICY INFORMATION

The AIP determines the insured has complied with all policy provisions of the insurance contract. The Arizona-California Citrus CP, which are to be considered in this determination include (but are not limited to) the information set forth in this part.

11 Insurability

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

- (1) The insured crop will be all acreage in the county of each citrus fruit crop the insured elects to insure and for which a premium rate is provided by the AD:
 - (a) in which the insured has a share;
 - (b) that is grown on rootstock and trees adapted to the area;
 - (c) that is irrigated;
 - (d) that is grown in a grove that, if inspected, is considered acceptable by the AIP;
 - (e) that is not sold by direct marketing, unless allowed by the SP or by written agreement; and
 - (f) that unless otherwise **allowed by** the SP, is grown on trees that have reached at least:
 - (i) the sixth **leaf year**; or
 - (ii) the fifth **leaf year** after topwork or grafting, if topwork or grafting occurs after set out.

- (2) Citrus interplanted with another perennial agricultural commodity is insurable unless the AIP inspects the acreage and determine it does not meet the requirements contained in the CP.

- (3) If the producer's annual PAW indicates an inspection is required, such acreage of the citrus fruit commodity must be inspected and accepted by the AIP before insurance will attach to that acreage for the crop year. **Refer to the CIH.**

12 Unit Division

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

- (1) Insurance is only provided against the following causes of loss that occur during the insurance period:
 - (a) adverse weather conditions;
 - (b) fire, unless weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed from the grove;
 - (c) wildlife;
 - (d) volcanic eruption;
 - (e) failure of irrigation water supply, if caused by an insured peril that occurs during the insurance period;
 - (f) insects, but not damage due to insufficient or improper application of pest control measures; or
 - (g) plant disease, but not damage due to insufficient or improper application of disease control measures.

- (2) In addition to the causes of loss excluded in the BP, insurance is not provided for the inability to market the citrus fruit for any reason other than actual physical damage from an insurable cause of loss (e.g., quarantine, boycott, or refusal of any person to accept production).

14-20 (Reserved)

PART 3: APPRAISALS

Potential production for all types of inspections will be appraised in accordance with procedures specified in this handbook and the LAM. Appraisals must not be made until an accurate appraisal of potential production can be made.

21 General Appraisal Information

- (1) Specifically for Arizona-California citrus, circumstances that require an appraisal include (but are not limited to when):
 - (a) if verifiable production records may not be available; or
 - (b) any production will be harvested for direct marketing (e.g., roadside markets) if direct marketing is specifically permitted by the SP or by a written agreement.
- (2) Whenever possible, appraise citrus fruit while it is still on the tree and before the fruit is removed from the trees.
- (3) Make separate appraisals for each commodity type grown in the unit, as applicable.

22 Selecting Representative Sample Trees

- (1) Use as many samples as necessary to accurately determine the amount of unharvested fruit production in the block or unit. Minimum sample requirements are shown in [Exhibit 5](#).
- (2) Make a general examination of all acreage in the unit before determining the number of sample trees and their location in the unit. This examination should include the following:
 - (a) total acres and number of trees;
 - (b) extent of variation in the amount of production or damage within the acreage and location of the fruit on the tree. When variable damage causes the crop potential to be significantly different within the same unit, or when the insured wishes to destroy a portion of the unit, split the unit into blocks as applicable, and appraise each one separately;
 - (c) percent of each commodity type on the acreage;
 - (d) tree age, size, density, and vigor;
 - (e) the acreage in the unit from which fruit has been picked and the extent of variation in the amount of unharvested fruit on the trees; and
 - (f) any areas on the acreage that have been color/cherry (partially) picked.

22 Selecting Representative Sample Trees (Continued)

- (3) The adjuster should consider the following points to determine the location of trees and number of citrus fruit required for obtaining accurate representative samples:
- (a) the number of trees with unpicked citrus fruit;
 - (b) tree age and size variation;
 - (c) the variation in ground elevation;
 - (d) the variability of fruit damage by location in the grove and on individual trees;
 - (e) the location of the fruit on the tree;
 - (f) the condition of the trees (never obtain samples from weaker than average trees); and
 - (g) generally, the smaller the sample of trees and citrus fruit taken, the greater the chance that inaccurate appraisals will be made.

Important: Trees sampled should be representative of the trees in the unit having unpicked fruit. Use at least a 100 citrus fruit sample in any block.

23 Appraisal Methods

A. General Information

These instructions provide information on appraisal methods for:

Appraisal Method...	Use...
Random Citrus Sample Method	to appraise fruit on unharvested citrus trees prior to harvest.
Representative Tree Appraisals	when acreage is being harvested; production from representative trees will be harvested and used for the appraisal.
Harvested Acreage Appraisals	when acreage is being harvested and the average yield per acre from harvested acreage approximates that of acreage that will not be harvested.

B. Random Citrus Sample Method

- (1) Random samples must be representative of all mature citrus fruit in the unit or block.
- (2) Determine the number of fruit per tree using the quadrant count method:
 - (a) Count the number of fruit (including insured damaged fruit, uninsured damaged fruit, and marketable fruit) in one representative quadrant of each sample tree.
 - (b) Multiply the representative sample by 4 to determine the number of fruit on the entire tree, as applicable.

B. Random Citrus Sample Method (Continued)

Example: The representative quadrant sample from the sample tree contains 125 fruit.

$$125 \times 4 = 500 \text{ fruit per tree}$$

- (3) Select a representative random sample of mature fruit from sample trees to determine the number of fruit lost to insurable causes, using the following criteria:

Note: Refer to [Exhibit 5](#) for minimum number of sample trees and [Paragraph 22](#) for sampling requirements.

- (a) Select a sufficient number of individual mature fruit (minimum of 10 fruit per sample tree and not less than 100 fruit per unit/block) from different locations on the trees that reflect the general condition of all insurable fruit in the unit/block. Select the same number of sample fruit per tree in the unit/block being appraised.
- (b) The sample selected must be random. Doing so should result in a representative mixture of mature fruit that could be marketable, and fruit that could be eliminated if graded in the packinghouse.
- (c) Select fruit samples from the inside, outside, top, and bottom of all four quadrants of sample trees.
- (d) Select fruit samples from each sample tree in a representative number of rows in the unit/block.

Example: 100 mature fruit are randomly picked from representative trees in the block.

- (4) Determine the number of mature fruit required to fill a standard carton:
- (a) Place the random sample(s) in the proper carton for the type of citrus fruit and count the number of fruit required to fill the carton; or
 - (b) Randomly select at least 10 mature fruit. Using a handheld citrus fruit sizing gauge, determine the number of mature fruit required to fill a standard carton and:
 - (i) Total the fruit sizes of the random sample.
 - (ii) Divide the sum of the fruit sizes by the number of fruit in the random sample and round the result to the nearest whole number.

B. Random Citrus Sample Method (Continued)

Example: From the sample of 100 fruit obtained in step 3, a random sample of 10 mature fruit includes fruit that sizes: 122, 131, 126, 125, 137, 132, 139, 116, 119, 129.

$$121 + 131 + 126 + 125 + 137 + 132 + 139 + 116 + 119 + 129 = 1276$$

$$1276 \div 10 = 128 \text{ fruit per carton.}$$

(5) Separate grade fruit from culls.

Example: The random sample of 100 mature fruit from step 3 contains 12 culls.

$$100 - 12 = 88 \text{ grade fruit}$$

(6) For freeze damage only, determine the number of graded fruit:

(a) Cut only that portion of the sample that will be marketed or is marketable (grade portion) to determine the percent of damage.

(b) Subtract the number of damaged fruit after cutting from the grade fruit determined in step 5.

Example: 42 fruit are determined to be damaged due to freeze after cutting.

$$88 - 42 = 46 \text{ graded fruit}$$

Important: See Exhibits 8-10 for [Arizona Citrus Laws and Procedures](#), [California Orange Laws and Procedures](#), and [Other Arizona and California Citrus Laws](#) for information and methods of determining freeze damage.

(7) Determine cartons to count per acre:

(a) Divide the number of graded fruit determined in step 6 by the number of fruit sampled (percent graded fruit per carton).

Example: $46 \text{ (graded fruit per tree)} \div 100 \text{ (sampled fruit)} = 0.460$

(b) Multiply the result from 7(a) by the number of fruit per tree from step 2.

Example: $0.460 \times 500 = 230 \text{ graded fruit per tree}$

(c) Divide the result from 7(b) by fruit per carton from step 4 to determine graded cartons per tree.

Example: $230 \div 128 = 1.8 \text{ graded cartons per tree}$

B. Random Citrus Sample Method (Continued)

- (d) Multiply the result of 7 (c) by the number of trees per acre determined in step 8 below to determine cartons to count per acre.

Example: The block is 5 acres and contains 450 partially harvested trees.

$450 \text{ partially harvested trees} \div 5 \text{ acres} = 90 \text{ partially harvested trees per acre}$

$1.8 \times 90 = 162 \text{ total cartons of graded fruit per acre from partially harvested trees}$

- (8) Determine the **total** number of unharvested or partially harvested trees per acre.

