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ACTUAL REVENUE HISTORY CITRUS (PILOT) LOSS ADJUSTMENT STANDARDS HANDBOOK

2024 and Succeeding Crop Years

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

TITLE: ARH CITRUS PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK	NUMBER: FCIC–25940 OPI: Product Administration and Standards Division
EFFECTIVE DATE: 2024 and Succeeding Crop Years	ISSUE DATE: September 14, 2022
SUBJECT: Provides procedures and instructions for administering the Actual Revenue History Citrus Pilot crop insurance program.	APPROVED: <i>/s/ Richard H. Flournoy</i> Deputy Administrator for Product Management

REASON FOR ISSUANCE

This handbook is being issued to provide procedures and instructions for administering the ARH Citrus crop insurance program for the 2023 and succeeding crop years.

SUMMARY OF CHANGES

Listed below are the changes to the 2024 FCIC–25940 ARH Citrus Pilot Loss Adjustment Standards Handbook with significant content change. Major changes, and additions are highlighted. Minor changes and corrections are not included in this listing. *** used throughout the handbook indicate where major deletions occurred.

Reference	Description of Change
Throughout the handbook	FCIC loss adjustment handbook standards format and standard language was incorporated.
Throughout the handbook	References were revised to reflect the new handbook format, removal and arrangement of various sections and tables.
Throughout the handbook	Changes were made to correct spelling punctuation, formatting and to correct subparagraph and section numbering.
Throughout the handbook	Handbook was reformatted into parts, paragraphs, subparagraphs, sections, subsections, and exhibits accordance with the new handbook standards format.

ARH CITRUS PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK

CONTROL CHART

	TP Page(s)	TC Page(s)	Text Page(s)	Exhibit Page(s)	Date	Directive Number
Current Index	1-2	1	1-12	13-50	09-2022	FCIC-25940

FILING INSTRUCTIONS

This handbook replaces FCIC-25940, ARH Citrus Pilot Loss Adjustment Standards Handbook, dated June 2020. This handbook is effective for the 2024 and succeeding crop years. This handbook is effective upon approval and until obsoleted.

ARH CITRUS PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK

TABLE OF CONTENTS

PART 1: GENERAL INFORMATION AND RESPONSIBILITIES.....	1
1 General Information	1
2 Responsibilities	2
2 Responsibilities (Continued)	3
3-10 Reserved.....	3
PART 2: POLICY INFORMATION	4
11 Insurability	4
12 Inspections	5
13 Unit Division	5
14 Citrus Grade Requirements	5
15 Treatment of Share	5
16-20 Reserved.....	5
PART 3: APPRAISALS	6
21 General Information	6
22 Selecting Representative Sample Trees for Appraisals	6
23 Grove Appraisals	7
24 Handling Pre-harvest Appraisal Discrepancies	7
25 Appraisal Methods.....	8
26 Appraisal Deviations and Modifications	11
27 General Information for Appraisal Worksheet Entries and Completion Procedures.....	11
29-40 Reserved.....	12
EXHIBITS.....	13
Exhibit 1 Acronyms and Abbreviations	13
Exhibit 2 Definitions	14
Exhibit 3 Form Standards – Appraisal Worksheet	15
Exhibit 4 Form Standards – Summary of Harvested Production Worksheet.....	18
Exhibit 5 Production Worksheet	27
Exhibit 6 Reference Material – Minimum Representative Sample Requirements.....	46
Exhibit 7 Reference Material – Other Material.....	47

PART 1: GENERAL INFORMATION AND RESPONSIBILITIES

1 General Information

A. Purpose and Objective

The loss adjustment standards for this crop are the official standard requirements for adjusting losses in a uniform and timely manner. These standards for this crop and crop year are in effect as of the signature date for this handbook located at: www.rma.usda.gov.

This handbook remains in effect until cancelled or superseded by reissuance of the entire handbook or selected portions (through amendments, bulletins, or FADs). If amendments are issued for a handbook, the original handbook as amended shall constitute the handbook. A bulletin or FAD can supersede the relevant material in either the original handbook or subsequent amendments.

B. 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.

1 General Information (Continued)

C. Related Handbooks

The following table provides handbooks related to this handbook.

Handbook	Relation/Purpose
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.
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 and Vegetation 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.
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.

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

D. CAT Coverage

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

2 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.

2 Responsibilities (Continued)

B. Form Distribution

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

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

C. Record Retention

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

D. Form Standards

- (1) The entry items and completion instructions in [Exhibit 3](#) and [Exhibit 4](#) and [Exhibit 5](#) are the minimum requirements for the ARH Citrus Pilot Appraisal Worksheet and PW. All entry items are "Substantive" (they are required).

- (2) The Privacy Act and Non-Discrimination statements are required statements. These statements are not shown on the example form(s) in [Exhibit 3](#) and [Exhibit 4](#). [The See the DSSH for statement requirements.](#)

- (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 PW 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

11 Insurability

The following may not be a complete list of insurability requirements. Refer to the BP, CP, and SP for a complete list. The AIP determines that the insured complied with all policy provisions of the insurance contract. The ARH Citrus CP which are to be considered in this determination include (but are not limited to):

A. Insured Citrus Fruit Crop

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

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

B. Interplanted Crops

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

C. Insurable Causes of Damage or Loss

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

11 Insurability (Continued)

C. Insurable Causes of Damage or Loss (Continued)

- (5) Earthquake;
- (6) Volcanic eruption;
- (7) Failure of the irrigation water supply, if caused by a cause of loss specified in the CP that occurs during the insurance period;
- (8) An inadequate market price;

D. Uninsured Losses

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

12 Inspections

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

13 Unit Division

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

14 Citrus Grade Requirements

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

15 Treatment of Share

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

16-20 Reserved

PART 3: APPRAISALS

21 General Information

Potential production for all types of inspections will be appraised in accordance with procedures specified in this handbook and the LAM.

A. Appraisal Requirements

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

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

B. Appraisal Dates

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

22 Selecting Representative Sample Trees for Appraisals

A. Sample Tree Selection

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

- (1) Total acreage of the insured crop (less acreage or trees of any other perennial crops interplanted with the insured crop) and the number of insurable trees;
- (2) Extent of variation in the amount of production or damage within the acreage and when variable damage or tree conditions cause crop potential to be significantly different within the same unit, or when the insured wishes to destroy a portion of the unit, split the unit into blocks and appraise each one separately;

22 Selecting Representative Sample Trees for Appraisals (Continued)

A. Sample Tree Selection (Continued)

- (3) Percent of each type or variety in the acreage, if applicable;
- (4) Tree age, damage, size, density, and vigor; or
- (5) The acreage in the unit from which fruit has been picked, the extent of variation in the amount of unpicked fruit on the trees; or whether any areas or trees have been color (partially) picked.
- (6) Select sample trees that have production representative of all the trees in the unit/block. If the unit/block has a mix of varieties, tree sizes, fruit count, fruit condition, or other factors that would affect the production-per-tree of citrus fruit, select as many sample trees as necessary to make appraisals.

B. Number of Sample Trees

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

23 Grove Appraisals

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

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

24 Handling Pre-harvest Appraisal Discrepancies

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

- (1) The adjuster and insured should jointly determine the trees to be selected for this representative sample. Make a sketch map of the unit/block and sample trees by row number and tree count within the chosen row.
- (2) The adjuster can also physically mark or tag trees selected for appraisals to verify exact location of sample trees in the unit/block.
- (3) An adjuster must be present when the representative trees are harvested.
- (4) If an insured refuses to sign Appraisal Worksheet(s) refer to the LAM for information on unusual/controversial cases.

