



United States  
Department of  
Agriculture



Federal Crop  
Insurance  
Corporation

FCIC-25140 (04-2024)

# FLORIDA CITRUS FRUIT **DOLLAR PLAN** 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**

<b>TITLE: FLORIDA CITRUS FRUIT DOLLAR PLAN LOSS ADJUSTMENT STANDARDS HANDBOOK</b>	<b>NUMBER: FCIC-25140 OPI: Product Administration and Standards Division</b>
<b>EFFECTIVE DATE: 2025 and Succeeding Crop Years</b>	<b>ISSUE DATE: April 30, 2024</b>
<b>SUBJECT:</b>  Provides the loss adjustment procedures and instructions for administering the Florida Citrus Fruit crop insurance program	<b>APPROVED:</b>  <i>/s/ John W. Underwood for</i>  <b>Deputy Administrator for Product Management</b>

**REASON FOR ISSUANCE**

This handbook is being issued to provide procedures and instructions for administering the Florida Citrus Crop Fruit Insurance Program for the 2025 and succeeding crop years. This handbook replaces FCIC-25140, Florida Citrus Fruit Loss Adjustment Standards Handbook dated April 12, 2018. This handbook is effective for the 2025 and succeeding crop years and is not retroactive to any 2024 or prior crop year determinations.

**SUMMARY OF CHANGES**

Listed below are the changes to the 2025 FCIC-25140 Florida Citrus Fruit Dollar Plan 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.

<b>Reference</b>	<b>Description of Change</b>
Throughout	Updated to External Handbook Standards.
Throughout	Reformatted the handbook into parts, paragraphs, subparagraphs, and exhibits in accordance with the new handbook standards format. Many paragraphs and sections within the handbook were rewritten or relocated to increase clarity and understanding. Throughout the handbook, references were revised to reflect the new handbook format, removal and rearrangement of various sections and tables. Throughout the amended pages, changes were made to correct spelling, punctuation, formatting and to correct subparagraph and section numbering.
<a href="#">Paragraph 11</a>	Added Subparagraphs “C. Insurable Acreage” and “D. Insurance Period” to better align with the CP.
<a href="#">Exhibit 7</a> , Item 42	Reworded the instructions to be easier to read.

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## PART 1: GENERAL INFORMATION AND RESPONSIBILITIES

### 1 General Information

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#### A. Purpose and Objective

The RMA-issued loss adjustment standards for this crop are the official standard requirements for adjusting losses in a uniform and timely manner. The RMA-issued standards for this crop and crop year are in effect as of the signature date for this crop handbook located at [www.rma.usda.gov/Policy-and-Procedure/Loss-Adjustment-Standards---25000](http://www.rma.usda.gov/Policy-and-Procedure/Loss-Adjustment-Standards---25000).

This handbook remains in effect until superseded by reissuance. A bulletin or FAD can supersede selected portions of the handbook.

#### B. Source of Authority

Refer to the LAM for sources of authority.

#### C. Title VI of the Civil Rights Act of 1964

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

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

**D. Related Handbooks**

The following table provides handbooks related to this handbook.

<b>Handbook</b>	<b>Relation/Purpose</b>
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 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; the Area Risk Protection Insurance Regulations Basic Provisions; the Stacked Income Protection Plan of Insurance; the Rainfall Index Plan; 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 the Florida Citrus Fruit Loss Crop Insurance Program 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 standards and the DSSH for irrigated practice guidelines.

**A. Standards Utilization**

All AIPs will utilize the standards for both loss adjustment and loss training for the applicable crop year. These standards, which include crop appraisal methods, claims completion instructions, 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. 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 in Exhibits [3-7](#) are the minimum requirements for the Adjuster’s Citrus Worksheet, Florida Citrus Juice Certificate, Tabulation of Production Records from Individual Load Certificates Worksheet, Florida Citrus Juice Production Summary, and the Claim Form (hereafter referred to as “PW”). 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 all forms or provided to the insured as a separate document. These statements are not shown on the example form(s) in [Exhibits 3](#) and [4](#). The current Non-Discrimination Statement and Privacy Act Statement can be found in the DSSH and on the RMA website at: [www.rma.usda.gov/en/Policy-and-Procedure/Loss-Adjustment-Standards---25000w](http://www.rma.usda.gov/en/Policy-and-Procedure/Loss-Adjustment-Standards---25000w).
- (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.”

**2 AIP Responsibilities (Continued)**

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**D. Form Standards (Continued)**

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

**3-10 Reserved**

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## PART 2: POLICY INFORMATION

### 11 Insurance Contract Information

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#### A. General Information

- (1) This section lists most insurability requirements for Florida Citrus Fruit. Refer to the BP, CP, and SP for a complete list of insurability requirements.
- (2) AIPs shall determine if the insured complies with all policy provisions of the insurance contract.
- (3) Refer to Section 15(b) of the BP for information on determining production to count when acreage is harvested after the crop has been appraised.

#### B. 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 provided by the AD.
  - (a) Insurance will not attach to any citrus fruit group or commodity type which:
    - (i) cannot be expected to mature each crop year within the normal maturity period. Refer to the SP for specific insurable varieties. If a variety being grown is not listed on the SP, a written agreement is required to insure that variety;
    - (ii) is produced by citrus trees that have not reached the fifth growing season after being set out, unless otherwise provided in the SP, or a written agreement is authorized to insure such citrus fruit. Refer to the Special Provisions for the set out/graft year dates and information on determining when the trees have reached the fifth growing season;
    - (iii) are “Meyer lemons,” “Sour Oranges,” or “Clementines”;
    - (iv) are of the Robinson tangerine variety, for any crop year in which the insured elected to exclude such tangerines from insurance. The insured must elect to exclude Robinson tangerines prior to the crop year for which the exclusion is to be effective, except that for the first crop year the insured must elect this exclusion by the later of the sales closing date or the time the insured submits the application for insurance;
    - (v) are produced on citrus trees that have been top-worked or buckhorned until reaching the third crop year after top-working or buckhorning (also refer to the SP). The SP will specify the appropriate rate class for trees insurable following top-working or buckhorning, but that have not reached full production; or
    - (vi) are of any commodity type not specified as insurable in the SP.

**B. Insured Crop (Continued)**

- (b) Prior to the date insurance attaches, and upon the AIP's approval, the insured may elect to insure or exclude from insurance any insurable citrus acreage that has a potential production of less than 100 boxes per acre (also refer to subsection 8 of this section). If the insured elects to:
    - (i) insure such acreage, the potential production will be considered to be 100 boxes per acre when determining the amount of loss; or
    - (ii) exclude such acreage, the acreage will be reported on the acreage report as uninsured acres.
  - (c) If the insured fails to provide notice of the election to insure or exclude the citrus acreage, and the potential production from such acreage is 100 or more boxes per acre, the AIP will determine the amount of damage on all of the insurable acreage for the unit, but will not allow the amount of damage for the unit to be increased by including such acreage. The potential production will be determined during loss adjustment.
  - (d) Citrus fruit, for which fresh fruit coverage is available (as designated on the actuarial documents), management records must be available upon the AIP's request to verify good fresh citrus fruit production practices were followed from the beginning of bloom stage until harvest.
- (2) The per acre dollar amount of insurance is determined separately for each commodity type and age classification of trees within a citrus fruit group.

**C. Insurable Acreage**

- (1) Citrus fruit from trees interplanted with another commodity type or agricultural commodity is insurable unless the AIP inspects the acreage and determines it does not meet the requirements contained in the policy.
- (2) If the citrus fruit is from trees interplanted with another commodity type or another agricultural commodity, acreage will be prorated according to the percentage of the acres occupied by each of the interplanted commodity types or agricultural commodities (e.g., if grapefruit trees have been interplanted with orange trees on 100.0 acres and the grapefruit trees are on 50.0 percent of the acreage, grapefruit will be considered planted on 50.0 acres and oranges will be considered planted on 50.0 acres). The combination of the citrus fruit acreage and the interplanted acreage cannot exceed the physical amount of acreage.
- (3) Insurance coverage is provided against the named perils of fire, unless weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed from the grove; freeze; hail; hurricane; tornado; excess wind, and disease (but only if specified in the SP) occurring within the insurance period.

**C. Insurable Acreage (Continued)**

- (4) Coverage is not provided for loss of production due to:
  - (a) damage to blossoms or trees; or
  - (b) inability to market the citrus fruit for any reason other than actual physical damage from an insurable cause of loss. For example, an indemnity will not be paid if the insured is unable to market due to quarantine, boycott, or refusal of any person to accept production.
- (5) If the AIP determines the acreage has been abandoned, such acreage is not insurable, no premium will be due, and no indemnity will be paid (refer to Section 9 of the BP and Section 7(b) of the CP for more information).
- (6) During the first grove inspection for the crop year, the adjuster must use the most recent annually completed PAW and related sketch map, and visually inspect the acreage to determine if the original tree stand has been reduced in excess of the percentage specified in the SP prior to the current crop year acreage reporting date. If the adjuster determines the original plant stand was reduced by:
  - (a) more than the percentage specified in the SP, notify the AIP that a revised acreage report may be needed to reduce the number of insured acres. The adjuster must not finalize the claim or obtain the insured's signature on the claims documents until the AIP determines whether the reported acreage must be reduced to reflect the current plant stand. The adjuster may finalize the claim after the:
    - (i) acreage report is revised; or
    - (ii) AIP determines a revised acreage report is not needed.
  - (b) the percentage (or less) specified in the SP, the AIP shall not revise the acreage report to reduce the reported acres for the stand reduction.
- (7) Refer to the SP and CIH for information regarding acreage reduction due to decreases in original plant stand. Also refer to the LAM for information regarding acreage measurements for perennial crops.

**D. Insurance Period**

- (1) The insurance period begins May 1 (refer to Section 8 of the CP for specific information) unless specified otherwise in the SP, and unless:
  - (a) the AIP inspects the acreage and determines it does not meet the requirements for insurability contained in the policy; or
  - (b) for carryover policies, the insured reports additional citrus acreage, or greater share, such that the amount of insurance increases by more than 10 percent and the AIP notifies the insured all or part of the citrus acreage is not insurable.
- (2) The insurance period ends for each crop year on the calendar date specified in the CP, unless specified otherwise in the SP.

**E. Provisions and Procedures not applicable to CAT Coverage**

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

**F. Unit Division**

Refer to the BP and CP for unit provisions. Unless limited by the CP, or the 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.

## PART 3: APPRAISAL

### 21 Florida Citrus Fruit Appraisals

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#### A. General Information

- (1) Potential production for all types of inspections will be appraised in accordance with procedures specified in this handbook and in the LAM.
- (2) For Florida citrus fruit, circumstances that require an appraisal include (but are not limited to):
  - (a) insured damage that may result in the fruit not meeting marketability requirements by commodity type and intended use;
  - (b) the fruit acreage will not be harvested or is unharvested at the end of the insurance period;
  - (c) the fruit production will be put to another use;
  - (d) fruit production evidence will be lost if an inspection is delayed; and
  - (e) an inspection is requested by the AIP.
- (3) Make separate appraisals for each commodity type grown in the grove or sub-grove, as applicable. Refer to the LAM for additional reasons for appraisals.
- (4) AIP representatives will set appraisal dates. Whenever appraisals are necessary, inspect the unit/grove/sub-grove after the normal fruit-drop period and before the fruit is removed from the trees.

#### B. Preliminary Inspections

- (1) If a notice of damage or loss is received before it is possible to accurately assess fruit damage, make inspections as directed by the AIP to verify the cause and relative severity of the damage. Delay completing the claim until it is possible to accurately determine the amount of damage.
  - (a) Document the preliminary inspection results on an Adjuster's Citrus Worksheet, entering "preliminary" inspection in item 13, or a Special Report. Identify insured and uninsured causes of damage and record any loss of potential production. Retain the "preliminary" Adjuster's Citrus Worksheet or Special Report in the claim file and, if a claim is filed on the unit, attach the "preliminary" Adjuster's Citrus Worksheet or Special Report to the "final" Adjuster's Citrus Worksheet.
  - (b) Advise the insured to provide additional notice(s) of damage or loss anytime further damage occurs prior to harvest or if a claim will be filed.

**B. Preliminary Inspections (Continued)**

- (2) When a notice of damage or loss is received after it is possible to accurately assess the amount of damage, inspect the acreage as soon as possible. Record the results of the inspection by completing a “final” Adjuster’s Citrus Worksheet.
- (3) A notice of damage must be filed when citrus fruit is damaged by insured causes of loss and anytime the fruit will be harvested for uses other than that for which the crop is insured, such as fruit insured as fresh that will be marketed as juice, otherwise the juice production will be ignored and all the production will be counted as fresh production.
- (4) Prior to releasing the insured crop when an insured cause of loss occurs, the adjuster must complete a crop appraisal and preliminary inspection. The adjuster must verify the cause of loss, date of damage, and if the fruit is marketable for human consumption. Insured citrus fruit damaged by insured causes that is not marketable for human consumption, will be counted as lost production. For fruit insured as fresh (excluding late-season oranges), if applicable, appraise the amount of freeze damage by using the Freeze-damage appraisal method and/or the amount of hail and wind damage to fresh fruit using the Hail or Wind-Scar Damage appraisal method.

**C. Selecting Representative Samples for Appraisals**

- (1) Make a general examination of all acreage in the grove or sub-grove before selecting representative sample trees. Determine the number and general location of the representative trees to be used when selecting representative sample fruit based on the:
  - (a) total insurable acreage of the insured citrus fruit group (exclude any acreage or trees of another perennial crop(s) interplanted with the insured citrus) and the number of insurable trees;
  - (b) extent of variation in the amount of production or damage within the acreage and location of the fruit on the tree. If variable damage causes the potential production to be significantly different within the same grove, or when the insured wishes to destroy a portion of the grove, split the grove into sub-groves, and appraise each separately;
  - (c) percent of each commodity type in the acreage;
  - (d) tree age, size, density, and vigor. Do not select dead, reset, under-producing or weaker than average trees as representative sample trees for fruit count appraisals. Such trees will depress the average fruit counts since their overall production will be below the potential of the grove or sub-grove; and

**C. Selecting Representative Samples for Appraisals (Continued)**

- (e) extent to which the amount of harvested fruit varies within the grove or sub-grove, when the insured intends to destroy part of the grove or sub-grove, or when any trees contain unharvested production. Split the grove into sub-groves, as needed, and appraise the sub-groves separately. Select not less than the minimum number of representative sample trees for each grove or sub-grove appraised (refer to [Exhibit 8](#) for Minimum Representative Sample Requirements). Adjusters may use a larger number of trees and fruit for each sample as needed to assure an accurate appraisal.
- (2) Prepare a sketch map on a Special Report or use a satellite image to record the grove or sub grove location(s), the location of representative sample trees and indicate on the map any significant production variations between groves, or sub-groves as well as any areas damaged by uninsured causes. Use separate sub-grove identification symbols when only part of a grove is harvested. Attach the Special Report or satellite image to the Adjuster’s Citrus Worksheet.

**D. Insured Fresh Fruit and Fruit Marketed for an Alternate Use**

Insured fresh fruit (excluding late-season oranges), not meeting the applicable United States Standards for packing as fresh fruit, due to insurable causes of loss, will be considered 100 percent damaged fresh fruit. However, any damaged fresh fruit marketed as juice, or processed into other products for human consumption, will be adjusted using the actual juice content as determined from samples submitted for juice testing.

**E. Selecting Random Fruit Samples**

- (1) Fruit samples must be representative of all the fruit in the grove or sub-grove and taken from all areas of the tree canopy; the top, middle, bottom, inside and outer edge (refer to [Paragraph 22B\(2\)](#) below for additional sampling methods using tree quadrants). Include marketable and unmarketable fruit in proportion to their presence on each sample tree.
- (2) Never select less than 20 fruit per sample tree (e.g., 20 fruit × 5 sample trees = 100 fruit) as a basis for establishing the amount of damage for a grove or sub-grove (also refer to [Exhibit 8](#)). If damage varies within a grove or sub-grove, select a sufficient number of sample trees and fruit per sample tree to be representative of the damage.
- (3) Juice test house samples must contain a minimum of 100 fruit weighing at least 35 pounds in each sample, or the number pounds (or number of fruit) specified by the juice test house. A juice test house is generally co-located at a citrus fruit processor/buyer facility and is operated by a certified State inspector for the purpose of testing and grading citrus fruit. Submit separate samples for juice testing on separate Submitted Sample – Florida Citrus Juice Certificates (refer to [Exhibit 4](#)) by citrus fruit group, commodity type, unit, and (if damage varies significantly) by grove or sub-grove.

**E. Selecting Random Fruit Samples (Continued)**

- (a) The adjuster must give notice to the Regional Administrator, Florida Department of Agriculture and Consumer Services, Division of Fruits and Vegetables at least 48 hours prior to submitting samples for juice testing. Arrangements with the individual plant or lab's security must be made in advance to gain access and maintain a documented chain of custody for the sample. \*\*\*
- (b) There is a \$25.00 charge for each sample tested as determined by the Florida Department of Agriculture and Consumer Services, Division of Fruits and Vegetables. Producers must submit checks payable to the Florida Department of Agriculture with the sample(s) to be tested. Put sample identification on each check to assure proper credit.

