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FLORIDA CITRUS FRUIT ACTUAL PRODUCTION HISTORY LOSS ADJUSTMENT STANDARDS HANDBOOK

2025 and Succeeding Crop Years

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**UNITED STATES DEPARTMENT OF AGRICULTURE
FARM PRODUCTION AND CONSERVATION
RISK MANAGEMENT AGENCY**

TITLE: Florida Citrus Fruit Actual Production History Loss Adjustment Standards Handbook	NUMBER: FCIC-20650L OPI: Product Administration and Standards Division
EFFECTIVE DATE: 2025 and succeeding Crop Years	ISSUE DATE: August 31, 2023
SUBJECT: Provides the loss adjustment procedures and instructions for administering the Florida Citrus Fruit Actual Production History crop insurance program.	APPROVED: <i>/s/ John W. Underwood for</i> Deputy Administrator for Product Management

REASON FOR ISSUANCE

This handbook is being issued to provide procedures and instructions for administering the FCF APH crop insurance program for the 2025 and succeeding crop years.

SUMMARY OF CHANGES

Listed below are the changes to the 2025 FCIC-20650L Florida Citrus Fruit Actual Production History Loss Adjustment Standards Handbook with significant content change. All 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
	Deleted Control Chart
Para. 11C(1)	Increased the age for purposes of determining insurability of acreage not producing the 100-box minimum production from six to eight years after set out. Revised the number of previous crop years used in determining the 100-box minimum production for insurability and that any one year of 100 boxes meets the 100-box minimum.
Para. 16(2)(b)	Expanded the notice of damage requirement related to post-bloom fruit drop and the assessment of solely uninsured causes and the impact on indemnity determinations and premium owed.
Exhibit 2	Added the definition of the added cause of loss, excess wind.

**FLORIDA CITRUS FRUIT ACTUAL PRODUCTION HISTORY
LOSS ADJUSTMENT STANDARDS HANDBOOK**

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PART 1: GENERAL INFORMATION AND RESPONSIBILITIES

1 General Information

A. Purpose and Objective

The RMA issued loss adjustment standards for FCF APH program are the official standard requirements for adjusting losses in a uniform and timely manner. The RMA issued standards for this crop and crop year are in effect as of the signature date for this crop handbook located at www.rma.usda.gov/Policy-and-Procedure/Privately-Developed-Products---20000.

This handbook remains in effect until superseded by reissuance of the entire handbook subject to any directives contained in any bulletin or FAD released by RMA. A bulletin or FAD can supersede applicable portions of the original handbook.

B. Source of Authority

The FCF APH Crop Insurance Program is approved by the FCIC Board of Directors under Section 508(h) of the Federal Crop Insurance Act. FCF APH was implemented on August 27, 2020, for the 2021 reinsurance year and 2022 commodity year. The FCIC Board of Directors has approved subsequent changes during 2021 FCIC Board meetings.

C. Title VI of the Civil Rights Act of 1964

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

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

1 General Information (Continued)

D. Related Handbooks

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

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

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

E. CAT Coverage

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

F. Irrigated Practice

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

2 AIP Responsibilities

A. Utilization of Standards

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

B. Form Distribution

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

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

C. Record Retention

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

D. Form Standards

- (1) The entry items in [Exhibits 3](#) and [4](#) are the minimum requirements for the FCF Appraisal Worksheet and Claim Form (hereafter referred to as "Production Worksheet"). All entry items are "Substantive," (i.e., they are required).
- (2) The Privacy Act and Non-Discrimination statements are required statements that must be printed on the form or provided to the insured as a separate document. These statements are not shown on the example form(s) in [Exhibits 3 - 4](#). The current Non-Discrimination Statement and Privacy Act Statement can be found on the RMA website at: www.rma.usda.gov.
- (3) The certification statement required by the current DSSH must be included on the PW directly above the insured's signature block immediately followed by the statement below:

"I understand the certified information on this Production Worksheet will be used to determine my loss, if any, to the above unit. The insurance provider may audit and approve this information and supporting documentation. The Federal Crop Insurance Corporation, an agency of the United States, subsidizes and reinsures this crop insurance."
- (4) Refer to the DSSH for other crop insurance form requirements (such as point size of font, and so forth).

PART 2: INSURANCE CONTRACT INFORMATION

11 Insurability

The AIP is to determine that the insured has complied with all policy provisions of the insurance contract. The following may not be a complete list of insurability requirements. Refer to the BP, CP, and the SP for a complete list.

A. Insured Crop

- (1) The insured crop will be all acreage of each citrus fruit group that the insured elects to insure in which the insured has a share, that is grown in the county shown on the application, and for which a premium rate is quoted by the AD that is grown:
 - (a) on trees that are adapted to the area;
 - (b) in a grove inspected by the AIP and that is considered acceptable; and
 - (c) on trees that have met the minimum age (after set out) requirements specified in the SP.
- (2) Acreage reported for fresh fruit purposes if the requirements of section 7(b) of the CP are met.
- (3) Insurance will not attach to any citrus fruit group or type which are:
 - (a) "Meyer lemons," "Sour Oranges," or "Clementines"; or
 - (b) of any type not specified as insurable in the SP.

B. Insurable Acreage

Citrus fruit from trees interplanted with another type or perennial agricultural commodity unless the AIP inspects the acreage and determines it does not meet the requirements contained in the policy.

- (1) Interplanted acreage will be prorated according to the percentage of the acres occupied by each of the interplanted types or perennial agricultural commodities.

Example: Grapefruit have been interplanted with oranges on 100 acres and the grapefruit trees are on 50 percent of the acreage, grapefruit will be considered planted on 50 acres and oranges will be considered planted on 50 acres.
- (2) The combination of citrus fruit acreage and interplanted acreage cannot exceed the physical amount of acreage.

11 Insurability (Continued)

C. Uninsurable Acreage

Uninsurable acreage includes acreage that:

- (1) is eight years of age or older (after set out) unless it has produced at least 100 boxes of citrus fruit per acre in at least one of the three previous crop years (e.g., for the 2025 crop year, 2021, 2022, and 2023 would be the three previous crop years) unless otherwise allowed by the SP; or; ***
- (2) has been abandoned.

D. Reductions in Insured Acreage

Refer to the SP and CIH for information regarding acreage reduction due to decreases in original plant stand. Also refer to the CIH and LAM for information regarding acreage measurements for perennial crops.

12 Unit Divisions

Refer to the BP and CP for unit division provisions.

13 Insurance Period

A. Coverage Begins

The insurance period begins December 1 (refer to Section 9 of the CP for specific information) unless specified otherwise in the SP, and unless the AIP inspects the acreage and notifies the insured it does not meet the requirements for insurability contained in the insured's policy. (See sections 6 and 9(b)(1) of the CP regarding insurance attachment for insurability determinations after December 1 for acquired shares.)

B. End of Insurance Period

The insurance period ends for each crop year on the calendar date specified in the CP, unless specified otherwise in the SP.

14 Causes of Loss and Exclusions

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

15 Quality Adjustment

The following are general information guidelines for quality adjustment procedures.

- (1) Document QA information as described in the instructions for the Narrative section of the PW ([Exhibit 4](#)), or on a Special Report.

15 Quality Adjustment (Continued)

- (2) The adjuster must refer to the CP to determine if production is eligible for QA [see section 12(d) through (g) of the CP].

16 Insured Duties

Insureds are required to:

- (1) Leave representative samples of unharvested trees selected by the AIP.
- (2) In addition to the notice requirements contained in the BP, comply with the CP notice requirements listed below:
 - (a) If the insured intends to claim an indemnity on any unit:
 - (i) the insured must notify the AIP at least 15 days prior to the beginning of harvest, or within 24 hours if damage is discovered during harvest.
 - (ii) the insured must not sell or dispose of the damaged crop until after the AIP has given the insured written consent to do so.

If the insured fails to meet these requirements section, all such production will be considered undamaged and included as production to count.

- (b) If the insured acreage is damaged by post-bloom fruit drop (see section 10(a)(4) of the CP), the insured must notify the AIP within 30 days of such damage. If the insured fails to submit a notice of damage:
 - (i) any loss will be considered solely due to an uninsured cause of loss for the acreage for which such failure occurred, unless the AIP determines they have the ability to accurately adjust the loss.
 - (ii) if the AIP determines they do not have the ability to accurately adjust the loss, no indemnity will be paid but the insured will still be required to pay all premiums owed.