A. General Information

These instructions provide information on appraisal methods for:

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

B. Random Citrus Sample Appraisal Method

- (1) Random samples must be representative of all mature citrus fruit in the unit or block.
- (2) Select a representative random sample of mature citrus fruit from sample trees to determine the number of fruit lost to insurable causes using the following criteria (refer to [Exhibit 6](#) for minimum number of samples):
 - (a) Examine a sufficient number of individual mature citrus fruit (minimum of 100 fruit total) from different locations on the trees that reflect the general condition of all insurable fruit in the unit/block.
 - (b) The sample selected must be random and include citrus fruit that could be marketable and fruit that could be eliminated if graded in the packing house.
 - (c) Select fruit samples from the inside, outside, top, and bottom of all four quadrants of sample trees.
 - (d) Select fruit samples from each sample tree in a representative number of rows in the unit/block.
- (3) Separate grade fruit from culls. Cut the grade fruit to determine the number of graded fruit.
- (4) For freeze damage, only that portion of the graded sample that will be marketed or is marketable will be cut to determine the percent of damage. See Exhibit 7 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.
- (5) The ARH Citrus (Pilot) CP establishes a guarantee for the production of marketable fruit. To determine the amount of unharvested marketable fruit in a block or unit, follow the steps below:
 - (a) Determine the number of mature fruit required to fill a standard carton:
 - (i) Place the random sample(s) into the proper carton for the type of citrus fruit and count the number of fruit required to fill the carton; or

B. Random Citrus Sample Appraisal Method (Continued)

(ii) Use a hand-held citrus fruit sizing gauge to determine the number of mature fruit required to fill a standard carton. Size at least 10 randomly selected mature fruit and determine the average number of mature fruit required to fill a standard carton. For example, if fruit sized 122, 131, 126, 125, 137, 132, 139, 116, 119, 129, the sum equals 1276 divided by 10 samples equals 127.6. Round result to whole fruit, so the example would be equal to 128 fruit per carton. Document calculations in the remarks section of the worksheet.

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

(c) Determine the number of unharvested trees per acre. To determine number of trees per acre for square or rectangular planting patterns, multiply the distance between trees within a row (to nearest tenth of a foot) times the distance between rows (to nearest tenth of a foot) and divide this result into 43,560 sq. ft. per acre (round to the nearest whole number).

Example: $12.5 \text{ ft.} \times 16.0 \text{ ft.} = 200 \text{ sq. ft.}$, then $43,560 \text{ sq. ft.} \div 200 = 217.8$ rounded to 218 trees per acre.

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

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

(e) Only packed cartons will be counted as production to count. Packinghouse managers will be consulted to determine if representative samples can be packed as fresh fruit. Citrus fruit that cannot be packed as fresh citrus fruit can either be dropped to the ground or sent for processing into byproducts. This acreage can then be released.

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

B. Random Citrus Sample Appraisal Method (Continued)**Example:**

- (a) A random sample of 128 mature fruit was taken from representative trees in the block.
- (b) 105 of this mature fruit graded marketable as fresh-packed fruit.
- (c) Citrus fruit that is not marketable as fresh-packed fruit due to INSURABLE causes will not be considered production to count.
- (d) 105 minus 17 cut fruit lost equals 88 graded fruit.
- (e) It was determined that 128 sized fruit are required to fill a standard carton.
- (f) 88 graded fruit divided by 128 fruit per carton equals 0.688 (percent of graded fruit per carton).
- (g) The quadrant counts of fruit from representative trees averaged 625 fruit per tree.
- (h) 625 fruit per tree times 0.688 equals 430 graded fruit per tree.
- (i) 430 graded fruit per tree, divided by 128 fruit per standard carton equals 3.4 standard cartons graded fruit per tree (rounded to nearest tenth).
- (j) 450 trees in the block divided by 5 acres in the block equals 90 trees per acre.
- (k) 3.4 cartons of graded fruit times 90 trees per acre equals 306 total cartons of graded fruit per acre from unharvested trees.

C. Citrus Appraisals Using Harvested Samples or Acreage**(1) Representative Tree Appraisals**

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

- (a) Select a representative sample of mature citrus fruit for grading from the harvested sample citrus fruit as described in Random Citrus Sample Method;
- (b) Determine the amount of appraised potential production on each sample tree as described in Random Citrus Sample Method; and

C. Citrus Appraisals Using Harvested Samples or Acreage (Continued)

(c) Document the amount of appraised potential production on the appraisal worksheet as described in the Random Path Appraisal Workbook.

(2) Representative Harvested Acreage Appraisals

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

(a) Appraise the amount of potential gross production on the unharvested representative acreage.

(b) Compare appraisal for the unharvested acreage determined in (a) above to the actual gross production from the harvested acreage. If the appraised gross potential production is comparable to the harvested gross production, use the average yield per acre from the harvested acreage as the per acre appraisal for the unharvested acreage; otherwise, use appraisal procedures specified in section C herein.

(c) Document on a Special Report how unharvested acreage appraisal was determined.

26 Appraisal Deviations and Modifications

A. Deviations

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

B. Modifications

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

27 General Information for Appraisal Worksheet Entries and Completion Procedures

(1) Include the AIP's name in the Appraisal Worksheet title if not preprinted on the AIP's worksheet, or when a worksheet entry is not provided.

(2) Include the claim number on the Appraisal Worksheet (when required by the AIP) when a worksheet entry is not provided.

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

- (3) Complete separate Appraisal Worksheets for each unit inspected, as applicable. Complete separate Appraisal Worksheets for each navel orange type in the unit, as applicable.
- (4) For every inspection complete item #s 1 through 8, item #18, and Part II of the Appraisal Worksheet.
- (5) Entries in the Appraisal Worksheets are the cartons determined by the appraisal. Any adjustments to recognize share will be made on the PW.
- (6) Separate Appraisal Worksheets are required for each unit or block inspected. Refer to [Paragraph 21](#) and [Exhibit 6](#) for sampling instructions.

28 General Information for Production Worksheet Entries and Completion Procedures

- (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 or delayed claims.
 - (c) Corrected claims or fire losses (double coverage), and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
 - (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use or other reasons described in the LAM).
 - (e) “No Indemnity Due” claims (which must be verified by an appraisal or notification from the insured that the production exceeded the guarantee).
- (4) The adjuster is responsible for determining if any of the insured’s requirements under the notice and claim provisions of the policy have not been met. If they have not, the adjuster should contact the AIP.
- (5) Instructions labeled “**PRELIMINARY**” apply to preliminary inspections only. Instructions labeled “**FINAL**” apply to final inspections only. Instructions not labeled apply to ALL inspections.
- (6) Standard PW items are numbered consecutively in [Exhibit 5](#). An example PW is also provided to illustrate how to complete item entries.

29-40 Reserved

EXHIBITS

Exhibit 1 Acronyms and Abbreviations

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

Approved Acronym/Abbreviation	Term
AIP	Approved Insurance Provider
ARH	Actual Revenue History
BP	Basic Provisions
CAT	Catastrophic Risk Protection
CIH	Crop Insurance Handbook, FCIC-18010
CP	Crop Provisions
DSSH	Document and Supplemental Standards Handbook, FCIC-24040
FCIC	Federal Crop Insurance Corporation
FSA	Farm Service Agency
GSH	General Standards Handbook FCIC-18190
LAM	Loss Adjustment Manual, FCIC-25010
PW	Production Worksheet
RMA	Risk Management Agency
SP	Special Provisions
SRA	Standard Reinsurance Agreement

Exhibit 2 Definitions

See the BP, GSH, CP, and LAM for definitions not specific to citrus loss adjustment.

