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Federal Crop
Insurance
Corporation



Product
Administration
and Standards
Division

FCIC-25500 (07-2010)

TEXAS CITRUS FRUIT LOSS ADJUSTMENT STANDARDS HANDBOOK 2012 and Succeeding Crop Years

TEXAS CITRUS FRUIT LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

- H. Page 17, subsection 8 B (12): Inserted instructions to use Manager’s Bulletin prices when local market prices are unavailable to calculate quality adjustment factors for citrus claims for the current crop year.
- I. Pages 17 - 31, subsection 8 C: Inserted/revised Production Worksheet item entry instructions to track with new worksheet format.
- J. Pages 32-33: Inserted new Production Worksheet format with examples of fresh and juice claims.
- K. Page 36, **EXHIBIT 1**: Updated Texas citrus fruit crop calendar to track with 2012 crop year.
- L. Page 37, **EXHIBIT 2**: Inserted instructions for converting percent juice from a 40.0 pound fruit sample to gallons of juice per ton.
- M. Throughout the handbook, made syntax and format changes as needed so that this handbook tracks with RMA-issued crop handbook standards formatting.

| Control Chart For: Texas Citrus Fruit Loss Adjustment Standards Handbook | | | | | | |
|--|-----------------|---------------|-----------------|-----------------------|---------|---------------------|
| | SC Page(s) | TC Page(s) | Text Page(s) | Reference Material | Date | Directive Number |
| Remove | Entire Handbook | | | | | |
| Current Index | 1-2 | 1-2 | 1-33 | 34-37 | 07-2010 | FCIC-25500 |

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1. INTRODUCTION

THIS HANDBOOK MUST BE USED IN CONJUNCTION WITH THE LOSS ADJUSTMENT MANUAL (LAM) STANDARDS HANDBOOK, FCIC-25010.

The FCIC-issued loss adjustment standards for this crop are the official standard requirements for adjusting Multiple Peril Crop Insurance (MPCI) losses in a uniform and timely manner. The FCIC-issued standards for this crop and crop year are in effect as of the signature date for this crop handbook which is located on the internet at www.rma.usda.gov/handbooks/25000/index.html. All Approved Insurance Providers (AIPs) will utilize these standards for both loss adjustment and loss training for the applicable crop year. These standards include crop appraisal methods, claims completion instructions, and form standards that supplement general (not crop-specific) loss adjustment standards identified in the LAM.

2. SPECIAL INSTRUCTIONS

This handbook remains in effect until superseded by reissuance of **either** the entire handbook **or** selected portions (through slipsheets or bulletins). If slipsheets have been issued for a handbook, the original handbook as amended by slipsheet pages shall constitute the handbook. A bulletin can supersede either the original handbook or subsequent slipsheets.

A. DISTRIBUTION

- (1) The following is the minimum distribution of forms completed by the adjuster (and signed by the insured or insured's authorized representative) for the loss adjustment inspection:
 - (a) One legible copy to insured.
 - (b) The original and all remaining copies as instructed by the AIP.
- (2) It is the AIP's responsibility to maintain original insurance documents relative to policyholder servicing as designated in their approved plan of operations.

B. TERMS, ABBREVIATIONS, AND DEFINITIONS

- (1) Terms, abbreviations, and definitions **general** (not crop specific) to loss adjustment are identified in the LAM.
- (2) Terms, abbreviations, and definitions **specific** to Texas Citrus Fruit loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.
- (3) Abbreviations:

| | |
|-------------|--|
| CAT | Catastrophic Risk Protection |
| CIH | Crop Insurance Handbook |
| DSSH | Document and Supplemental Standards Handbook, FCIC-24040 |

(4) Definition(s):

| | |
|--------------------------------------|--|
| Crop Year | The period beginning with the date insurance attaches to the citrus crop and extending through the normal harvest time. The crop year is designated by the calendar year following the year in which the bloom is normally set. |
| Direct Marketing | Sale of the insured crop directly to consumers without the intervention of an intermediary such as a wholesaler, retailer, packer, processor, shipper, or buyer. Examples of direct marketing include selling through an on-farm or roadside stand, farmer's market, and permitting the general public to enter the field for the purpose of picking all or a portion of the crop. |
| Harvest | The severance of mature citrus from the tree by pulling, picking, or any other means, or by collecting marketable fruit from the ground. |
| Interplanted (acreage) | Insured acreage on which two or more crops are planted in any form of alternating or mixed planting pattern. |
| Local Market Price | The applicable citrus price per ton offered by buyers in the area in which the insured normally markets the insured citrus crop. |
| Production Guarantee Stages | The Crop Provisions provide for production guarantees by stage of crop development. The first stage begins when insurance attaches and extends through April 30 of the calendar year of normal bloom. The second stage begins on May 1 of the calendar year of normal bloom and extends through end of the insurance period. |
| Production Guarantee per Acre | The first stage production guarantee is determined by multiplying the second stage guarantee by 40 percent. The second stage production guarantee is the quantity of citrus fruit in tons determined by multiplying the APH yield per acre by the coverage level elected by the insured. |