17-20 Reserved

PART 3: APPRAISALS

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

21 General Information

- (1) Specifically for FCF APH, circumstances that require an appraisal include (but are not limited to) when:
 - (a) the insured chooses not to harvest the acreage;
 - (b) the acreage or production will be put to other use;
 - (c) production remains on the trees which have been partially harvested;
 - (d) verifiable production records may not be available (e.g., roadside markets, etc.); or
- (2) AIP representatives will set appraisal dates.
- (3) Whenever possible, appraise citrus fruit after the fruit drop period and before the fruit is removed from the trees.
- (4) Appraisals must not be made until an accurate appraisal of potential production can be made.

22 Acreage Determination

A. General Information

Measure all citrus tree acreage based on land acres (i.e., planimetered, wheeled/taped, GPS, etc.) with deductions for non-crop areas or other acreage of another perennial crop interplanted with the insured citrus crop. Use the information below as a guideline for establishing grove boundary lines to measure land acres for grove inspections and loss adjustment purposes.

B. Establishing Grove Boundary Lines for Land Acreage Measurements

Establish a boundary line around the outside rows of trees in the grove/subgrove as described below:

(1) Length Measurements

On the outside row of trees on the long side of the grove, measure from the center of the tree trunk outwards on a perpendicular line to the row to a distance that is equal to $\frac{1}{2}$ the distance between trees to establish the length boundary line.

B. Establishing Grove Boundary Lines for Land Acreage Measurements (Continued)

(2) Width Measurements

On the outside row of trees on the wide side of the grove, measure from the center of the tree trunk outwards on a perpendicular line to the row to a distance that is equal to $\frac{1}{2}$ the distance between tree rows to establish the width boundary line.

(3) Roads as Boundary Lines

Whenever a road forms a grove/subgrove boundary, the boundary line will be $\frac{1}{2}$ of the spacing between tree rows not to exceed the center of the road as the boundary line.

(4) Land Acre Deductions

(a) Deduct any non-crop areas such as the width of canals and picking lanes only when such widths exceed the established tree row spacing, do not deduct for bench leveling.

(b) Deduct any uninsurable acreage (e.g., any acreage of trees of another perennial crop interplanted with the insured crop for the unit, etc.).

Measure the grove/subgrove boundary lines to determine the number of land acres (refer to the LAM for information on measuring acreage).

Example: In an early orange grove, trees are planted 15 feet apart within each row and 25 feet apart between rows. On the long side of the grove, measure 7.5 feet from the center of the trunk outwards to establish the length boundary line. On the wide side of the grove, measure 12.5 feet from the center of the trunk outwards to establish the width boundary line.

23 Selecting Representative Sample Trees

Make a general examination of all acreage in the grove or subgrove before selecting sample trees. Determine the number and general location of insured trees to be used in the representative sample as follows:

- (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) Age and general capabilities of the trees.

23 Selecting Representative Sample Trees (Continued)

- (3) Extent of variation in the amount of production or damage to fruit on trees within the acreage. When damage is not uniform, more sample trees may be required for the appraisal.
 - (a) Include different age or size of trees, if applicable. Never use weaker than average trees (dead or trees that contain little or no fruit which are not representative of the grove or sub-grove).
 - (b) Consider variation in elevation of the ground.
 - (c) Observe the location of fruit on the trees.
 - (d) Select sample trees from a representative number of rows in the grove. Split the grove into subgroves and appraise each subgrove when there are significant differences within the same grove or the insured intends to destroy part of the grove. See [Exhibit 6](#), herein for representative sample tree requirements.
- (4) Exclude as representative sample trees any trees that:
 - (a) have been abandoned; or
 - (b) have been damaged by uninsured causes (e.g., mechanical damage, chemical damage, etc.).
- (5) Exclude, as representative sample trees, any trees of another perennial crop interplanted with the insured citrus fruit crop.
- (6) Verify that any interplanted citrus fruit acreage was inspected, and such acreage had met the requirements for insurance to attach.

24 Appraisal Methods

A. General Information

- (1) These instructions provide information on appraisal methods for:

Appraisal Method...	Use...
Fruit Count Appraisal Method	To determine the amount of fruit loss on insured acreage.
Weight Appraisal Method	To determine the potential amount of citrus fruit production that will not be harvested in a timely manner or that is left on the trees after the end of the insurance period.

A. General Information (Continued)

- (2) Consider any citrus fruit on the ground that is not harvested (is unmarketable either as fresh fruit or juice or any citrus fruit that is unmarketable because it is immature, unwholesome, decomposed, adulterated, or otherwise unfit for human consumption) as totally lost, if damaged by an insurable cause.

B. Fruit Count Appraisal Method

- (1) Use the procedures in [Paragraph 23](#) and [Exhibit 6](#), herein to select representative sample trees.
- (2) Count all of the marketable citrus fruit on each sample tree and any marketable fruit on the ground within the drip line of the sample tree, as applicable (see [A\(2\)](#) above).
 - (a) Record the fruit count from each sample tree in Part I of the Adjuster's Citrus Worksheet (Florida/Texas), hereafter referred to as the appraisal worksheet.
 - (b) Tally fruit counts from all representative sample trees.
- (3) Convert the total fruit count from all representative sample trees to boxes per acre as described in [Exhibit 3](#), herein.

C. Weight Appraisal Method

- (1) Walk through the entire grove to visually analyze crop damage due to insurable causes. Observe the following:
 - (a) number of trees with unpicked fruit;
 - (b) number of trees "ring" or "color" picked;
 - (c) number of trees harvested clean;
 - (d) whether or not damage is uniform; and
 - (e) the extent and variation of damage. If damaged by freeze, note the extent of damage variation according to location of damaged fruit on the trees.
- (2) Select representative sample trees based on the grove analysis outlined in step 1 above, [Paragraph 23](#), and [Exhibit 6](#), herein.
- (3) Pick all of the fruit from each representative sample tree including any fruit from the ground within the drip line of the sample tree, as applicable, that would be acceptable by the processor for processing as juice.
- (4) Weigh the fruit from each sample and record weight in pounds, to tenths on the appraisal worksheet.
- (5) Tally the fruit weights in pounds to tenths from all sample trees.

25 Deviations and Modifications

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

26 Handling Appraisal Discrepancies

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

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

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

27 General Information for Appraisal Worksheet Entries and Completion Procedures

- (1) Include the AIP's name in the appraisal worksheet title if it is not preprinted on the AIP's worksheet or when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the AIP) when a worksheet entry is not provided.
- (3) Separate appraisal worksheets are required for each unit, type, and varying tree densities inspected, as applicable and for acreage within a unit damaged solely by uninsured causes. Refer to [Paragraph 23](#) herein for sampling instructions.
- (4) For every inspection complete items 1 through 9 and items 34 through 36 on the appraisal worksheet (see [Exhibit 3](#)). For fruit count appraisals complete Part I of the appraisal worksheet. For weight appraisals complete Part II of the appraisal worksheet.
- (5) Standard appraisal worksheet items are numbered consecutively in [Exhibit 3](#) below. Example appraisal worksheets are provided to illustrate how to complete item entries.

28-40 Reserved

PART 4: PRODUCTION WORKSHEET

41 General Information for Production Worksheet Entries and Completion Information

- (1) The PW is a progressive form containing all notices of damage for all preliminary and final inspections (including “No Indemnity Due” claims) on a unit.
- (2) If a PW has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
 - (a) Acreage report errors.
 - (b) Delayed notices and delayed claims.
 - (c) Corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
 - (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use or other reasons as described in the LAM).
 - (e) “No Indemnity Due” claims (which must be verified by an appraisal or notification from the insured that the production exceeded the guarantee).
- (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) For quality adjustment calculations of production that is not marketable as fresh fruit due to insurable causes, use the Fresh Fruit Factor contained in the SP.
- (7) In the absence of acceptable records of disposition of harvested citrus fruit, the disposition and amount of production to count for the unit will be the guarantee on the unit.
- (8) Any citrus fruit on the ground that is unmarketable will be considered totally lost if damaged by insured causes of loss [see [Para. 24A\(2\)](#)].
- (9) Refer to subsection 15(b) of the BP for information on determining production to count on acreage that is harvested after it has been appraised.