Note: Refer to [Exhibit 6](#) for determining the number of trees per acre.

- (9) Only marketable cartons will be counted as production to count.

- (a) Packinghouse managers will be consulted to determine if representative samples can be packed as marketable fresh fruit. Citrus fruit that cannot be packed as marketable fresh citrus fruit can be released either to be dropped to the ground or processed into by-products.

- (b) Indicate in the remarks section of the Appraisal Worksheet if the sample is deemed unmarketable as fresh fruit by the packinghouse.

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

C. Harvested Acreage Appraisals

- (1) Representative Tree Appraisals

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

- (a) determine the amount of appraised potential production on each sample tree as described in [Subparagraph 23B](#); and
- (b) document the amount of potential appraised production on the appraisal worksheet as described in [Exhibit 3](#).

23 Appraisal Methods (Continued)

C. Harvested Acreage Appraisals (Continued)

(2) Representative Harvested Acreage Appraisals:

Use this method to determine potential production when more than 50 percent of the acreage in the unit is harvested, and only when the harvested acreage can be verified as being representative of the unharvested acreage.

Important: Do not use this method if the unharvested acreage will be harvested.

24 Deviations and Modifications

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

25 Handling Appraisal Discrepancies

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

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

If an insured refuses to sign appraisal worksheet(s) refer to the LAM for information on unusual/controversial cases.

26 General Information for Appraisal Worksheet Entries and Completion Procedures

- (1) Include the AIP's name in the appraisal worksheet title if it is not preprinted on the AIP's worksheet or when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the AIP) when a worksheet entry is not provided.
- (3) Complete a separate appraisal worksheet for each commodity type, as applicable.
- (4) Complete a separate appraisal worksheet for each unit or block inspected.
- (5) Use separate lines on the appraisal worksheet for production that is damaged by uninsured causes. Refer to [Paragraph 22](#) for sampling instructions.

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

- (6) Standard appraisal worksheet items are numbered consecutively in [Exhibit 3](#) below. An example appraisal worksheet is provided to illustrate how to complete item entries.

27-40 (Reserved)

PART 4: PRODUCTION WORKSHEET

41 General Information for Production Worksheet Entries and Completion Information

- (1) The PW is a progressive form containing all notices of damage for all preliminary and final inspections (including “No Indemnity Due” claims) on a unit.
- (2) If a PW has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
 - (a) acreage report errors;
 - (b) delayed notices and delayed claims;
 - (c) corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation;
 - (d) claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use or other reasons as described in the LAM);
 - (e) “No Indemnity Due” claims (which must be verified by an appraisal or notification from the insured that the production exceeded the guarantee); and
 - (f) if the AIP determines the claim is to be “denied.”
- (4) The adjuster is responsible for determining if any of the insured’s requirements under the notice and claim provisions of the policy have not been met. If any have not, the adjuster should contact the AIP.
- (5) For insured acreage that is harvested after it has been appraised, determine production to count in accordance with section the BP.
- (6) Instructions labeled “Preliminary” apply to preliminary inspections only. Instructions labeled “Final” apply to final inspections only. Instructions not labeled apply to all inspections.
- (7) Refer to the BP for information on determining production to count on acreage that is harvested after it has been appraised.

EXHIBITS

Exhibit 1 Acronyms and Abbreviations

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

Approved Acronym/ Abbreviation	Term
AD	Actuarial Documents
AIP	Approved Insurance Provider
APH	Actual Production History
BP	Basic Provisions
CAT	Catastrophic Risk Protection
CIH	Crop Insurance Handbook
CLU	Commercial Land Unit
COFO	Commercially Objectionable Foreign Odor
CP	Crop Provisions
DSSH	Document and Supplemental Standards Handbook
FAD	Final Agency Determination
FCIC	Federal Crop Insurance Corporation
FSA	Farm Service Agency
GPS	Global Positioning System
GSH	General Standards Handbook
LAM	Loss Adjustments Manual
OPI	Office of Primary Interest
RMA	Risk Management Agency
PAW	Producer's Pre-Acceptance Worksheet
PW	Production Worksheet
SP	Special Provisions
SRA	Standard Reinsurance Agreement
USDA	United States Department of Agriculture
UUF	Uninsured Unavoidable Fire

Exhibit 2 Definitions

Bearing trees: Trees that meet the insurability requirements as stated in the CP.

Carton: The standard container for marketing the fresh packed citrus fruit commodity, as shown below, unless otherwise provided in the SP. In the absence of marketing records on a carton basis, production will be converted to cartons on the basis of the following average net pounds of packed fruit in a standard packed carton, unless otherwise provided in the SP.

Container Size	Citrus Fruit Commodity	Pounds
Container #58	Oranges	38
Container #58	Lemons	40
Container #59	Grapefruit	32
Container #63	Mandarins/Tangerines	25
Container #63	Tangelos	25

Note: “Over packed” containers used for the export market (e.g., a standard 38 pound container may have been packed with up to 50 pounds of fruit) should be converted to the equivalent standard pack, if the marketing record clearly indicates the fruit was packed for the export market. Divide the total packed weight by the specified standard packed container average net fruit weight for the citrus fruit commodity/commodity type to determine the equivalent number of standard packed containers.

Citrus fruit commodity: Citrus fruit as follows:

- (1) Oranges;
- (2) Lemons;
- (3) Grapefruit;
- (4) Mandarins/Tangerines;
- (5) Tangelos; and
- (6) Any other citrus fruit commodity designated in the **AD**.

Citrus fruit group: A designation in the **SP** used to identify commodity types within a citrus fruit commodity that may be grouped together for the purposes of electing coverage levels and identifying the insured crop.

Commodity type: A specific subgroup of a citrus fruit commodity having a characteristic or set of characteristics distinguishable from other subgroups of the same citrus fruit commodity.

Crop year: The period beginning with the date insurance attaches to the insured crop and extending through normal harvest time. It is designated by the calendar year following the year in which the bloom is normally set.

Culls: Fruit that are not marketable as fresh-packed fruit.

Exhibit 2 Definitions (Continued)

Cut: Cutting of the sample fruit, in accordance with the state's citrus laws and procedures, to examine the pulp and edible portion of the fruit for determination of percent of freeze damage.

Freeze damaged citrus: Citrus seriously damaged by freeze as determined by the AIP from grove inspections, proof furnished by the insured, or from other evidence that may be available. The California code will apply to the grove inspections in California for fruit which will be packed in Arizona; however, the Arizona code will apply to the packout furnished by the packinghouse in Arizona.

Note: Freeze damaged citrus is defined by the laws of the state in which the county is geographically located.

Grade fruit: Fruit that is marketable as fresh-packed fruit.

Graded Fruit: Fruit that has been graded marketable as fresh-packed fruit.

Graft: To unite a bud or scion with a rootstock or interstock in accordance with recommended practices to form a living union.

Harvest: The severance of mature citrus from the tree by pulling, picking, or any other means, or by collecting marketable fruit from the ground.

Interplanted: Acreage on which two or more agricultural commodities are planted in any form of alternating or mixed pattern.

Interstock: The area of the tree that is grafted to the rootstock.

Rootstock: The root and stem portion of a tree to which a scion can be grafted.

Scaffold limb: A major limb attached directly to the trunk.

Scion: A detached living portion of a plant joined to a rootstock or interstock in grafting.

Set out: Transplanting a tree into the grove.

Topwork: Grafting a scion onto a pruned scaffold limb.

Exhibit 3 Form 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 [Subparagraph 2D](#) and [Paragraph 26](#).

Element/Item Number	Standard
Company Name	Name of AIP if not preprinted on the worksheet.
Claim Number	Claim number as assigned by the AIP.
1. Insured's Name	Name of insured that identifies exactly the person (legal entity) to whom the policy is issued.
2. Policy Number	Insured's assigned policy number.
3. Crop Year	Four-digit crop year as defined in the policy for which the claim has been filed.
4. Type and Kind of Citrus	Citrus fruit commodity name, commodity code, commodity type, and commodity type code as shown on the AD , for the variety of citrus grown.
5. Date of Damage	First three letters of the month during which most of the insured damage (including progressive damage) occurred. Include specific date where applicable, as in the case of hail damage. Example: Mar 10, YYYY
6. Unit Number	Unit number from the Summary of Coverage after it is verified to be correct.
7. Acreage	Number of determined acres, to tenths, in the unit/block being appraised.
8. Number of Trees Having Unpicked Fruit	Number of trees on the unit/block being appraised having unpicked (unharvested or partially harvested) fruit.

Part I: Unpicked Fruit on the Tree

Element/Item Number	Standard
9. Sample Number	Sample/block identification number.
10. No. of Trees in Block	Number of trees on the unit/block being appraised having unpicked (unharvested or partially harvested) fruit. Example: 90 trees per acre × 5 acres = 450 trees (in the block)
11. Acres in Block	Block acres, rounded to tenths.
12. Random Pick	Number of mature fruit randomly picked as instructed in Subparagraph 23B .
13. Grade	Number of grade fruit (marketable) in the sample: Enter the result of subtracting item 14 (Culls) from item 12 (Random Pick).
14. Culls	Number of cull fruit in the sample.

Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

Element/Item Number	Standard
15. No. Fruit Cut	Number of graded fruit (item 13) cut per sample.
16. No. Fruit Lost	(1) Number of graded fruit lost to freeze damage per sample. (2) Enter zero if the cause of loss is not freeze.
17. Graded Fruit	Enter the result of subtracting item 16 (No. Fruit Lost) from item 15 (No. Fruit Cut).
18. Remarks	Remarks pertinent to the appraisal, sampling, conditions in general, disposition of fruit, appraisal date, etc.

Part II: Determination of the Production to Count

Element/Item Number	Standard
19. Sample Number	Sample/block identification number.
20. Carton Size Fruit	Number of mature fruit required to fill a standard carton.
21. Total Fruit Lost	Enter the result of adding item 14 (Culls) to item 16 (No. of Fruit Lost).
22. Graded Fruit	Transfer the entry from Part I, item 17.
23. % of Carton	Enter item 22 (Graded Fruit) divided by item 12 (Random Pick), results rounded to three decimal places.
24. No. of Fruit per Tree	The number of fruit per tree. Important: Include insured damaged fruit, uninsured damaged fruit, and marketable fruit.
25. Graded Fruit per Tree	Enter the result of multiplying item 23 (% of Carton) by item 24 (No. of Fruit per Tree), result rounded to the nearest whole number.
26. Graded Ctn. per Tree	Enter the result of item 25 (Graded Fruit per Tree) divided by item 20 (Carton Size Fruit), result rounded to tenths.
27. Total Trees per Acre	Total unharvested or partially harvested trees per acre: (1) Result of dividing item 10 (No. of Trees in Block) by item 11 (Acres in Block), result rounded to the nearest whole number; or (2) As determined by the method in Subparagraph 23B.
28. Ctns. to Count per Acre	Cartons to count per acre rounded to the nearest tenth: (1) Item 26 (Graded Ctn. per Tree) multiplied by item 27 (Total Trees per Acre), result rounded to tenths. (2) For uninsured cause of loss appraisals, multiply the uninsured cause per acre appraisal by item 19 in the PW, and enter this result in item 37 of the PW.

Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

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

Element/Item Number	Standard
29. Adjuster's Signature, Code No., and Date	(1) Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. (2) If the appraisal is performed prior to signature date, document the date of appraisal in the Narrative section of the appraisal worksheet (if available); otherwise, document the appraisal date in the Narrative of the PW .
30. Insured's Signature and Date	(1) Insured's (or insured's authorized representative's) signature and date. (2) Before obtaining the insured's signature, review all entries on the appraisal worksheet with the insured or insured's authorized representative, particularly explaining codes, etc., that may not be readily understood.
31. Page Numbers	Page numbers. Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.

Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

COMPANY: <u>ANY COMPANY</u>				CLAIM NUMBER: <u>XXXXXX</u>					
Citrus Appraisal Worksheet Example (For Illustration Purposes Only)	1 INSURED'S NAME I. M. INSURED			2 POLICY NUMBER XXXXXXX		3 CROP YEAR YYYY			
	4 TYPE AND KIND OF CITRUS Oranges – 0227/Navel - 131			5 DATE OF DEC 7, YYYY		6 UNIT NUMBER 0001-0001 OU			
	7 ACREAGE 35.0			8 NUMBER OF TREES HAVING UNPICKED FRUIT 1350					
PART I: UNPICKED FRUIT ON THE TREE									
Sample Number 9	No. of Trees in Block 10	Acres in Block 11	Random Pick 12	Grade (12 – 14) 13	Culls 14	Number Fruit Cut 15	Number Fruit Lost 16	Graded Fruit (15 – 16) 17	
A	450	5.0	100	100	0	0	0	100	
B	450	5.0	100	80	20	80	80	0	
C	450	5.0	100	88	12	88	42	46	
18 Remarks									
<p>APPROXIMATELY 2 CARTONS PER TREE ON GROUND DUE TO FREEZE. NO FREEZE PROTECTION EQUIPMENT ON BLOCK A. SEE MAP ON SPECIAL REPORT. 20 ACRES PICKED AND PACKED. ACREAGE APPRAISED MM/DD/YYYY. BLOCK A WILL DROP ON GROUND DUE TO SPRAY INJURY; UNINSURABLE CAUSE OF LOSS. BLOCK B WILL DROP ON GROUND. INSEPARABLE FREEZE DAMAGE CANNOT BE PACKED. PRODUCTION TO COUNT IS ZERO. BLOCK C WAS PARTIALLY HARVESTED ("COLOR/CHERRY PICKED").</p>									
PART II: DETERMINATION OF THE PRODUCTION TO COUNT									
Sample Number 19	Carton Size Fruit 20	Total Fruit Lost (14 + 16) 21	Graded Fruit 22	% of Carton (22 ÷ 12) 23	No. of Fruit per Tree 24	Graded Fruit per Tree (23 × 24) 25	Graded Ctn. per Tree (25 ÷ 20) 26	Total Trees per Acre 27	Ctns. To Count per Acre (26 × 27) 28
A	128	0	100	1.000	625	625	4.9	90.0	441.0
B			No Production to Count-See Remarks						0
C	128	54	46	0.460	500	230	1.8	90.0	162.0
This form example does not illustrate all required entry items (e.g., signatures, dates , etc.).									

Exhibit 4 Form Standards – Production Worksheet

Verify and/or make the following entries for each PW element/item number. A completed PW is at the end of this exhibit. For general form standards and other general information, see [Subparagraph 2D](#) and [Paragraph 41](#).

Element/Item Number	Standard
1. Crop/ Code #	Enter the applicable citrus fruit commodity name and commodity code number exactly as specified on the AD.
2. Unit #	Unit number from the Summary of Coverage after it is verified to be correct.
3. Location Description	Land location that identifies, if available, the location of the unit (e.g., section, township, and range; FSA Farm Numbers; FSA CLU and tract numbers; GPS identifications; or Grid identifications) as applicable for the crop.
4. Date(s) of Damage	<p>(1) First three letters of the month(s) during which the determined insured damage occurred for the inspection and cause(s) of damage listed in item 5.</p> <p>(2) If no entry in item 5 below, make no entry.</p> <p>(3) For progressive damage, enter in chronological order the month that identifies when the majority of the insured damage occurred. Include the specific date where applicable as in the case of hail damage (e.g., “Jan 11”).</p> <p>(4) Enter additional dates of damage in the extra spaces, as needed.</p> <p>(5) If more space is needed, document additional dates of damage in the Narrative (or on a Special Report). Refer to the illustration in item 6 below.</p> <p>Important: If there is no insurable cause of loss, and a no indemnity due claim will be completed, make no entry.</p>
5. Cause(s) of Loss	<p>(1) Name of the determined insured cause(s) of loss as listed in the LAM for the date of damage listed in item 4 above for this inspection.</p> <p>(2) If an insured cause(s) of loss is coded as “Other,” explain in the Narrative.</p> <p>(3) Enter additional causes of damage in the extra spaces, as needed.</p>

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard																		
5. Cause(s) of Loss (Continued)	<p>(4) If more space is needed, document the additional determined insured causes of loss in the Narrative (or on a Special Report). Refer to the illustration in item 6 below.</p> <p>Important: If it is evident that no indemnity is due, enter “No Indemnity Due” across the columns in item 5 (refer to the LAM for more information on no indemnity due claims). If the claim is denied, enter “DC,” and refer to the LAM for further instructions.</p>																		
6. Insured Cause %	<p>Preliminary: Make no entry.</p> <p>Final: Whole percent of damage for the insured cause of damage listed in item 5 above for this inspection. Enter additional “Insured Cause %” in the extra spaces, as needed.</p> <p>(1) If additional space is needed, enter additional determine “Insured Cause %” in the Narrative or on a Special Report. The total of all “Insured Cause %” including those entered in the Narrative shall equal 100%.</p> <p>(2) Example entries for items 4 thru 6 and the Narrative, reflecting entries for multiple dates of damage, the corresponding insured causes of damage and insured cause percentages:</p> <table border="0" data-bbox="678 1113 1510 1281"> <tr> <td>4. Date of damage:</td> <td>May</td> <td>Jun 30</td> <td>Jun 30</td> <td>Aug</td> <td>Aug</td> </tr> <tr> <td>5. Cause(s) of Damage:</td> <td>Excess Moisture</td> <td>Tornado</td> <td>Hail</td> <td>Drought</td> <td>Heat</td> </tr> <tr> <td>6. Insured Cause %:</td> <td>10</td> <td>20</td> <td>15</td> <td>25</td> <td>20</td> </tr> </table> <p>Narrative: Sep 5 additional date of damage, freeze cause of damage, 10% insured cause percentage.</p> <p>Important: Make no entry if there is no insurable COL, and no indemnity due claim will be completed.</p>	4. Date of damage:	May	Jun 30	Jun 30	Aug	Aug	5. Cause(s) of Damage:	Excess Moisture	Tornado	Hail	Drought	Heat	6. Insured Cause %:	10	20	15	25	20
4. Date of damage:	May	Jun 30	Jun 30	Aug	Aug														
5. Cause(s) of Damage:	Excess Moisture	Tornado	Hail	Drought	Heat														
6. Insured Cause %:	10	20	15	25	20														
7. Company/Agency	Name of the AIP and agency servicing the contract.																		
8. Name of Insured	Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.																		
9. Claim #	Claim number as assigned by the AIP.																		
10. Policy #	Insured’s assigned policy number.																		
11. Crop Year	Four-digit crop year, as defined in the policy, for which the claim is filed.																		