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

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

Standard Carton: A container for marketing fresh packed citrus as shown below:

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

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

Unharvested Tree: A tree from which all current crop year fruit has not been picked.

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.

Element/Item Number	Standard
Company Name	Name of AIP, if not preprinted on the worksheet (Company Name).
Claim No.	Claim number as assigned by the AIP, if required.
1. Insured's Name	Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.
2. Policy No.	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	Crop name and crop code, as shown on the actuarial documents, for the variety of citrus grown.
5. Date of Damage	First three letters of the month during which most of the insured damage (if progressive damage occurred). Include specific date where applicable, as in the case of freeze damage (e.g., Dec 7, YYYY).
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) 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 unharvested bearing trees in the sample block determined by multiplying the number of unharvested trees per acre by the number of acres in the block (e.g., 90 trees per acre times 5 acres equals 450 trees in the block).
11. Acres in Block	Block acres (rounded to tenths).
12. Random Pick	Number of mature fruit randomly picked as instructed in Section 25B .
13. Grade (12-14)	Number of marketable fruit in the sample. Enter the result of random pick (item #12) minus culls (item #14).
14. Culls	Number of cull fruit in the sample.
15. Number Fruit Cut	Number of grade fruit (item #13) cut per sample.
16. Number Fruit Lost	Number of cut fruit lost to freeze damage per sample. Enter zero if the cause of loss is not freeze.
17. Graded Fruit	Calculate the number of graded fruit by subtracting the number of fruit lost (item #16) from the number of fruit cut (item #15).
18. Remarks	Remarks pertinent to the appraisal, sampling, conditions in general, disposition of fruit, appraisal date, etc. calculations not otherwise shown on appraisal worksheet (e.g., fruit per carton and trees per acre).

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 carton.
21. Total Fruit Lost (#14+#16)	To determine the total fruit lost, add Culls (item #14) to number of fruit lost (item #16).
22. Graded Fruit	Number of graded (marketable) fruit. Enter the result in Part I, item #17.
23. % of Carton (#22÷#12)	Percent of graded fruit in the carton rounded to three decimal places. Graded fruit (item #22) divided by random pick (item #12).
24. No. of Fruit per Tree	The number of fruit per tree (including insured damaged fruit, uninsured damaged fruit, and marketable fruit).
25. Grade Fruit Per Tree (#23×#24)	Percent of graded fruit in the carton (item #23) times number of fruit per tree (item # 24), rounded to the nearest whole fruit.
26. Graded Ctn. Per Tree (#25÷#20)	Graded cartons per tree rounded to the nearest tenth. Number of graded fruit per tree (item #25) divided by carton size fruit (item #20).
27. Total Trees per Acre (#10÷#11)	Total unharvested trees per acre rounded to the nearest whole tree. Result of number of unharvested trees in the block (item #10) divided by the number of acres in the block (item #11) from Part I or as determined by method in Subsection 25B(5)(c).
28. Ctns. To Count per Acre (#26×#27)	Cartons to count per acre rounded to the nearest tenth: Graded cartons per tree (item #26) times total trees per acre (item #27).
Adjuster's Signature, Code Number, and Date (not illustrated)	Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the PW.
Insured's Signature and Date (not illustrated)	Insured's (or insured's authorized representative's) signature and date. Before obtaining insured's signature, review all entries on the Appraisal Worksheet with the insured, particularly explaining codes, etc., that may not be readily understood.
Page Number (not illustrated)	Page number. (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.)

Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

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

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

General Information:

The procedures and the examples herein illustrate how to calculate and document the annual price.

Determining the Annual Price:

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

Summary of Harvested Production Worksheet Standards:

- (1) The entry items in subsection C are the minimum requirements for the Summary of Harvested Production Worksheet hereafter referred to as the Harvested Production Worksheet. Each of these entry items is “Substantive” (i.e., they are required).
- (2) Harvested Production Worksheet Completion Instructions. The completion instructions for the required entry items on the worksheet in the following subsections are “Substantive” (i.e., they are required).

General Information for Harvested Production Worksheet Entries and Completion Procedures:

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

Harvested Production Worksheet Entries and Completion Information:

Verify or make the following entries:

Element/Item Number	Standard
Company Name	Name of AIP, if not preprinted on the worksheet (company name). Insert “Page 1 of n,” “Page 2 of n,” etc. Number each set of worksheets (sold, direct marketed, unsold) separately.

Exhibit 4 Form Standards – Summary of Harvested Production Worksheet (Continued)

Element/Item Number	Standard
1. Insured’s Name	Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. Crop	“Citrus Crop” (Crop Code) as shown in the actuarial documents.
3. Crop Year	Four-digit crop year, as defined in the policy, for which the claim is filed.
4. Policy Number	Insured’s assigned policy number.
5. Unit Number	Unit number from the Summary of Coverage after it is verified to be correct.
6. Claim Number	Claim number assigned by the AIP.
7. Type/Disposition/Variety	Name of crop and type (if applicable), disposition (e.g., sold, unsold, direct marketed) of the citrus fruit represented by this Harvested Production Worksheet. Enter NA if type is not applicable.
8. Name, Address, and Phone No. of Buyer/Packer	Name, address, and telephone number of the processor, packing house, or other first handler of the production.

PART I – PRODUCTION

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

For columns 11 through 15 below, when there are no specific instructions for either sold, unsold, or direct marketed production, enter 0 on the worksheet. Cartons delivered, cartons sold, direct marketed production, and all dollar entries must include only that portion of the production included by the insured’s share.

Element/Item Number	Standard
11. Cartons of Marketable Fruit Delivered - Sold, Unsold, or Direct Marketed Production	The insured’s share of the number of whole standard cartons of citrus fruit per load, lot, pool, or account, as delivered. If production is not in standard cartons, convert the reported weights to cartons and enter weight in whole cartons. List any conversion factor(s) used in the Remarks.
12. Cartons of Marketable Fruit Sold	The insured’s share of the number of whole standard cartons per load, lot, pool, or account that were sold. Explain any difference, such as culled unmarketable citrus fruit, in the Remarks section. Culls must be reported on the “Sold” Harvested Production Worksheet as the difference between delivered and sold cartons. Any delivered marketable production that is unsold must be reported on an “Unsold” Harvested Production Worksheet. Direct marketed production should be reported on a “Direct Marketed” Harvested Production Worksheet. For direct marketed production, transfer entry from column 11.
13. Gross Dollars Received for Marketable Fruit	Sold or Direct Marketed Production: the insured’s share of the value per load, lot, pool, or account listed in column 10, in dollars and cents as reported on the documents from the handler.

Exhibit 4 Form Standards – Summary of Harvested Production Worksheet (Continued)

Element/Item Number	Description
14. Adjustments to Gross Dollars Received	Sold Production: identify the charges relating to harvesting and delivery to the packinghouse door and with the exception of these enter all other charges and assessments imposed by the packing house or other organizations. Identify such charges in the Remarks. If the dollars in item #13 do not include such charges, enter zero (0). If not delivered to a third party, adjustments must be verifiable as packing or processing expenses.
15. Net Dollars Received for Marketable Fruit	Column 13 minus column 14, results in dollars and cents.
16. Totals	Separately total columns 11, 12, 13, 14, and 15, as applicable, on the final page of the worksheet for each classification (sold, unsold, or direct marketed).