42-50 Reserved

EXHIBITS

Exhibit 1 Acronyms and Abbreviations

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

Approved Acronym/Abbreviation	Term
AD	Actuarial Documents
AIP	Approved Insurance Provider
FCF APH	Florida Citrus Fruit Actual Production History
BP	Basic Provisions
CAT	Catastrophic Risk Protection Endorsement
CIH	Crop Insurance Handbook
CLU	Common Land Unit
CP	Crop Provisions
DC	Denied Claim
DSSH	Document and Supplemental Standards Handbook
FAD	Final Agency Determination
FCIC	Federal Crop Insurance Corporation
FCF	Florida Citrus Fruit
FSA	Farm Service Agency
GPS	Global Positioning System
GSH	General Standards Handbook
LAM	Loss Adjustment Manual
OPI	Office of Primary Interest
QA	Quality Adjustment
RMA	Risk Management Agency
PW	Production Worksheet
SP	Special Provisions
USDA	United States Department of Agriculture

Exhibit 2 Definitions

Box: A box containing the official weight of citrus per box for the applicable citrus fruit commodity as specified in the Special Provisions.

Buckhorn: To prune any limb at a diameter of at least three inches for citrus.

Citrus fruit commodity: Citrus fruit as follows:

- (1) oranges;
- (2) grapefruit;
- (3) tangelos;
- (4) mandarins/tangerines;
- (5) tangors;
- (6) lemons; and
- (7) any other citrus fruit commodity designated in the AD.

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

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

Excess wind: A natural movement of air that has sustained speeds exceeding 39 miles per hour (34 knots) recorded at the U.S. National Weather Service (NWS) reporting station (reported as MAX SUST (KT)), the Florida Automated Weather Network (FAWN) reporting station (reported as 10m Wind (mph)), or any other weather reporting station identified in the Special Provisions operating nearest to the insured acreage at the time of damage.

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

Hedged: A process of trimming the sides of the citrus trees for better or more fruitful growth of the citrus fruit.

High Density: Groves containing the number of trees per acre specified in the Special Provisions.

Intended use: The producer's expected end use or disposition of the commodity at the time the commodity is reported. Insurable intended uses will be specified in the Special Provisions.

Interplanted: In lieu of the definition contained in section 1 of the Basic Provisions, acreage on which two or more agricultural commodities are planted in any form of alternating or mixed pattern.

Exhibit 2 Definitions (Continued)

Interstock: The area of the tree that is grafted to a rootstock. For example, the rootstock may be Sour Orange, and the interstock grapefruit, and the grafted scion Valencia orange.

Post-bloom fruit drop (PFD): A flower disease primarily caused by a fungus that develops during the bloom period during moderately warm conditions accompanied by excessive moisture that causes the fungus to multiply and infect the flowers. Fruitlets from PFD-infected flowers turn chlorotic and fall off the tree in the spring shortly after bloom.

Scion: A detached living portion of a plant joined to a stock in grafting.

Set out: Transplanting a tree into the grove

Standard Density: Groves containing the number of trees per acre specified in the Special Provisions.

Topped: A process of trimming the uppermost portion of the citrus trees for better and more fruitful growth of the citrus fruit.

Top worked: A buckhorned citrus tree with a new scion grafted onto the interstock.

Type: A designation in the Special Provisions for purposes of subdividing citrus fruit groups and allowing separate coverage levels and price elections (see section 3(b) and (c) of these Crop Provisions).

Unmarketable: Citrus fruit that cannot be processed into products for human consumption.

Exhibit 3 Form Standards – Appraisal Worksheet

Verify and/or make the following entries for each appraisal worksheet element/item number. A completed appraisal worksheet example is at the end of this exhibit. For general form standards and other general information, see [Subparagraph 2D](#) and [Paragraph 27](#).

Part I – Appraisal Fruit Count Method

Element/Item Number	Standard
Company	Name of AIP if not preprinted on the worksheet (Company Name).
Claim Number	Claim number as assigned by the AIP.
1. Insured’s Name	Name of insured that identifies exactly the person (legal entity) to whom the policy is issued.
2. Policy Number	Insured’s assigned policy number.
3. Crop Year	Four-digit crop year as defined in the policy for which the claim has been filed.
4. Unit Number	Unit number from the Summary of Coverage after it is verified to be correct.
5. Unit Acreage	Number of determined acres, to tenths, in the unit being appraised.
6. Crop Name & Type	Enter the commodity name and type exactly as specified on the AD.
7. Cause & Date of Damage	The insured cause of damage and date of damage as first three letters of the month during which most of the insured damage (including progressive damage) occurred. Include specific date where applicable, as in the case of hail damage (e.g., “Jan 10, YYYY,” etc.).
8. Planting Pattern	Line through heading and enter “Tree Spacing.” The spacing between trees and between rows of trees in whole feet (e.g., trees are planted 16 feet apart in the row and rows are planted 25 feet apart, enter 16 × 25).
9. Trees in Unit	Use the tree spacing in item 8, Exhibit 5 , current Producer’s Pre-acceptance Worksheet, Pre-acceptance Perennial Crop Inspection Report, and/or addendum worksheets, as applicable, to determine the number of insurable trees in the unit. Refer to LAM for additional instructions on determining the number of trees per acre.
Trees in Grove/Subgrove Appraised	The number of insurable trees in the grove or sub-grove appraised.
10. Grove ID	Grove/subgrove identification number.
Acres	Number of grove/subgrove acres rounded to tenths.

Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

Element/Item Number	Standard
11. Number of Fruit per Tree	(a) Determine the number of representative sample trees based on acreage (item 10), the number of trees in the grove/subgrove (item 9), and Exhibit 6 , herein. (b) Count and record the number of marketable citrus fruit per sample tree and any marketable fruit on the ground within the drip line of the sample tree, as applicable.
12. Total Fruit	Total of all item 11 entries in whole fruit.
13. Total Fruit	Transfer the entry from item 12.
14. No. Trees Sampled	Total number of sample trees from item 11.
15. Average Fruit/Tree	Item 13 divided by item 14, results rounded to tenths.
16. Fruit Size	Determine and record the “Fruit Size” for the citrus type from Exhibit 7 .
17. Field Boxes per Tree	Item 15 divided by item 16, results in boxes rounded to tenths.
18. Trees per Acre	Item 9 (trees in grove/subgrove appraised) divided by item 10 (grove acres), results rounded to whole trees (e.g., 752 trees ÷ 6.9 acres = 109 tree/acre).
19. Total Boxes	Item 17 multiplied by item 18, results in boxes to tenths.
20. Lbs./Box	Make no entry.
21. Total Lbs.	Make no entry.
22. Lbs./Box	Make no entry.
23. Boxes per Acre	Transfer entry from item 19. (1) For insured cause appraisals: Transfer this entry to column 31 “Appraised Production” on the PW for insured cause appraisals, or (2) For uninsured cause appraisals: Multiply this amount by appraised acres in item 10 and transfer results to column 37 “Uninsured Causes” on the PW.

Part II – Weight Appraisal Method

Element/Item Number	Standard
24. Grove ID	Grove/subgrove identification number.
Acres	Number of grove/subgrove acres rounded to tenths (refer to Paragraph 12 , in this handbook).
25. Potential in Pounds per Tree	(1) Determine the number of representative sample trees based on acreage (item 24), the number of trees in the grove/subgrove (item 9), and Exhibit 6 , herein. (2) Pick and weigh all of the fruit from each sample tree including any fruit from the ground within the drip line of the sample tree, as applicable, that would be acceptable by the processor for processing as juice. Enter weight of such fruit in pounds to tenths.

Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

Element/Item Number	Standard
26. Total Pounds	Total all item 25 entries in pounds rounded to tenths.
27. Total Pounds	Transfer the entry from item 26.
28. No. Trees Sampled	Total number of sample trees from item 25.
29. Average Lbs. per Tree	Item 27 divided by item 28, results in pounds rounded to tenths.
30. Trees per Acre	Item 9 (trees in grove/subgrove appraised) divided by item 24 (grove acres), results rounded to whole trees (e.g., 2,496 trees ÷ 22.9 acres = 109 tree/acre).
31. Total Lbs. per Acre	Item 29 multiplied by item 30, results rounded to whole pounds.
32. Lbs. per Box	Enter pounds/box for the applicable commodity from the SP. Lemons, Oranges, Tangelos, Temples – 90.0 pounds/box Grapefruit – 85.0 pounds/box Mandarins/Tangerines – 95.0 pounds/box Murcotts – 95.0 pounds/box.
33. Boxes per Acre	Item 31 divided by item 32, results in boxes rounded to tenths. (a) For insured cause appraisals: Transfer this entry to column 31 “Appraised Production” on the PW for insured cause appraisals, or (b) For uninsured cause appraisals: Multiply this amount by appraised acres in item 10 and transfer results to column 37 “Uninsured Causes” on the PW. Narrative: Insert information pertinent to the appraisal (e.g., any acreage of other uninsurable interplanted trees, trees damaged by uninsured causes, uninsured causes of damage, average fruit size calculations, etc.).