**F. Decayed and Unwholesome Fruit – Citrus Juice Sample**

If citrus fruit delivered for juice is rejected due to excess decay (greater than 10%) and/or unwholesome fruit (greater than 2%) in a load (refer to Florida Citrus Code Chapter 601.53, 2023 Florida Statutes), to avoid counting an entire load as lost production, the adjuster must:

- (1) determine the Total % Decayed Fruit and % Unwholesome/Immature Fruit identified in item 24 on the Florida Citrus Juice Test Certificate (refer to [Exhibit 4](#)), use the certificate issued by the inspector who graded the fruit; and
- (2) enter the Total % Damaged Fruit (% decay and unwholesome/immature fruit value) in column 50 on the Adjuster's Citrus Worksheet for use in calculating the amount of damage if such damage is due to an insured cause of loss. When fruit are submitted and rejected, and the fruit were re-sorted and re-graded, use the higher of the Total % Damaged Fruit from the two certificate records for entry on the Worksheet.

**G. Mixed Processing of Commodity Types**

When the insured reports mixed processing of damaged fruit of one commodity type with fruit of another commodity type (for example, mid-season oranges with late-season oranges sold for juice), the loss is adjusted as follows:

- (1) identify each commodity type by grove location, unit number and insured's share. When more than one commodity type is mixed together for juice processing the results must be reported on separate Adjuster's Citrus Worksheets by commodity type;
- (2) determine the number of boxes per load from each load ticket by commodity type from the trip ticket and test house records;
- (3) assign to each commodity type in the mixed juice sample the pounds of Juice Per Box/Juice Base (item 17) from the Florida Citrus Juice Test Certificate because the juice test was conducted on a mixture of loads; and

## 21 Florida Citrus Fruit Appraisals (Continued)

### G. Mixed Processing of Commodity Types (Continued)

- (4) assign to each commodity type contributing to the mixed juice sample the % Decayed Fruit and % Unwholesome/Immature Fruit from items 22 and 23 respectively on the Florida Citrus Juice Test Certificate.

## 22 Appraisal Methods

### A. Appraisal Methods

These instructions provide information on appraisal methods for:

Appraisal Method...	Use...
Ground Count and On Tree Fruit Count Methods	To determine the potential production and use in conjunction with other appraisal methods to determine percent of damage.
Juice Loss Method	To determine the amount of damage for fruit insured as juice, late-season oranges (fresh), and for fruit insured as fresh when damaged production is sold for an alternative use.
Freeze Damage Method	To verify freeze damage to any citrus fruit and to determine the amount of damage for fruit insured as fresh (excluding late-season oranges).
Hail and Wind-Scar Damage Method	To verify hail or wind damage to any citrus fruit and to determine the amount of damage for fruit insured as fresh (excluding late-season oranges).

### B. Ground Count and On-Tree Fruit Count Appraisal Methods

- (1) Use the Fruit Ground-Count and On-Tree Fruit Count appraisal methods to determine the potential production and use in conjunction with other appraisal methods to determine the percent of damage after damage occurs.
- (2) To determine the potential production (boxes produced) and the amount of damage (boxes lost):
  - (a) select representative sample trees (refer to [Exhibit 8](#) for the minimum number of sample trees) within the grove or sub-grove in accordance with [Paragraph 21C](#); and
  - (b) count only the fruit that are expected to mature in the normal harvest period. Do not complete fruit ground-count inspections and on-tree fruit counts until after the normal fruit drop period. Do not count fruit damaged or destroyed before insurance attached for the crop year or fruit lost due to normal fruit drop as such fruit would not be expected to reach maturity. For tangerines, disregard fruit that would not meet, by the end of the insurance period, the 210 pack size (2 and 4/16 inch minimum diameter) or 420 box size under the U.S. Standards.

**B. Ground Count and On-Tree Fruit Count Appraisal Methods (Continued)**

- (i) On Tree Fruit: Determine the number of boxes of fruit that will be considered 100 percent damaged due to insured causes, damaged due to uninsured causes, undamaged, and partially damaged.
  - (A) When on-tree fruit are uniformly spaced and/or uniformly damaged throughout the representative sample tree, visually divide the sample tree into quadrants and count the number of on-tree fruit in one quadrant. Multiply the results by 4 to determine the number of fruit on the entire tree. Total the results for all representative sample trees.
  - (B) Divide the number of fruit determined in 22B(2)(b)(i)(A) by the number of representative sample trees to determine the average number of on-tree fruit per tree.
  - (C) Collect random fruit samples from each representative sample tree in accordance with [Paragraph 21E](#) and use the appropriate appraisal method to determine the extent of damage. Use the random fruit sample collected from the representative sample trees to determine a separate ratio for each of the categories listed below by dividing the number of fruit for each of the categories by the total number of fruit in the random sample. Determine a ratio for each of the following categories of fruit:
    - 1 damaged due to insured causes of loss that are not marketable because they are immature, unwholesome, decomposed, adulterated, or otherwise unfit for human consumption (these fruit will be considered 100 percent damaged);
    - 2 damaged due to insured causes that are marketable (applicable only for fruit insured as juice and late-season oranges);
    - 3 damaged due to insured causes that are marketable, but do not grade as fresh (applicable only for fruit insured as fresh (excluding late-season oranges));
    - 4 undamaged (for fruit insured as fresh this includes any fruit that grade as fresh); and
    - 5 damaged due to uninsured causes of loss.
  - (D) Determine the average number of on-tree fruit per tree for each category of fruit listed above, by separately multiplying each ratio determined in 22B(2)(b)(i)(C) by the average number of on-tree fruit per tree determined in 22B(2)(b)(i)(B).

**B. Ground Count and On-Tree Fruit Count Appraisal Methods (Continued)**

- (E) Determine the average number of on-tree boxes per sample tree for each category of fruit, by dividing the average number of on-tree fruit per tree determined in 22B(2)(b)(i)(D) above by the applicable Fruit Size Per Box (see item 17 in the [Adjuster's Citrus Worksheet](#) instructions).
  - (F) Determine the total boxes of on-tree fruit in the grove or sub-grove for each category of fruit, by multiplying the results of 22B(2)(b)(i)(D) above by the number of trees in the grove or sub-grove.
- (ii) Ground Fruit: Determine the number of boxes of fruit on the ground under the representative sample trees that will be considered 100 percent damaged by insured causes, damaged due to uninsured causes, undamaged, and partially damaged.
- (A) Determine the average number of ground fruit per tree by totaling the number of fruit on the ground beneath each representative sample tree and dividing by the number of representative sample trees.
  - (B) Collect random fruit samples from the ground beneath each representative sample tree in accordance with [Paragraph 21E](#) and use the appropriate appraisal method to determine the extent of damage. Use the random fruit sample collected from the sample trees to determine a separate ratio for each of the categories listed below by dividing the number of fruit for each of the categories by the total number of fruit in the random fruit sample. Determine a ratio for each of the following categories of fruit:
    - 1 damaged due to insured causes of loss that are not marketable (these fruit will be considered 100 percent damaged);
    - 2 damaged due to insured causes that are marketable (applicable only for fruit insured as juice and late-season oranges);
    - 3 damaged due to insured causes that are marketable, but do not grade as fresh (applicable only for fruit insured as fresh (excluding late-season oranges));

**B. Ground Count and On-Tree Fruit Count Appraisal Methods (Continued)**

- 4 undamaged (for fruit insured as fresh this includes any fruit that grade as fresh); and
  - 5 damaged due to uninsured causes of loss.
- (C) Determine the average number of ground fruit per tree for each category of fruit, by multiplying each ratio determined in 22B(2)(b)(ii)(B) by the average number of ground fruit per tree determined in 22B(2)(b)(ii)(A).
- (D) Determine the average number of on-ground boxes per sample tree for each category of fruit, by dividing the total number of fruit determined in 22 B(2)(b)(ii)(C) above by the applicable Fruit Size Per Box (see item 17 in the [Adjuster's Citrus Worksheet](#) instructions).
- (E) Determine the total boxes of on-ground fruit in the grove or sub-grove for each category of fruit, by multiplying the results of 22B(2)(b)(ii)(D) above by the number of trees in the grove or sub-grove.
- (iii) Partially Damaged Fruit On-tree and On-ground: For fruit damaged by an insurable cause of loss, adjust the number of boxes of marketable fruit (for fruit insured as juice and late-season oranges) or the number of marketable boxes that do not grade as fresh ((for fruit insured as fresh (excluding late-season oranges) if such fruit will be sold as juice or other products for human consumption)) determined in Paragraph 22B(2)(b)(i) and (ii) using the juice loss method.
- (iv) Add the total boxes produced determined in Paragraph 22B(2)(b)(i)(F) and (ii)(E) above, to the total number of boxes harvested prior to the damage occurring. This result is the potential production. Use the Adjuster's Citrus Worksheet to determine the percent of damage for the unit.

**B. Ground Count and On-Tree Fruit Count Appraisal Methods (Continued)**

- (3) When hurricane is the cause of loss, and if a prior inspection was performed (in addition to the production documented on the prior inspection), determine the amount of production harvested after the prior inspection and the production remaining on the trees or ground after the hurricane. During a hurricane the fruit may be blown away by wind and/or carried away by flood and if a prior inspection was not performed, determine the amount of production prior to damage occurring and the number of fruit on the trees and ground after damage occurred. Missing fruit carried away by the hurricane will be considered 100 percent damaged. Any harvested fruit must be accounted for when making this determination. Fruit insured as fresh excluding late-season oranges (fresh) remaining on the trees or ground after the hurricane that exhibit a minimum of “serious damage” as described in the USDA Agricultural Marketing Service’s United States Standards for Grades of Florida citrus will be considered 100 percent damaged. Fruit insured as juice and late-season oranges (fresh) that remain on the trees and on the ground after the hurricane must be sampled using the Juice Loss Appraisal Method.
- (a) Establish the potential production prior to the damage occurring by using the average production history determined from the insured’s verifiable production records of fruit harvested and marketed (including applicable crop insurance claims or appraisals) from at least the previous three crop years of records and up to five previous crop years of records may be used to establish the potential boxes produced per tree prior to damage occurring. All records used to establish the potential production of the insured’s crop must be from consecutive crop years.
- (b) Document on a Special Report why this method was used, how the potential production prior to damage occurring was determined and attach the Special Report to the PW. The Tabulation of Production Record in [Exhibit 5](#) may be used to document juice production. Enter the average production determined above on the Adjuster’s Citrus Worksheet in Sections III and/or IV as applicable.

### C. Juice Loss Appraisal Method

- (1) When citrus fruit are damaged confirm the insured citrus fruit is damaged by an insured cause of loss. Submit samples of marketable fruit to the juice test house for analysis to determine the average pounds of juice per box of the marketable citrus fruit (refer to [Paragraph 21E](#) above, for required number of fruit per sample). The insured may choose not to submit a sample for juice testing if the fruit insured as juice and late-season oranges (fresh) will be sold as juice or if the fruit insured as fresh (excluding late-season oranges) will not be sold as juice or other products for human consumption. However, the insured must be advised that if they sell their fruit as juice or other products for human consumption without a juice test and are not able to obtain the records the AIP needs to determine the percent of damage, no indemnity will be paid. Use the information from either the test house analysis or, if acceptable, the processor records to determine the boxes produced and boxes lost by following the instructions in Section III of the Adjuster’s Citrus Worksheet.
  - (a) If individual load certificates HAVE NOT been summarized by processing plant(s) or one or more processing plants received fruit for any crop year, use a “Tabulation of Production Records From Individual Load Certificates” to summarize the juice-per-weight-box records (refer to [Exhibit 5](#), below).
  - (b) If the individual load certificates have been summarized (averaged), use a “Florida Citrus Summary of Production Worksheet” to record the juice-per-weight-box records (refer to [Exhibit 6](#), below).
- (2) AIPs must confirm the insured citrus fruit is damaged by an insured cause of loss before settling the claim, and must:
  - (a) obtain records of insured fruit marketed as juice from processing plant records or juice test house inspection certificates for submitted samples as applicable;
  - (b) obtain the insured’s juice marketing records for the unit for the previous three crop years for fruit insured as juice; and
  - (c) complete a Special Report to document a request for juice loss determination from the juice test house and that juice production records have been requested. A standard statement may be used on a Special Report such as:
 

“On \_\_\_\_\_ (date), \_\_\_\_\_ (name of insured damage) occurred. On \_\_\_\_\_ (date), I visited the referenced grove and examined \_\_\_\_\_ (#) fruit on the tree. Of the fruit examined, \_\_\_\_\_ (#) show juice loss evidenced by dryness in internal segments. Records of production and juice content have been requested so the amount of juice loss can be determined from test house analysis. The estimated average production is \_\_\_\_\_ boxes per tree.”

**D. Freeze-Damage Appraisal Method**

Use the freeze damage appraisal method to verify fruit are “damaged” by freeze. Additionally, representative fruit samples must be evaluated to determine the amount of insured fresh fruit (excluding late-season oranges) that are “seriously” damaged by freeze. Fresh fruit (excluding late-season oranges) determined to be “seriously damaged” by freeze will be considered to be unmarketable as fresh fruit.

- (1) Any individual citrus fruit adjusted for freeze-damage must not also be adjusted for hail or wind-scar damage.
- (2) Delay freeze damage appraisals on insured citrus fruit until after the 7th day following the date of the freeze.

**Example:** if freeze occurred on January 4th, begin counting the day after the freeze occurred. The first day a freeze damage appraisal can be done is January 12 or on the 8th day following the day of the freeze.

- (3) The freeze damage conditions described in Paragraph 22D(5)(a)(ii) below may progress into internal dryness of fruit segments during the interim period between the 8th day after the freeze and the time that the drying process actually develops. Internal freeze damage that did not progress to dryness, as described in Paragraph 22D5(a)(ii) below, is not considered freeze “damage.” The existence of internal “dryness” is not necessarily the result of freeze damage. Internal dryness in fruit requires additional evidence of freeze injury or the damage cannot be considered due to freeze.
- (4) In addition to the analyzing fruit samples using the Dryness Cut evaluation described in the Freeze Damage Appraisal Method in Paragraphs 22D(5) and (6) below, freeze events must also be confirmed through the NWS, or local news reports. Document on a Special Report the source(s) used to confirm the occurrence of the freeze event, including the lowest temperatures reported for the area affected by the weather event, the approximate duration of the freeze, and the date(s) of the event. Attach the Special Report to the Adjuster’s Citrus Worksheet.
- (5) Verifying Freeze Damage

Verify if insured fresh fruit are freeze “damaged” by:

- (a) using a sharp, thin-bladed knife, cutting each representative sample fruit at the stem end horizontally across all the fruit segments as described in (i) below and determining if the fruit are damaged by freeze. Insured citrus fruit shall be considered “damaged” by freeze when, based upon an examination of representative fruit samples using the Dryness Cut, freeze causes internal:
  - (i) marked dryness to extend into the segments of oranges and grapefruit more than 1/4 inch but less than 1/2 inch at the stem end; or into segments of mandarin or hybrid varieties more than 1/8 inch but less than 1/4 inch at the stem end; or more than an equivalent amount by volume of dryness to occur in any portions of the fruit; and

**D. Freeze-Damage Appraisal Method (Continued)**

- (ii) freeze-related injury (as defined by subsection (3) of the 2023 Florida Statutes; Title XXXV Agriculture, Horticulture, and Animal Industry; Florida Citrus Code Chapter 601.89) when such condition or combination of conditions is determined to affect the fruit to a degree equal in seriousness to that described in (1)(a) of the Florida Citrus Code. Internal freeze-related injury consists of any of the following:
  - (A) wet cores or wet segment walls;
  - (B) water soaking;
  - (C) juice cell breakdown;
  - (D) mushy condition;
  - (E) honeycomb or open spaces in the pulp; or
  - (F) other evidence of internal breakdown, decay or moldy condition.

- (b) Citrus fruit will be considered to have freeze “damage” when fruit in a representative sample exhibit damage as described above in Paragraph 22D(5)(a). For citrus fruit insured as fresh it is necessary to determine if the fruit have “serious” freeze damage (refer to Paragraph 22D(6) below).

(6) Determining Serious Freeze Damage

After freeze occurs, for fruit insured as fresh (excluding late-season oranges) use the Dryness Cut evaluation described in (a) below to determine the number of individual citrus fruit in the representative sample with “serious” freeze damage. Individual fruit insured as fresh (excluding late-season oranges) that meet the criteria for “serious” freeze damage will be considered 100 percent damaged. If 16 percent or more of the fruit in a representative sample are determined to have “serious” freeze damage, all fruit the sample will be considered unmarketable as fresh fruit. However, if the fruit is later marketed for fresh, packing house records will be used in lieu of the appraisal.

**D. Freeze-Damage Appraisal Method (Continued)**

- (a) Using a sharp, thin-bladed knife, first cut the sample fruit as described in D(5) above. Determine if the fruit are damaged by freeze. Next cut the fruit 1/4 of the distance from the stem end to the blossom end horizontally across all the fruit segments with each slice cut progressing downward from stem end to blossom end as described in D(5) above and evaluate the fruit for “serious” freeze damage. When all the segments of a fruit are not dry beyond a cut made at one-fourth of the distance from the stem end to the blossom end (or the equivalent of this amount by volume, when occurring in other portions of the fruit), the fruit will not be considered to have sustained “serious” freeze damage. Determine the number of freeze-damaged fruit considered to have “serious” freeze damage and divide by the number of fruit in the sample (refer to [Paragraph 21E](#) above for minimum sample size).
- (b) Document on a Special Report how the amount of freeze damage was calculated for fresh fruit marketed as fresh or juice and attach the report to the Adjuster’s Citrus Worksheet.

**Example:** Using 100 sample fruit, 10 fruit have serious freeze damage. Ten “serious” freeze damaged fruit divided by 100 fruit in the sample = 10 percent of the fruit exhibit “serious” freeze damage.