PART II - WEIGHTED VALUE BY TYPE

Element/Item Number	Standard
17. Total Net Dollars Received for Marketable Fruit	On the final worksheet for sold and direct marketed, enter the sum of the net dollars received for sold and direct marketed production from column 15 "Totals" from the appropriate worksheet. Leave the item blank on the Unsold Production Worksheet. Transfer this entry to Section II, column 66 "Production to Count" on the PW.
18. Total Cartons Delivered for Marketable Fruit	On the final worksheet for each disposition (sold, unsold, or direct marketed), enter the sum of the total cartons delivered for all column 11 entries from the appropriate worksheets. Transfer this entry to section II, column 55 on the PW.
19. Total Cartons Sold for Marketable Fruit	On the final worksheet for each disposition (sold, unsold, or direct marketed) enter the sum of the cartons sold for all column 12 entries from the appropriate worksheets. Transfer this entry to section II, column 56 on the PW.
20. Average Value Per Carton for Marketable Fruit	On the final worksheet for sold or direct marketed enter the result of dividing column 17 by column 19 in cents per carton as a three-place decimal (e.g., \$7.667 is entered as 7.667, etc.). Transfer this entry to Section II, column 64a "Value" on the PW. On the final worksheet for unsold, make no entry.
21. Total Net Dollars Received	UNIT for Marketable Fruit - on the final worksheet for each unit, enter the sum of the net dollars received for sold and direct marketed production from all column 17 entries, as appropriate.
22. Total Cartoons Delivered for Marketable Fruit	UNIT - on the final worksheet for each unit, enter the sum of the total cartons delivered for all column 18 entries from the appropriate worksheets. Transfer this entry to section I, column 32a on the PW for the unharvested production adjustment.
23. Total Cartons Sold for Marketable Fruit	UNIT - on the final worksheet for each unit, enter the sum of the total cartons sold and direct marketed from all column 19 entries, as appropriate. Do not include cartons from the unsold worksheet.

Exhibit 4 Form Standards – Summary of Harvested Production Worksheet (Continued)

Element/Item Number	Standard
24. Annual Price	On the final worksheet for each unit enter the result of dividing column 21 by column 23 in cents per carton as a three-place decimal (e.g., \$7.667 is entered as 7.667, etc.). Transfer this entry to the unsold cell in of Column 64b "Mkt. Price," Section II of the PW.
25. Remarks	Enter any pertinent information such as where unsold production has been stored and how it was valued. Document any factors used to convert delivered production to standard cartons of delivered production on each page for which conversion factors are applicable. Record the insured's share (Refer to section 15 treatment of share). Identify the source and amount of in-charges, out-charges, or other industry handling charges.
Adjuster's Signature, Code Number, and Date (not illustrated)	Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed.
Insured's Signature and Date (not illustrated)	Insured's (or insured's authorized representative's) signature and date on each page. Before obtaining the insured's signature, review all entries with the insured or the insured's authorized representative, particularly explaining codes, etc., which may not be readily understood.
Page (not illustrated)	Page number of the Summary of Harvested Production pages applicable to the citrus, (e.g., Page 1 of 2 Pages, Page 2 of 2 Pages, etc.).

If there are multiple pages to the appraisal worksheet, complete item #s 26 and 27 (signature of adjuster and signature of insured) only on the last page of the Summary of Harvested Production Worksheets for the unit.

Exhibit 4 Form Standards – Summary of Harvested Production Worksheet (Continued)

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

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

*juice value is not included in revenue to count

Exhibit 4 Form Standards – Summary of Harvested Production Worksheet (Continued)

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

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

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

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

25. REMARKS:
SOLD FRUIT EXAMPLE

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

Exhibit 4 Form Standards – Summary of Harvested Production Worksheet (Continued)

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

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

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

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

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

UNSOLD FRUIT EXAMPLE

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

PRODUCTION WORKSHEET STANDARDS:

- (1) The entry items in subsection C are the minimum PW requirements. Each of these entry items is considered “Substantive” (i.e., they are required).
- (2) The completion instructions for the required entry items on the PW in the following subsections are “Substantive” (i.e., they are required).

GENERAL 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).
 - (f) If the AIP determines the claim is to be denied, refer to the LAM for PW completion instructions.
- (4) The adjuster is responsible for determining if any of the insured’s requirements under the notice and claim provisions of the policy have not been met. If any have not, the adjuster should contact the AIP.
- (5) Instructions labeled “**PRELIMINARY**” apply to preliminary inspections only. Instructions labeled “**FINAL**” apply to final inspections only. Instructions not labeled apply to all inspections.
- (6) Refer to section 15 (b) of the Basic Provisions for information on determining production to count when acreage is harvested after the crop has been appraised.

GENERAL INFORMATION (CONTINUED):

- (7) In order to make the unharvested production adjustment calculation flow better throughout the various worksheets, the calculation can now be performed on the PW with the additional data that has been included. However, an example of the unharvested production adjustment calculation is provided below.
- (a) Multiply approved yield times coverage level and share;
 - (b) Multiply the number of acres damaged solely by uninsured cause by (a);
 - (c) Multiply the respective entries in Part II item #28 of the Citrus Appraisal Worksheets by the insured’s share and by the number of acres appraised;
 - (d) Sum the values determined in step (c) and add amount from step (b);
 - (e) Add the cartons from Part II item #22 of the Harvested Production Worksheet to the result determined in step (d);
 - (f) Multiply cartons in step (a) by the number of insured acres; and
 - (g) Subtract the result of step (e) from the result of step (f).

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

- (i) Guarantee per acre = 500 cartons per acre × 0.75 × 1.000 = 375 cartons per acre.
- (ii) Assume no acres are damaged solely by uninsured cause.
- (iii) (306 cartons to count per acre × 1.000 × 5 appraised acres) + (0 cartons to count per acre × 1.000 share × 5 appraised acres) = 1,530 cartons.
- (iv) Cartons produced = 1,530 cartons + 7,975 cartons = 9,505 cartons.
- (v) Total Guarantee = 375 cartons per acre × 30 acres = 11,250 cartons.
- (vi) Unharvested production adjustment = 11,250 cartons - 9,505 cartons = 1,745 cartons (entered on the PW in Section I item #34 with a stage code “UA”).

FORM ENTRIES AND COMPLETION INFORMATION:

Verify or make the following entries:

Element/Item Number	Standard
1. Crop/Code	“Navel Oranges” (0227).
2. Unit #	Unit number from the Summary of Coverage after it is verified to be correct.

FORM ENTRIES AND COMPLETION INFORMATION (CONTINUED):

Element/Item Number	Standard
3. Location Description	Land location that identifies the legal description, if available, and the location of the unit (e.g., section, township, and range; FSA Farm Numbers; FSA Common Land Units (CLU) and tract numbers; GPS identifications, or Grid identifications) as applicable for the crop.
4. Date(s) of Damage	<p>First three letters of the month(s) during which the determined insured damage occurred for the inspection and the cause(s) of damage listed in item# 5 below. If no entry in item# 5 below, make no entry.</p> <p>(a) For progressive damage, enter the month that identifies when the majority of insured damage occurred. Include the specific date where applicable as in the case of hail damage (e.g., Aug. 11).</p> <p>(b) Enter additional dates of damage in extra spaces, as needed. If more space is needed, document additional dates of damage in the Narrative or on a Special Report. Refer to the illustration in item# 6 below.</p> <p>Important: make no entry if there is no insurable cause of loss and a no indemnity due claim will be completed.</p>
5. Cause of Damage	<p>Name of the determined insured cause(s) of damage for this crop as listed in the LAM for the date of damage listed in item# 4 above for this inspection.</p> <p>(a) If an insured cause(s) of damage is coded as "Other," explain in the Narrative.</p> <p>(b) Enter additional causes of damage in the extra spaces, as needed. If more space is needed, document additional determined insured causes of damage in the Narrative or on a Special Report. Refer to the illustration in item# 6 below.</p> <p>(c) If it is evident that no indemnity is due, enter "No Indemnity Due" across the column in item# 5.</p> <p>Important: 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>