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

Element/Item Number	Standard
34. Adjuster’s Signature, Code No., and Date	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 Narrative section of the appraisal worksheet (if available); otherwise, document the appraisal date in the Narrative of the PW.
35. Insured’s Signature and Date	Insured’s (or insured’s authorized representative’s) signature and date. BEFORE obtaining the insured’s signature, review all entries on the appraisal worksheet with the insured or insured’s authorized representative, particularly explaining codes, etc., that may not be readily understood.
36. Page Numbers	Page numbers – (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

For Illustration Purposes Only												
COMPANY: <u>Any Company</u>						CLAIM NUMBER: <u>XXXXXXX</u>						
ADJUSTER'S CITRUS WORKSHEET (FLORIDA/TEXAS)		1. INSURED'S NAME <i>I. M. Insured</i>					2. POLICY NUMBER <i>XXXXXX</i>			3. CROP YEAR <i>YYYY</i>		
		4. UNIT NUMBER <i>0001-0001BU</i>		5. UNIT ACREAGE <i>28.9</i>			6. CROP NAME & TYPE <i>Oranges – Late Season (Fresh)</i>					
		7. CAUSE & DATE OF DAMAGE <i>Freeze Jan. 10, YYYY</i>					8. PLANTING PATTERN – <i>Tree Spacing</i> <i>16 x 25</i>					
		9. TREES IN UNIT <i>3,150</i>					TREES IN GROVE/SUBGROVE APPRAISED <i>752</i>					
PART I APPRAISAL FRUIT COUNT METHOD												
10. GROVE ID ACRES		11. NUMBER OF FRUIT PER TREE										12. TOTAL FRUIT
<i>A</i>	<i>6.9</i>	<i>39</i>	<i>24</i>	<i>40</i>	<i>52</i>	<i>27</i>						<i>182</i>
PART II WEIGHT METHOD												
24. GROVE ID ACRES		25. POTENTIAL IN POUNDS PER TREE										26. TOTAL POUNDS
27. TOTAL POUNDS		28. NO. TREES SAMPLED		29. AVERAGE LBS. PER TREE		30. TREES PER ACRE		31. TOTAL LBS. PER ACRE		32. LBS. PER BOX TON		33. BOXES PER ACRE
NARRATIVE												

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

Exhibit 4 Form Standards – Production Worksheet

Verify and/or make the following entries for each PW element/item number. A completed PW for citrus fruit insured with an intended use of fresh fruit and citrus fruit insured with an intended use of juice are at the end of this exhibit. For general form standards and other general information, see [Subparagraph 2D](#) and [Paragraph 41](#).

Element/Item Number	Standard
1. Crop/ Code #	Enter the applicable commodity name and code number exactly as specified on the AD.
2. Unit #	Unit number from the Summary of Coverage after it is verified to be correct.
3. Location Description	Land location that identifies, if available, the location of the unit (e.g., section, township, and range; FSA Farm Numbers; FSA CLU and tract numbers; GPS identifications; or Grid identifications) as applicable for the crop.
4. Date(s) of Damage	First three letters of the month(s) during which the determined insured damage occurred for the inspection and cause(s) of damage listed in item 5. If no entry in item 5 below, make no entry. For progressive damage, enter in chronological order the month that identifies when the majority of the insured damage occurred. Include the specific date where applicable as in the case of hail damage (e.g., “Jan 10”). Enter additional dates of damage in the 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. If there is no insurable cause of loss, and a no indemnity due claim will be completed, make no entry.
5. Cause(s) of Loss	<p>Name of the determined insured cause(s) of loss as listed in the LAM for the date of damage listed in item 4 above for this inspection. If an insured cause(s) of loss is coded as “Other,” explain in the Narrative. Enter additional causes of damage in the extra spaces, as needed. If more space is needed, document the additional determined insured causes of loss in the Narrative (or on a Special Report). Refer to the illustration in item 6 below.</p> <p>If it is evident that no indemnity is due, enter “NO INDEMNITY DUE” across the columns in item 5 (refer to the LAM for more information on no indemnity due claims). If the claim is denied, enter “DC” and refer to the LAM for further instructions.</p>

Exhibit 4 Form Standards – 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. 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%.</p> <p>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 items 4 – 6 and the Narrative, reflecting entries for multiple dates of damage, the corresponding insured causes of damage, and insured cause percentages:</p> <p style="text-align: center;">4. Date(s) of Damage: <i>JAN 10</i> <i>JUN 30</i> <i>AUG</i> <i>AUG</i> 5. Cause(s) of Damage: <i>Freeze</i> <i>Hail</i> <i>Drought</i> <i>Heat</i> 6. Insured Cause %: <i>70</i> <i>15</i> <i>10</i> <i>5</i></p> <p style="text-align: center;">Narrative:</p>
7. Company/Agency	Name of the AIP and agency servicing the contract.
8. Name of Insured	Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.
9. Claim #	Claim number as assigned by the AIP.
10. Policy #	Insured’s assigned policy number.
11. Crop Year	Four-digit crop year, as defined in the policy, for which the claim is filed.
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.</p> <p>If more spaces are needed for non-loss units, enter the unit numbers, identified as “Non-Loss Units,” in the Narrative or on an attached Special Report.</p>

Exhibit 4 Form Standards – 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 boxes to tenths, 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 first or second notice of damage or loss was given for the unit in item 2, in the 1st or 2nd space, as applicable. Enter the complete date (MM, DD, and YYYY) for each notice. (b) A notice of damage or loss for a third preliminary inspection (if needed) requires an additional set of PWs. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set of PWs. (c) Reserve the Final space on the first page of the first set of PWs 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 the first or second set of PWs) to the final space on the first page of the first set of PWs if a final inspection should be made as a result of the notice. Always enter the complete date of notice (MM/DD/YYYY) for the final inspection in the final space on the first page of the first set of PWs. For a delayed notice of loss or 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 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 crop contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter “NONE.” <ul style="list-style-type: none"> (1) If the other person has a multiple-peril crop insurance contract and it can be determined that the same AIP services it, enter the contract number. Handle these companion policies according to AIP instructions. (2) If the other person has a multiple-peril crop insurance contract and a different AIP or agent services it, enter the name of the AIP and/or agent (and contract number) if known.

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
15. Companion Policy(s) (Continued) ***	(3) If unable 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;
- (4) adjustments to appraised production;
- (5) stages or intended use(s) of acreage;
- (6) shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (7) appraisals for damage due to hail or fire if Hail and Fire Exclusion is in effect.

Element/Item Number	Standard
16. Field ID	The grove/subgrove identification symbol from the appraisal worksheet, sketch map, or aerial photograph, as applicable. Refer to the Narrative instructions.
17. Multi-crop Code	The applicable two-digit code for first crop and second crop. Refer to the LAM for instructions regarding entry of first and second crop codes.
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 grove or subgrove. If there are no under-reported acres, make no entry. Refer to the LAM or CIH for acreage determination instructions specific to perennial crops.
19. Determined Acres	Refer to the LAM for definition of acceptable determined acres for perennial crops used herein. Determined acres to tenths for which consent is given for other use and/or: <ol style="list-style-type: none"> (a) put to other use without consent; (b) abandoned; (c) damaged by uninsured causes; or (d) for which the insured failed to provide acceptable records of production.