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
<p>12. Additional Units</p>	<p>Preliminary: Make no entry.</p> <p>Final: Unit number(s) for all non-loss units for the crop at the time of final inspection. A non-loss unit is any unit for which a PW has not been completed. Additional non-loss units may be entered on a single PW.</p> <p>Important: If more spaces are needed for non-loss units, enter the unit numbers, identified as “Non-Loss Units,” in the Narrative or on an attached Special Report.</p>
<p>13. Est. Prod. Per Acre</p>	<p>Preliminary: Make no entry.</p> <p>Final: Estimated yield per acre, in whole cartons, from all non-loss units for the insured crop at the time of final inspection.</p>
<p>14. Date(s) Notice of Loss</p>	<p>Preliminary:</p> <ol style="list-style-type: none"> (1) Date the first or second notice of damage or loss was given for the unit in item 2, in the 1st or 2nd space, as applicable. Enter the complete date (MM/DD/YYYY) for each notice. (2) A notice of damage or loss for a third preliminary inspection (if needed) requires an additional set of PWs. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set of PWs. (3) Reserve the “Final” space on the first page of the first set of PWs for the date of notice for the final inspection. (4) If the inspection is initiated by the AIP, enter “Company Insp.” instead of the date. (5) If the notice does not require an inspection, document as directed in the Narrative instructions. <p>Final: Transfer the last date (in the 1st or 2nd space from the first or second set of PWs) to the “Final” space on the first page of the first set of PWs if a final inspection should be made as a result of the notice. Always enter the complete date of notice for the final inspection in the “Final” space on the first page of the first set of PWs in MM/DD/YYYY format.</p> <p>Reminder: For a delayed notice of loss or delayed claim, refer to the LAM.</p>

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
15. Companion Policy(s)	<p>(1) If no other person has a share in the unit (insured has 100 percent share), make no entry.</p> <p>(2) In all cases where the insured has less than a 100 percent share of a loss-affected unit, ask the insured if the other person sharing in the unit has a multiple-peril crop contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter “None.”</p> <p>(a) If the other person has a multiple-peril crop insurance contract and it can be determined that the same AIP services it, enter the contract number. Handle these companion policies according to AIP instructions.</p> <p>(b) If the other person has a multiple-peril crop insurance contract and a different AIP or agent services it, enter the name of the AIP and/or agent (and contract number) if known.</p> <p>(c) If unable to verify the existence of a companion contract, enter “Unknown” and contact the AIP for further instructions.</p> <p>(3) Refer to the LAM for further information regarding companion contracts.</p>

Section I – Determined Acreage Appraised, Production, and Adjustments

Make separate line entries for varying:

- (1) rate classes, types, classes, sub-classes, intended uses, irrigated practices, cropping practices, or organic practices, as applicable;
- (2) APH yields;
- (3) appraisals;
- (4) adjustments to appraised mature production(moisture and/or quality adjustment factors);
- (5) stages or intended use(s) of acreage;
- (6) shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (7) appraisals for damage due to hail or fire if Hail and Fire Exclusion is in effect.

Element/Item Number	Standard
16. Field ID	The sample/block identification symbol from the appraisal worksheet, sketch map, or an aerial photograph, as applicable. Refer to the Narrative instructions.
17. Multi-crop Code	Make no entry.

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
18. Reported Acres	<p>(1) In the event of over-reported acres, handle in accordance with the individual AIP’s instructions.</p> <p>(2) In the event of under-reported acres, enter the reported acres to tenths for unit/block.</p> <p>(3) If there are no under-reported acres, make no entry.</p> <p>Reminder: Refer to the LAM or CIH for acreage determination instructions specific to perennial commodities.</p>
19. Determined Acres	<p>Refer to the LAM for definition of acceptable determined acres for perennial crops used herein. Determined acres to tenths (enter “E” if estimated) for which consent is given for other use and/or:</p> <p>(1) put to other use without consent;</p> <p>(2) abandoned;</p> <p>(3) damaged by uninsured causes;</p> <p>(4) for which the insured failed to provide acceptable records of production; or</p> <p>(5) from which production was sold by direct marketing if the insured failed to meet the requirements contained in the CP.</p> <p>Final: Determined acres to tenths.</p> <p>(1) Acreage breakdowns within a unit may be estimated (enter “E” in front of the acres) if a determination is impractical.</p> <p>(2) Account for all planted acreage in the unit.</p> <p>***</p>
20. Interest or Share	<p>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.</p>
21. Risk	<p>(1) Three-digit code for the correct “Rate” specified on the AD maps.</p> <p>(2) If a “Rate” or “High Risk Area” is not specified on the AD maps, make no entry.</p> <p>(3) Verify with the Summary of Coverage, and if the “Rate” is found to be incorrect, revise according to the AIP’s instructions. Refer to the LAM. Unrated land is uninsurable without a written agreement.</p>

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
22. Type	<p>(1) Three-digit code, entered exactly as specified on the AD for the type grown by the insured.</p> <p>(2) If “No Type Specified” is shown in the AD, enter the appropriate three-digit code from the AD (e.g., 997).</p> <p>(3) If a type is not specified on the AD, make no entry.</p>
23. Class	<p>(1) Three-digit code, entered exactly as specified on the AD for the class grown by the insured.</p> <p>(2) If “No Class Specified” is shown in the AD, enter the appropriate three-digit code from the AD (e.g., 997).</p> <p>(3) If a class is not specified on the AD, make no entry.</p>
24. Sub-Class	<p>(1) Three-digit code, entered exactly as specified on the AD for the sub-class grown by the insured.</p> <p>(2) If “No Sub-Class Specified” is shown in the AD, enter the appropriate three-digit code from the AD (e.g., 997).</p> <p>(3) If a sub-class is not specified on the AD, make no entry.</p>
25. Intended Use	<p>(1) Three-digit code, entered exactly as specified on the AD for the intended use grown by the insured.</p> <p>(2) If “No Intended Use Specified” is shown in the AD, enter the appropriate three-digit code from the AD (e.g., 997).</p> <p>(3) If an intended use is not specified on the AD, make no entry.</p>
26. Irr. Practice	<p>(1) Three-digit code, entered exactly as specified on the AD for the irrigated practice grown by the insured.</p> <p>(2) If “No Irrigated practice Specified” is shown in the AD, enter the appropriate three-digit code from the AD (e.g., 997).</p> <p>(3) If an irrigated practice is not specified on the AD, make no entry.</p>
27. Cropping Practice	<p>(1) Three-digit code, entered exactly as specified on the AD for the cropping practice grown by the insured.</p> <p>(2) If “No Cropping Practice Specified” is shown in the AD, enter the appropriate three-digit code from the AD (e.g., 997).</p> <p>(3) If a cropping practice is not specified on the AD, make no entry.</p>