Exhibit 5 Production Worksheet (Continued)

Element/Item Number	Standard
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. This is item #6 on the worksheet. If additional space is needed, enter the additional determined “Insured Cause %” in the Narrative (or on a Special Report). The total of all “Insured Cause %” including those entered in the Narrative must equal 100%. If there is no insurable cause of loss, and a no indemnity due claim will be completed, make no entry.</p> <p>Example: Entries for item #s 4 – 6 and the Narrative, reflecting entries for multiple dates of damage, the corresponding insured causes of damage and insured cause percentages:</p> <p>(a) Damage occurred in May with excess moisture as the cause of damage insured cause 25%.</p> <p>(b) Damage occurred on June 30 with hail as the cause of damage insured cause 25%.</p> <p>(c) Damage occurred in August with wind as the cause of damage insured cause 20%.</p> <p>(d) Damage occurred in August with heat as the cause of damage insured cause 20%.</p> <p>(e) Additional date of damage occurred on April 5 with freeze as the cause of damage insured cause 10%.</p>
7. Company/Agency	Name of company and agency servicing the contract.
8. Name of Insured	Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.
9. Claim#	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 has been filed.
12. Additional units	<p>Preliminary: Make no entry.</p> <p>Final: Unit number(s) for all non-loss units for the crop at the time of final inspection. A non-loss unit is any unit for which a PW has not been completed. Additional non-loss units may be entered on a single PW. 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>

Exhibit 5 Production Worksheet (Continued)

Element/Item Number	Standard
13. Est. Prod. Per Acre	<p>Preliminary: Make no entry.</p> <p>Final: Estimated yield per acre, in whole pounds, of all non-loss units for the crop at the time of final inspection.</p>
14. Date(s) Notice of Loss	<p>Preliminary:</p> <ul style="list-style-type: none"> (a) Date the notice of damage was given for the unit in item #2 in the 1st or 2nd space, as applicable. Enter the complete date (e.g., “MM/DD/YYYY”) for each notice. (b) A third notice of damage of loss for a preliminary inspection (if needed) requires an additional set of PW. Enter the date of notice for a third preliminary inspection in the 1st space of item #14 on the second set of PW. (c) Reserve the “Final” space on the first page of the first set of PW for the date of notice for the final inspection. (d) If the inspection is initiated by the AIP, enter “Company Insp” instead of the date. (e) If the notice does not require an inspection, document as directed in the Narrative instructions. <p>Final: Transfer the last date in the 1st or 2nd space from first or second set of PW to the final space if a final inspection should be made because of the notice. Always enter the complete date of notice (e.g., “MM/DD/YYYY”) for the final inspection in the final space on the first page of the first set of PW. For a delayed notice of loss or a delayed claim, refer to the LAM.</p>
15. Companion Policy(s)	<ul style="list-style-type: none"> (a) If no other person has a share in the unit (insured has a 100 percent share), make no entry; (b) In all cases where the insured has less than a 100 percent share of a loss-affected unit, ask the insured if the other person sharing in the unit has a multiple-peril contract (not crop-hail or fire); (c) If the other person has a multiple-peril contract and it can be determined that the same AIP services it, enter the contract number, handle these companion policies according to AIP instructions; (d) If the other person has a multiple-peril contract and a different AIP or agent services it, enter the name of the AIP and/or agent (and contract number) if known; and (e) If to verify the existence of a companion contract, enter “Unknown” and contact the AIP for further instructions.

SECTION I – DETERMINED ACREAGE, APPRAISED PRODUCTION, AND ADJUSTMENTS

Make separate line entries for varying:

- (1) Rate classes, types, irrigated practices, or organic practices, as applicable
- (2) APH yields;
- (3) Appraisals;
 - (a) Adjustments to appraised production;
 - (b) Stages or intended use(s) of acreage;
 - (c) Shares (e.g., 50 percent (50%) and 75 percent (75%) shares on the same unit); or
 - (d) Appraisals for damage due to hail or fire if Hail and Fire Exclusion is in effect.

Element/Item Number	Standard
16. Field ID	The field identification symbol from a sketch map or an aerial photo. Refer to the Narrative.
17. Multi-Crop Code	Make no entry.
18. Reported Acres	In the event of over-reported acres, handle in accordance with the individual AIP’s instructions. In the event of under-reported acres, enter the reported acres to tenths for the field or sub field. If there are no under-reported acres make no entry.
19. Determined Acres	<p>Refer to the LAM for the definition of acceptable determined acres. Enter the determined acres to tenths for the field or subfield for which consent is given for other use and/or:</p> <ul style="list-style-type: none"> (a) Put to other use without consent. (b) Abandoned. (c) Damaged by uninsured causes. (d) For which the insured failed to provide acceptable records of production. (e) From which production was sold by direct marketing if the insured failed to meet the requirements contained in the CP. <p>Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements.</p>

Exhibit 5 Production Worksheet (Continued)

Element/Item Number	Standard
20. Interest or Share	Insured’s interest in the crop to three decimal places as determined at the time of inspection. If shares vary on the same unit, use separate line entries.
21. Risk	Three-digit code for the correct “Rate Class” specified on the actuarial documents. If a “Rate Class” or “High Risk Area” is not specified on the actuarial documents, make no entry. Verify with the Summary of Coverage and if the Rate Class is found to be incorrect, revise according to the AIP’s instructions. Refer to the LAM. Unrated land is uninsurable without a written agreement.
22. Type	Three-digit code number, entered exactly as specified on the actuarial documents, for the type (or variety) grown by the insured. If “No Type Specified” or “No Variety Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a type (or variety) is not specified on the actuarial documents, make no entry.
23. Class	Three-digit code number, entered exactly as specified on the actuarial documents for the class grown by the insured. If “No Class Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a class is not specified on the actuarial documents, make no entry.
24. Sub-Class	Three-digit code number, entered exactly as specified on the actuarial documents for the sub-class grown by the insured. If “No Sub-Class Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a sub-class is not specified on the actuarial documents, make no entry.
25. Intended Use	Three-digit code number, entered exactly as specified on the actuarial documents for the intended use of the crop grown by the insured. If “No Intended Use Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an intended use is not specified on the actuarial documents, make no entry.
26. Irr. Practice	Three-digit code number, entered exactly as specified on the actuarial documents for the irrigated practice carried out by the insured. If “No Irrigated Practice Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an irrigated practice is not specified on the actuarial documents, make no entry.
27. Cropping Practice	Three-digit code number, entered exactly as specified on the actuarial documents for the cropping practice (or practice) carried out by the insured. If “No Cropping Practice” or “No Practice Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a cropping practice (or practice) is not specified on the actuarial documents, make no entry.