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
19. Determined Acres (Continued)	Final: Determined acres to tenths. Acreage breakdowns within a unit may be estimated (refer to the LAM) if a determination is impractical. Account for all planted acreage in the unit.
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	Make no entry.
22. Type	Type: Three-digit code number [e.g., 109 for ‘Late Season (Fresh)’ or 123 for ‘Early Season (Juice)’], entered exactly as specified on the AD for the type grown by the insured.
23. Class	Three-digit code number entered exactly as specified on the AD, for the class grown by the insured. If “No Class Specified” is shown on the AD, enter appropriate three-digit code number from the AD (997). If no class is specified on the AD, make no entry.
24. Sub-Class	Three-digit code number entered exactly as specified on the AD, for the sub-class grown by the insured. If “No Sub-Class Specified” is shown on the AD, enter appropriate three-digit code number from the AD (997). If no sub-class is specified on the AD, make no entry.
25. Intended Use	Three-digit code number entered exactly as specified on the AD, for the intended use grown by the insured. If “No Intended Use Specified” is shown on the AD, enter appropriate three-digit code number from the AD (997). If no intended used is specified on the AD, make no entry.
26. Irr. Practice	Three-digit code number (e.g., 002), entered exactly as specified on the AD for the irrigated practice carried out by the insured. If “No Irrigated Practice Specified” is shown in the AD, enter the appropriate three-digit code number from the AD (e.g., 997).
27. Cropping Practice	Three-digit code number entered exactly as specified on the AD, for the cropping practice (or practice) carried out by the insured. If “No Cropping Practice Specified” or “No Practice Specified” is shown on the AD, enter appropriate three-digit code number from the AD (997). If no cropping practice (or practice) is specified on the AD, make no entry.
28. Organic Practice	Three-digit code number entered exactly as specified on the AD for the organic practice carried out by the insured. If “No Organic Practice Specified” is shown in the AD, enter the appropriate three-digit code number from the AD (e.g., 997). If an organic practice is not specified on the AD, make no entry.

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard														
29. Stage	<p>Preliminary: Make no entry.</p> <p>Final: Stage abbreviation as shown below:</p> <table border="0"> <thead> <tr> <th data-bbox="483 359 553 390"><u>Stage</u></th> <th data-bbox="769 359 927 390"><u>Explanation</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="483 394 532 426">"P"</td> <td data-bbox="691 394 1463 506">Acreage abandoned without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the AIP.</td> </tr> <tr> <td data-bbox="483 541 532 573">"H"</td> <td data-bbox="691 541 829 573">Harvested.</td> </tr> <tr> <td data-bbox="483 611 548 642">"UH"</td> <td data-bbox="691 611 862 642">Unharvested.</td> </tr> <tr> <td data-bbox="483 680 537 711">"TZ"</td> <td data-bbox="691 680 1487 711">UUF/Third Party Damage – Zero production on same acreage.</td> </tr> <tr> <td data-bbox="483 749 537 781">"TA"</td> <td data-bbox="691 749 1446 823">UUF/ Third Party Damage – Appraised production on same acreage.</td> </tr> <tr> <td data-bbox="483 861 537 892">"TH"</td> <td data-bbox="691 861 1446 934">UUF/Third Party Damage – Harvested production on same acreage.</td> </tr> </tbody> </table> <p>Gleaned acreage: Refer to the LAM for information on gleaning.</p>	<u>Stage</u>	<u>Explanation</u>	"P"	Acreage abandoned without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the AIP.	"H"	Harvested.	"UH"	Unharvested.	"TZ"	UUF/Third Party Damage – Zero production on same acreage.	"TA"	UUF/ Third Party Damage – Appraised production on same acreage.	"TH"	UUF/Third Party Damage – Harvested production on same acreage.
<u>Stage</u>	<u>Explanation</u>														
"P"	Acreage abandoned without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the AIP.														
"H"	Harvested.														
"UH"	Unharvested.														
"TZ"	UUF/Third Party Damage – Zero production on same acreage.														
"TA"	UUF/ Third Party Damage – Appraised production on same acreage.														
"TH"	UUF/Third Party Damage – Harvested production on same acreage.														
30. Use of Acreage	<p>Use the following abbreviations:</p> <table border="0"> <thead> <tr> <th data-bbox="483 1087 532 1119"><u>Use</u></th> <th data-bbox="870 1087 1027 1119"><u>Explanation</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="483 1123 727 1234">"Trees removed," "Grove replanted," etc.</td> <td data-bbox="870 1203 1198 1234">Use made of the acreage.</td> </tr> <tr> <td data-bbox="483 1272 573 1304">"WOC"</td> <td data-bbox="870 1272 1222 1304">Other use without consent.</td> </tr> <tr> <td data-bbox="483 1341 537 1373">"SU"</td> <td data-bbox="870 1341 1089 1373">Solely uninsured.</td> </tr> <tr> <td data-bbox="483 1411 557 1442">"ABA"</td> <td data-bbox="870 1411 1247 1442">Abandoned without consent.</td> </tr> <tr> <td data-bbox="483 1480 532 1512">"H"</td> <td data-bbox="870 1480 1008 1512">Harvested.</td> </tr> <tr> <td data-bbox="483 1549 548 1581">"UH"</td> <td data-bbox="870 1549 1040 1581">Unharvested.</td> </tr> </tbody> </table> <p>Verify any "Use of Acreage" entry. If the final use of the acreage was not as indicated, strike out the original line and initial it. Enter all data on a new line showing the correct "Use of Acreage."</p> <p>Gleaned acreage: Refer to the LAM for information on gleaning.</p>	<u>Use</u>	<u>Explanation</u>	"Trees removed," "Grove replanted," etc.	Use made of the acreage.	"WOC"	Other use without consent.	"SU"	Solely uninsured.	"ABA"	Abandoned without consent.	"H"	Harvested.	"UH"	Unharvested.
<u>Use</u>	<u>Explanation</u>														
"Trees removed," "Grove replanted," etc.	Use made of the acreage.														
"WOC"	Other use without consent.														
"SU"	Solely uninsured.														
"ABA"	Abandoned without consent.														
"H"	Harvested.														
"UH"	Unharvested.														
31. Appraised Potential	<p>Transfer the per-acre appraisal in boxes from item 23 or 33 on the appraisal worksheet.</p> <p>If there is no potential on UH acreage, enter "0.0." Refer to the LAM for Zero Appraisal Documentation.</p>														

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
32a.& b. Moisture % & Factor	<p>Make the following entries as applicable:</p> <p>(a) Enter in column 32a. the pounds of juice per box (to tenths) for any citrus fruit that is insured with an intended use of:</p> <p>(1) juice; or</p> <p>(2) fresh fruit that is not marketable as fresh fruit;</p> <p>such that the juice content of (a)(1) or (2) is below the applicable juice standards specified in column 32(b) due to damage caused by insured causes.</p> <p>(b) Enter in column 32b. the average pounds of juice per box based on the applicable juice standards (the insured’s 3-year average juice content or the default pounds contained in the SP – see section 12(d) of the CP).</p> <p>(c) If no quality adjustment or for citrus fruit with a juice content above applicable juice standards (column 32b) or intended for juice that is marketed as fresh, make no entry.</p>
33. Shell % Factor or Value	Make no entry.
34. Production Pre QA	Column 19 multiplied by column 31, results in boxes rounded to tenths.
35. Quality Factor	<p>Make the following entries, as applicable:</p> <p>(a) For appraised production of citrus fruit with an intended use of juice that is not marketed as fresh fruit, column 32a divided by column 32b. Round to three decimal places.</p> <p>(b) For appraised production of citrus fruit insured with an intended use of fresh fruit that is not marketable as fresh fruit due to insurable causes, enter:</p> <p>(1) the result of column 32a divided by 32b multiplied by the applicable Fresh Fruit Factor contained in the SP, rounded to three decimal places; or</p> <p>(2) the applicable Fresh Fruit Factor, if no entries in column 32.</p> <p>(c) For appraisals without quality adjustment, make no entry.</p> <p>Include a copy of all supporting documentation in the insured’s claim file. For additional quality adjustment definitions, instructions, documentation, qualifications, and testing requirements, refer to the LAM. Also refer to the quality adjustment instructions in the Narrative, herein.</p>

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard						
36. Production Post-QA	<p>Make the following entries in boxes rounded to tenths:</p> <p>(a) For appraisals with quality adjustment, column 34 multiplied by column 35.</p> <p>(b) For all appraisals without quality adjustment, transfer entry from column 34.</p>						
37. Uninsured Causes	<p>Make the following entries in boxes rounded to tenths:</p> <p>Result of appraisal for uninsured cause(s) appraisal (taken from item 23 or 33 on the appraisal worksheet). If no uninsured causes, make no entry.</p> <p>(a) Hail and Fire exclusion not in effect.</p> <p>(1) Enter not less than the insured’s production guarantee per acre in boxes rounded to tenths, for the line, (calculated by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any “P” stage acreage. On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged solely by uninsured causes separate from other production.</p> <p>(2) For acreage that is damaged partly by uninsured causes, enter the appraised uninsured loss of production per acre in boxes rounded to tenths, for any such acreage. 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.</p> <p>(c) Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.</p> <p>(d) For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.</p>						
38. Total to Count	Result of adding item 36 and item 37 to tenths.						
39. Total	Total of all column 19 entries in acres to tenths.						
40. Quality	<p>Check the applicable qualifying quality adjustment condition(s) affecting the unit’s appraised and harvested production (refer to the CP and SP) shown below.</p> <p><u>Qualifying Quality Adjustment Conditions:</u></p> <table data-bbox="479 1822 1006 1936"> <tr> <td>Aflatoxin</td> <td>Fumonisin</td> </tr> <tr> <td>Vomitoxin</td> <td>Other</td> </tr> <tr> <td>None</td> <td></td> </tr> </table>	Aflatoxin	Fumonisin	Vomitoxin	Other	None	
Aflatoxin	Fumonisin						
Vomitoxin	Other						
None							