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard														
28. Organic Practice	<p>(1) Three-digit code, entered exactly as specified on the AD for the organic practice grown by the insured.</p> <p>(2) If “No Organic Practice Specified” is shown in the AD, enter the appropriate three-digit code from the AD (e.g., 997).</p> <p>(3) If an organic practice is not specified on the AD, make no entry.</p>														
29. Stage	<p>Preliminary: Make no entry.</p> <p>Final: Stage abbreviation as shown below:</p> <table border="0"> <thead> <tr> <th data-bbox="586 638 667 674"><u>Stage</u></th> <th data-bbox="777 638 938 674"><u>Explanation</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="586 716 667 751">“P”</td> <td data-bbox="777 716 1495 947">Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, for which the insured failed to provide records of production which are acceptable to the AIP, or from which production was sold by direct marketing and the insured failed to meet the requirements in the CP.</td> </tr> <tr> <td data-bbox="586 982 667 1018">“H”</td> <td data-bbox="777 982 1495 1213">Harvested. Includes harvesting a portion of the insured crop on the acreage in a random manner, requiring an appraisal for any remaining production. Enter an appraisal for any such remaining production in item 31 and/or, if applicable, an appraisal for uninsured damage in item 37 on the PW.</td> </tr> <tr> <td data-bbox="586 1249 667 1285">“UH”</td> <td data-bbox="777 1249 1382 1285">Unharvested or put to other use with consent.</td> </tr> <tr> <td data-bbox="586 1320 667 1356">“TZ”</td> <td data-bbox="777 1320 1463 1392">UUF/Third Party Damage – Zero production on same acreage.</td> </tr> <tr> <td data-bbox="586 1428 667 1463">“TA”</td> <td data-bbox="777 1428 1463 1499">UUF/Third Party Damage – Appraised production on same acreage.</td> </tr> <tr> <td data-bbox="586 1535 667 1570">“TH”</td> <td data-bbox="777 1535 1463 1606">UUF/Third Party Damage – Harvested production on same acreage.</td> </tr> </tbody> </table> <p>Gleaned Acreage: Refer to the LAM for information on gleaning.</p>	<u>Stage</u>	<u>Explanation</u>	“P”	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, for which the insured failed to provide records of production which are acceptable to the AIP, or from which production was sold by direct marketing and the insured failed to meet the requirements in the CP.	“H”	Harvested. Includes harvesting a portion of the insured crop on the acreage in a random manner, requiring an appraisal for any remaining production. Enter an appraisal for any such remaining production in item 31 and/or, if applicable, an appraisal for uninsured damage in item 37 on the PW.	“UH”	Unharvested or put to other use with consent.	“TZ”	UUF/Third Party Damage – Zero production on same acreage.	“TA”	UUF/Third Party Damage – Appraised production on same acreage.	“TH”	UUF/Third Party Damage – Harvested production on same acreage.
<u>Stage</u>	<u>Explanation</u>														
“P”	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, for which the insured failed to provide records of production which are acceptable to the AIP, or from which production was sold by direct marketing and the insured failed to meet the requirements in the CP.														
“H”	Harvested. Includes harvesting a portion of the insured crop on the acreage in a random manner, requiring an appraisal for any remaining production. Enter an appraisal for any such remaining production in item 31 and/or, if applicable, an appraisal for uninsured damage in item 37 on the PW.														
“UH”	Unharvested or put to other use with consent.														
“TZ”	UUF/Third Party Damage – Zero production on same acreage.														
“TA”	UUF/Third Party Damage – Appraised production on same acreage.														
“TH”	UUF/Third Party Damage – Harvested production on same acreage.														

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard																		
30. Use of Acreage	<p>Use the following abbreviations:</p> <table border="0"> <thead> <tr> <th data-bbox="586 302 808 338"><u>Use</u></th> <th data-bbox="873 302 1032 338"><u>Explanation</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="586 373 808 409">“Bulldozed,” etc.</td> <td data-bbox="873 373 1032 409">Use made of the acreage.</td> </tr> <tr> <td data-bbox="586 445 808 480">“WOC”</td> <td data-bbox="873 445 1032 480">Other use without consent.</td> </tr> <tr> <td data-bbox="586 516 808 552">“SU”</td> <td data-bbox="873 516 1032 552">Solely uninsured.</td> </tr> <tr> <td data-bbox="586 588 808 623">“ABA”</td> <td data-bbox="873 588 1032 623">Abandoned without consent.</td> </tr> <tr> <td data-bbox="586 659 808 695">“DMWO”</td> <td data-bbox="873 659 1032 695">Production sold by direct marketing without proper 15-day notice adversely affecting appraisals.</td> </tr> <tr> <td data-bbox="586 730 808 766">“H”</td> <td data-bbox="873 730 1032 766">Harvested.</td> </tr> <tr> <td data-bbox="586 802 808 837">“HI”</td> <td data-bbox="873 802 1032 837">Harvest incomplete, with an appraisal.</td> </tr> <tr> <td data-bbox="586 873 808 909">“UH”</td> <td data-bbox="873 873 1032 909">Unharvested.</td> </tr> </tbody> </table> <p>Verify any “Use of Acreage” entry. If the final use of the acreage was not as indicated, strike out the original line and initial it. Enter all data on a new line showing the correct “Use of Acreage.”</p> <p>Gleaned acreage: Refer to the LAM for information on gleaning.</p>	<u>Use</u>	<u>Explanation</u>	“Bulldozed,” etc.	Use made of the acreage.	“WOC”	Other use without consent.	“SU”	Solely uninsured.	“ABA”	Abandoned without consent.	“DMWO”	Production sold by direct marketing without proper 15-day notice adversely affecting appraisals.	“H”	Harvested.	“HI”	Harvest incomplete, with an appraisal.	“UH”	Unharvested.
<u>Use</u>	<u>Explanation</u>																		
“Bulldozed,” etc.	Use made of the acreage.																		
“WOC”	Other use without consent.																		
“SU”	Solely uninsured.																		
“ABA”	Abandoned without consent.																		
“DMWO”	Production sold by direct marketing without proper 15-day notice adversely affecting appraisals.																		
“H”	Harvested.																		
“HI”	Harvest incomplete, with an appraisal.																		
“UH”	Unharvested.																		
31. Appraised Potential	<p>(1) Transfer the per-acre appraisal in cartons, to tenths, from item 28 on the Appraisal Worksheet when loss is due to an insured cause.</p> <p>(2) See appraisal methods for additional instructions.</p> <p>(3) If there is no potential on UH acreage, enter “0.0.”</p> <p>Reminder: Refer to the LAM for Zero Appraisal Documentation.</p>																		
32a-33.	Make no entry.																		
34. Production Pre-QA	Column 19 multiplied by column 31, results in cartons rounded to tenths.																		

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
<p>35. Quality Factor</p>	<p>Under section 15 (j) of the BP, if due to insured causes, a Federal or State agency has ordered the appraised insured crop or production to be destroyed, enter the factor “0.000.” Otherwise, make no entry.</p> <p>In these cases, instruct the insured to complete and submit a Certification Form stating the date the insured crop or production was destroyed and the method of destruction (refer to item 40 and the Narrative below).</p> <p>Important: Refer to the LAM for additional information.</p> <p>Reminder: Include a copy of all supporting quality adjustment documentation in the insured’s claim file.</p>
<p>36. Production Post-QA</p>	<p>Make the following entries in cartons, rounded to tenths:</p> <p>(1) For appraisals with quality adjustment, column 34 multiplied by column 35.</p> <p>(2) For all appraisals without quality adjustment, transfer entry from column 34.</p>
<p>37. Uninsured Causes</p>	<p>Make the following entries in in cartons, rounded to tenths:</p> <p>For uninsured cause appraisals, column 19 multiplied by the per-acre appraisal in item 28 on the Appraisal Worksheet for uninsured causes or other documentation; otherwise, make no entry.</p> <p>(1) Hail and Fire exclusion not in effect:</p> <p>(a) Enter the result of multiplying item 19 by not less than the insured’s production guarantee per acre for the line, for the line (calculated by multiplying the elected coverage level percentage by the approved APH yield per acre shown on the APH form) for any “P” stage acreage. On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged solely by uninsured causes separate from other production.</p> <p>(b) For acreage that is damaged partly by uninsured causes, enter the result of multiplying appraised uninsured loss of production per acre by item 19. Refer to the LAM for instructions regarding assessing uninsured cause appraisals.</p> <p>(2) Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.</p>

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard												
37. Uninsured Causes (Continued)	<p>(3) Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.</p> <p>Reminder: For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.</p>												
38. Total to Count	Result of adding item 36 and item 37, in cartons to tenths.												
39. Total	Total of all column 19 entries in acres, rounded to tenths.												
40. Quality	<p>Check the applicable qualifying quality adjustment condition(s) affecting the unit’s appraised and harvested production (refer to the CP and SP) in the table below.</p> <p style="text-align: center;">Qualifying Quality Adjustment Conditions Table</p> <table style="margin-left: auto; margin-right: auto;"> <tr> <td>TW</td> <td>Vomitoxin</td> <td>Dark Roast</td> <td>COFO</td> </tr> <tr> <td>KD</td> <td>Fumonisin</td> <td>Sclerotinia</td> <td>Other</td> </tr> <tr> <td>Aflatoxin</td> <td>Garlicky</td> <td>Ergoty</td> <td>None</td> </tr> </table> <p>(1) For all qualifying quality adjustment conditions checked, in the Narrative or on a Special Report:</p> <p style="margin-left: 40px;">(a) Document the level for each qualifying quality adjustment condition as indicated by approved test results, and the name and location of each testing facility that verifies the presence of the qualifying quality adjustment condition and the date(s) of such tests; or</p> <p style="margin-left: 40px;">(b) Enter “See documentation included in the claim file” (e.g., include copy of the test facility certificate, grade certificate, summary or settlement sheet, etc., that documents the quality adjustment conditions).</p> <p>(2) If “Other” is checked, in addition to the above documentation requirements, document in the Narrative or on a Special Report:</p> <p style="margin-left: 40px;">(a) A description of the qualifying quality adjustment conditions; and</p> <p style="margin-left: 40px;">(b) The name of the controlling authority that considers this qualifying quality adjustment condition to be injurious to human or animal health and why.</p> <p>(3) Check “None” if none of the production qualifies for quality adjustment.</p>	TW	Vomitoxin	Dark Roast	COFO	KD	Fumonisin	Sclerotinia	Other	Aflatoxin	Garlicky	Ergoty	None
TW	Vomitoxin	Dark Roast	COFO										
KD	Fumonisin	Sclerotinia	Other										
Aflatoxin	Garlicky	Ergoty	None										

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
41. Mycotoxins Exceed FDA, State, or Other Health Organization Maximum Limits	Check “Yes” if any mycotoxins listed in item 40 (including any identified as “Other”) exceed the FDA, state, or other health organization maximum limits; otherwise, make no entry. Document reasons for checking “Yes” in the Narrative. Document in the Narrative or on a Special Report the disposition of the production that was: (1) Sold, document the name and address of the buyer; or (2) Not sold, document the date(s) of such disposition, how the production was used, or how such production was destroyed. Refer to the LAM for additional information on mycotoxins.
42. Totals	Separately total columns 34, 36, 37, and 38 in cartons to tenths. If a column has no entries, make no entry.