- (7) After verifying freeze damage and, if applicable, completing the Dryness Cut evaluations, submit an appropriate quantity of representative marketable fruit for juice testing. The insured may choose not to submit a sample for juice testing if the fruit insured as juice and late-season oranges (fresh) will be sold as juice or if the fruit insured as fresh (excluding late-season oranges) will not be sold as juice or other products for human consumption. However, the insured must be advised that if they sell their fruit as juice or other products for human consumption without a juice test and are not able to obtain the records the AIP needs to determine the percent of damage, no indemnity will be paid.

**E. Hail or Wind-Scar Damage Method**

When hail or wind has damaged any insured citrus fruit, conduct Hail or Wind-Scar Damage Method appraisals to verify if insurable damage occurred. Additionally, representative samples must be evaluated when fruit insured as fresh (excluding late-season oranges) are damaged by hurricane, tornado, excess wind, or hail, use the Hail or Wind-Scar Damage Method to determine the amount of damage.

- (1) Fruit qualifying for adjustment for freeze damage cannot also be adjusted for hail-scar and/or wind-scar damage. Also, the same individual fruit within the random fruit samples cannot be adjusted for both hail-scar and wind-scar damage.

**E. Hail or Wind-Scar Damage Method (Continued)**

- (2) For either the Hail-Scar or Wind-Scar Methods, collect and examine a random sample of not less than 20 on-tree fruit from each representative sample tree (refer to [Exhibit 8](#) for the minimum number of sample trees). Grade the sample by separating out damaged fruit that is unmarketable as fresh and unmarketable as juice or other:
  - (a) For seriously hail-scarred:
    - (i) Tangerines; separate out fruit that are not well-healed, or with damage aggregating more than a circle 3/8-inch in diameter on a 210-pack size tangerine.
    - (ii) Tangelos, Murcotts, Temples, Late-season Oranges (Valencia), and Navel Oranges; separate out fruit that are not well-healed, or with damage aggregating more than a circle 1/2-inch in diameter on a 200-size orange.
    - (iii) Grapefruit; separate out fruit that are not well-healed, or with damage aggregating more than a circle 5/8-inch in diameter on a 70-size grapefruit.
  - (b) For wind-scarred fruit, separate out fruit that exhibit wind induced scars, scratches and punctures as defined under the U.S. Standards for Grades of Florida citrus for the categories of "Damage," "Serious Damage," and "Very Serious Damage."
  - (c) Fruit insured as juice and late-season oranges fresh with a minimum of "serious damage" described in [Paragraphs 22E\(2\)\(a\)](#) and (b) will be considered to be damaged, but may be marketable for juice. Fruit insured as fresh (excluding late-season oranges) with damage described in 22E(2)(a) and (b) will be considered to be unmarketable as fresh, but may be marketable for juice.
- (3) Citrus fruit with serious wind-scar damage or serious hail-scar damage will usually fall to the ground within three weeks of the hail/wind storm, wait at least three weeks before making the loss determination, if possible. When the damage occurs near the normal harvesting period and, after the storm, the insured plans to immediately harvest the crop, it may be necessary to make the loss determination before the three-week waiting period has elapsed or, if the AIP and insured agree, identify representative sample trees that will not be harvested and will be left intact for later appraisal. Separately determine any damage due to uninsured causes.

**E. Hail or Wind-Scar Damage Method (Continued)**

- (4) The amount of damaged fruit is the percent of the sample graded as damaged out of the original sample. Document on a Special Report the calculations used to determine the amount of damage and attach to the Adjuster's Citrus Worksheet.

**Example:** Assume a hurricane caused both hail-scar and wind-scar damage to a Navel Orange grove.

From a random sample of 100 fruit 200-size Navel Oranges selected from 5 representative sample trees, 22 oranges had serious hail-scar damage and 10 oranges had serious wind-scar damage. Each fruit was adjusted for only one cause of damage. 22 qualifying hail-scar damaged oranges ÷ 100 fruit sample = 22.0 percent hail-scar damage. 10 qualifying wind-scar damaged oranges ÷ 100 fruit sample = 10.0 percent wind-scar damage. A total of 32.0 percent (22.0 percent + 10.0 percent) of the fruit are not marketable as fresh but may be marketed as juice or other products for human consumption.

- (5) When hail/wind is the insured cause of loss, in addition to the AIP's orchard inspection, confirm the cause of loss through the NWS, the FAWN stations operating nearest the grove at the time of damage or local news reports. Document on a Special Report the source(s) used to confirm the insured cause of damage and attach the report to the PW.
- (6) After verifying damage and completing the Hail or Wind-Scar Damage evaluations, submit an appropriate quantity of marketable representative fruit for juice testing. The insured may choose not to submit a sample for juice testing if the fruit insured as juice and late-season oranges (fresh) will be sold as juice or if the fruit insured as fresh (excluding late-season oranges) will not be sold as juice or other products for human consumption. However, the insured should be advised that if they sell their fruit as juice or other products for human consumption and are not able to obtain the records necessary to determine the percent of damage, no indemnity will be paid.

**F. Appraised Fresh Fruit Marketed as Fresh or Juice**

For fruit insured as fresh, if after conducting appraisals, the insured harvests the damaged crop as fresh fruit, use packing records in lieu of the Freeze, Hail or Wind-Scar Damage Appraisal Methods to determine the amount of damage. Any fruit that is packed as fresh fruit will be considered undamaged production. If culled fruit from the packing house are sold for juice or other products for human consumption, obtain the amount of fruit from packing house records. If damaged insured fresh citrus fruit are marketable (for late-season oranges only) or are marketed as juice or other products for human consumption, the juice content determined from the test house analysis will be used in conjunction with the fresh fruit factor to determine amount of damage for such fruit.

## 23 Appraisal Deviations and Modifications

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### A. Deviations

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

### B. Modifications

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

## 24 Completing the Adjuster's Citrus Worksheet

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- (1) Include the AIP's name in the Adjuster's Citrus 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.
- (3) If a change or correction is necessary, strike out the entry and re-enter the correct entry above the previous entry or cross out the entire line and re-enter the correct information on another line. The adjuster and insured should initial any changes.
- (4) A separate Adjuster's Citrus Worksheet must be prepared for each commodity type insured within the unit.

**Example:** Early-season Oranges must be listed on a separate Adjuster's Citrus Worksheet from that of Late-season Oranges because they are listed as separate commodity types in the actuarial documents.

- (a) Sub-groves of a citrus fruit group and commodity type may be entered on separate lines of the same worksheet as space allows.
- (b) Multiple inspections of the same grove or sub-grove must be documented on separate worksheets and the applicable information consolidated to a master worksheet at the time of final adjustment.
- (c) Document uninsured causes of loss on a separate line of the worksheet or on a separate worksheet and consolidate the applicable information to a master worksheet at the time of final adjustment.
- (d) If a packer/processor rejects fruit damaged by uninsured causes, such fruit is considered undamaged and must be counted on the Adjuster's Citrus Worksheet as marketable fruit. Document the circumstances on the Adjuster's Citrus Worksheet or on a Special Report and attach to the Adjuster's Citrus Worksheet.

## 24 Completing the Adjuster's Citrus Worksheet (Continued)

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- (5) Document on a Special Report fruit counts and calculations not shown on the Adjuster's Citrus Worksheet. Document on the Adjuster's Citrus Worksheet or a Special Report any unusual circumstances affecting the adjuster's determination of the amount of loss and attach to the Adjuster's Citrus Worksheet.
- (6) Standard appraisal worksheet items are numbered consecutively in [Exhibit 3](#) below. Example appraisal worksheets are provided to illustrate how to complete entries.
- (7) For all zero appraisals, refer to the LAM for additional instructions.

## 25-30 Reserved

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## PART 4: PRODUCTION WORKSHEET

### 31 General Information for Production Worksheet Entries and Completion Procedures

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- (1) The claim form hereafter referred to as PW is a progressive form containing all notices of damage for all preliminary (including ground count) and final inspections 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) No Indemnity Due claims (which must be verified by an appraisal or notification from the insured that the production exceeded the guarantee).
- (4) When there is more than one commodity type insured in a unit enter the required information for each type on a separate line on the PW.
- (5) The adjuster is responsible for determining if 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.
- (6) Instructions designated "Preliminary" apply to preliminary and ground count inspections only. Instructions designated "Final" apply to final inspections only. Instructions not labeled apply to ALL inspections.

### 32-40 Reserved

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## EXHIBITS

### Exhibit 1 Acronyms and Abbreviations

Approved Acronyms and Abbreviations	Term
AD	Actuarial Documents
AIP	Approved Insurance Provider
APH	Actual Production History
BP	Basic Provisions
CAT	Catastrophic Risk Protection
CIH	Crop Insurance Handbook
CLU	Common Land Unit
COFO	Commercially Objectionable Foreign Odor
CP	Crop Provisions
DSSH	Document Supplemental Standards Handbook
EHS	External Handbook Standards
FAD	Final Agency Determination
FAWN	Florida Automated Weather Network
FCIC	Federal Crop Insurance Corporation
FDA	Food and Drug Administration
FSA	Farm Service Agency
GPS	Global Positioning System
GSH	General Standards Handbook
LAM	Loss Adjustment Manual
NWS	US National Weather Service
OPI	Office of Primary Interest
PAW	Producers Pre-Acceptance Worksheet
PW	Production Worksheet
QA	Quality Adjustment
RMA	Risk Management Agency
SP	Special Provisions
SRA	Standard Reinsurance Agreement
USDA	United States Department of Agriculture

**Citrus fruit commodity:** means the citrus fruit listed below:

- (a) Oranges;
- (b) Grapefruit;
- (c) Tangelos;
- (d) Mandarins/Tangerines;
- (e) Tangors;
- (f) Lemons;
- (g) Limes; and
- (h) Any other citrus fruit commodity designated in the actuarial documents.

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

**Example:** The four citrus fruit groups within the citrus fruit commodity of Oranges are (1) early-season oranges (juice) and mid-season oranges (juice), (2) late-season oranges (fresh), late-season oranges (juice), and navel oranges (fresh).

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

**Example:** The two insurable commodity types within the citrus fruit commodity of Tangors are (1) temples and (2) Murcotts (refer to the SP for specific commodity types).

**Excess wind:** the natural movement of air that has sustained speeds exceeding 58 miles per hour (50 knots) recorded at the NWS reporting station (reported as MAX SUST (KT)), or the FAWN reporting station (reported as 10m Wind (mph)), or any other weather reporting station identified in the SP operating nearest to the insured acreage at the time of damage.

**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 SP.

## Exhibit 2 Definitions (Continued)

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**Potential Production:** means the amount, converted to boxes, of citrus fruit that would have been produced had damage not occurred;

- (a) including citrus fruit that:
  - (1) was harvested before damage occurred;
  - (2) remained on the tree after damage occurred;
  - (3) except as provided in (b) below, was missing, damaged, or destroyed from either an insured or uninsured cause;
  - (4) was marketed or could be marketed as fresh citrus fruit;
  - (5) was harvested prior to inspection by us; or
  - (6) was harvested within 7 days after a freeze.
- (b) not including citrus fruit that:
  - (1) was missing, damaged, or destroyed before insurance attached for any crop year;
  - (2) was damaged or destroyed by normal dropping; or
  - (3) are tangerines that normally would not meet the 210 pack size (2 and 4/16 inch minimum diameter) under United States Standards by the end of the insurance period for tangerines.

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

### Exhibit 3 Form Standards – Appraisal Worksheet

For all claims involving insured fresh fruit, AIPs must document on a Special Report (and attach to the Adjuster’s Citrus Worksheet) the type of documentation provided by the insured to verify the producer followed good fresh fruit production practices from the beginning of the bloom stage until harvest (refer to the CP Section 6(f)).

Verify or make the following entries on the Adjuster’s Citrus Worksheet.

Element/Item Number	Standard
Company	Name of the AIP if not pre-printed on the worksheet (Company Name).
Claim Number	Claim number as assigned by the AIP.
1. Insured’s Name	Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.
2. Policy Number	Insured’s assigned policy number.
3. Claim Number.	Claim number as assigned by the AIP
4. Unit Number	Unit number from the Summary of Coverage after it is verified to be correct.
5. Commodity Group	Name of the citrus fruit commodity and citrus fruit group inspected.  <b>Example:</b> “Oranges / Early-season (juice) and mid-season (juice)”.
6. Commodity Type	Name of the commodity type and the applicable three-digit commodity type code for the citrus fruit group inspected as listed on the actuarial documents.  <b>Example:</b> “Early-season 123”.
7. Practice	The applicable three-digit practice code as listed on the actuarial documents for the practice carried out for the commodity type listed above. <b>Example:</b> “997”.
8. Intended Use	Name of the insured intended use of the commodity type inspected and the three-digit intended use code. <b>Example:</b> “Juice 114”.
9. Crop Year	Four-digit crop year, as defined in the policy, for which the claim has been filed. <b>Example:</b> “YYYY”.
10. Acres	Number of determined insurable acres, to tenths, in the grove or sub-grove being appraised. The area occupied by drainage ditches and/or canals outside the citrus tree planting pattern are not considered to be insurable acres. Document on a Special Report how the acres were determined and attach the report to the Adjuster’s Citrus Worksheet. Refer to the LAM or CIH for acreage measurement instructions specific to perennial crops.
11. No. of Trees	Total number of insured citrus trees represented by this worksheet for the grove or sub-grove. Use actual tree counts. If actual tree counts are not possible, refer to <a href="#">Exhibit 9</a> for estimating tree numbers by tree spacing. Document on a Special Report why it was not possible to obtain actual tree counts and how the number of trees was estimated. If the number of trees as reported on the PAW is found to be incorrect, prepare a Special Report documenting the discrepancy (also refer to <a href="#">Paragraph 11A(8)</a> ). Attach the Special Reports to the Adjuster’s Citrus Worksheet.

**Exhibit 3 Form Standards – Appraisal Worksheet (Continued)**

Element/Item Number	Standard
12. No. of Trees Harvested	Total number of citrus trees harvested at the time of this inspection of the unit. This number may change during subsequent inspections as additional areas of a grove or sub-grove are harvested during the crop year. If no trees are harvested at the time of this inspection, enter “None.” The final inspection must indicate the number of trees harvested (also refer to item 13 below).
13. Inspection Type	Indicate the type of inspection conducted by entering “Preliminary” for a preliminary inspection or “Final” for a final inspection. For subsequent inspection(s), line through the previous entry as appropriate or use a new worksheet and attach the “preliminary” worksheet to the “final” inspection worksheet.
14. Inspection Date	Enter the date of each inspection. <b>Example:</b> “MM/DD/YYYY”.

**Section I – FRUIT ON GROUND**

Complete the following entries for mature citrus fruit on the ground that that are lost due to insurable causes, uninsurable causes, and that are undamaged. All appraisals for damage due to uninsured causes must be entered in Sections I and/or II. Enter appraisals for fruit damaged by uninsured causes on a separate line or on a separate Adjuster’s Citrus Worksheet. If a separate worksheet is used to record uninsured damage, total all worksheet entries on one worksheet. Circle entries for uninsured causes of loss and for fruit that are undamaged. Entries for uninsured causes and for fruit that are undamaged must also be totaled separately and entered in item 62. Do not record entries for partially damaged fruit in this section. When hail and fire exclusion is in effect and damage is due to hail or fire, determine the amount of potential production lost due to hail or fire on a separate worksheet.