Exhibit 5 Production Worksheet (Continued)

Element/Item Number	Standard
28. Organic Practice	Three-digit code number, entered exactly as specified on the actuarial documents for the organic practice carried out by the insured. If “No Organic Practice Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an organic practice is not specified on the actuarial documents, make no entry.
29. Stage	<p>Preliminary: Make no entry.</p> <p>Final: Stage abbreviation as shown below:</p> <ul style="list-style-type: none"> (a) P - Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the AIP, or from which production was sold by direct marketing if the insured failed to meet the requirements contained in the CP. (b) H - Harvested. (c) UH - Unharvested or put to other use with consent. (d) TZ - UUF/Third Party Damage - Zero production on same acreage. (e) TA - UUF/Third Party Damage - Appraised production on the same acreage. (f) TH - UUF/Third Party Damage - Harvested production on same acreage. <p>Gleaned Acreage: Refer to the LAM for information on gleaning.</p>
30. Use of Acres	<p>Use the following “Intended Use” abbreviations.</p> <ul style="list-style-type: none"> (a) “Bulldozed,” etc. - Use made of acreage (b) “WOC” - Other user without consent (c) “SU” - Solely uninsured (d) “ABA” - Abandoned without consent (e) “H” - Harvested (f) “UH” - Unharvested (g) Verify any “Intended Use” entry. If the final use of the acreage was not indicated, strike out the original line and initial it. Enter all data on a new line showing the correct “Use of Acres.” <p>Gleaned Acreage: Refer to the LAM for information on gleaning.</p>

Exhibit 5 Production Worksheet (Continued)

Element/Item Number	Standard
31. Appraised Potential	<p>(a) Per acre appraisal in standard cartons, to tenths, of potential production for the acreage appraised (Part II, item #28 of the Citrus Appraisal Worksheet). Refer to the appraisal methods and applicable Appraisal Worksheet instructions for additional instructions. If there is no potential on UH acreage, enter "0.0" (zero).</p> <p>(b) For the Unharvested Production Adjustment: Enter the approved yield multiplied by the coverage level and the share and the number of acres insured (e.g., 500 cartons per acre × 0.75 coverage level × 1.000 share × 30 acres = 11,250).</p>
32a. Moisture%	<p>(a) For appraised citrus make no entry.</p> <p>(b) For the Unharvested Production Adjustment enter the amount from column 22 of the Summary of Harvested Production Worksheet.</p>
32b. Factor	<p>(a) For appraised citrus make no entry.</p> <p>(b) For the Unharvested Production Adjustment enter the sum from item #42 of column 36 and column 37.</p>
33. Shell %, Factor, or Value	<p>Line through the column heading and enter "Annual Price."</p> <p>(a) For appraised citrus production enter the annual price from item #24 of the appropriate Summary of Harvested Production Worksheet if this price is determined to be reasonable. Otherwise enter a price determined in accordance with the annual price procedure, Exhibit 4 Para. B. Notate appropriately how price was determined.</p> <p>(b) For the Unharvested Production Adjustment enter the dollar amount per carton contained in the SP.</p>
34. Production Pre-QA	<p>(a) Column 19 multiplied by column 20 multiplied by column 31, results in cartons rounded to tenths.</p> <p>(b) For the Unharvested Production Adjustment enter the greater of zero (0) or the result of column 31 less column 32a and column 32b (i.e., column 31 - (column 32a. + column 32b.)).</p>

Exhibit 5 Production Worksheet (Continued)

Element/Item Number	Standard
35. Quality Factor	Under section 15 (j) of the Basic Provisions, if due to insured causes, a Federal or State agency has ordered the appraised crop or production to be destroyed, enter the factor "0.000." Instruct the insured to complete and submit a Certification Form stating the date the crop or production was destroyed and the method of destruction (refer to item #40 and the Narrative below). Also refer to the LAM for additional information. If no destruction order, make no entry.
36. Production Post-QA	<p>Make the following entries rounded in cartons to tenths.</p> <p>(a) For appraisals with destruction order, column 34 multiplied by column 35.</p> <p>(b) For appraisals without destruction order, transfer entry from column 34.</p> <p>(c) For the Unharvested Production Adjustment, make no entry.</p>
37. Uninsured Causes	<p>Result of per acre appraisals for uninsured causes (taken from the appraisal worksheet or other documentation) multiplied by acres in item #19, rounded to tenths of a carton. Refer to the LAM for information on how to determine uninsured cause appraisals. If no uninsured causes make no entry.</p> <p>(a) Hail and Fire exclusion not in effect.</p> <p style="padding-left: 40px;">(i) Enter the result of multiplying item #19 by not less than the production guarantee per acre (approved yield times coverage level) in cartons rounded to tenths for any "P" stage acreage. On preliminary inspections, advise the insured to keep harvested production from any acreage damaged solely by uninsured causes separate from other production.</p> <p style="padding-left: 40px;">(ii) For acreage that is damaged partly by uninsured causes, enter the result of the appraised uninsured loss of production (result of item #28 of the appropriate Appraisal Worksheet multiplied by the number of acres in item #19) in cartons to tenths. Refer to the LAM for instructions regarding assessing uninsured cause appraisals.</p> <p>(b) Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals. For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.</p> <p>(c) For the Unharvested Production Adjustment make no entry.</p>

Exhibit 5 Production Worksheet (Continued)

Element/Item Number	Standard
38. Total to Count	<p>(a) Add column 36 to column 37 and multiply that result by the column 33 entry. Enter the result rounded to whole dollars.</p> <p>(b) For the Unharvested Production Adjustment, column 33 multiplied by column 34 rounded to whole dollars.</p>
39. Total	Total of all columns 19 entries in acres to tenths.
40. Quality	<p>Check the applicable qualifying QA condition(s) affecting the unit’s appraised and harvested production (refer to CP and SP) in the list below:</p> <ul style="list-style-type: none"> (1) TW (Test Weight) (2) KD (Total Defects) (3) Aflatoxin (4) Vomitoxin (5) Fumonisin (6) Garlicky (7) Dark Roast (8) Sclerotinia (9) Ergoty (10) COFO (Commercially Objectionable Foreign Material) (11) Other (12) None <p>(a) Check “Other” if the identified injurious substances or conditions, for which a destruction order was issued, are not listed above. Document in the Narrative (or on a Special Report):</p> <ul style="list-style-type: none"> (i) A description of the injurious substance or condition for which a destruction order was issued; (ii) The circumstances that caused the crop to be affected by an injurious substance or condition, the date the crop was destroyed, and the method of destruction; or

Exhibit 5 Production Worksheet (Continued)

Element/Item Number	Standard
40. Quality (Continued)	<p>(iii) Attach to the claim, a copy of the destruction order issued by the Federal or State agency and, if applicable, a copy of the laboratory test results that confirms the presence of the injurious substances or conditions.</p> <p>(b) Otherwise, check "None."</p>
41. Do any mycotoxins exceed FDA, State, or other health organization maximum limits	<p>Check "Yes" if any mycotoxins listed in item #40 (including any identified as "Other") exceed the FDA, state, or other health organization maximum limits; otherwise, leave blank. Document in the Narrative or on a Special Report the disposition of the production that was:</p> <p>(1) Sold, document the name and address of the buyer; or</p> <p>(2) Not sold, document the date(s) of such disposition, how the production was used, or how such production was destroyed.</p> <p>(3) Refer to the LAM for additional information on mycotoxins. This is item #41 on the worksheet.</p>
42. Totals	Separately total columns 36 and 37 in whole cartons and column 38 in whole dollars. If a column has no entries, make no entry.

Section I 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 more space is needed, document on a Special Report, and enter "See Special Report." Attach the Special Report to the Production Worksheet.
b.	If no acreage is released on the unit, enter "No acreage released," adjuster's initials, and date.
c.	If notice of damage was given and no inspection is required, enter "No Inspection," the unit number(s), date, and adjuster's initials (do not enter unit numbers for which notice has not been given). The insured's signature is not required.
d.	Explain any uninsured causes, unusual, or controversial cases.
e.	If there is an appraisal in column "37" for uninsured causes due to a Hail and Fire Exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
f.	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 if not recorded on the appraisal worksheet.
g.	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. Refer to the LAM for additional information.