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
<p>40. Quality (Continued)</p>	<p>(a) For all qualifying quality adjustment conditions checked, in the Narrative or on a Special Report:</p> <p>(1) document the level for each qualifying quality adjustment condition as indicated by approved test results, and the name and location of each testing facility that verifies the presence of the qualifying quality adjustment condition and the date(s) of such tests, or</p> <p>(2) enter “See documentation included in the claim file” (e.g., include copy of the test facility certificate, grade certificate, summary, or settlement sheet, etc., that documents the quality adjustment conditions).</p> <p>(b) If “Other” is checked, in addition to the above documentation requirements, document in the Narrative or on a Special Report:</p> <p>(1) a description of the qualifying quality adjustment conditions, and</p> <p>(2) the name of the controlling authority that considers this qualifying quality adjustment condition to be injurious to human or animal health and why.</p> <p>(c) Check “None” if none of the production qualifies for quality adjustment.</p>
<p>41. Mycotoxins Exceed FDA, State, or Other Health Organization Maximum Limits</p>	<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.</p> <p>Document in the Narrative or on a Special Report the disposition of the production that was:</p> <p>(a) sold, document the name and address of the buyer; or</p> <p>(b) not sold, document the date(s) of such disposition, how the production was used, or how such production was destroyed.</p> <p>Refer to the LAM for additional information on mycotoxins.</p>
<p>42. Totals</p>	<p>Total of columns 34, 36, 37, and 38. If a column has no entries, make no entry.</p>

Narrative Instructions

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

a.	If no acreage is released on the unit, enter “No Acreage Released,” adjuster’s initials, and date.
b.	If notice of damage was given and no inspection is necessary, enter “No Inspection,” the unit number(s), date, and adjuster’s initials (do not enter unit numbers for which notice has not been given). The insured’s signature is not required.
c.	Explain any uninsured causes, unusual, or controversial cases.
d.	If there is an appraisal in column “37” for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
e.	Document the actual appraisal date if an appraisal was performed prior to the adjuster’s signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the appraisal worksheet.
f.	State that there is “No Other Fire Insurance” when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Also refer to the LAM.
g.	Explain any errors found on the Summary of Coverage.
h.	Explain any commingled production. Refer to the LAM.
i.	Explain any entry for “Production Not to Count” in column “62,” and/or any production not included in column “56” (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).
j.	Explain a “No” checked in item “44.”
k.	Attach a sketch map or aerial photograph to identify the total unit: (1) if consent is or has been given to put part of the unit to another use; (2) if uninsured causes are present; or (3) for unusual or controversial cases.
l.	Explain any difference between inspection and signature dates. For an absentee insured, enter the date of the inspection and the date of mailing the PW for signature.
m.	When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
n.	Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with the AIP’s instructions.
o.	Explain any delayed notices or delayed claims as instructed in the LAM.
p.	Document any authorized estimated acres shown in column “19” as follows: “Line 3 ‘E’ acres authorized by AIP MM/DD/YYYY.”
q.	Document the method and calculation used to determine acres for the unit. Refer to the LAM.

Narrative Instructions (Continued)

r.	<p>For production that qualified for quality adjustment, include a copy of all supporting documentation in the insured’s claim file.</p> <p>(1) Indicate if the quality factor was determined from a juice test, individual records, an average juice content from the nearest juice plant, etc.</p> <p>(2) Explain any “0.000” quality adjustment factor entered in column 35 and column 65.</p> <p>(3) Document any substances or conditions that are identified as being harmful to human or animal health that are allowed for quality adjustment as well as any which are not allowed.</p> <p>(4) Document all calculations used to determine quality adjustment factors.</p> <p>(5) Refer to the LAM for additional documentation requirements.</p>
s.	<p>Explain if there is no market value for any appraised potential of citrus.</p>
t.	<p>If disease is a cause of loss specified on the SP, specify the type of disease. Explain why control measures taken were ineffective or if no effective control mechanism was available. Note the sources contacted to verify that an effective control mechanism is not available.</p>
u.	<p>Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with the AIP instructions.</p>
v.	<p>Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.</p>
w.	<p>Document any other pertinent information, including any data to support any factors used to calculate the production.</p>

Section II – Determined Harvested Production

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

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
43. Date Harvest Completed	<p>Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM.</p> <p>Preliminary: Make no entry.</p> <p>Final: 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>(a) 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>(b) If at the time of final inspection (if prior to the end of the insurance period), none of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter “No Harvest.”</p> <p>(c) 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 amount and cause of damage due to insurable causes is similar to the experience of other groves in the area. If “No” is checked, explain in the Narrative.</p>
45. Assignment of Indemnity	<p>Check “Yes” only if an assignment of indemnity is in effect for the crop year; otherwise, check “No.” Refer to the GSH.</p>
46. Transfer of Right to Indemnity	<p>Check “Yes” only if a transfer of right to indemnity is in effect for the unit for the crop year; otherwise, check “No.” Refer to the GSH.</p>
47a. Share	<p>Record only varying shares on same unit to three decimal places.</p>
47b. Field ID	<p>(a) If only one practice, variety, or type of harvested production is listed in Section I, make no entry.</p> <p>(b) If more than one practice, variety, or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type/variety the corresponding Field ID (see column “16”).</p>
48. Multi-crop Code	<p>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.</p>
49-52.	<p>For harvested production sold, enter the name and address of the buyer, packing house, or processor. For harvested production otherwise disposed of, indicate method the disposition.</p>

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
53-55.	Make no entry.
56. Bu. Ton, Lbs., Cwt.	<p>Strike through Bu. Ton, Lbs., Cwt. and enter Boxes. Enter the harvested production in boxes rounded to tenths. Make separate line entries for the following, as applicable.</p> <p>For any production of citrus fruit insured on a juice basis will counted on a box basis subject quality adjustment in accordance with the policy.</p> <p>For any production of citrus fruit, with an intended use of fresh or an intended use as juice, that is marketed as fresh fruit, such production will be counted on a box for box basis without any quality adjustment.</p> <p>For any citrus fruit insured with an intended use of fresh that is not marketable as fresh fruit due to insurable causes, such production will be counted on a box basis subject quality adjustment in accordance with the policy.</p> <p>Convert any harvested production in pounds, containers, etc. to boxes, explain in the Narrative.</p>
57-60b.	Make no entry.
61. Adjusted Production	Transfer entry from column 56.
62. Prod. Not To Count	Enter the net production NOT to count in boxes rounded to tenths. When acceptable records identifying such production are available, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., other units or uninsured acreage). This entry must never exceed production shown on the same line. Explain any "Production not to Count" in the Narrative.
63. Production Pre-QA	Column 61 minus column 62, results in boxes to tenths.
64a. Value	<p>Make the following entries, as applicable:</p> <p>(a) Enter the pounds of juice per box (to tenths) for any citrus fruit insured with an intended use of:</p> <ul style="list-style-type: none"> (1) Juice; or (2) Fresh fruit that is not marketable as fresh fruit; that is damaged due to insurable causes with a juice content below applicable juice standards (the insured's 3-year average juice content or the default pounds contained in the SP – see section 12(d) of the CP). <p>(b) If no quality adjustment, if the juice content is above applicable juice standards, or for citrus fruit insured with an intended use of juice that is marketed as fresh fruit, make no entry.</p>