Element/Item Number	Standard
15. Grove ID	Grove or sub-grove identification symbol (or applicable CLU identifier) for the area being appraised. Prepare a sketch map on a Special Report, or mark on an aerial photo, the areas appraised and attach the report to the Adjuster’s Citrus Worksheet. Document for each appraisal any pertinent information applicable to the grove/sub-grove such as harvested prior to inspection, and so forth. Use separate identification symbols to identify areas within the grove or sub-grove damaged by uninsured causes.
16. No. of Tree	<p>Number of insured citrus trees located in the grove/sub-grove. Use actual tree counts. If actual tree counts are not possible use <a href="#">Exhibit 9</a> to estimate tree numbers by tree spacing. Refer to item 11 instructions for required documentation when tree estimates are used. For uninsured causes of loss, enter the number of trees affected. Document on the Special Report (attach the report to the Adjuster’s Citrus Worksheet) any:</p> <p>(a) discrepancies regarding the reported number of insured citrus trees on the most recent PAW; and</p> <p>(b) adjustments made to the number of insured citrus trees to account for missing, dead, nonproducing and uninsurable trees (also refer to <a href="#">Paragraph 11A(8)</a>).</p>

**Exhibit 3 Form Standards – Appraisal Worksheet (Continued)**

Element/Item Number	Standard																										
17. Fruit Size Per Box	<p>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. Attach the Special Report to the Adjuster’s Citrus Worksheet. 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:</p> <table border="0" data-bbox="548 520 1529 1417"> <thead> <tr> <th data-bbox="548 520 971 562"><b>Citrus Group/Type</b></th> <th data-bbox="979 520 1529 562"><b>Average Number of Mature Fruit per Box</b></th> </tr> </thead> <tbody> <tr> <td data-bbox="548 604 971 646">Early/Mid-Season Oranges.....</td> <td data-bbox="1360 604 1529 646">247</td> </tr> <tr> <td data-bbox="548 678 971 720">Valencia Oranges.....</td> <td data-bbox="1360 678 1529 720">202</td> </tr> <tr> <td data-bbox="548 751 971 793">White Grapefruit .....</td> <td data-bbox="1385 751 1529 793">90</td> </tr> <tr> <td data-bbox="548 825 971 867">Colored Grapefruit .....</td> <td data-bbox="1385 825 1529 867">98</td> </tr> <tr> <td data-bbox="548 898 971 940">Navels Oranges.....</td> <td data-bbox="1360 898 1529 940">133</td> </tr> <tr> <td data-bbox="548 972 971 1014">Tangors (Temples).....</td> <td data-bbox="1360 972 1529 1014">211</td> </tr> <tr> <td data-bbox="548 1045 971 1087">Tangors (Murcotts).....</td> <td data-bbox="1360 1045 1529 1087">252</td> </tr> <tr> <td data-bbox="548 1119 971 1161">Tangerines (Fallgo) .....</td> <td data-bbox="1360 1119 1529 1161">236</td> </tr> <tr> <td data-bbox="548 1192 971 1234">Tangerines (Sunburst) .....</td> <td data-bbox="1360 1192 1529 1234">297</td> </tr> <tr> <td data-bbox="548 1266 971 1308">Mandarins .....</td> <td data-bbox="1360 1266 1529 1308">250</td> </tr> <tr> <td data-bbox="548 1339 971 1381">Limes.....</td> <td data-bbox="1360 1339 1529 1381">420</td> </tr> <tr> <td data-bbox="548 1413 971 1455">Lemon.....</td> <td data-bbox="1360 1413 1529 1455">280</td> </tr> </tbody> </table>	<b>Citrus Group/Type</b>	<b>Average Number of Mature Fruit per Box</b>	Early/Mid-Season Oranges.....	247	Valencia Oranges.....	202	White Grapefruit .....	90	Colored Grapefruit .....	98	Navels Oranges.....	133	Tangors (Temples).....	211	Tangors (Murcotts).....	252	Tangerines (Fallgo) .....	236	Tangerines (Sunburst) .....	297	Mandarins .....	250	Limes.....	420	Lemon.....	280
<b>Citrus Group/Type</b>	<b>Average Number of Mature Fruit per Box</b>																										
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Lemon.....	280																										

**Exhibit 3 Form Standards – Appraisal Worksheet (Continued)**

Element/Item Number	Standard
18. Ground Fruit Per Tree	<p>Record the average number of fruit on the ground beneath each representative tree that are 100 percent damaged by insured causes (refer to <a href="#">Exhibit 8</a> for minimum sample requirements) to the extent they are not marketable (for fruit insured as juice and late season oranges (fresh)) and that do not grade as fresh (for fruit insured as fresh excluding late season oranges). Include in the fruit counts immature fruit damaged by insured causes. For fruit insured as fresh excluding late-season oranges, include all fruit that are not marketable as fresh only if the fruit will not be marketed for juice or other products for human consumption. Any citrus fruit on the ground due to uninsured causes or that are undamaged are:</p> <ul style="list-style-type: none"> <li>(a) considered production to count;</li> <li>(b) entered on a separate line in Section 1 on the worksheet;</li> <li>(c) counted as “Ground Fruit”; and</li> <li>(d) not counted as “Boxes Lost” in column 22.</li> </ul> <p>Divide the total number of damaged and undamaged fruit on the ground for all sample trees by the number of trees sampled to determine the average fruit per tree on the ground (refer to <a href="#">Paragraph 22B</a> for Ground Count appraisals).</p>
19. Boxes Per Tree	<p>Ground Fruit Per Tree (item 18) divided by Fruit Size Per Box determined in item 17, rounded to tenths. Enter fruit damaged by uninsured causes and undamaged fruit on a separate line. <b>Example:</b> 692 ground fruit/tree ÷ 247 fruit size/box = 2.8 boxes lost/tree.</p>
20a. Cause(s) of Damage	<p>The name of the cause(s) of damage for each line. List insured cause(s) of damage in chronological order. Enter uninsurable damage and undamaged fruit on a separate line(s) or on a separate worksheet. Document the circumstances resulting in the uninsured cause(s) of loss on a Special Report and attach to the Adjuster’s Citrus Worksheet.</p>
20b. Date(s) of Damage	<p>The month, day, and year the damage occurred for the corresponding cause of damage in item 20a (MM/DD/YYYY). For progressive damage, enter the month and year in which most of the damage occurred (MM/YYYY). Enter the date(s) of damage for the corresponding uninsurable damage on a separate line or on a separate worksheet.</p>

**Exhibit 3 Form Standards – Appraisal Worksheet (Continued)**

Element/Item Number	Standard
21. Boxes Produced	<p>Number of Trees (item 16) multiplied by Boxes Per Tree (item 19), in boxes rounded to tenths. Circle the entry for uninsured causes of loss and undamaged fruit and include the entry in the column totals. Do NOT transfer uninsured cause of loss and undamaged fruit entries to column 22 “Boxes Lost.” <b>Example:</b> 2830 trees × 2.8 boxes lost/tree = 7924.0 boxes produced.</p> <p>(a) When freeze is the cause of loss, the post-harvest ground count must be entered on a separate line in “Boxes on Ground” (item 21) and “Boxes Lost” (item 22) below. Enter through items 21 and 22, a statement such as “See next line for post-harvest ground count.”</p> <p>(b) Refer to the LAM when a Hail and Fire Exclusion is in effect and circle the entry when damage is due to hail or fire.</p> <p>(c) If due to insured causes, a Federal or State agency has ordered the appraised insured crop or production to be destroyed, enter “0.0” as the number of boxes produced. Instruct the insured to complete and submit a Certification Form stating the crop or production was destroyed and the method of destruction. Refer to the LAM for additional information. Also refer to <a href="#">Exhibit 7</a> Production Worksheet Narrative instructions, item “t” for documentation requirements.</p>
22. Boxes Lost	Transfer the entry from item 21. Make no entry for production lost due to uninsured causes and undamaged fruit.
23. Notes	Document any calculations or special circumstances.
24. Totals	Separately total for columns 21 and 22, entry in boxes to tenths. Include in the column 21 totals for encircled entries.

**Section II – FRUIT ON TREE, PRODUCTION & LOSS**

Use this section to appraise insured citrus fruit remaining on the tree after damage occurred that is lost due to insurable and uninsurable causes and that are undamaged. Circle entries for uninsured causes of loss and undamaged fruit. Do not record entries for partially damaged fruit in this section.

Element/Item Number	Standard
25. Grove ID	<p>Grove or sub-grove identification symbol (or applicable CLU identifier) for the area being appraised. Use separate identification symbols to identify areas within the grove or sub-grove damaged by uninsured causes. Complete a grove sketch map, or mark on an aerial photo, the location of unharvested areas within the grove or sub-grove. Refer to item 15 instructions above for documentation requirements.</p>

**Exhibit 3 Form Standards – Appraisal Worksheet (Continued)**

Element/Item Number	Standard
26. No. of Trees	Number of insured citrus trees located in the grove/sub-grove. Use actual tree counts, if feasible, or <a href="#">Exhibit 9</a> for estimating tree numbers by tree spacing. Refer to items 11 and 16 above for additional instructions and documentation requirements.
27. Cause(s) and Dates of Damages	<p>Name of insured cause(s) of damage or the applicable loss code(s) as listed in the LAM for each line.</p> <p>(a) List insured cause(s) of loss in chronological order.</p> <p>(b) Enter uninsurable damage and undamaged fruit on a separate line(s) or on a separate worksheet when recording production lost due an uninsured cause(s). Document uninsured cause(s) of loss on a Special Report and attach to the Adjuster’s Citrus Worksheet.</p> <p>(c) Enter the date(s) of damage as month, day, and year in which the damage occurred for the corresponding cause of damage (MM/DD/YYYY). For progressive damage, enter the month and year in which most of the damage occurred (MM/YYYY).</p> <p>(d) For hurricane or tornado losses, when fruit are blown and/or washed away from under the trees, refer to <a href="#">Paragraph 22B(3)</a> for instructions on determining the potential production for item (Boxes Produced).</p>
28. Fruit Size per Box	<p>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. Attach the Special Report to the Adjuster’s Citrus Worksheet. 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 in item 17 above.</p> <p>When a grove/sub-grove is harvested prior to an on-tree-count inspection, indicate the production was harvested prior to an on-tree count inspection by entering an explanation in items 31 through 34. Enter the results of a post-harvest ground count on a subsequent line.</p>

**Exhibit 3 Form Standards – Appraisal Worksheet (Continued)**

Element/Item Number	Standard
<p>29. On tree Fruit Count/Tree</p>	<p>Record the average number of on-tree fruit remaining on each representative sample tree that are 100 percent damaged by insured causes (refer to <a href="#">Exhibit 8</a> for minimum sample requirements) to the extent they are not marketable (for fruit insured as juice and late season oranges (fresh)) and that do not grade as fresh (for fruit insured as fresh excluding late season oranges). Include in the fruit counts immature fruit damaged by insured causes. For fruit insured as fresh excluding late-season oranges, include all fruit that are not marketable as fresh only if the fruit will not be marketed for juice or other products for human consumption. Do not include fruit that will be harvested as juice or fresh because such fruit will be included in Section III or Section IV as applicable. Any citrus fruit damaged due to uninsured causes or that are undamaged are:</p> <ul style="list-style-type: none"> <li>(a) considered production to count;</li> <li>(b) entered on a separate line in Section 2 on the worksheet;</li> <li>(c) counted as “On-tree Fruit”; and</li> <li>(d) not counted as “Boxes Lost” in column 37.</li> </ul> <p>Divide the total number of damaged and undamaged fruit for all sample trees by the number of trees sampled to determine the average number of fruit remaining per tree (refer to Section I above and <a href="#">Paragraph 22B</a> for instructions on appraising fruit on the ground).</p> <p>Make no entry, if all the fruit will be marketed as fresh, juice or other products for human consumption and also refer to items 31 – 34 below.</p> <p>If all fruit have been harvested from the trees, enter the statement “No unharvested production” in items 31 – 34, complete item 38, and make no other entries in this section.</p>
<p>30. Boxes Per Tree</p>	<p>Divide item 29 by item 28 to determine the boxes per tree. Enter fruit damaged by uninsured causes and undamaged fruit on separate lines.</p>
<p>31. – 34.</p>	<p>In items 31 – 34, for damage due to hurricane, tornado and excess wind, if the trees are not harvested, enter “trees not harvested.” If all fruit have been harvested, enter “no unharvested fruit.” If trees have been harvested but some fruit remain on the trees, enter a description of the disposition of the on-tree fruit, the disposition of harvested fruit, and enter a reference to Sections III and IV of the Adjuster’s Citrus Worksheet. Use this space or a Special Report to explain any unusual circumstances and attach the Special Report to the worksheet. Otherwise, make no entries.</p>

**Exhibit 3 Form Standards – Appraisal Worksheet (Continued)**

Element/Item Number	Standard
35. Percent Damage	<p>(a) Enter “0.0” for Zero Percent Damage for fruit damaged by uninsured causes of loss and for undamaged fruit.</p> <p>(b) Enter “1.000” for One Hundred Percent Damage:</p> <p>(1) when all fruit are damaged by insured causes to the extent they are not marketable for human consumption;</p> <p>(2) when fruit insured as fresh are not marketable as fresh and will not be marketed as juice or other products for human consumption;</p> <p>(3) for hurricane or tornado when the fruit are washed or blown away; and</p> <p>(4) for production ordered to be destroyed by a Federal or State agency.</p>
36. Boxes Produced	<p>Multiply item 26 by item 30, round result in boxes to tenths.</p> <p>Circle the entry for uninsured causes of loss and for undamaged fruit and include the entry in the column totals. Do not transfer uninsured cause of loss and undamaged fruit entries to column 37.</p> <p>Make no entry, for insured citrus fruit harvested as fresh or for juice. Use Section III for production marketed as juice and Section IV for production marketed as fresh.</p>
37. Boxes Lost	<p>Multiply item 36 by item 35. Make no entry, for insured citrus fruit harvested as fresh or juice. Make no entry for production lost due to uninsured causes and undamaged fruit. Column 37 entry must not exceed the column 36 entry.</p>
38. Notes	<p>Document any calculations or special circumstances.</p>
39. Totals	<p>Separate totals for columns 36 and 37, in boxes to tenths.</p>

**Section III – FRUIT PRODUCTION AND LOSS BASED ON DATA FROM TEST HOUSE JUICE ANALYSIS**

Complete this section for all fruit insured as:

- (a) juice or late-season oranges (fresh) that are marketable (excluding citrus fruit sold as fresh or damaged due to uninsured causes) or that are marketed as juice or other products for human consumption other than fresh fruit; and
- (b) fresh that are damaged by an insured cause of loss and marketed for a use other than fresh.

Element/Item Number	Standard
40. Grove ID	<p>Grove or sub-grove identification symbol (or applicable CLU identifier) for the area for which production is being reported.</p>

**Exhibit 3 Form Standards – Appraisal Worksheet (Continued)**

Element/Item Number	Standard
<p>41. Wt. Boxes</p>	<p>Total weight-boxes marketed or marketable as juice or other products for human consumption (excluding all fruit insured as fresh, except late season oranges (fresh), unless such fruit is marketed as juice or other products for human consumption) for the grove or sub-grove. Include marketable fruit that cannot be picked in a timely manner and marketable fruit not harvested after the end of the insurance period.</p> <p>Make no entry if insured juice fruit is not marketable and will not be harvested (not weighed).</p> <p>For unharvested fruit, determine the amount in boxes of marketable fruit on the ground and on the trees (excluding fruit damaged by uninsured causes). Representative samples of the unharvested fruit must be submitted for juice test house analysis. Use the test results to calculate the amount of damage (item 51) and, ultimately, boxes lost in item 53.</p>
<p>42. Date Harvested</p>	<p>The final harvest date for the grove or sub-grove, in MM/DD/YYYY format. If unharvested, enter applicable date for the end of the insurance period.</p>
<p>43. Name of Processing Plant</p>	<p>Processing plant that received the fruit. If fruit was not harvested, enter the name of the processing plant which established the juice content. If <a href="#">Paragraph 22B(3)(a)</a> applies, enter “From average juice records,” (refer to <a href="#">Exhibit 5</a>).</p>
<p>44. Avg. Lbs. Juice/Box</p>	<p>(a) Enter the actual average juice pounds per box for the citrus fruit group or commodity produced on the unit based upon the insured’s current crop year juice production records. If the insured’s actual average juice pounds per box exceed the established juice base for the citrus fruit group/commodity type (item 45 entry), Make no entry in items 46 and 47.</p> <p>(b) If insured juice fruit or late-season oranges insured as fresh will not be harvested or if insured fresh fruit will be marketed as juice or products for human consumption, submit appropriate fruit samples to a juice test house for analysis. Enter the test result from item 17 on the Submitted Sample – Florida Citrus Fruit Test form (refer to <a href="#">Paragraphs 21E</a> and <a href="#">F</a> for more information on juice tests).</p> <p>(c) For citrus fruit sold as fresh or damaged by uninsured causes, make no entry.</p>

**Exhibit 3 Form Standards – Appraisal Worksheet (Continued)**

Element/Item Number	Standard
45. Juice Base Lbs./Box	<p>For citrus fruit insured as:</p> <p>(a) juice, enter the average pounds of juice per box, rounded to tenths, determined from the insured’s previous 3-year acceptable production records (refer to item 25 of the Florida Citrus Juice Production Summary); or if the insured’s previous 3-year production records are not provided or not acceptable, enter the default juice content per box (Juice Base), located in the SP, for the appropriate citrus fruit group/commodity type.</p> <p>(b) fresh, enter the default juice content per box provided in the SP for the appropriate citrus fruit group/commodity type.</p> <p>Document how the average pounds of juice per box were determined on the Florida Citrus Juice Production Summary or on a Special Report and attach the Production Summary or Special Report to the Adjuster’s Citrus Worksheet.</p>
46. Off. Wt. Lbs./Box	<p>Weight, in whole pounds, of the appropriate official citrus weight per box for the citrus fruit group/commodity type as provided in the SP.</p>
47. Juice Fruit	<p>Enter the result of the following calculations:</p> <p>(a) subtract item 44 from item 45 (<b>Example:</b> 52.0 (average juice content based on the producer’s records or if producer’s records are unavailable or for fruit insured as fresh the default juice content from SP) - 38.2 (from either current year production records or juice test results) = 13.8);</p> <p>(b) divide result of (a) above by the result of subtracting item 44 from item 46, round entry to three decimal places (<b>Example:</b> 90 - 38.2 = 51.8, 13.8 ÷ 51.8 = 0.266);</p> <p>(c) divide item 46 by item 45, round entry to three decimal places (average juice content based on the producers records or if producers records are unavailable or for fruit insured as fresh the default juice content from SP) (<b>Example:</b> 90 ÷ 52.0 = 1.731);</p> <p>(d) multiply the result of (b) by the result of (c), round entry to three decimal places (<b>Example:</b> 0.266 × 1.731 = 0.460).</p> <p>If the result of this calculation is negative, enter zero.</p>