Narrative Instructions

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

- a. If no acreage is released on the unit, enter “No Acreage Released,” adjuster’s initials, and date.
- b. If notice of damage was given and no inspection is necessary, enter “No Inspection,” the unit number(s), date, and adjuster’s initials (do not enter unit numbers for which notice has not been given). The insured’s signature is not required.
- c. Explain any uninsured causes, unusual, or controversial cases.
- d. If there is an appraisal in column 37 for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
- e. Document the actual appraisal date if an appraisal was performed prior to the adjuster’s signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the appraisal worksheet.
- f. State that there is “No Other Fire Insurance” when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Also refer to the LAM.
- g. Explain any errors found on the Summary of Coverage.
- h. Explain any commingled production. Refer to the LAM.
- i. Explain any entry for “Production Not to Count” in column 62, and/or any production not included in column 56 (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).
- j. Explain a “No” checked in item 44.

Narrative Instructions (Continued)

- k. Attach a sketch map or aerial photograph to identify the total unit:
- (1) if consent is or has been given to put part of the unit to another use;
 - (2) if uninsured causes are present; or
 - (3) for unusual or controversial cases.
- Important:** Indicate on the aerial photograph or sketch map, the disposition of acreage destroyed or put to other use with or without consent.
- l. Explain any difference between inspection and signature dates. For an absentee insured, enter the date of the inspection and the date of mailing the **PW** for signature.
- m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
- n. Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with the AIP’s instructions.
- o. Explain any delayed notices or delayed claims as instructed in the LAM.
- p. Document any authorized estimated acres shown in column 19 as follows: “Line 3 ‘E’ acres authorized by AIP MM/DD/YYYY.”
- q. Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- r. For production that qualified for quality adjustment, include a copy of all supporting documentation in the insured’s claim file.
- (1) Explain any “0.000” quality adjustment factor entered in column 35 and column 65.
 - (2) Document any substances or conditions that are identified as being harmful to human or animal health that are allowed for quality adjustment as well as any which are not allowed.
 - (3) Document all calculations used to determine quality adjustment factors.
 - (4) Refer to the LAM for additional documentation requirements.
- s. Explain if there is no market value for any appraised potential of citrus fruit.
- t. Specify the type of insects or disease when the insured cause of damage or loss specified in the policy that prevented the control measures taken to be ineffective or for which there is no effective control mechanism available and sources contacted to verify that an effective control mechanism is not available.

Narrative Instructions (Continued)

- u. 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.
- v. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- w. Document any other pertinent information, including any data to support any factors used to calculate the production.

Section II – Determined Harvested Production

- (1) When all acreage has been harvested, determine total production from warehouse receipts, packer/processor receipts, or farm management records (refer to the LAM for farm record requirements) verified by the adjuster and supported by written records from the first handler. This production will be the basis for computing losses from the insured and uninsured causes of damage on the **PW**.
- (2) Account for all harvested production for all entities sharing in the insured crop except production appraised before harvest and shown in Section I because the quantity cannot be determined later.
- (3) For production commercially sold, enter the name and address of processor as applicable in **items 49 through 52**. For fruit otherwise disposed of, indicate method of disposition.
- (4) If additional lines are necessary, the data may be entered on a continuation sheet. Use separate lines for:
 - (a) Different first handlers (buyers, packing houses, or processors). The insured must have maintained satisfactory records of all production sold or stored. Verify any packinghouse or processor records. (In all localities) if the first handler was not a packer or processor, the production will be determined by the adjuster on the basis of available records.
 - (b) Varying shares; e.g., 50 percent and 75 percent shares on the same unit.
 - (c) Varying determinations of production (varying value, etc.).
 - (d) Varying practices or types/varieties when a separate approved APH yield exists.
 - (e) If there is harvested production from more than one insured practice (or crop) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in columns 47a through 66 by crop. If production has been commingled, refer to the LAM.**
- (5) There will generally be no harvested production entries in items 47a through 68 for preliminary inspections.

Section II – Determined Harvested Production (Continued)

- (6) Citrus fruit that cannot be marketed as fresh-packed fruit due to insurable causes will not be considered production to count.

Element/Item Number	Standard
43. Date Harvest Completed	<p>Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM.</p> <p>Preliminary: Make no entry.</p> <p>Final:</p> <p>(1) The earlier of the date the entire acreage on the unit was (1) harvested, (2) totally destroyed, (3) put to other use, (4) a combination of harvested, destroyed, or put to other use, or (5) the calendar date for the end of the insurance period.</p> <p>(2) If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvest, enter “Incomplete.”</p> <p>(3) If at the time of final inspection (if prior to the end of the insurance period), none of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter “No Harvest.”</p> <p>(4) If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, etc. Refer to the LAM.</p> <p>Reminder: Refer to the LAM for delayed notice or delayed claim information.</p>
44. Damage Similar to Other Farms in the Area?	<p>Preliminary: Make no entry.</p> <p>Final: Check “Yes” or “No.” Check “Yes” if amount and cause of damage due to insurable causes is similar to the experience of other groves in the area. If “No” is checked, explain in the Narrative.</p>
45. Assignment of Indemnity	<p>Check “Yes” only if an assignment of indemnity is in effect for the crop year; otherwise, check “No.” Refer to the GSH.</p>
46. Transfer of Right to Indemnity	<p>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 GSH.</p>
47a. Share	<p>Record only varying shares on same unit to three decimal places.</p>

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
47b. Field ID	<p>(1) If only one practice, and/or type of harvested production is listed in Section I, make no entry.</p> <p>(2) If more than one practice and/or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type the corresponding Field ID (from column 16).</p>
48. Multi-crop Code	Make no entry.
49-52. Length or Diameter, Width, Depth, Deductions	<p>(1) For harvested production sold, enter the name and address of the buyer, packing house, or processor.</p> <p>(2) For harvested production otherwise disposed of, indicate method the disposition.</p>
53-55.	Make no entry.
56. Bu. Ton, Lbs., Cwt.	<p>(1) Line out the column heading and enter “Cartons.” Enter the total marketable harvested production in cartons, rounded to tenths.</p> <p>(2) Cartons may require conversion from the size used by the packing house to the carton sizes defined in the policy. The adjuster should contact the packing house to verify the carton size used (e.g., if the packing house used a 25 pound carton for a particular type of fruit and the carton size specified by the policy is 38 pounds, the adjuster must convert the production to the equivalent of 38 pound cartons before entering the gross harvested production). Refer to the definition for “carton” in Exhibit 2 for standard container sizes and production packed for export. Show conversion calculations in the Narrative.</p>
57-60b.	Make no entry.
61. Adjusted Production	Transfer entry from column 56.
62. Prod. Not To Count	<p>Net production not to count in cartons rounded to tenths when acceptable records identifying such production are available, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources such as other units or uninsured acreage. This entry must never exceed entry in column 56 for harvested production shown on the same line.</p> <p>Reminder: Explain any “Production not to Count” in the Narrative.</p>
63. Production Pre-QA	<p>Make the following entries in cartons, to tenths.</p> <p>(1) When there is an entry in column 62: Column 61 minus column 62.</p> <p>(2) When there is no entry in column 62: Transfer entry from column 61.</p>
64a. Value	Make no entry.