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
64b. Mkt. Price	<p>Make the following entries, as applicable:</p> <p>(a) When there is an entry in column 64a., enter in the average pounds of juice per box based on the applicable of the insured’s records (see the section 12(d) of the CP) or in the absence of insured’s records, the default pounds of juice for the type contained in the SP.</p> <p>(b) If no quality adjustment, if no entry in 64a, or for citrus fruit insured with an intended use of juice that is marketed as fresh fruit, make no entry.</p>
65. Quality Factor	<p>Make the following entries, as applicable:</p> <p>(a) For harvested production of citrus fruit with an intended use of juice that is not marketed as fresh fruit, column 64a divided by column 64b. Round to three decimal places.</p> <p>(b) For harvested production of citrus fruit insured with an intended use of fresh fruit that is not marketable as fresh fruit due to insurable causes, enter:</p> <p>(1) The result of column 64a divided by column 64b multiplied by the applicable Fresh Fruit Factor contained in the SP rounded to three decimal places; or</p> <p>(2) The applicable Fresh Fruit Factor, if no entries in 64.</p> <p>(c) Make no entry if no quality adjustment or for citrus fruit insured with an intended use of juice that is marketed as fresh fruit.</p>
66. Production to Count	<p>Make the following entries in boxes rounded to tenths:</p> <p>(a) For harvested production with quality adjustment, column 63 multiplied by column 65.</p> <p>(b) For harvested production without quality adjustment, transfer entry from column 63.</p>
67. Total	Total of all column 63 entries to tenths. If no entry in column 63, make no entry.
68. Section II Total	Total of all column 66 entries to tenths.
69. Section I Total	Transfer entry from section 1 column 38 total.
70. Unit Total	Item 68 plus item 69 to tenths.
71. Allocated Prod.	Refer to the LAM for instructions for determining allocated production. Enter the total production, in boxes rounded to tenths, allocated to this unit that is included in sections I or II of the PW. Document how allocated production was determined and record supporting calculations in the Narrative or on a Special Report.

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
72. Total APH Prod	<p>Make the following entries:</p> <p>(a) When there are entries in column 37 and/or item 71: Item 70 minus item 71, minus the total of column 37 to tenths.</p> <p>(b) When there is no entry in column 37 or item 71: Transfer the entry from item 70.</p> <p>Note: Make no entry when separate APH yields are maintained by type, practice, etc., within the unit.</p>

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

Element/Item Number	Standard
73. Insured’s Signature and Date	<p>Insured’s (or insured’s authorized representative’s) signature and date. Before obtaining the insured’s signature, review all entries on the PW with the insured or insured’s authorized representative, particularly explaining codes, etc., that may not be readily understood. Final indemnity inspections should be signed on bottom line.</p>
74. Adjuster’s Signature, Code #, and Date	<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 bottom line.</p>
75. Page Numbers	<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 4 Form Standards – Production Worksheet (Continued) – Fresh Fruit Claim

1. Crop/Code # <i>Oranges / 0227</i>	2. Unit # <i>0001-0001 BU</i>	3. Location Description <i>Plot 12A, Section 6, TXX-RXX</i>	7. Company <i>Any Company</i>	8. Name of Insured <i>I. M. Insured</i>
			Agency <i>Any Agency</i>	
4. Date(s) of Damage <i>JAN 10</i>				9. Claim # <i>XXXXXXXX</i>
5. Cause(s) of Damage <i>Freeze</i>				11. Crop Year <i>YYYY</i>
6. Insured Cause % <i>100</i>				10. Policy # <i>XXXXXX</i>
12. Additional Units <i>0003-0001 BU</i>				14. Date(s) Notice of Loss <i>MM/DD/YYYY</i>
13. Est. Prod. Per Acre <i>7.3</i>				1st <i>MM/DD/YYYY</i>
				2nd
				Final <i>MM/DD/YYYY</i>
				15. Companion Policy(s)

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL															B. POTENTIAL YIELD										
16. Field ID	17. Multi-Crop Code	18. Reported Acres	19. Determined Acres	20. Interest or Share	21. Risk	22. Type	23. Class	24. Sub-Class	25. Intended Use	26. Irr Practice	27. Cropping Practice	28. Organic Practice	29. Stage	30. Use of Acreage	31. Appraised Potential	32a. Moisture % Factor	32b. Shell %, Factor, or Value	33. Production Pre QA	34. Quality Factor	35. Production Post QA	36. Uninsured Causes	37. Total to Count			
A	NS		6.9	1.000		109	997	997	101	997	997	997	UH	UH	31.6	37.5 54.0		218.0	0.694	151.3		151.3			
B	NS		2.0	1.000		109	997	997	101	997	997	997	P	UH							218.0	218.0			
C	NS		20.0	1.000		109	997	997	101	997	997	997	H	H											
39. TOTAL			28.9	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input checked="" type="checkbox"/> None <input type="checkbox"/>													41. Do any mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		42. TOTALS		218.0		151.3	218.0	369.3

NARRATIVE (If more space is needed, attach a Special Report) *Acres calculated using GPS (See Special Report).*
Block A and C quality adjustment for freeze damaged fruit using the 0.91 fresh fruit factor x (37.5 ÷ 54.0).
Block B damaged by spray burn, appraisal for uninsured causes at 109 Boxes/acre X 2.0 acres = 218 boxes column 37 entry.

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed <i>MM/DD/YYYY</i>						44. Damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>						45. Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>				46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					
A. MEASUREMENTS						B. GROSS PRODUCTION				C. ADJUSTMENTS TO HARVESTED PRODUCTION											
47a. Share	47b. Field ID	48. Multi-Crop Code	49. Length or Diameter	50. Width	51. Depth	52. Deduction	53. Net Cubic Feet	54. Conversion Factor	55. Gross Prod.	56. Bu., Ton Lbs., CWT. Boxes	57. Shell/Sugar Factor	58a. FM% Factor	58b. Moisture % Factor	59a. Test WT Factor	60a. Adjusted Production	60b. Prod. Not to Count	61. Production Pre-QA	62. Value Mkt. Price	63. Quality Factor	64a. Production to Count	64b.
		NS	<i>Acme Fruit Co. Anytown, State</i>							695.6					695.6		695.6	-37.5 54.0	0.694	482.7	
67. TOTAL																	695.6	68. Section II Total		482.7	
																	69. Section I Total		369.3		
																	70. Unit Total		852.0		
																	71. Allocated Prod.				
																	72. Total APH Prod.		634.0		

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

Exhibit 4 Form Standards – Production Worksheet (Continued) – Juice Claim

1. Crop/Code # <i>Oranges / 0227</i>		2. Unit # <i>0002-0001 BU</i>		3. Location Description <i>Plot 12A, Section 6, TXX-RXX</i>			7. Company <i>Any Company</i> Agency <i>Any Agency</i>			8. Name of Insured <i>I. M. Insured</i>												
4. Date(s) of Damage <i>JAN 10</i>		5. Cause(s) of Damage <i>Freeze</i>		6. Insured Cause % <i>100</i>		12. Additional Units <i>0003-0001 BU</i>		13. Est. Prod. Per Acre <i>7.3</i>		9. Claim # <i>XXXXXXXX</i>					11. Crop Year <i>YYYY</i>							
10. Policy # <i>XXXXXXXX</i>										14. Date(s) Notice of Loss <i>MM/DD/YYYY</i>		1st		2nd		Final <i>MM/DD/YYYY</i>						
15. Companion Policy(s)																						
SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS																						
A. ACTUARIAL															B. POTENTIAL YIELD							
16. Field ID	17. Multi-Crop Code	18. Reported Acres	19. Determined Acres	20. Interest or Share	21. Risk	22. Type	23. Class	24. Sub-Class	25. Intended Use	26. Irr Practice	27. Cropping Practice	28. Organic Practice	29. Stage	30. Use of Acreage	31. Appraised Potential	32a. Moisture % Factor	32b. Shell %, Factor, or Value	33. Production Pre QA	34. Quality Factor	35. Production Post QA	36. Uninsured Causes	37. Total to Count
A	NS		22.9	1.000		123	997	997	114	997	997	997	UH	UH	27.0	37.5 52.0		618.3	0.721	445.8		445.8
B	NS		12.1	1.000		123	997	997	114	997	997	997	H	H								
39. TOTAL		35.0		40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input checked="" type="checkbox"/> None <input type="checkbox"/>										42. TOTALS		618.3		445.8		445.8		
NARRATIVE (If more space is needed, attach a Special Report) <i>Acres calculated using GPS (see Special Report). Grove A, 37.5 gallons per ton entry in columns 32a from juice plant analysis. Grove B, 275.6 boxes sold for juice.</i>																						
SECTION II – DETERMINED HARVESTED PRODUCTION																						
43. Date Harvest Completed <i>MM/DD/YYYY</i>				44. Damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>						45. Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>						46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>						
A. MEASUREMENTS						B. GROSS PRODUCTION						C. ADJUSTMENTS TO HARVESTED PRODUCTION										
47a. Share	47b. Multi-Crop Code	48. Length or Diameter	49. Width	50. Depth	51. Deduction	52. Net Cubic Feet	53. Conversion Factor	54. Gross Prod.	55. Bu./Ton Lbs./CWT. Boxes	56. Shell/Sugar Factor	57. FM% Factor	58a. Moisture % Factor	58b. Test WT Factor	59a. Adjusted Production	59b. Prod. Not to Count	60a. Production Pre-QA	60b. Value Mkt. Price	61. Quality Factor	62. Production to Count	63. Section II Total	64a. 198.7	64b. 445.8
	NS	<i>Acme Fruit Co. Anytown, State</i>							275.6					275.6		275.6	37.5 52.0	0.721		198.7		445.8
67. TOTAL																275.6		68. Section II Total		198.7		
																69. Section I Total		445.8				
																70. Unit Total		644.5				
																71. Allocated Prod.						
																72. Total APH Prod.		644.5				