**Exhibit 3 Form Standards – Appraisal Worksheet (Continued)**

Element/Item Number	Standard
48. Fresh Fruit Factor	<p>For citrus fruit insured as fresh, enter the Fresh Fruit Factor (to two decimal places) from the SP for the citrus fruit group/commodity type. Make no entry for citrus fruit:</p> <p>(a) sold as fresh; and/or</p> <p>(b) damaged by uninsured causes.</p>
49. Fresh Sold as Juice	<p>Make an entry for this item only for citrus fruit insured as fresh that are damaged by an insured cause of loss and marketed for a use other than fresh.</p> <p>If item 47 is greater than zero, enter the result of the following calculation:</p> <p>(a) subtract item 47 from 1 (<b>Example:</b> <math>1 - 0.515 = 0.485</math>);</p> <p>(b) multiply the result of (a) by item 48, round entry to three decimal places (<b>Example:</b> <math>0.485 \times 0.03 = 0.0145</math>); and</p> <p>(c) add the result of (b) to item 47, round entry to three decimal places (<math>0.515 + 0.0145 = 0.530</math>).</p> <p>If item 47 is equal to zero, or if no entry was made into item 47, enter the Fresh Fruit Factor from item 48.</p> <p>Make no other entries.</p>
50. % Decay + % Unwholesome Fruit	<p>Transfer the entry in item 24 from the Florida Citrus Juice Test Certificate (may use a Re-grading Certificate issued by the inspector at the processing facility) or processor’s settlement sheet designating the amount of rejected fruit and the processor’s reason for the rejections (refer to <a href="#">Paragraph 21F</a> for additional information) as a three place decimal (<b>Example:</b> 13.0 percent converts to 0.130).</p>
51. % Damage	<p>Enter the result of the following calculation for citrus fruit insured as:</p> <p>(a) juice, add item 47 and item 50 (<b>Example:</b> <math>0.460 + 0.125 = 0.585</math>); or</p> <p>(b) fresh, add item 49 and item 50 (<b>Example:</b> <math>0.530 + 0.100 = 0.630</math>).</p> <p>Round to three decimal places. If the result is greater than “1” enter “1”.</p>

**Exhibit 3 Form Standards – Appraisal Worksheet (Continued)**

Element/Item Number	Standard
52. Boxes Produced	<p>For harvested fruit, if item 44 is equal to or greater than item 45, then enter the value from item 41. Otherwise, if item 44 is less than item 45, enter the result of the following calculation:</p> <p>(a) subtract item 44 from item 46 (<b>Example:</b> 90 - 38.2 = 51.8);</p> <p>(b) subtract item 45 from item 46 (<b>Example:</b> 90 - 52.0 = 38.0);</p> <p>(c) divide result of (a) by result of (b) (<b>Example:</b> 51.8 ÷ 38.0 = 1.363); and</p> <p>(d) multiply the result of (c) by item 41, round to the nearest decimal place (<b>Example:</b> 1.363 × 3022 boxes harvested = 4119.0 boxes produced).</p> <p>If insured juice fruit remains unharvested (not weighed), transfer entry from item 41.</p> <p>If due to insured causes, any production was destroyed due to an order issued by a Federal or State agency, enter the number of boxes destroyed as “Boxes Produced” (refer to items 21 above and 53 for more information).</p>
54. Total	Total of all lines for column 41.
55. Totals	Total of all lines for columns 52 and 53.

**Section IV – TOTAL PRODUCTION AND PRODUCTION LOST**

Do not complete Section IV until all potential for the citrus fruit is accounted for. Record the amount of production harvested and/or sold before insurable damage occurred, within 7 days after a freeze, or prior to an inspection. Record the amount of harvested production damaged by uninsured causes culled or rejected by the buyer, packer or processor as such production is not considered “Boxes Lost.”

Element/Item Number	Standard
56. Grove ID	<p>By line, grove/sub-grove identification symbol (or applicable CLU identifier) for the location from which any citrus fruit was harvested (complete a sketch map or mark on an aerial photo the areas harvested and not harvested within the grove or sub-grove and attach to the Adjuster’s Citrus Worksheet):</p> <p>(a) before damage occurred;</p> <p>(b) withing seven days after freeze; or</p> <p>(c) prior to an inspection.</p>
57. Grove ID	By line, final date of harvest for the grove or sub-grove No. shown in item 56, in MM/DD/YYYY format.

**Exhibit 3 Form Standards – Appraisal Worksheet (Continued)**

Element/Item Number	Standard
58. Name and Address of Buyer or Packer	<p>By line, name and address of buyer or packer receiving harvested fruit from the grove or sub-grove number identified in item 56; and for the corresponding production entered in column 59, “Boxes Produced.”</p> <p>If <a href="#">Paragraph 22B(3)(a)</a> applies, enter “Used average production records.”</p>
59. Boxes Produced	<p>Record production identified in item 58, harvested prior to damage occurring, within 7 days after a freeze, prior to an inspection, or damaged by uninsured causes that the packer or processor rejected or culled, in boxes to tenths. Any production rejected or culled by a packer or processor prior to insurable damage occurring must be considered as damaged by uninsured causes. Account for all such production using the settlement sheets, etc., from the corresponding packer or processor. Enter harvested production lost due to uninsured causes on a separate line, encircle the entry and do not transfer the entry to item 60.</p> <p>If <a href="#">Paragraph 22B(3)(a)</a> applies, enter the result of calculating the average production from using the insured’s most recent three years production records.</p> <p>If due to insured causes, any production was destroyed due to an order issued by a Federal or State agency, enter the number of boxes destroyed as “Boxes Produced” (refer to item 21 above for more information).</p>
60. Boxes Lost	<p>Enter boxes of harvested production lost due to insured causes, in boxes to tenths. If due to insured causes, any production was destroyed due to an order issued by a Federal or State agency, transfer the entry in item 59 to item 60 as “Boxes Lost.”</p> <p>If <a href="#">Paragraph 22B(3)(a)</a> applies, transfer the entry in item 59.</p>
61. Coverage Level Percent Deductible	<p>Determine the insured’s percent deductible by subtracting the elected coverage level percent, shown on the Summary of Coverage, from 1.000, enter the result to three decimals.</p> <p><b>Example:</b> convert 75 percent coverage level to 0.750 and subtract from 1.000 = 0.250 deductible.</p> <p>If multiple pages are used, also complete this entry on the last page.</p>
62. Production Lost Uninsured Causes	<p>Total of all circled entries in columns 21, 36, 52, and 59, round result to whole boxes. If multiple pages are used, also complete this entry on the last page. Transfer the entry to item 37 of the PW. If no uninsured causes present, make no entry.</p>

**Exhibit 3 Form Standards – Appraisal Worksheet (Continued)**

Element/Item Number	Standard
63. Subtotals	<p>Add column “Totals” for items 24, 39, and 55 for the respective entries in columns 58 and 59, in boxes to tenths. If multiple pages are used, also complete this entry on the last page.</p> <p>If more than one Adjuster’s Citrus Worksheet is prepared for a citrus fruit group or commodity type on a unit, complete applicable totals on each page for items 24, 39, and 55; column 59 for items 56 through 58, and items 60 through 63. On the last page, enter in item 63 the total Boxes Produced and the total Boxes Lost from all Adjuster’s Citrus Worksheet pages for the citrus fruit group/commodity type. Leave items 64 through 71 blank on each of the previous pages. Complete items 64 – 72 on the last page.</p>
64. Box Increase to Meet Minimum Boxes Per Acre	<p>When applicable, enter the number of boxes to tenths required to meet the minimum potential production for the unit. Determine by:</p> <ul style="list-style-type: none"> <li>(a) multiplying the total Number of Acres (item 10) for the citrus fruit group/commodity type by 100 boxes per acre;</li> <li>(b) subtracting from the result in “a” above, the sum of Boxes Produced from item 63 (for column 59) from all Adjusters’ Citrus Worksheets for the unit, citrus fruit group/commodity type; and</li> <li>(c) recording the difference, to tenths. If the minimum for the citrus fruit group/commodity type has been met or exceeded, make no entry. When separate Adjuster’s Citrus Worksheets have been prepared because of differing citrus fruit groups/commodity types within the unit, calculate and enter the Box Increase to meet the minimum for the acreage of the deficient citrus fruit in item 63 of the last page of the Appraisal Worksheets for the applicable citrus fruit group/commodity type.</li> </ul>
65. Total Boxes Produced	<p>Insert the result of adding item 64 to item 63 from column 59 (on the last page), rounded to whole boxes. If no entry in item 64, transfer the entry in item 63.</p>
66. Percent Boxes Lost	<p>Divide the entry in item 63 for column 60 (on the last page) by the entry in item 65, round result to three decimals.</p>
67. Adjusted Percent Loss	<p>Subtract item 61 from item 66, enter the result rounded to three decimals. If the result is negative, no indemnity is due.</p>
68. Adjusted Percent Damage	<p>If the result of item 67 is a positive number, divide entry in item 67 by the coverage level percent (expressed to three decimals) shown on the Summary of Coverage. Round the result to the three decimals (0.410 ÷ 0.750 coverage level = 0.547). Transfer this entry to item 31 of the PW. If the result of item 67 is a negative number, make no entry and no indemnity is due.</p>

**Exhibit 3 Form Standards – Appraisal Worksheet (Continued)**

Element/Item Number	Standard
69. Dollar Amount of Insurance Per Acre	Enter the dollar amount of insurance per acre taken from the Summary of Coverage in whole dollars. Transfer this entry to Item 33 of the PW.

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

Element/Item Number	Standard
70. Insured’s Signature & Date	Insured’s (or insured’s authorized representative’s) signature and date. Before obtaining the signature, review all entries on the Appraisal Worksheet with the insured, (or insured’s authorized representative) particularly explaining codes, etc., which may not be readily understood. Multiple fruit inspections documented on the same Adjuster’s Citrus Worksheet will require multiple signatures in items 70 and 71.
71. Adjuster’s Signatures(s), Code No., & Date(s)	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/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the PW.
72. Page Numbers	<p><b>Preliminary:</b> Page numbers – “1,” “2,” etc., at the time of inspection.</p> <p><b>Final:</b> Page numbers.</p> <p><b>Example:</b> Page 1 of 1, Page 1 of 2, Page 2 of 2, and so forth.</p>

**Exhibit 3 Form Standards – Appraisal Worksheet (Continued)**

**Example 1  
(COMPANY NAME)**

**ADJUSTER'S CITRUS WORKSHEET  
(Illustrates Freeze Damage to Early Season Oranges (Juice) with Uninsured Damage)**

1 Insured's Name: I. M. Insured	2 Policy No.: XXXXXXX	3 Claim No.: XXXXXXX	4 Unit No.: 0001-0001BU	5 Commodity/Group: Oranges/Early-season (juice) and late-season (juice)	6 Commodity Type: Early Season 123	7 Practice: 997
8 Intended Use: Juice 114	9 Crop Year: YYYY	10 Acres: 33.3	11 No. of Trees: 2830	12 No. of Trees Harvested 2830	13 Inspection Type: Final	14 Inspection Date: MM/DD/YYYY

**SECTION I: FRUIT ON GROUND**

Grove ID	No. of Trees	Fruit Size per Box	Ground Fruit per Tree	Boxes per Tree (18 + 17)	Cause(s) of Damage	Date(s) of Damage	Boxes Produced (16 x 19)	Boxes Lost (from 21)	
15	16	17	18	19	20a	20b	21	22	
1	2830	247	247	1.0	Chemical Damage	MM/YYYY	(2830.0)		
1	2830	247	692	2.8	Freeze	MM/YYYY	7924.0	7924.0	
23. NOTES:							24 TOTALS	10754.0	7924.0

**SECTION II: FRUIT ON TREE, PRODUCTION AND LOSS (HAIL/WIND-SCAR AND FREEZE DETERMINATION METHODS)**

Grove ID	No. of Trees	Cause(s) and Date(s) of Damage	Fruit Size per Box	On-tree Fruit Count/Tree	Boxes Per Tree (29 + 28)	No. @ 70%	Col. 31 x 0.7	No. @ 40%	Col. 33 x 0.4	% Damage	Boxes Produced (26 x 30)	Boxes Lost (35 x 36)
25	26	27	28	29	30	31	32	33	34	35	36	37
1	2830	Freeze MM/DD/YYYY				No unharvested fruit, sold as juice – See Section III						
38. NOTES:											39 TOTALS	

**SECTION III: FRUIT PRODUCTION AND LOSS BASED ON DATA FROM TEST HOUSE JUICE ANALYSIS**

Grove ID	Wt. Boxes	Date Harvested	Name of Processing Plant	Avg. Lbs. Juice/Box	Juice Base Lbs./Box x	Off. Wt. Lbs./box	Juice Fruit {(45 - 44) + (46 - 44)} x (46 + 45)	Fresh Fruit Factor	Fresh sold as Juice ((1-47)x48)+47	% Decay + % Un-wholesome Fruit	% Damage (49 + 50) or (47 + 50)	Boxes Produced (46 - 44) x 41 (46 - 45) x 41	Boxes Lost (51 x 52)
40	41	42	43	44	45	46	47	48	49	50	51	52	53
1	3022	MM/DD/YYYY	B & W Canning	38.2	52.0	90	0.460			0.125	0.585	4119.0	2409.6
1	3625	MM/DD/YYYY	Coca Cola	39.8	52.0	90	0.421			0.130	0.551	4788.6	2638.5
54 TOTAL	6647										55 TOTALS	8907.6	5048.1

**SECTION IV: TOTAL PRODUCTION AND PRODUCTION LOSS**

56 Grove ID	57 Date Harvested	58 Name and Address of Buyer or Packer (Fruit Harvested Before Damage Occurred, Within 7 Days After Freeze, Prior to Inspection or Damaged by Uninsured Causes)					59 Boxes Produced	60 Boxes Lost
61 Coverage Level Percent Deductible:		0.250	62 Production Lost Uninsured Causes:		2830	63 Subtotals:	19661.6	12972.1
64 Box Increase to Meet Minimum Boxes Per Acre:			67 Adjusted Percent Loss:					0.410
65 Total Boxes Produced:		19662	68 Adjusted Percent Damage					0.547
66 Percent Boxes Lost:		0.660	69 Dollar Amount of Insurance Per Acre:					1801

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

**Exhibit 3 Form Standards – Appraisal Worksheet (Continued)**

**EXAMPLE 2  
(COMPANY NAME)**

**ADJUSTER'S CITRUS WORKSHEET  
(Illustrates Hail Damage to Tangelos – Fresh)**

1 Insured's Name: I. M. Insured	2 Policy No.: XXXXXXX	3 Claim No.: XXXXXXX	4 Unit No.: 0002-0001OU	5 Commodity/Group: Tangelos	6 Commodity Type: 997	7 Practice: 997
8 Intended Use: Fresh 101	9 Crop Year: YYYY	10 Acres: 25.5	11 No. of Trees: 2448	12 No. of Trees Harvested None	13 Inspection Type: Final	14 Inspection Date: MM/DD/YYYY

**SECTION I: FRUIT ON GROUND**

Grove ID	No. of Trees	Fruit Size per Box	Ground Fruit per Tree	Boxes per Tree (18 ÷ 17)	Cause(s) of Damage	Date(s) of Damage	Boxes Produced (16 x 19)	Boxes Lost (from 21)	
15	16	17	18	19	20a	20b	21	22	
1	2448	216	259	1.2	Hail	MM/YYYY	2937.6	2937.6	
23. NOTES:							24 TOTALS	2937.6	2937.6

**SECTION II: FRUIT ON TREE, PRODUCTION AND LOSS (HAIL/WIND-SCAR AND FREEZE DETERMINATION METHODS)**

Grove ID	No. of Trees	Cause(s) and Date(s) of Damage	Fruit Size per Box	On-tree Fruit Count/Tree	Boxes Per Tree (29 ÷ 28)	No. @ 70%	Col. 31 x 0.7	No. @ 40%	Col. 33 x 0.4	% Damage	Boxes Produced (26 x 30)	Boxes Lost (35 x 36)	
25	26	27	28	29	30	31	32	33	34	35	36	37	
1	2448	Hail MM/DD/YYYY	216	600	2.8	Fruit not harvested. See Section IV for fruit harvested prior to hail damage				1.000	6854.4	6854.4	
1	2448	Undamaged	216	85	0.4					0	(979.2)		
38. NOTES:											39 TOTALS	7833.6	6854.4

**SECTION III: FRUIT PRODUCTION AND LOSS BASED ON DATA FROM TEST HOUSE JUICE ANALYSIS**

Grove ID	Wt. Boxes	Date Harvested	Name of Processing Plant	Avg. Lbs. Juice/Box	Juice Base Lbs./Box	Off. Wt. Lbs./box	Juice Fruit [[45 - 44] ÷ (46 - 44)] x (46 ÷ 45)	Fresh Fruit Factor	Fresh sold as Juice ((1 - 47) x 48) + 47	% Decay + % Unwholesome Fruit	% Damage (49 + 50) Or (47 + 50)	Boxes Produced $\frac{(46 - 44)}{(46 - 45)} \times 41$	Boxes Lost (51 x 52)
40	41	42	43	44	45	46	47	48	49	50	51	52	53
54 TOTAL											55 TOTALS		

**SECTION IV: TOTAL PRODUCTION AND PRODUCTION LOSS**

56 Grove ID	57 Date Harvested	58 Name and Address of Buyer or Packer (Fruit Harvested Before Damage Occurred, Within 7 Days After Freeze, Prior to Inspection or Damaged by Uninsured Causes)					59 Boxes Produced	60 Boxes Lost
1	MM/DD/YYYY	ACE Packing, Any Town, Any State XXXXX					683.0	
61 Coverage Level Percent Deductible:		0.250	62 Production Lost Uninsured Causes:			63 Subtotals:	11,454.2	9792.0
64 Box Increase to Meet Minimum Boxes Per Acre:			67 Adjusted Percent Loss:					0.605
65 Total Boxes Produced:			11,454	68 Adjusted Percent Damage				0.807
66 Percent Boxes Lost:			0.855	69 Dollar Amount of Insurance Per Acre:				797