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
64b. Mkt. Price	Make no entry.
65. Quality Factor	<p>(1) Under section 15 (j) of the BP, if due to insured causes, a Federal or State agency has ordered the appraised insured crop or production to be destroyed, enter the factor "0.000."</p> <p>(2) Instruct the insured to complete and submit a Certification Form stating the date the insured crop or production was destroyed and the method of destruction (refer to items 35 and 40, and the Narrative).</p>
66. Production to Count	Transfer entry from column 63.
67. Total	<p>(1) Total of all column 63 entries, result in cartons to tenths.</p> <p>(2) If no entry in column 63, make no entry.</p>
68. Section II Total	<p>Preliminary: Make no entry.</p> <p>Final: Total of all column 66 entries, result in cartons to tenths.</p>
69. Section I Total	<p>Preliminary: Make no entry.</p> <p>Final: Transfer entry from Section I column 38 total.</p>
70. Unit Total	<p>Preliminary: Make no entry.</p> <p>Final: Item 68 plus item 69, result in cartons to tenths.</p>
71. Allocated Prod.	<p>(1) Enter the total production, in cartons rounded to tenths, allocated to this unit that is included in Sections I or II of the PW.</p> <p>(2) Document how allocated production was determined and record supporting calculations in the Narrative or on a Special Report.</p> <p>Reminder: Refer to the LAM for instructions for determining allocated production.</p>
72. Total APH Prod.	<p>Make the following entries, in cartons to tenths:</p> <p>(1) When there are entries in column 37 and/or item 71: Item 70 minus item 71, minus the total of column 37.</p> <p>(2) When there is no entry in column 37 or item 71: Transfer the entry from item 70.</p> <p>Note: Make no entry when separate APH yields are maintained by type, practice, etc., within the unit.</p>

The following required entries are not illustrated on the PW examples below.

<p>73. Insured’s Signature and Date</p>	<p>(1) Insured’s (or insured’s authorized representative’s) signature and date.</p> <p>(2) Before obtaining the insured’s signature, review all entries on the PW with the insured or insured’s authorized representative, particularly explaining codes, etc., that may not be readily understood.</p> <p>(3) Final indemnity inspections should be signed on bottom line.</p>
<p>74. Adjuster’s Signature, Code #, and Date</p>	<p>(1) Signature of adjuster, code number, and date signed after the insured (or insured’s authorized representative) has signed.</p> <p>(2) For an absentee insured, enter adjuster’s code number only. The signature and date will be entered after the absentee has signed and returned the PW.</p> <p>(3) Final indemnity inspections should be signed on bottom line.</p>
<p>75. Page Numbers</p>	<p>Preliminary: Page numbers - “1,” “2,” etc., at the time of inspection.</p> <p>Final: Page numbers.</p> <p>Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.</p>

Exhibit 4 Form Standards – Production Worksheet (Continued)

PRODUCTION WORKSHEET EXAMPLE (For Illustration Purposes Only)

1. Crop/Code # Mandarins/Tangerines 0309	2. Unit # 0001-0001 OU	3. Location Description NW6-14N-30W	7. Company Agency Any Company Any Agency	8. Name of Insured I. M. Insured
4. Date(s) of Damage JAN 10	5. Cause(s) of Damage Freeze	6. Insured Cause % 100	9. Claim # XXXXXXXX	11. Crop Year YYYY
12. Additional Units 0001-0002 OU	13. Est. Prod. Per Acre 650	10. Policy # XXXXXX	14. Date(s) Notice of Loss 1st MM/DD/YYYY	Final MM/DD/YYYY
				15. Companion Policy(s)

SECTION I – DETERMINED ACREAGE APPRAISED PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL															B. POTENTIAL YIELD								
16. Field ID	17. Multi-Crop Code	18. Reported Acres	19. Determined Acres	20. Interest or Share	21. Risk	22. Type	23. Class	24. Sub-Class	25. Intended Use	26. Irr Practice	27. Cropping Practice	28. Organic Practice	29. Stage	30. Use of Acreage	31. Appraised Potential	32a. Moisture % Factor	32b. Shell %, Factor, or Value	33. Production Pre QA	34. Quality Factor	35. Production Post QA	36. Uninsured Causes	37. Total to Count	
A			5.0	1.000		141				002		997	P	SU								2205.0	2205.0
B			5.0	1.000		143				002		997	UH	UH	0.0			0.0			0.0		0.0
C			5.0	1.000		143				002		997	H	HI	162.0			810.0			810.0		810.0
D			20.0	1.000		143				002		997	H	H									
39. TOTAL			35.0	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input type="checkbox"/> None <input checked="" type="checkbox"/>												42. TOTALS		810.0		810.0	2205.0	3015.0	
41. Do any mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/> No <input type="checkbox"/>																							

NARRATIVE (If more space is needed, attach a Special Report): ACREAGE DETERMINED USING GPS. BLOCK A UNINSURABLE CAUSE OF LOSS DUE TO SPRAY INJURY (441.0 ctns. x 5.0 acres = 2205.0). BLOCK B WILL DROP TO THE GROUND DUE TO INSEPERATABLE FREEZE DAMAGE. BLOCK C WAS "CHERRY PICKED." HARVESTED PRODUCTION IN SECTION II BELOW REPRESENTS PRODUCTION FROM BOTH BLOCK C (450 CARTONS) AND D (7825 CARTONS).

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed MM/DD/YYYY						44. Damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>						45. Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>						46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					
A. MEASUREMENTS						B. GROSS PRODUCTION						C. ADJUSTMENTS TO HARVESTED PRODUCTION											
47a. Share	47b. Field ID	48. Multi-Crop Code	49. Length or Diameter	50. Width	51. Depth	52. Deduction	53. Net Cubic Feet	54. Conversion Factor	55. Gross Prod.	56. Bu., Ton lbs. CWT Cartons	57. Shell/Sugar Factor	58a. FM% Factor	58b. Moisture % Factor	59a. Test WT Factor	60a. Adjusted Production	61. Prod. Not to Count	62. Production Pre-QA	63. Value Mkt. Price	64a. Quality Factor	64b. Production to Count			
			Acme Fruit Co. Anytown, State							8275.0					8275.0		8275.0			8275.0			
67. TOTAL																	8275.0	68. Section II Total		8275.0			
																	69. Section I Total		3015.0				
																	70. Unit Total		11,290.0				
																	71. Allocated Prod.						
																	72. Total APH Prod.		9,085.0				

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

Exhibit 5 Representative Sample Requirements

Acres in Unit or Block	Minimum Number of Trees in a Sample
0.1 - 10.0	The lesser of 5 trees or 5% of the number of trees.

One additional tree is required for each additional 10.0 acres (or fraction thereof) in the unit/block.

Exhibit 6 Trees per Acre

To calculate the number of trees per acre, multiply the distance between trees (nearest tenth foot) by the distance between rows (nearest tenth foot) and divide the result into 43,560. Round the results to the nearest whole number.

Example: 12.5 ft. × 16 ft. = 200 sq. ft.
 43,560 ÷ 200 sq ft. = 218 trees per acre

The diagram below depicts examples of tree populations per acre for common tree/row spacings.

Important: Refer to the LAM on how to calculate the number of trees per acre for trees planted in other patterns (e.g., quincunx, hexagonal, hedgerows).

		DISTANCE BETWEEN ROWS (IN FEET)																									
		10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35
DISTANCE BETWEEN TREES (IN FEET)	10	436	396	363	335	311	290	272	256	242	229	218	207	198	189	182	174	168	161	156	150	145	141	136	132	128	124
	11		360	330	305	283	264	248	233	220	208	198	189	180	172	165	158	152	147	141	137	132	128	124	120	116	113
	12			303	279	259	242	227	214	202	191	182	173	165	158	151	145	140	134	130	125	121	117	113	110	107	104
	13				258	239	223	209	197	186	176	168	160	152	146	140	134	129	124	120	116	112	108	105	102	99	96
	14					222	207	194	183	173	164	156	148	141	135	130	124	120	115	111	107	104	100	97	94	92	89
	15						194	182	171	161	153	145	138	132	126	121	116	112	108	104	100	97	94	91	88	85	83
	16							170	160	151	143	136	130	124	118	113	109	105	101	97	94	91	88	85	83	80	78
	17								151	142	135	128	122	116	111	107	102	99	95	92	88	85	83	80	78	75	73
	18									134	127	121	115	110	105	101	97	93	90	86	83	81	78	76	73	71	69
	19										121	115	109	104	100	96	92	88	85	82	79	76	74	72	69	67	66
	20											109	104	99	95	91	87	84	81	78	75	73	70	68	66	64	62
	21												99	94	90	86	83	80	77	74	72	69	67	65	63	61	59
	22													90	86	83	79	76	73	71	68	66	64	62	60	58	57
	23														82	79	76	73	70	68	65	63	61	59	57	56	54
	24															76	73	70	67	65	63	61	59	57	55	53	52
	25																70	67	65	62	60	58	56	54	53	51	50
	26																	64	62	60	58	56	54	52	51	49	48
	27																		60	58	56	54	52	50	49	47	46
	28																			56	54	52	50	49	47	46	44
	29																				52	50	48	47	46	44	43
	30																					48	47	45	44	43	41
	31																						45	44	43	41	40
	32																							43	41	40	39
	33																								40	39	38
	34																									38	37
	35																										36