Section I Narrative Instructions (Continued)

h.	Explain any errors found on the Summary of Coverage.
i.	Explain any commingled production. Refer to the LAM for additional information.
j.	Explain any entry for "Production not to Count" in column "62" (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit.
k.	Explain "NO" checked in item #44.
l.	<p>Attach a sketch map or aerial photograph to identify the total unit:</p> <ul style="list-style-type: none"> (1) if consent is or has been given to put part of the unit to another use or to replant; (2) if uninsured causes are present; or (3) for unusual or controversial cases. <p>Indicate on the aerial photograph or sketch map, the disposition of acreage destroyed or put to other use with or without consent.</p>
m.	Explain any differences between date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
n.	When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and the date of inspection.
o.	Explain the reason for a "No Indemnity Due" claim. "No Indemnity Due" claims are to be distributed in accordance with the AIP's instructions.
p.	Explain any delayed notices or delayed claims as instructed in the LAM.
q.	Document the method and calculation used to determine acres for the unit. Refer to the LAM.
r.	Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.
s.	Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
t.	<p>For production that qualifies for quality adjustment and, as applicable, for production ordered to be destroyed due to presence of injurious substances or conditions, document the following:</p> <ul style="list-style-type: none"> (1) Explain any "0.000" quality adjustment factor entered in column 35 and 65 and, as applicable, the name of the Federal or State agency that ordered the destruction of the crop or production and why. (2) The date the crop was destroyed and the method of destruction. (3) Explain any deficiencies, substances, or conditions that allowed for quality adjustment, as well as any which were not allowed. (4) Document all calculations used to determine quality adjustment factors.
u.	Document any other pertinent information, including any data to support any factors used to calculate the production.

Section I Narrative Instructions (Continued)

v.	For production ordered to be destroyed due to the presence of injurious substances or conditions, document the following: (1) Explain any “.000” factor entered in columns 35 or 65. (2) The circumstances that caused the crop to be affected by an injurious substance or condition, date the crop was destroyed and the method of destruction. Attach to the claim the insured’s completed Certification Form, a copy of the destruction order issued by the Federal or State agency and (if applicable) a copy of the laboratory test results that confirms the presence of injurious substances or conditions. (3) Refer to the LAM for additional documentation requirements.
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SECTION II – DETERMINED HARVESTED PRODUCTION

GENERAL INFORMATION:

- (1) When all acreage has been harvested, determine total production from warehouse receipts, packer/processor receipts, or farm management records (refer to the LAM for farm record requirements) verified by the adjuster and supported by written records from the first handler. This production will be the basis for computing losses from the insured and uninsured causes of damage on the PW.
- (2) Account for all harvested production and revenue for the insured person only, except production appraised before harvest and shown in section I because the quantity cannot be determined later.
- (3) The insured must maintain satisfactory records of all production sold. Verify any processing/packing house records. If acceptable sales records are not available, refer to the LAM.
- (4) If additional lines are necessary, the data may be entered on a continuation sheet. Use separate lines for:
 - (a) Separate storage facilities.
 - (b) Different first handlers (buyers, packing houses, or processors). The insured must have maintained satisfactory records of all production sold. Verify any packinghouse or processor records. In all localities if the first handler was not a packer or processor, the production will be determined by the adjuster on the basis of available records.
 - (c) Harvested fruit of any type that failed to meet the applicable grade (quality) requirements because of insured damage.
 - (d) Varying shares; (e.g., 50 percent and 75 percent shares on the same unit).

GENERAL INFORMATION (CONTINUED):

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

Verify or make the following entries:

Element/Item Number	Standard
43. Date Harvest Completed	<p>Use to determine delayed notice or a delayed claim. Refer to the LAM.</p> <p>Preliminary: Make no entry.</p> <p>Final:</p> <p>(a) The earlier of the date the ENTIRE acreage on the unit was (1) harvested, (2) totally destroyed, (3) put to other use, (4) a combination of harvested, destroyed, or put to other use, or (5) the calendar date for the end of the insurance period.</p> <p>(b) If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvest, enter "Incomplete."</p> <p>(c) If at 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, enter "No Harvest."</p> <p>(d) If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, etc. Refer to the LAM.</p>
44. Damage similar to other farms in the area?	<p>Preliminary: Make no entry.</p> <p>Final: Check "Yes" or "No." Check "Yes" if the amount and cause of damage due to insurable causes is similar to the experience of other farms in the area. If "No" is checked, explain in the Narrative.</p>

Exhibit 5 Production Worksheet (Continued)

Element/Item Number	Standard
45. Assignment of Indemnity	Check "Yes" only if an assignment of indemnity is in effect for the crop year; otherwise, check "No." Refer to the LAM.
46. Transfer of Right to Indemnity	Check "Yes" only if a transfer of right to indemnity is in effect for the unit for the crop year; otherwise, check "No." Refer to the LAM.
47a. Share	RECORD ONLY VARYING SHARES on SAME unit to three decimal places. When sold, unsold, or direct marketed is not from Summary Of Harvested Production Worksheet enter only the insured's share.
47b. Field ID	<p>If only one practice of harvested production is listed in Section I, make no entry:</p> <p>(a) If only one practice and/or type of harvested production is listed in section I, make no entry.</p> <p>(b) 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	The applicable two-digit code for first crop and second crop. Refer to the LAM for instructions regarding entry of first crop and second crop codes.
49.-52. Length or Diameter/Width/Depth/Deduction	Strike column headings and enter "Disposition." Enter the method(s) of disposition from the Summary of Harvested Production Worksheet(s) (e.g., Disposition - Sold, Unsold, or Direct Marketed, as applicable). Refer to Exhibit 4 . When there is Sold/Unsold and Direct Marketed production from the same insured acreage, make separate line entries, as applicable (refer to the example PW).
53. Net Cubic Feet	Make no entry.
54. Conversion Factor	Make no entry.
55. Gross Prod.	Delivered production in whole pounds for citrus production determined by delivery records, production recaps, sales receipts from processors, etc., (must be NET WEIGHT). Transfer entry from column 18 on the Harvested Production Worksheet for all sold, unsold, and direct marketed harvested production.
56. Bu., Ton, Lbs., Cwt.	line out the column heading and enter "Cartons." Enter the sold harvested marketable production in whole cartons. Transfer entry from column 19 on the Summary of Harvested Production Worksheet for the insured's share all sold, unsold, and direct marketed harvested production. For any harvested production not documented on the Summary of Harvested Production Worksheet, enter the result of multiplying such production by the share in item #47a.

Exhibit 5 Production Worksheet (Continued)

Element/Item Number	Standard
56. Bu., Ton, Lbs., Cwt. (Continued)	<p>(a) Citrus fruit that are unmarketable due to insurable causes are not counted as production to count.</p> <p>(b) Any undamaged marketable citrus fruit, or fruit that the producer cannot market that meets the minimum grade standards as specified in the SP, must be counted as production to count.</p> <p>(c) Cartons may require conversion from the size used by the packing house to the carton sizes defined in the policy. The adjuster should contact the packing house to verify the carton size used (e.g., if the packing house used a 25-pound carton for a particular type of fruit and the carton size specified by the policy is 38 pounds, the adjuster must convert the production to the equivalent of 38 pound cartons before entering the gross harvested production). Refer to the definition for “Carton” in Exhibit 2 for standard container sizes and production packed for export. Show conversion calculations in the Narrative.</p>
57.-61. Shell/Sugar Factor/FM%/Moisture%/Test WT/ Adjusted Production	Make no entry.
62. Prod. Not to Count	Enter any production not to count in standard whole cartons (when acceptable records identifying such production are available) from harvested acreage damaged solely by uninsured causes, or other sources (e.g., other units or uninsured acreage) in the same storage structure (if the storage entries include such production).
63. Production Pre-QA	<p>Make the following entries in whole cartons.</p> <p>(a) For harvested production with production not to count: Column 56 minus column 62.</p> <p>(b) For harvested production without production not to count: Transfer entry from column 56.</p>
64a. Value	<p>Make the following entries for the value per carton as a three-place decimal (e.g., enter \$7.685 as 7.685, etc.) as follows:</p> <p>(a) For all sold and direct marketed harvested production, transfer entry from column 20 on the Harvested Production Worksheet.</p> <p>(b) For all unsold harvested production, make no entry. This is item #64a on the worksheet: https://youtu.be/XdF3lxNY7fM</p>