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

**Exhibit 3 Form Standards – Appraisal Worksheet (Continued)**

**EXAMPLE 3  
(COMPANY NAME)**

**ADJUSTER'S CITRUS WORKSHEET  
(Illustrates Freeze Damage to Late Season Oranges (Fresh))**

1. Insured's Name: I. M. Insured	2. Policy No.: XXXXXX	3. Claim No.: XXXXXXXX	4. Unit No.: 0002-0002OU	5. Commodity/Group: Oranges/ Late-season (fresh)	6. Commodity Type: Late Season 129	7. Practice: 997
8. Intended Use: Fresh 101	9. Crop Year: YYYY	10. Acres: 80.7	11. No. of Trees: 4912	12. No. of Trees Harvested None	13. Inspection Type: Final	14. Inspection Date: MM/DD/YYYY

**SECTION I: FRUIT ON GROUND**

Grove ID	No. of Trees	Fruit Size per Box	Ground Fruit per Tree	Boxes per Tree (18 ÷ 17)	Cause(s) of Damage	Date(s) of Damage	Boxes Produced (16 x 19)	Boxes Lost (from 21)	
15	16	17	18	19	20a	20b	21	22	
1	4912	233	326	1.4	Freeze	MM/DD/YYYY	6876.8	6876.8	
23. NOTES:							24. TOTALS	6876.8	6876.8

**SECTION II: FRUIT ON TREE, PRODUCTION AND LOSS (HAIL/WIND-SCAR AND FREEZE DETERMINATION METHODS)**

Grove ID	No. of Trees	Cause(s) and Date(s) of Damage	Fruit Size per Box	On-tree Fruit Count/Tree	Boxes Per Tree (29 ÷ 28)	No. @ 70%	Col. 31 x 0.7	No. @ 40%	Col. 33 x 0.4	% Damage	Boxes Produced (26 x 30)	Boxes Lost (35 x 36)
25	26	27	28	29	30	31	32	33	34	35	36	37
1	4912	Freeze MM/DD/YYYY										
All fruit harvested as juice – see Section III												
38. NOTES:										39. TOTALS		

**SECTION III: FRUIT PRODUCTION AND LOSS BASED ON DATA FROM TEST HOUSE JUICE ANALYSIS**

Grove ID	Wt. Boxes	Date Harvested	Name of Processing Plant	Avg. Lbs. Juice/Box	Juice Base Lbs./Box	Off. Wt. Lbs./Box	Juice Fruit [(45 - 44) ÷ (46 - 44)] x (46 ÷ 45)	Fresh Fruit Factor	Fresh sold as Juice [(1 - 47) x 48] + 47	% Decay + % Un-wholesome Fruit	% Damage (49 + 50) Or (47 + 50)	Boxes Produced (46 - 44) (46 - 45) x 41	Boxes Lost (51 x 52)	
40	41	42	43	44	45	46	47	48	49	50	51	52	53	
1	3890	MM/DD/YYY	B & W Canning	37.9	54.0	90	0.515	0.03	0.530	0.100	0.630	5628.8	3546.1	
54 TOTAL	3890											55. TOTALS	5628.8	3546.1

**SECTION IV: TOTAL PRODUCTION AND PRODUCTION LOSS**

56. Grove ID	57. Date Harvested	58. Name and Address of Buyer or Packer (Fruit Harvested Before Damage Occurred, Within 7 Days After Freeze, Prior to Inspection or Damaged by Uninsured Causes)									59. Boxes Produced	60. Boxes Lost
1	MM/DD/YYY	ACE Packing, Any Town, Any State XXXX									415.0	
61 Coverage Level Percent Deductible:				0.250	62. Production Lost Uninsured Causes:				63 Subtotals:		12920.6	10422.9
64 Box Increase to Meet Minimum Boxes Per Acre:					67 Adjusted Percent Loss:							0.557
65 Total Boxes Produced:					12921	68 Adjusted Percent Damage:						0.743
66 Percent Boxes Lost:					0.807	69 Dollar Amount of Insurance Per Acre:						2072

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

**Exhibit 3 Form Standards – Appraisal Worksheet (Continued)**

**EXAMPLE 4  
(COMPANY NAME)**

**ADJUSTER’S CITRUS WORKSHEET  
(Illustrates Hurricane Damage to Tangors – Fresh)**

1. Insured’s Name: I. M. Insured	2. Policy No.: XXXXXX	3. Claim No.: XXXXXXXX	4. Unit No.: 0003-0002OU	5. Commodity/Group: Tangors	6. Commodity Type: Temples 051	7. Practice: 997
8. Intended Use: Fresh 101	9. Crop Year: YYYY	10. Acres: 10.0	11. No. of Trees: 700	12. No. of Trees Harvested 100	13. Inspection Type: Final	14. Inspection Date: MM/DD/YYYY

**SECTION I: FRUIT ON GROUND**

Grove ID	No. of Trees	Fruit Size per Box	Ground Fruit per Tree	Boxes per Tree (18 ÷ 17)	Cause(s) of Damage	Date(s) of Damage	Boxes Produced (16 x 19)	Boxes Lost (from 21)	
					20a	20b			
15	16	17	18	19					
1	300	252	1033	4.1	Hurricane/Hail	MM/DD/YYYY	1230.0	1230.0	
2	300	252	479	1.9	Hurricane/Hail	MM/DD/YYYY	570.0	570.0	
3	100	252	252	1.0	Hurricane/Hail	MM/DD/YYYY	100.0	100.0	
23. NOTES:							24. TOTALS	1900.0	1900.0

**SECTION II: FRUIT ON TREE, PRODUCTION AND LOSS (HAIL/WIND-SCAR AND FREEZE DETERMINATION METHODS)**

Grove ID	No. of Trees	Cause(s) and Date(s) of Damage	Fruit Size per Box	On-tree Fruit Count/Tree	Boxes Per Tree (29 ÷ 28)	No. @ 70%	Col. 31 x 0.7	No. @ 40%	Col. 33 x 0.4	% Damage	Boxes Produced (26 x 30)	Boxes Lost (35 x 36)
					30	31	32	33	34	35	36	37
1	300	Hurricane MM/DD/YYYY	252	375	1.5	No fruit harvested				1.000	450.0	450.0
2	300	Hurricane MM/DD/YYYY				All fruit sold as fresh – see Section IV						
3	100	Hurricane MM/DD/YYYY				All fruit sold as fresh – see Section IV						
38. NOTES:										39. TOTALS	450.0	450.0

**SECTION III: FRUIT PRODUCTION AND LOSS BASED ON DATA FROM TEST HOUSE JUICE ANALYSIS**

Grove ID	Wt. Boxes	Date Harvested	Name of Processing Plant	Avg. Lbs. Juice/Box	Juice Base Lbs./Box	Off. Wt. Lbs./Box	Juice Fruit [(45 – 44) ÷ (46 – 44)] X (46 ÷ 45)	Fresh Fruit Factor	Fresh sold as Juice ((1 – 47) x 48) + 47	% Decay + % Un- wholeso me Fruit	% Damage (49 + 50) Or (47 + 50)	Boxes Produced $\frac{(46 - 44)}{(46 - 45)} \times 41$	Boxes Lost (51 x 52)
40	41	42	43	44	45	46	47	48	49	50	51	52	53
54 TOTAL											55. TOTALS		

**SECTION IV: TOTAL PRODUCTION AND PRODUCTION LOSS**

56. Grove ID	57. Date Harvested	58. Name and Address of Buyer or Packer (Fruit Harvested Before Damage Occurred, Within 7 Days After Freeze, Prior to Inspection or Damaged by Uninsured Causes)	59. Boxes Produced	60. Boxes Lost
2 & 3	MM/DD/YY	ACE Packing, Any Town, Any State XXXX (Boxes lost are rotten due to hail/limb punctures, discarded by packer and not salvaged)	891.9	239.0
61 Coverage Level Percent Deductible:		.250	62. Production Lost Uninsured Causes:	
64 Box Increase to Meet Minimum Boxes Per Acre:			63 Subtotals:	
65 Total Boxes Produced:		3242	3241.9	
66 Percent Boxes Lost:		0.799	2589.0	
			67 Adjusted Percent Loss:	
			0.549	
			68 Adjusted Percent Damage:	
			0.732	
			69 Dollar Amount of Insurance Per Acre:	
			1020	

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

**Exhibit 4 Florida Citrus Juice Certificate Standards and Elements**

**A. General Information for Submitted Sample – Florida Citrus Juice Certificate**

- (1) The entry items below are the requirements for the Submitted Sample – Florida Citrus Juice Certificate. All entry items are “Substantive” (i.e., they are required).
- (2) Submitted sample certificate instructions. The completion instructions for the required entry items on the Florida Citrus Juice Certificate in the following subsection are “Substantive” (i.e., they are required).
- (3) The body (exclusive of the heading and footer) of the following certificate example shall not be altered without the prior written approval of RMA and the Florida Department of Agriculture.

**B. Submitted Sample – Florida Citrus Juice Certificate Entries and Completion Procedures**

Use this form to determine juice content, percent of decayed, unwholesome, and immature fruit when insured citrus fruit are damaged by insured causes of loss and production is insured as juice, sold as juice, or are late season oranges (fresh). The adjuster completes entries in items 1 through 14. Items 15 through 23 will be completed by the State Inspector. Attach the Certificate to the Adjuster’s Citrus Worksheet.

Element/Item Number	Standard
1. Name of Insured	Name that exactly identifies the person (legal entity) to whom the policy is issued.
2. Policy Number	Insured’s assigned policy number. If a claim number is required, enter on this same line, preceded by a slash (/), after the policy number.
3. Crop Year	Four-digit crop year, as defined in the policy, for which a claim is filed.
4. Unit Number	Unit number from Summary of Coverage after it is verified to be correct.
5. County	County where unit is located as identified on Summary of Coverage.
6. Date Sample Collected	Date, MM/DD/YYYY, on which the sample was collected.
7. Type and Kind of Fruit	Name of citrus fruit commodity, commodity type, intended use, and applicable three-digit citrus commodity type and intended use codes as listed on the actuarial documents.
8. Processing Plant (Name & Location)	Name and address of test house/processing plant where sample will be analyzed.
9. Adjuster’s Signature	Signature of loss adjuster submitting the sample.
10. Submission Date	The date, MM/DD/YYYY, the sample was submitted for analysis.
11. Adjuster’s Address	Loss adjuster’s mailing address, including zip code.
12. Adjuster’s Phone Number	Loss adjuster’s telephone number, including area code.
13. Plot Number	Grove or sub-grove number.
14. Page ____ of ____	Page number within a series of page numbers for multiple samples within a unit.

**Exhibit 4 Florida Citrus Juice Certificate Standards and Elements (Continued)**

Element/Item Number	Standard
15. Sample Weight	The submitted-sample weight in pounds to hundredths. Use a sample size that weighs at least 35 pounds or the amount required by the test house.
16. Juice Weight	Pounds, to hundredths, of juice extracted from the sample.
17. Juice Per Box	Average pounds of juice per appropriate weight box, rounded to Hundredths as determined from the submitted sample. Enter this value to Tenths, in item 44 of the Adjuster’s Citrus Worksheet.
18. Acid	Determination from the citrus juice test analysis of the sample.
19. Brix/Solids	Determination from the citrus juice test analysis of the sample.
20. Ratio	Determination from the citrus juice test analysis of the sample.
21. Lbs. Solids Per Box	Determination from the citrus juice test analysis of the sample in pounds to four decimal points.
22. % Decayed Fruit (by count)	Determination from the citrus juice test analysis of the sample.
23. % Unwholesome/ Immature Fruit	Determination from the citrus juice test analysis of the sample.
24. Total % Damaged Fruit (% Decay + % Unwholesome/ Immature Fruit	Determination from the citrus juice test analysis of the sample. Enter this value as a three-place decimal in item 50 on the Adjuster’s Citrus Worksheet.  <b>Example:</b> Convert 14.0 Total Percent Damaged Fruit to 0.140.
25. State Inspector’s Signature	Signature of certified State inspector running the sample.
26. Date	Date, MM/DD/YYYY, the submitted sample was tested.

FOR ILLUSTRATION PURPOSES ONLY	
<b>SUBMITTED SAMPLE</b>	
<b>FLORIDA CITRUS JUICE CERTIFICATE</b>	
<b>TO BE COMPLETED BY LOSS ADJUSTER</b>	
1. Name of Insured: <u>I. M. Insured</u>	2. Policy Number: <u>XXXXXXX</u>
3. Crop Year: <u>YYYY</u>	4. Unit Number: <u>0001-0001BU</u>
5. County: <u>Any</u>	6. Date Sample Collected: <u>MM/DD/YYYY</u>
7. Type and Kind of Fruit: <u>Oranges – Late Season (129) Fresh (101)</u>	
8. Processing Plant: <u>B &amp; W Canning, Any Town, Any State XXXX</u>	
9. Adjuster's Signature: <u>I. M. Adjuster</u>	10. Submission Date: <u>MM/DD/YYYY</u>
11. Adjuster's Address: <u>Any City, Any State XXXX</u>	
12. Adjuster's Phone Number: <u>(XXX) XXX-XXXX</u>	
13. Plot Number: <u>1</u>	14. Page <u>1</u> of <u>1</u>
Attach \$25.00 per sample fee, payable to Florida Department of Agriculture	
<b>TO BE COMPLETED BY STATE INSPECTOR</b>	
15. Sample Weight: <u>30.00</u>	16. Juice Weight: <u>12.50</u>
17. Juice Per Box: <u>45.00</u>	18. Acid: <u>1.00</u>
19. Brix/Solids: <u>13.50</u>	20. Ratio: <u>13.50</u>
	21. LBS. Solids Per Box: <u>6.0750</u>
22. % Decayed Fruit (by count): <u>3.0</u>	23. % Unwholesome/Immature Fruit (by count): <u>11.0</u>
24. Total % Damaged Fruit (% Decay + Unwholesome/Immature Fruit): <u>14.0</u>	
This is to certify results of above hand selected submitter sample.	
Juice content is not certified in accordance with DOC Rule Chapter 20-61.003(2).	
<u>I. M. Inspector</u>	<u>MM/DD/YYYY</u>
25. State Inspector Signature	26. Date
<b>State Inspector Instructions:</b> Mark paid, transmit completed copy to loss adjuster and mail original form, with payment, to Winter Haven office.	

**Exhibit 5      Tabulation of Production Records from Individual Load Certificates Worksheet Standards and Elements**

Juice fruit sent to a processor is to be reported for record purposes on the Tabulation of Production Records from Individual Load Certificates Worksheet. Use the following procedures if production averages have not been calculated by the processor. If averages have been supplied, prepare a report as directed below ([Exhibit 6](#)).

- (1) Use the Tabulation of Production Records from Individual Load Certificates Worksheet or a Special Report to document the following required information when:
  - (a) Individual worksheets are not summarized by the processing plant(s); or
  - (b) One or more processing plant(s) received fruit for any crop year.
- (2) Prepare a separate worksheet or Special Report for each citrus crop/type within the unit. Attach the Tabulation of Production Records from Individual Load Certificates Worksheet or Special Report to the Adjuster's Citrus Worksheet.

Element/Item Number	Standard
Company's Name	Name of AIP servicing the contract.
1. Insured's Name	Name of insured that identifies exactly the person (legal entity) to whom the policy is issued.
2. Policy No.	Insured's assigned policy number.
3. Claim No.	The claim number as assigned by the AIP.
4. Unit No.	Unit number from the Summary of Coverage after it is verified to be correct.
5. Citrus Fruit Commodity, Commodity Type, Intended Use	Name of the citrus fruit commodity, commodity type, intended use, and the corresponding three-digit commodity type and intended use codes as listed in the county actuarial documents.
6. Crop Year	Four-digit crop year, as defined in the crop provisions, for which the claim has been filed.
7. Applicable Pounds Per Box	Check the appropriate box indicating the standard fruit weight per box.

Enter the following information on a line basis:

Element/Item Number	Standard
8. Date of Load Certificate	Date, MM/DD/YYYY, as recorded on the load certificate by the processor.
9. Number of Boxes At Processor	Number of fruit weight-boxes (determined on basis of item 7, Applicable Pounds Per Box) received for the Date of Load (item 8), as recorded on the load certificate.
10. Average Lbs. Juice Per Box	Average pounds, to tenths, juice per box from the load certificate.
11. Processing Plant	Name and address of processing plant receiving the fruit for juice.

**Exhibit 5      Tabulation of Production Records from Individual Load Certificates Worksheet Standards and Elements (Continued)**

<b>Element/Item Number</b>	<b>Standard</b>
12. Totals	<p>The weighted average is calculated by multiplying each entry in item 9 by the corresponding entry in item 10, summing these products for each line in the worksheet(s), and dividing by the total number of boxes in item 12(a).</p> <p>Total of:</p> <p>(a) Number of Boxes column (item 9), to whole boxes.</p> <p>(b) Weighted Average Lbs. of Juice per Box column (item 10), to tenths.</p> <p>Enter each total in the appropriate column on the last page of the Tabulation of Production Records from Individual Load Certificates Form for the citrus fruit commodity type.</p>

The following required entries are not illustrated on the appraisal worksheet example below.