- (1) Scattered trees are defined as two or more varieties in a grove in no definite planting pattern. Scattered trees of different citrus varieties on a unit will be included in the predominant variety of the unit and will not be listed on separate lines of the acreage report, unless the number of trees of a separate variety exceeds 5%.
- Example:** A 10.0 acre grove with a total of 900 trees, 860 are Valencias and 40 are Navels. The entire acreage is insurable as Valencias. The insurable acreage is 10.0 acres since the Valencias cover the entire acreage while the Navel variety is scattered in no definite pattern over the acreage, and represents only 4 percent of the total trees.
- (2) Interplanted citrus in the same grove will be broken down by commodity type (for insurance purposes) based on tree spacing, number of trees, and the total acreage involved.
- Example 1:** A 10.0 acre grove contains 700 trees on a 25' × 25' spacing with every even numbered tree or row a Valencia, and every odd numbered tree or row a Navel. Use the total grove acreage together with the tree spacing, and planting pattern to determine the insurable acreage. In this example the insurable acreage is 5.0 acres of Valencias, and 5.0 acres of Navels. This interpretation will not change regardless of what the insured elects to insure.
- Example 2:** A 10.0 acre grove contains 700 trees on a 25' × 25' spacing in a three row planting pattern with Valencia trees in the first row and Navel trees in the second and third rows. This pattern contains a total of 233 Valencia trees and 467 Navel trees. The insurable acreage would be 3.3 acres or one-third Valencias and 6.7 acres or two-thirds Navels.
- (3) Replants of insurable varieties in an established interplanted pattern will not be considered for insurance purposes until the trees reach insurable age requirements stated in the policy.
- (4) Grove examination based on the amount and location of insured damage, the adjuster should consider the following to conduct accurate appraisals:
- (a) number of fruit for each sample;
 - (b) the location in the grove where the samples will be taken; and
 - (c) as a general rule, do not break a unit down into more than one block unless there are areas within the unit with permanent boundaries or blocks.

A. Laws

Applicable portions of the laws are quoted in part as follows:

- (1) “Citrus **or citrus fruit** means the fruit of any orange, lemon, lime, grapefruit, tangerine, kumquat, or other citrus tree which produces edible citrus fruit suitable for human consumption.”
- (2) “Tangerine or Mandarins shall include all varieties and hybrids of the mandarin group, and all varieties of tangelos.”
- (3) “A defect is serious in citrus fruits when the following conditions appear:”
 - (a) “Damage by freezing or drying from any cause if twenty percent or more of the pulp or edible portion of the fruit shows evidence of drying or a mushy condition, or, in a lemon, of staining, except membranous stain. Evidence of damage shall be determined by as many cuts of each fruit as may be necessary.”
 - (b) “In an orange, freezing damage is serious when surface membranes show a water soaked appearance, or evidence of previous water-soaking, or the presence of crystals or crystalline deposits on the two surface membranes on each of two or more segments, as shown on the separation of the segments one from another, of a section not less than one inch or more than one and one-half inch in thickness, of the central portion of the fruit, obtained by cutting off a portion of each end - the evidence of freezing injury to show the entire length but not necessarily the entire area of the surface membranes.”
- (4) “Tolerances”
 - (a) “Not more than 10 percent by count of the oranges, tangerines, or grapefruit in any one container may be seriously damaged by freezing or drying from any cause. When serious damage by freezing or drying from any cause is present, the combined tolerance for all defects shall not exceed fifteen percent.”
 - (b) “Not more than ten percent by count of the lemons in any one container may be seriously damaged by freezing, internal decline, sunburn or drying from any cause. When serious damage by freezing, internal decline, sunburn or drying from any cause is present, the combined tolerance of all defects shall not exceed 10 percent.”

B. Procedures

The Arizona Fruit and Vegetable Standardization Laws (Sec. 3-452, Par. 2) provides as follows: “Evidence of damage shall be determined by as many cuts of each fruit as may be necessary.”

This immediately follows the provision that defines serious damage in citrus fruits as 20 percent or more of the pulp or edible portion of the fruit showing evidence of drying or a mushy condition.

- (1) Multiple cuts have been provided for in the past several years in Arizona. This means that adjusters can use the transverse center cut; cuts midway between the center and stem end; cuts midway between the center and styler end; or, any other cut which shows whether or not the fruit is 20 percent damaged.
- (2) The Supervisor of Standardization in Arizona does not establish dates when the inspectors begin using multiple cuts. The inspectors start using such cuts when drying has developed to the point where the percent of pulp affected can be clearly seen. Adjusters should proceed in the same manner as do the inspectors and industry people.

A. Orange Laws

Applicable portions of California Orange laws are quoted in part below:

- (1) Freezing Damage: “Damage from freezing to any one fruit is serious if it causes either a condition of (a) “damage on the segment walls” to the extent defined herein, or (b) “drying or desiccation” in 20 percent or more of the exposed pulp as shown on a transverse cut through the center.”
- (2) Damage on Segment Walls: “Damage on segment walls means a water-soaked appearance, or evidence of previous water soaking, or the presence of crystals or crystalline deposits, on the two surface membranes of each of two or more segments of a section, which section shall not be less than one inch or more than one and one-half inches in thickness, obtained from the center portion of the fruit by cutting off a portion of each end such evidence of freezing injury to show for the entire length but not necessarily the entire area of the surface membranes.”
- (3) Determination of Extent of Freezing Damage: In any season in which freezing damage to oranges produced in California has occurred, the extent of damage by freezing to such oranges shall be determined as follows:
 - (a) “By examination for damage on the segment walls from and after the time when the oranges were first exposed to freezing temperatures to the date, herein designated as Date A, when the director, after survey, shall make a determination in writing that the drying process has developed to such extent as to furnish additional evidence of the extent of actual damage to the fruit.”
 - (b) “By examination of the exposed pulp on a transverse cut through the center, from and after the date, herein designated as Date B, when the director, after survey, shall make a determination in writing that the drying process has developed to such extent as to permit reasonably accurate determination of the full extent of freezing damage by such examination, without regard to damage on the segment walls.”
 - (c) “Either by examination for damage on the segment walls or by examination of the exposed pulp on a transverse cut through the center, or by such examination, during the period from Date A to Date B. In no event shall the interval from Date A to Date B exceed three weeks.”

A. Orange Laws (Continued)

- (4) Tolerances: “In the case of serious damage by freezing injury, not more than 15 percent, by count, of the oranges in any one container or bulk lot may be below these requirements, but not to exceed one-third of this tolerance shall be allowed for oranges which show a “drying or desiccation” in 40 percent or more of the exposed pulp, as shown on a transverse cut through the center. The total tolerance for a combination of defects shall not exceed the tolerance permitted for any one cause by more than 5 percent by count.”

B. Orange Procedures

- (1) From the foregoing, it will be noted that the manner in which the determination of the extent of freeze damage is governed by dates established by the Director of Agriculture of the State of California as follows:

Period	Method Of Determination
From and after the time of exposure to freezing temperatures to the establishment of Date A in A(3)(a) of this section.	By examination for damage on the segment walls.
From and after the establishment of Date B in A(3)(b) of this section.	By examination of the exposed pulp on a transverse cut through the center.
During the interval (not exceeding three weeks) from Date A to Date B.	By either or both of the above methods.

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

A. Tangerine or Mandarin Laws

Applicable portions of Tangerine and Mandarin laws are quoted in part below:

- (1) “As used in this Section, the term “tangerines or mandarins” shall include all varieties and hybrids of the mandarin group and all varieties of tangelos.”
- (2) “Damage by freezing or drying due to any cause is serious if 20 percent or more of the pulp or edible portion of the fruit shows evidence of drying, desiccation, or a mushy condition. Evidence of damage shall be determined by as many cuts of each individual fruit as are necessary.”
- (3) Tolerances: “Not more than 10 percent, by count, of the tangerines or mandarins in any one container or bulk lot may fail to meet the requirements because of damage by freezing or drying due to any cause.”

B. Lemon Laws

Applicable portions of Lemon laws are quoted in part below:

- (1) “Damage by freezing or drying due to any cause is serious if 20 percent or more of the pulp or edible portion of the lemon shows evidence of drying, or staining (except membranous stain), or a mushy condition. Evidence of damage shall be determined by as many cuts of each individual lemon as are necessary.”
- (2) Tolerances. “Not more than 10 percent, by count, of the lemons in any one container or bulk lot may fail to meet the requirements because of damage by freezing, but not to exceed one-half of this tolerance, or 5 percent shall be allowed for lemons which show damage by freezing in 40 percent or more of the pulp or edible portion of the lemon.”

C. Grapefruit Laws

Applicable portions of Grapefruit laws are quoted in part below:

- (1) “Damage by freezing or drying due to any cause is serious if 20 percent or more of the pulp or edible portion of the grapefruit shows evidence of drying or a mushy condition; and damage by freezing or drying due to any cause is very serious if 40 percent or more of the pulp or edible portion of the grapefruit shows evidence of drying or a mushy condition. Evidence of damage shall be determined by as many cuts of each individual grapefruit as are necessary.”
- (2) Tolerances. “The grapefruit in any one container or bulk lot shall be deemed, as a whole, to meet the requirements so long as not more than 15 percent, by count for California, 10 percent by count for Arizona, of the individual grapefruit in such container or bulk lot are seriously damaged by freezing or drying due to any cause, but not to exceed one-third of this tolerance shall be allowed for very serious damage by freezing or drying due to any cause.”