Exhibit 5 Production Worksheet (Continued)

Element/Item Number	Standard
64b. Market Price	<p>Make the following entries for the market price per carton as a three-place decimal (e.g., enter \$7.685 as 7.685, etc.) as follows:</p> <p>(a) For all sold and direct marketed harvested production, make no entry.</p> <p>(b) For all unsold harvested production, transfer entry from column 24 on the Final Harvested Production Worksheet for the unit as appropriate in accordance with the annual price procedure in Exhibit 4 "Para. B." This is item #64b on the worksheet.</p>
65. Quality Factor	<p>Under section 15 (j) of the Basic Provisions, if due to insured causes, a Federal or State agency has ordered the appraised crop or production to be destroyed, enter the factor "0.000." Instruct the insured to complete and submit a Certification Form stating the date the crop or production was destroyed and the method of destruction (refer to item #40 and the Narrative below). Also refer to LAM for additional information.</p>
66. Production to count	<p>Make the following entries in whole dollars.</p> <p>(a) For all sold and direct marketed harvested production, transfer entry from column 17 on the Harvested Production Worksheet.</p> <p>(b) For all unsold harvested production, multiply column 63 by column 64b rounded to whole dollars.</p> <p>(c) For production with a destruction order, column 63 multiplied by the applicable price in column 64a or 64b multiplied by column 65.</p>
67. Total	<p>Total of all column 63 entries in whole cartons. If no entry in column 63, MAKE no entry.</p>
68. Section II Total	<p>Enter the total of Column 66, results in whole dollars.</p>
69. Section I Total	<p>Total of column 38 entries, results in whole dollars.</p>
70. Unit Total	<p>Enter the sum of item #68 plus item #69, in whole dollars.</p>
71. Allocated Prod.	<p>MAKE no entry.</p>
Adjuster's Signature, Code Number, and Date (not illustrated)	<p>Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. For an absentee insured, enter adjuster's code number only. The signature and date will be entered after the absentee has signed and returned the PW. Final indemnity inspections should be signed on the bottom line.</p>
Insured's Signature and Date (not illustrated)	<p>Insured's (or insured's authorized representative's) signature and date. Before obtaining insured's signature, review all entries on the PW with the insured, particularly explaining codes, etc., that may not be readily understood. Final indemnity inspections should be signed on the bottom line.</p>
Page Numbers (not illustrated)	<p>Preliminary: Page numbers - "1," "2," etc., at the time of inspection.</p> <p>Final: Page numbers. (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.)</p>

Exhibit 5 Production Worksheet (Continued)

PRODUCTION WORKSHEET

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

SECTION I - DETERMINED ACREAGE APPRAISED PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL													B. POTENTIAL YIELD										
16. File 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. <input checked="" type="checkbox"/> Practice	27. Cropping Practice	28. Organic Practice	29. Stage	30. Use of Acres	31. Appraised Potential	32a. Moisture % Factor	32b. Shell/Sugar Factor	33. Annual Price	34. Production Pre-QA	35. Quality Factor	36. Production Post-QA	37. Uninsured Causes	38. Total to Count
A			5.0	1.000		134				<input checked="" type="checkbox"/>			UH	UH	306.0			7.211	1,530.0		1,530.0		11,033
B			5.0	1.000		134				<input checked="" type="checkbox"/>			UH	UH	0			7.211	0		0		0
C			20.0	1.000		134				<input checked="" type="checkbox"/>			H	H									
39 TOTAL			30.0										UA		11,250	7,975 1,530	0.70	1,745			1,530		12,255

40. Quality: TW KD Aflatoxin Vomitoxin Garlicky Dark Roast
 Sclerotinia Other None
 41. Do any mycotoxins exceed FDA, State or other health organization maximum limits? Yes No

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

SECTION II - DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed **MM/DD/YYYY** 44. Damage to other farms in the area? Yes No 45. Assignment of indemnity Yes No 46. Transfer of Right to Indemnity? Yes No

A. MEASUREMENTS					B. GROSS PRODUCTION					C. ADJUSTMENTS TO HARVESTED PRODUCTION									
Share Field ID	Multi-Crop Code	Length or Diameter	Width or Depth	Depth or Area	Net Cubic Feet	Factor	Gross Prod.	Shell/Sugar Cartons	Shell/Sugar Factor	FM%	Moisture %	Test WT	Adjusted Production	Prod. Not to Count	Production Pre-QA	Value Mkt. Price	Quality Factor	Production to Count	
C		Sold					7,060	7,060							7,060	6,794		47,966	
C		Direct Marketed					825	825							825	10,772		8,887	
C		Unsold					90	90							90	7,211		649	
67. TOTAL															7,975			57,502	

68. Section II Total **57,502**
 69. Section I Total **12,255**
 70. Unit Total **69,757**
 71. Allocated Prod.

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

Exhibit 6 Reference Material – Minimum Representative Sample Requirements

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

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

A. Determining Insurable Acreage by Variety

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

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

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

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

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

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

B. Freeze Damaged Citrus Defined

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

C. California Orange Laws and Procedures

- (1) Orange Laws (applicable portions quoted in part).
 - (a) Freezing Damage. Damage from freezing to any one fruit is serious if it causes either a condition of (a) “damage on the segment walls” to the extent defined herein, or (b) “drying or desiccation” in “20 percent or more of the exposed pulp as shown on a transverse cut through the center.”
 - (b) Damage on Segment Walls. “Damage on segment walls means a water-soaked appearance, or evidence of previous water soaking, or the presence of crystals or crystalline deposits, on the two surface membranes of each of two or more segments of a section, which section shall not be less than one inch or more than one and one-half inches in thickness, obtained from the center portion of the fruit by cutting off a portion of each end such evidence of freezing injury to show for the entire length but not necessarily the entire area of the surface membranes.”
 - (c) Determination of Extent of Freezing Damage. In any season in which freezing damage to oranges produced in California has occurred, the extent of damage by freezing to such oranges shall be determined as follows:
 - (i) 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 a 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.
 - (ii) 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.
 - (iii) Either by examination for damage on the segment walls or by examination of the exposed pulp on a transverse cut through the center, or by such examination, during the period from Date A to Date B. In no event shall the interval from Date A to Date B exceed three weeks.
 - (d) Tolerances. In the case of serious damage by freezing injury, not more than 15 percent, by count, of the oranges in any one container or bulk lot may be below these requirements, but not to exceed one-third of this tolerance shall be allowed for oranges which show a “drying or desiccation” in 40 percent or more of the exposed pulp, as shown on a transverse cut through the center. The total tolerance for a combination of defects shall not exceed the tolerance permitted for any one cause by more than 5 percent by count.

C. California Orange Laws and Procedures (Continued)

(2) Orange Procedures.

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

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

(b) Regulations of the Department of Agriculture for California provide that during the interval from Date A to Date B, if an individual orange is found to have less damage than “serious damage due to freezing” by one method of examination, it shall also be examined for damage by the other method; and the total of the seriously damaged oranges found by both methods shall be the number of seriously damaged oranges in the sample examined.

(c) Dates A and B are established each season by emergency regulation of the California Director of Agriculture as needed.

(d) For further information on freezing injury, it is suggested that adjusters secure current publications from the California Department of Agriculture or the California Agricultural Experiment Station.

D. Policy Regarding Frost Protection Equipment

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

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

D. Policy Regarding Frost Protection Equipment (Continued)

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