<b>Element/Item Number</b>	<b>Standard</b>
13. Insured's Signature and Date	Insured's (or insured's authorized representative's) signature and date. Before obtaining the signature, review all entries on the Appraisal Worksheet with the insured, (or the insured's authorized representative) particularly explaining codes, etc., which may not be readily understood.
14. 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 Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the PW.
15. Page No.	<p>Page numbers.</p> <p><b>Example:</b> Page 1 of 1, Page 1 of 2, Page 2 of 2, and so forth.</p>

**Exhibit 5      Tabulation of Production Records from Individual Load Certificates Worksheet Standards and Elements (Continued)**

Company Name: Any Company			1. INSURED'S NAME:	2. POLICY NO.
<b>TABULATION OF PRODUCTION RECORDS FROM INDIVIDUAL LOAD CERTIFICATES</b>			I.M. Insured	XXXXXXX
3. CLAIM NO.	4. UNIT NO.	5. CITRUS FRUIT COMMODITY, COMMODITYTYPE, INTENDED USE		6. CROP YEAR
XXXXX	0004-0001BU	Oranges – Late Season (129) Fresh (101)		YYYY
7. APPLICABLE POUNDS PER BOX: <input type="checkbox"/> 85 Lb.: GRAPEFRUIT; <input type="checkbox"/> 88 Lb.: LIMES; <input checked="" type="checkbox"/> 90 Lb.: LEMONS; ORANGES, INCLUDING TEMPLES AND TANGELOS				
<input type="checkbox"/> 95 Lb.: TANGERINES AND MURCOTT HONEY ORANGES				
8. DATE OF LOAD CERTIFICATE	9. NUMBER OF BOXES AT PROCESSOR	10. AVERAGE LBS. JUICE PER BOX	11. PROCESSING PLANT	
MMDD/YYYY	220	47.2	Golden Gem Inc., Any Town, FL	
MMDD/YYYY	311	45.7	Golden Gem Inc., Any Town, FL	
12. TOTALS	531	46.3		

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

**Exhibit 6 Florida Citrus Juice Production Summary Standards and Elements**

Use this procedure to document juice production information from the insured when:

1. fruit has been sent to a processor and the processor has established an average juice content; and
2. current records of juice production will not be supplied. Juice content will be based on acceptable prior-three years’ production records from acreage that was or would have been insurable. If acceptable, prior-three years’ production records reflecting the amount of juice per box produced are not supplied, use the default juice content provided in the SP.

Use separate summaries for each citrus fruit crop/type on a unit or a Special Report containing the required information. Attach the Florida Citrus Juice Production Summary and Elements or the Special Report to the Adjuster’s Citrus Worksheet.

Element/Item Number	Standard
1. Company Name	Name of AIP servicing the contract.
2. Policy No.	Insured’s assigned policy number.
3. Claim No.	The claim number as assigned by the AIP.
4. Unit No.	Unit number from the Summary of Coverage after it has been verified to be correct.
5. Acreage	Determined acres, to tenths, applicable to this report.
6. Citrus Fruit Commodity, Commodity Type, Intended Use	Citrus fruit commodity, commodity type, intended use and the three-digit commodity type and intended use codes as listed in the county actuarial documents.
7. Legal Description or Other Identification	Identification of the unit location for which records are being supplied, through use of a grove/sub-grove map number, a legal description, location from physical landmarks, GPS identifications, and so forth.
8. Insured’s Name and Address	Insured’s name and mailing address for mailed request for production records.

**Part I**

**Important:** Enter the Part I information only if it is available for the crop year of the loss.

Element/Item Number	Standard
9. Crop Year	Four-digit crop year, as defined in the policy, for which the claim has been filed.
10. No. of Boxes Rec’d at Plant	Number of standard weight-boxes of fruit received at the processing plant. Standard box weights are provided in the SP.
11. Average Lbs. Juice	Weighted average pounds of juice, rounded to tenths, recovered per standard weight-box, for all fruit harvested and delivered to the processing plant.
12. Processor Name	Name, address, city and state of processor which received the fruit.
13. Harvesting Dates Beginning	Month and day when harvesting began on the unit.
14. Harvesting Dates Ending	Month and day when harvesting was completed on the unit.

**Exhibit 6 Florida Citrus Juice Production Summary Standards and Elements (Continued)**

**Important:** Make entries in (item 15) and (item 16) only when Average Lbs. Juice (item 11) is not available.

Element/Item Number	Standard
15. Average Lbs. Solids	Weighted average pounds, rounded to tenths, of solids per weight-box for all fruit harvested and delivered to the processing plant.
16. Average Percent Soluble Solids (BRIX)	Weighted average percent, rounded to hundredths, soluble solids (Degree Brix) for all fruit processed from the unit.

**Part II**

**Important:** Enter the following information for the three previous crop years' production records (from insurable acreage) to establish juice base content only if current year's records are unavailable (refer to [Part I](#) and [Paragraph 22B\(3\)\(a\)](#)). Enter each crop year's production record on a separate line.

Element/Item Number	Standard
17. Crop Years	Four-digit crop year identifying each of the Three Crop Years prior to the crop year of loss.
18. No. of Boxes Rec'd at Plant	Standard weight-boxes harvested and delivered to the processing plant for each of the three prior crop years.
19. Average Lbs. Juice	Weighted average pounds of juice, rounded to tenths, recovered per standard weight-box, for all fruit harvested and delivered to the processing plant for each of three prior crop years.
20. Processor Name	Name, address, city and state of processor who received the fruit for each of three prior crop years.
21. Harvesting Dates Beginning	Month and day when harvesting began on the unit for each of three prior crop years.
22. Harvesting Dates Ending	Month and day when harvesting was completed on the unit for each of three prior crop years.

**Important:** Make an entry in columns 23 and 24 only when Average Lbs. Juice (column 19) is unavailable for a crop year.

Element/Item Number	Standard
23. Average Lbs. Solids	Weighted-average pounds, rounded to tenths, of solids per weight-box for all fruit harvested and delivered to the processing plant, for each crop year for which Average Lbs. Juice (column 19) is unavailable.
24. Average Percent Soluble Solids (BRIX)	Weighted-average percent, rounded to hundredths, soluble solids (Degree Brix) for all fruit processed from the unit for each crop year for which Average Lbs. Juice (column 19) is unavailable.
25. Weighted Average	Weighted Average of Average Lbs. Juice, rounded to tenths, (column 19) for the three crop years prior to the crop year of loss. If production records are incomplete or otherwise unacceptable, the default juice base value listed in the SP must be used.

**Exhibit 6 Florida Citrus Juice Production Summary Standards and Elements (Continued)**

The following required entries are not illustrated on the appraisal worksheet example below.

<b>Element/Item Number</b>	<b>Standard</b>
26. Insured's Signature(s) & Date(s)	Insured's (or insured's authorized representative's) signature and date. Before obtaining the signature, review all entries on the Appraisal Worksheet with the insured (or insured's authorized representative), particularly explaining codes, etc., which may not be readily understood.
27. Adjuster's Signature(s), Code No., & Dates	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/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the PW.
28. Page No.	Page numbers.  <b>Example:</b> Page 1 of 1, Page 1 of 2, Page 2 of 2, and so forth.

**Exhibit 6 Florida Citrus Juice Production Summary Standards and Elements (Continued)**

<b>FLORIDA CITRUS JUICE PRODUCTION SUMMARY</b>				1. COMPANY NAME		2. POLICY NO.	
				Any Company		XXXXXXX	
				3. CLAIM NO. XXXXXX		4. UNIT NO. 0004-0001BU	
6. CITRUS FRUIT COMMODITY, COMMODITY TYPE, INTENDED USE				7. LEGAL DESCRIPTION OR OTHER IDENTIFICATION			
Oranges - Early Season (123) Juice (114)				Plot 12A, Section 6, TXX-RXX			
8. INSURED'S NAME AND ADDRESS							
I. M. Insured P.O. Box XX Any Town, Any State XXXXX							
<b>PART I</b>							
Record production for the year of loss						Complete only if average lbs. juice per box is not available (Col. 11)	
9. CROP YEAR	10. NO. OF BOXES REC'D AT PLANT	11. AVERAGE LBS JUICE	12. PROCESSOR NAME/CITY/STATE	HARVESTING DATES		15. AVERAGE LBS.SOLIDS	16. AVERAGE PERCENT SOLUBLE SOLIDS (BRIX)
				13. BEGINNING	14. ENDING		
YYYY	815	37.7	Golden Gem, Inc. Any Town, FL	Jan 1	Feb 15		
<b>PART II</b>							
Use this part to establish juice content base from the three previous crop year production records						Complete only if average lbs. juice per box is not available (Col. 19)	
17. CROP YEARS	18. NO. OF BOXES REC'D AT PLANT	19. AVERAGE LBS JUICE	20. PROCESSOR NAME/CITY/STATE	HARVESTING DATES		23. AVERAGE LBS.SOLIDS	24. AVERAGE PERCENT SOLUBLE SOLIDS (BRIX)
				21. BEGINNING	22. ENDING		
25. Weighted Average							

This form does not illustrate all required entry items

**Exhibit 6 Florida Citrus Juice Production Summary Standards and Elements (Continued)**

<b>FLORIDA CITRUS JUICE PRODUCTION SUMMARY</b>				1. COMPANY NAME		2. POLICY NO.	
				Any Company		XXXXXXXX	
				3. CLAIM NO.		4. UNIT NO.	
XXXXX		0004-0001BU		4.0			
6. CITRUS FRUIT COMMODITY, COMMODITY TYPE, INTENDED USE				7. LEGAL DESCRIPTION OR OTHER IDENTIFICATION			
Oranges – Early Season (123) Juice (114)				Plot 12A, Section 6, TXX-RXX			
8. INSURED'S NAME AND ADDRESS							
I. M. Insured P.O. Box XX Any Town, Any State XXXXX							
<b>PART I</b>							
Record production for the year of loss						Complete only if average lbs. juice per box is not available (Col. 11)	
9. CROP YEAR	10. NO. OF BOXES REC'D AT PLANT	11. AVERAGE LBS JUICE	12. PROCESSOR NAME/CITY/STATE	HARVESTING DATES		15. AVERAGE LBS.SOLIDS	16. AVERAGE PERCENT SOLUBLE SOLIDS (BRIX)
				13. BEGINNING	14. ENDING		
<b>PART II</b>							
Use this Part to establish juice content base from the three previous crop year production records						Complete only if average lbs. juice per box is not available (Col. 19)	
17. CROP YEARS	18. NO. OF BOXES REC'D AT PLANT	19. AVERAGE LBS JUICE	20. PROCESSOR NAME/CITY/STATE	HARVESTING DATES		23. AVERAGE LBS.SOLIDS	24. AVERAGE PERCENT SOLUBLE SOLIDS (BRIX)
				21. BEGINNING	22. ENDING		
YYYY	1090	48.9	Golden Gem, Inc. Any Town, FL	Dec 15	Feb 1		
YYYY	955	47.4	Golden Gem, Inc. Any Town, FL	Jan 30	Feb 20		
YYYY	880	46.9	Golden Gem, Inc. Any Town, FL	Jan 10	Feb 18		
25. Weighted Average		47.8					

This form does not illustrate all required entry items.

**Exhibit 7 Claim Form Procedure Standards and Elements**

Verify or make the following entries.

Element/Item Number	Standard
1. Crop/Code #	Enter the citrus fruit commodity name and four-digit crop code as listed in the county actuarial documents for the citrus fruit group insured.
2. Unit #	Unit number from the Summary of Coverage verified to be correct.
3. Location Description	Land location that identifies the legal description, if available, and the location of the unit (such as section, township, and range; FSA Farm Numbers; FSA CLU and tract numbers; GPS identifications; or grid identifications) as applicable for the crop.
4. Date(s) of Damage	<p>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 below. 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 freeze damage (JAN 10). Enter additional dates of damage in the extra spaces, as needed. If more space is needed, document the additional dates of damage in the Narrative (or on a Special Report). Refer to the illustration in item 6 below.</p> <p>If there is no insurable cause of loss, and a no indemnity due claim will be completed, make no entry.</p>
5. Cause(s) 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. If an insured cause(s) of damage is coded as "Other," explain in the Narrative. Enter additional causes of damage in the extra spaces, as needed. If more space is needed, document the additional determined insured causes of damage in the Narrative (or on a Special Report). Refer to the illustration in item 6 below. Refer to the BP and the CP for information pertaining to insured and uninsured causes of loss.</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 7 Claim Form Procedure Standards and Elements (Continued)**

Element/Item Number	Standard															
<p>6. Insured Cause %</p>	<p><b>Preliminary:</b> Make no entry.</p> <p><b>Final:</b> 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%. If there is no insurable cause of loss and a no indemnity due claim will be completed, make no entry.</p> <p><b>Example:</b> Entries below are 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> <table data-bbox="597 758 1414 974"> <tr> <td>4. Date of damage:</td> <td>Jun 29</td> <td>Jul 25</td> <td>Aug 20</td> <td>Sep 7</td> </tr> <tr> <td>5. Cause(s) of Damage:</td> <td>Hail</td> <td>Tornado</td> <td>Excess Wind</td> <td>Hurricane</td> </tr> <tr> <td>6. Insured Cause %:</td> <td>10</td> <td>10</td> <td>10</td> <td>25</td> </tr> </table> <p><b>Narrative:</b> Date of additional damage – Sep 5; cause of damage freeze insured cause percent is 10%.</p>	4. Date of damage:	Jun 29	Jul 25	Aug 20	Sep 7	5. Cause(s) of Damage:	Hail	Tornado	Excess Wind	Hurricane	6. Insured Cause %:	10	10	10	25
4. Date of damage:	Jun 29	Jul 25	Aug 20	Sep 7												
5. Cause(s) of Damage:	Hail	Tornado	Excess Wind	Hurricane												
6. Insured Cause %:	10	10	10	25												
<p>7. Company/Agency</p>	<p>Name of AIP and agency servicing the contract.</p>															
<p>8. Name of Insured</p>	<p>Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.</p>															
<p>9. Claim #</p>	<p>Claim number as assigned by the AIP.</p>															
<p>10. Policy #</p>	<p>Insured’s assigned policy number.</p>															
<p>11. Crop Year</p>	<p>Four-digit crop year, as defined in the policy, for which the claim is filed.</p>															
<p>12. Additional Units</p>	<p><b>Preliminary:</b> Make no entry.</p> <p><b>Final:</b> 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>															
<p>13. Est. Prod. Per Acre</p>	<p>Enter the estimated boxes of production per acre.</p>															

**Exhibit 7 Claim Form Procedure Standards and Elements (Continued)**

Element/Item Number	Standard
<p>14. Date(s) Notice of Loss</p>	<p><b>Preliminary:</b></p> <p>(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 (MM/DD/YYYY).</p> <p>(b) A third notice of damage or loss for a preliminary inspection (if needed) requires an additional set of PW's. Enter the date of the notice for a third preliminary inspection in the 1st space of item 14 on the second set of PW's.</p> <p>(c) Reserve the "Final" space on the first page of the first set of PWs for the date of notice for the final inspection.</p> <p>(e) If the notice does not require an inspection, document as directed in the Narrative instructions.</p> <p><b>Final:</b> Transfer the last date (in the 1st or 2nd space from the first or second set of PW's) to the final space on the first page of the first set of PW's 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 PW's. For a delayed notice of loss or delayed claim, refer to the LAM.</p>
<p>15. Companion Policy(ies)</p>	<p>Make no entry (ownership share only).</p>

**SECTION I: DETERMINED ACREAGE, APPRAISED PRODUCTION & ADJUSTMENTS**

**Important:** Make separate line entries for each commodity type insured within the unit.

Element/Item Number	Standard
<p>16. Field ID</p>	<p>The grove identification symbol from a sketch map or aerial photo. Refer to the narrative instructions.</p>
<p>17. Multi Crop Code</p>	<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>
<p>18. Reported Acres</p>	<p>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 sub-groves. If there are no under-reported acres make no entry.</p>

**Exhibit 7 Claim Form Procedure Standards and Elements (Continued)**

Element/Item Number	Standard
19. Determined Acres	<p>Refer to LAM for the definition of acceptable determined acres as used herein. Refer to the LAM or CIH for acreage measurement instructions specific to perennial crops. Adjust determined acres for percent stand as specified by the SP. Determined acres to tenths (enter “E” in front of the acres, refer to the LAM for procedures regarding when estimated acres are allowed and related documentation requirements) for which consent is given for other use and/or:</p> <ul style="list-style-type: none"> <li>(a) put to other use without prior consent;</li> <li>(b) abandoned;</li> <li>(c) damaged by uninsured causes; or</li> <li>(d) for which the insured failed to provide acceptable records of production.</li> </ul> <p>Account for all acreage in the unit. Acreage breakdowns within a unit may be estimated if a determination is not possible (refer to the LAM).</p>
20. Interest or Share	Insured’s interest (as ownership only) in the crop to three decimal places as determined at the time of inspection.
21. Risk	The correct (age of tree) rate class from the actuarial documents for the fruit crop/type. If a “Rate Class” or “High Risk Area” is not specified on the AD, 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 (use visual inspection and grower records to verify reported tree age). 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 commodity type grown by the insured. If “No Commodity Type Specified” or “No Variety Specified” is shown on the actuarial documents, enter appropriate three-digit code number from the actuarial documents (997). If commodity 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 appropriate three-digit code number from the actuarial documents (997). If no class is 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 on the actuarial documents, enter appropriate three-digit code number from the actuarial documents (997). If no sub-class is specified on the actuarial documents make no entry.