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

Exhibit 4 Form Standards – Production Worksheet (Continued) – Fresh Fruit Claim

1. Crop/Code # <i>Oranges / 0227</i>		2. Unit # <i>0001-0001 BU</i>		3. Location Description <i>Plot 12A, Section 6, TXX-RXX</i>		7. Company <i>Any Company</i>		8. Name of Insured <i>I. M. Insured</i>															
						Agency <i>Any Agency</i>																	
4. Date(s) of Damage <i>JAN 10</i>								9. Claim # <i>XXXXXXXX</i>															
5. Cause(s) of Damage <i>Freeze</i>								11. Crop Year <i>YYYY</i>															
6. Insured Cause % <i>100</i>								10. Policy # <i>XXXXXX</i>															
12. Additional Units <i>0003-0001 BU</i>								14. Date(s) Notice of Loss 1st <i>MM/DD/YYYY</i> 2nd Final <i>MM/DD/YYYY</i>															
13. Est. Prod. Per Acre <i>7.3</i>								15. Companion Policy(s)															
SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS																							
A. ACTUARIAL					B. POTENTIAL YIELD																		
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a.	32b.	33.	34.	35.	36.	37.	38.
Field ID	Multi-Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Type	Class	Sub-Class	Intended Use	Irr Practice	Cropping Practice	Organic Practice	Stage	Use of Acreage	Appraised Potential	Moisture % Factor	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count	
<i>A</i>	<i>NS</i>		<i>6.9</i>	<i>1.000</i>		<i>109</i>	<i>997</i>	<i>997</i>	<i>101</i>	<i>997</i>	<i>997</i>	<i>997</i>	<i>UH</i>	<i>UH</i>	<i>31.6</i>	<i>-37.5</i> <i>54.0</i>		<i>218.0</i>	<i>0.694</i>	<i>151.3</i>		<i>151.3</i>	
<i>B</i>	<i>NS</i>		<i>2.0</i>	<i>1.000</i>		<i>109</i>	<i>997</i>	<i>997</i>	<i>101</i>	<i>997</i>	<i>997</i>	<i>997</i>	<i>P</i>	<i>UH</i>							<i>218.0</i>	<i>218.0</i>	
<i>C</i>	<i>NS</i>		<i>20.0</i>	<i>1.000</i>		<i>109</i>	<i>997</i>	<i>997</i>	<i>101</i>	<i>997</i>	<i>997</i>	<i>997</i>	<i>H</i>	<i>H</i>									
39. TOTAL			<i>28.9</i>	40. Quality: TW KD Aflatoxin Vomitoxin Fumonisin Garlicky Dark Roast Sclerotinia Ergoty CoFo Other x None 41. Do any mycotoxins exceed FDA, State or other health organization maximum limits? Yes No										42. TOTALS		<i>218.0</i>		<i>151.3</i>	<i>218.0</i>	<i>369.3</i>			
NARRATIVE (If more space is needed, attach a Special Report)										<i>Acres calculated using GPS (See Special Report). Block A & C quality adjusted for freeze damaged fruit using the 0.91 fresh fruit factor X (37.5 ÷ 54.0). 395.6 Boxes from Block C delivered for packing as fresh fruit. Block B damaged by spray burn, appraisal for uninsured causes at 109 Boxes/acre X 2.0 acres = 218 boxes column 37 entry.</i>													
SECTION II – DETERMINED HARVESTED PRODUCTION																							
43. Date Harvest Completed <i>MM/DD/YYYY</i>					44. Damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>					45. Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>								
A. MEASUREMENTS					B. GROSS PRODUCTION					C. ADJUSTMENTS TO HARVESTED PRODUCTION													
47a.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a.	58b.	59a.	59b.	60a.	60b.	61.	62.	63.	64a.	64b.	65.	66.
Share Field ID	Multi-Crop Code	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod.	Bu., Ton Lbs., CWT, Boxes	Shell/Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production	Prod. Not to Count	Production Pre-QA	Value Mkt. Price	Quality Factor	Production to Count				
	<i>NS</i>	<i>Acme Fruit Co. Anytown, State</i>								<i>695.6</i>					<i>695.6</i>		<i>695.6</i>		<i>-37.5</i> <i>54.0</i>	<i>0.694</i>	<i>482.7</i>		
	<i>NS</i>	<i>ABC Packing Co. Anytown, State</i>								<i>395.6</i>					<i>395.6</i>		<i>395.6</i>					<i>395.6</i>	
67. TOTAL																	<i>1,091.2</i>	68. Section II Total		<i>878.3</i>			
																	69. Section I Total		<i>369.3</i>				
																	70. Unit Total		<i>1,247.6</i>				
																	71. Allocated Prod.						
																	72. Total APH Prod.		<i>1,029.6</i>				

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

Exhibit 5 Tree Populations per Acre

	Distance Between Trees (in feet) × Distance Between Rows (in feet)					
	4	5	6	7	8	9
1	10890	8712	7260	6223	5445	4840
2	5445	4356	3630	3111	2723	2420
3	3630	2904	2420	2074	1815	1613
4	2723	2178	1815	1556	1361	1210
5	2178	1742	1452	1245	1089	968
6	1815	1452	1210	1037	908	807
7	1556	1245	1037	889	778	691
8	1361	1089	908	778	681	605
9	1210	968	807	691	605	538

For tree/row spacing not shown on the adjacent charts: Multiply the distance between trees (nearest tenth foot) times the distance between rows (nearest tenth foot) and divide the result into 43,560 and round results to the nearest whole number (e.g., 6.5 ft. × 10 ft. = 65 sq. ft. 43,560 ÷ 65 sq. ft. = 670 trees per acre). Refer to the LAM for information on how to calculate the number of trees per acre.

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

Exhibit 6 Representative Sample Requirements

Acres in Grove or Block	Minimum Number of Samples
0.1 - 10.0	The lesser of 5 trees or 5% of the number of trees.*

*One additional tree is required for each additional 10.0 acres (or fraction thereof) in the grove or subgrove.

Exhibit 7 Fruit Size (Number of Citrus Fruit per Field Box)

Average mature fruit size is determined by actual measurement (or use sizing caliper) of sample fruit. Document on a Special Report how the average mature fruit size was determined, and the calculations used and attach to the Appraisal Worksheet. For example, the following table represents a range of fruit sizes for oranges (applicable to other citrus fruit commodities) and grapefruit.

Number of Oranges (Other Citrus Fruit Commodities) per Box:

96	126	150	176	200	216	220	252	288	324
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Number of Grapefruit per Box:

36	46	54	64	70	80	96	112
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Note: If citrus fruit size varies on the acreage being appraised, establish an average size and explain in the Narrative how this average size was determined. For example, if there are equal numbers of size 126 and 176 oranges, the closest average size would be size 150, enter “150.”

If representative sample fruit are not available and packer/processor records do not indicate average fruit size, or for early season damage to immature fruit, use the chart below

Citrus Type	Average Number of Mature Fruit per Box
Early/Mid-Season Oranges	247
Late Season Oranges	202
White Grapefruit	90
Colored Grapefruit	98
Navel Oranges	133
Tangors-Temples	211
Tangors-Murcotts	252
Tangelos	220
Tangerines-Fallglo	236
Tangerines-Sunburst	297
Mandarins	250
Lemon	280