**Exhibit 7 Claim Form Procedure Standards and Elements (Continued)**

Element/Item Number	Standard
25. Intended Use	Three-digit code number, entered exactly as specified on the actuarial documents, for the intended use of the citrus grown by the insured. If “No Intended Use Specified” is shown on the actuarial documents enter appropriate three-digit code number from the actuarial documents (997). If no intended use is specified on the actuarial documents make no entry.
26. Irr. Practice	Enter the three digit code number “997.”
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 Specified” or “No Practice Specified” is shown on the actuarial documents, enter appropriate three-digit code number from the actuarial documents (997). If no cropping practice (or practice) is specified on the actuarial documents make no entry.
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 on the actuarial documents, enter appropriate three-digit code number from the actuarial documents (997). If no organic practice is specified on the actuarial documents make no entry.
29. – 30.	Make no entry.
31. Appraised Potential	From the Adjuster’s Citrus Worksheet, transfer the three decimal entry in item 68.
32a. – 32b.	Make no entry.
33. Shell %, Factor, or Value	Enter the dollar amount of insurance per acre from the insured’s Summary of Coverage, in whole dollars, for the crop and type.
34. Production Pre QA	In the heading, cross out “Production” and enter “Indemnity.” This entry represents the gross dollar amount of indemnity before quality is applied (refer to items 35 and 36 below and Section 15 (j) of the Basic Provisions). Result of multiplying column 19 times column 20, times column 33, result rounded to two decimals; and multiplying this result by column 31, round result to whole dollars.
35. Quality Factor	Make no entry, unless under Section 15 (j) of the BP, if due to insured causes, a Federal or State agency has ordered the appraised insured crop or production to be destroyed, enter the factor “0.000” for such appraised or harvested production as applicable. 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 instructions below). Also refer to LAM for additional information.
36. Production Post QA	In the heading, cross out “Production” and enter “Indemnity.” This entry represents the gross dollar amount of indemnity after quality is applied. If Section 15 (j) of the Basic Provisions apply, multiply the entry in column 34 by column 35. Otherwise, transfer the entry from column 34.

**Exhibit 7 Claim Form Procedure Standards and Elements (Continued)**

Element/Item Number	Standard										
37. Uninsured Causes	Enter the total whole boxes from item 62 of the Adjuster’s Citrus Worksheet that corresponds to the acreage identified in item 16 of the PW. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire. Also refer to the Narrative instructions for information on appraisals for uninsured causes of loss due to other than Hail and Fire Exclusion.										
38. Total to Count	In the heading, cross out “to Count” and enter “Indemnity.” This entry represents the gross dollar amount of indemnity for the line. Transfer the entry in column 36. Do not include item 37 entries in item 38 totals.										
39. Total Acres	<b>Preliminary:</b> Make no entry.  <b>Final:</b> Total actual (determined) acres to tenths.										
40. Quality	<p>Check “None” unless the production is ordered destroyed by a Federal or State agency then check the applicable cause(s) in the table below that corresponds with why the production was ordered to be destroyed. If none listed apply, check “Other” and explain in the Narrative or on a Special Report (refer to the Narrative instructions for documentation requirements).</p> <p><b>Qualifying QA Condition:</b></p> <table border="0" data-bbox="548 1024 1516 1413"> <tr> <td data-bbox="548 1024 992 1066">Kernel Damage and Total Defects</td> <td data-bbox="1029 1024 1516 1066">Dark Roast (for Sunflowers only)</td> </tr> <tr> <td data-bbox="548 1100 764 1142">Garlicky (Grade)</td> <td data-bbox="1029 1100 1516 1142">Sclerotinia (for Sunflowers only)</td> </tr> <tr> <td data-bbox="548 1176 672 1218">Aflatoxin</td> <td data-bbox="1029 1176 1516 1255">COFO (includes Musty and Sour Odor)</td> </tr> <tr> <td data-bbox="548 1289 688 1331">Vomitoxin</td> <td data-bbox="1029 1289 1110 1331">Other</td> </tr> <tr> <td data-bbox="548 1365 688 1407">Fumonisin</td> <td data-bbox="1029 1365 1110 1407">None</td> </tr> </table>	Kernel Damage and Total Defects	Dark Roast (for Sunflowers only)	Garlicky (Grade)	Sclerotinia (for Sunflowers only)	Aflatoxin	COFO (includes Musty and Sour Odor)	Vomitoxin	Other	Fumonisin	None
Kernel Damage and Total Defects	Dark Roast (for Sunflowers only)										
Garlicky (Grade)	Sclerotinia (for Sunflowers only)										
Aflatoxin	COFO (includes Musty and Sour Odor)										
Vomitoxin	Other										
Fumonisin	None										
41. Mycotoxins exceed FDA, State, or other health organization maximum limits. Check “Yes.”	Check “Yes” if any mycotoxin listed in item 40 (including any identified as “Other”) exceed the FDA, State or other health organization maximum limits, otherwise leave blank. Refer to the Narrative for documentation requirements.										
42. Totals	<b>Preliminary:</b> Make no entry.  <b>Final:</b> Total of columns 34, 36, 37, and 38. If a column has no entries, make no entry. ***										

**Narrative Instructions**

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

- (a) If no acreage is released on the unit, enter “No acreage released,” adjuster’s initials and date.
- (b) If notice of damage was given and no inspection is required, enter the unit number(s), “No Inspection,” date, and adjuster’s initials. The insured’s signature is not required. Do not enter unit numbers for which notice has not been given.
- (c) Explain uninsured cause of loss entries in item 37, as well as any unusual, or controversial cases.
- (d) If there is an appraisal in Section I, column 37 for uninsured causes due to a hail and fire exclusion, document the original hail/fire liability per acre and the hail/fire indemnity per acre. Document the reason for any uninsured cause of loss entries in item 37 due to other than hail/fire exclusion. Refer to the LAM for information on how to determine uninsured cause appraisals.
- (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. Refer to the LAM.
- (g) Explain any errors found on the Summary of Coverage.
- (h) Explain a “No” checked in item 44.
- (i) 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.

Indicate on the sketch map, aerial photo, or a satellite image the disposition of acreage put to other use with or without consent.

- (j) Explain any difference between date of inspection and signature dates. For an absentee insured, enter the date of the inspection and the date of mailing the PW for signature.
- (k) 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.
- (l) Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with AIP’s instructions.
- (m) Explain any delayed notices or delayed claims as instructed in the LAM.

**Narrative Instructions (Continued)**

- (n) Document any authorized estimated acres shown in Section I, item 19 as follows: “Line 3 ‘E’ acres authorized by AIP MM/DD/YYYY.”
- (o) Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- (p) Explain any entry on the Adjuster’s Citrus Worksheet for item 64 “Box Increase to Meet Minimum Boxes Per Acre.”
- (q) Document if production records were not supplied for the previous three crop years.
- (r) Record the tree planting pattern.
- (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) For insured crop or production ordered to be destroyed by a Federal or State agency due to the presence of injurious substances or conditions, document the following:
  - (1) Any “0.000” entry in column 31.
  - (2) The circumstance that caused the crop to be affected by an injurious substance or condition, the date the crop was destroyed and the method of destruction.
  - (3) Attach to the PW 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 the injurious substance or condition.

Refer to the LAM for additional documentation requirements.

- (u) Document any other pertinent information, including any data to support any factors used to calculate the production.

**SECTION II: DETERMINED HARVESTED PRODUCTION**

**Important:** Attach a copy of the Adjuster’s Citrus Worksheet, the Tabulation of Production Records from Individual Load Certificates, the Submitted Sample Certificate for any juice tests, and the Florida Citrus Juice Production Summary to the Production Worksheet.

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><b>Preliminary:</b> Make no entry.</p> <p><b>Final:</b></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 and the insured does not intend to harvest, enter “Incomplete.”</p> <p>(c) 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>(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. Similar Damage	<p><b>Preliminary:</b> Make no entry.</p> <p><b>Final:</b> 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	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.
47 – 68.	Make no entry.

**Exhibit 7 Claim Form Procedure Standards and Elements (Continued)**

Element/Item Number	Standard
69. Section I Total	<p><b>Preliminary:</b> Make no entry.</p> <p><b>Final:</b> Figure from Section I, item 42 "Totals" for column 38.</p>
70. Unit Total	<p><b>Preliminary:</b> Make no entry.</p> <p><b>Final:</b> Total Gross Dollar Amount of Indemnity for the unit from item 69.</p>
71. Allocated Prod.	<p><b>Preliminary:</b> Make no entry.</p> <p><b>Final:</b> Refer to the LAM for instructions for determining allocated production. Enter the total production, rounded to whole dollars, allocated to this unit from any unreported 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.</p>
72. Total APH Prod.	Make no entry.

The following required entries are not illustrated on the appraisal worksheet example 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 signature, review all entries on the PW with the insured (or the insured's authorized representative), particularly explaining codes, and so forth, 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><b>Preliminary:</b> Page numbers – "1 of 1," "2 of 2," and so forth, at the time of inspection.</p> <p><b>Final:</b> Page numbers.</p> <p><b>Example:</b> Page 1 of 1, Page 2 of 2, and so forth.</p>

**Exhibit 7 Claim Form Procedure Standards and Elements (Continued)**

**PRODUCTION WORKSHEET**

1. Crop/Code # Oranges 0227	2. Unit # 0001-0001BU	3. Location Description Sec 32 TXX-RXX	7. Company Agency Any Company Any Agency	8. Name of Insured I. M. Insured
4. Date(s) of Damage JAN 10	5. Cause(s) of Damage Freeze	6. Insured Cause % 100	9. Claim # XXXXXXX	11. Crop Year YYYY
12. Additional Units 0002-0001-OU 0002-0002-OU 0003-0002-OU	13. Est. Prod. Per Acre 405 162 450	10. Policy # XXXXXX	14. Date(s) Notice of Loss 1st MM/DD/YYYY	Final MM/DD/YYYY
15. Companion Policy(s)				

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS																							
A. ACTUARIAL														B. POTENTIAL YIELD									
16.	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	Indemnity Production Pre QA	Quality Factor	Indemnity Production Post QA	Uninsured Causes	Total to Count Indemnity	
1	NS	34.0	33.3	1.000		123	997	997	114	997	997	997			.547	-----	1801	32805		32805	2830	32805	
39. TOTAL			33.3	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input type="checkbox"/> None <input checked="" type="checkbox"/>												42. TOTALS		32805		32805	2830	32805	
41. Mycotoxins exceed FDA, State or other health organization maximum limits. Yes <input type="checkbox"/>																							

NARRATIVE (If more space is needed, attach a Special Report): Acres determined by wheel measurement. Tree planting pattern 24 ft. X 30 ft. Refer to attached Special Report for uninsured cause of damage.

SECTION II – DETERMINED HARVESTED PRODUCTION																								
43. Date Harvest Completed MM/DD/YYYY					44. Damage similar to other farms in the area? Yes <input type="checkbox"/> No <input checked="" 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.	47b.	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.	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					
67. TOTAL																		68. Section II Total		69. Section I Total		70. Unit Total		
																				32805		32805		
																		71. Allocated Prod.						
																		72. Total APH Prod.						

This form does not illustrate all required entry items

**Exhibit 8 Minimum Representative Sample Requirements**

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<b>Number of Acres</b>	<b>Select</b>
0.1 - 10.0	The lesser of 5 trees or 5 percent of the number of trees in the grove or sub-grove.

**Note:** One additional tree is required for each additional 10.0 acres (or fraction thereof) in the grove or sub-grove.

**Exhibit 9 Setting Distances and Approximate Number of Trees per Acre**

TREES PER ACRE* (Page 1 of 2)							
Trees Per Acre*	Square Feet Per Tree	Setting Distances in Feet	Trees per Acre*	Setting Distances in Feet	Trees per Acre*	Setting Distances in Feet	Trees per Acre*
Under 50	881 & Over	40 X 40	27	<u>35 X 35</u>	36	30 X 33	44
		36 X 42	29	33 X 34	39	25 X 40	44
		35 X 40	31	30 X 36	40	30 X 32	45
		34 X 38	34	<u>30 X 35</u>	41	30 X 31	47
		30 X 34	36	32 X 32	43	<u>30 X 30</u>	48
50 to 59	880 to 773	25 X 35	50	20 X 40	54	<u>28 X 28</u>	56
		27 X 32	50	27 X 30	54	23 X 33	57
		28 X 30	52	25 X 32	54	<u>25 X 30</u>	58
		<u>29 X 29</u>	52	23 X 35	54	26 X 29	58
		22 X 37	54	26 X 30	56	24 X 31	59
60 to 69	732 to 627	<u>27 X 27</u>	60	23 X 30	63	22 X 30	66
		25 X 29	60	20 X 34	64	<u>25 X 26</u>	67
		26 X 28	60	<u>26 X 26</u>	64	18 X 36	67
		20 X 35	62	24 X 28	65	23 X 28	68
		26 X 27	62	25 X 27	65	21 X 30	69
70 to 79	626 to 548	<u>25 X 25</u>	70	22 X 27	73	23 X 25	76
		24 X 26	70	23 X 26	73	<u>24 X 24</u>	76
		22 X 28	71	17 X 34	75	20 X 28	78
		21 X 29	72	19 X 30	76	22 X 25	79
		<u>20 X 30</u>	73	22 X 26	76	23 X 24	79
80 to 89	547 to 487	21 X 26	80	22 X 24	83	18 X 28	86
		18 X 30	81	20 X 26	84	21 X 24	86
		20 X 27	81	15 X 34	85	22 X 23	86
		23 X 23	82	16 X 32	85	20 X 25	87
		19 X 28	82	17 X 30	85	19 X 26	88
90 to 99	486 to 438	18 X 27	90	16 X 30	91	19 X 24	96
		21 X 23	90	17 X 28	92	15 X 30	97
		22 X 22	90	21 X 22	94	18 X 25	97
		15 X 32	91	17 X 27	95	20 X 22	99
		20 X 24	91	20 X 23	95	21 X 21	99
100 & OVER	437 & LESS	19 X 23	100	16 X 26	105	18 X 20	121
		15 X 29	100	15 X 27	108	19 X 19	121
		18 X 24	101	20 X 20	109	16 X 22	124
		16 X 27	101	18 X 22	110	18 X 19	127
		17 X 25	102	14 X 28	111	17 X 20	128
		14 X 30	104	15 X 25	116	13 X 26	129

Some commonly used tree setting distances are underlined

**Exhibit 9 Setting Distances and Approximate Number of Trees per Acre (Continued)**

TREES PER ACRE*							
(Page 2 of 2)							
Setting Distances in Feet	Trees per Acre*	Setting Distances in Feet	Trees per Acre*	Setting Distances in Feet	Trees per Acre*	Setting Distances in Feet	Trees per Acre*
7.5 X 20	290	12.5 X 20	174	16 X 20	136	22 X 22	90
7.5 X 22	264	12.5 X 22	158	16 X 22	124	22 X 23	86
7.5 X 23	253	12.5 X 23	152	16 X 23	118	22 X 24	83
7.5 X 24	242	12.5 X 24	145	16 X 24	113	22 X 25	79
7.5 X 25	232	12.5 X 25	139	16 X 25	109	22 X 27	73
7.5 X 27	215	12.5 X 27	129	16 X 27	101	22 X 28	71
7.5 X 28	207	12.5 X 28	124	16 X 28	97	22 X 30	66
7.5 X 30	194	12.5 X 30	116	16 X 30	91	--	--
						23 X 23	82
10 X 20	218	13 X 20	168	17 X 20	128	23 X 24	79
10 X 22	198	13 X 22	152	17 X 22	116	23 X 25	76
10 X 23	189	13 X 23	146	17 X 23	111	23 X 27	70
10 X 24	182	13 X 24	140	17 X 24	107	23 X 28	68
10 X 25	174	13 X 25	134	17 X 25	102	23 X 30	63
10 X 27	161	13 X 27	124	17 X 27	95	--	--
10 X 28	156	13 X 28	120	17 X 28	92	24 X 24	76
10 X 30	145	13 X 30	112	17 X 30	85	24 X 25	73
						24 X 27	67
11 X 20	198	14 X 20	156	18 X 20	121	24 X 28	65
11 X 22	180	14 X 22	141	18 X 22	110	24 X 30	61
11 X 23	172	14 X 23	135	18 X 23	105	--	--
11 X 24	165	14 X 24	130	18 X 24	101	25 X 25	70
11 X 25	158	14 X 25	124	18 X 25	97	25 X 27	65
11 X 27	145	14 X 27	115	18 X 27	90	25 X 28	62
11 X 28	141	14 X 28	111	18 X 28	86	25 X 30	58
11 X 30	132	14 X 30	104	18 X 30	81	--	--
						27 X 27	60
12 X 20	182	15 X 20	145	20 X 20	109	27 X 28	58
12 X 22	165	15 X 22	132	20 X 22	99	27 X 30	54
12 X 23	158	15 X 23	126	20 X 23	95	--	--
12 X 24	151	15 X 24	121	20 X 24	91	28 X 28	56
12 X 25	145	15 X 25	116	20 X 25	87	28 X 30	52
12 X 27	134	15 X 27	108	20 X 27	81	--	--
12 X 28	130	15 X 28	104	20 X 28	78	30 X 30	48
12 X 30	121	15 X 30	97	20 X 30	73	--	--

\*Use this Table for square or hedge plantings. To determine number of trees per acre for tree setting distances not shown above, multiply the distance between trees in the row, in feet to tenths, by the distance between rows, in feet to tenths, and divide the result (in feet to tenths) into 43,560 sq. ft./acre (round to nearest whole number).

**Example:** 16 ft. x 18 ft. = 288.0 sq. ft. 43,560 sq. ft. ÷ 288.0 sq. ft. = 151.3 or 151 trees per acre. To determine the number of trees per acre for other tree planting patterns (hexagonal, quincunx, and so forth) refer to the LAM.