3. INSURANCE CONTRACT INFORMATION

The AIP is to determine that the insured has complied with all policy provisions of the insurance contract. Texas Citrus Fruit Crop Provisions (hereafter referred to as the Crop Provisions) which are to be considered in this determination include (but are not limited to):

A. INSURABILITY

The following may not be a complete list of insurability requirements. Refer to the Basic Provisions, Crop Provisions, and the Special Provisions for a complete list.

- (1) **Insured Citrus Fruit Crop.** The crop insured will be all acreage in the county of each citrus fruit crop designated in the Special Provisions (e. g., Early & Midseason Oranges, Late Oranges, Rio Red & Star Ruby Grapefruit, Ruby Red Grapefruit, and All Other Grapefruit) that the insured elects to insure and for which a premium rate is provided by the actuarial documents:
 - (a) In which the insured has a share;
 - (b) That is adapted to the area;
 - (c) That is irrigated;
 - (d) That has produced an average yield of at least three tons per acre the previous year, or that the AIP's appraised yield potential for the acreage is at least three tons per acre;
 - (e) That is grown in a grove that, if inspected, is considered acceptable by the AIP; and
 - (f) That is not sold by direct marketing, unless allowed by the Special Provisions or by written agreement.
- (2) **Interplanted Crops.** A citrus crop interplanted with another perennial crop is insurable unless the AIP inspects the acreage and determines it does not meet the insurability requirements contained in the Crop Provisions.
- (3) **Uninsured Causes of Loss.** In addition to the causes of loss excluded in the Basic Provisions, the AIP will not insure against damage or loss of production due to:
 - (a) Disease and insect infestation, unless a cause of loss specified in the Crop Provisions prevents the proper application of control measures; or causes properly applied control measures to be ineffective; or causes disease or insect infestation for which no effective control mechanism is available.
 - (b) The inability to market citrus fruit for any reason other than actual physical damage from an insurable cause of loss (e.g., quarantine, boycott, or refusal of any person to accept production) is not insurable.
- (4) **Date Insurance Attaches.** As stated in the Crop Provisions, insurance coverage begins on November 21 of each crop year, except that for the year of application. When an application is received after November 11 but prior to November 21, insurance will attach on the 10th day after a properly completed application is received in the AIP's local office, unless the AIP inspects the acreage during the 10-day period and determines that it does not meet insurability requirements.

B. PROVISIONS AND PROCEDURES NOT APPLICABLE TO CAT COVERAGE

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

C. UNIT DIVISION

Refer to the insurance contract for unit provisions. Unless limited by the Special Provisions, a basic unit, as defined in the Basic and Crop Provisions, may be divided into optional units if, for each optional unit, all the conditions stated in the applicable provisions are met.

D. ACREAGE DETERMINATIONS

- (1) **General Information.** As stated in the CIH and LAM, measure all citrus tree acreage based on land acres (i.e., planimetered, wheeled/taped, Global Positioning Satellite (GPS), etc.) with deductions for non-crop areas or other uninsured acreage of another perennial crop interplanted with the insured citrus crop. Use the information below as a guideline for establishing grove boundary lines to measure land acres for grove inspections and loss adjustment purposes.
- (2) **Establishing Grove Boundary Lines for Land Acreage Measurements.**
 - (a) Establish a boundary line around the outside rows of trees in the grove/subgrove as described below.
 - (b) **Length Measurements.** On the outside row of trees on the long side of the grove, measure from the center of the tree trunk outwards on a perpendicular line to the row to a distance that is equal to $\frac{1}{2}$ the distance between trees to establish the length boundary line.
 - (c) **Width Measurements.** On the outside row of trees on the wide side of the grove, measure from the center of the tree trunk outwards on a perpendicular line to the row to a distance that is equal to $\frac{1}{2}$ the distance between tree rows to establish the width boundary line.

EXAMPLE:

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

- (d) **Roads as Boundary Lines.** Whenever a road forms a grove/subgrove boundary, the boundary line will be $\frac{1}{2}$ of the spacing between tree rows not to exceed the center of the road as the boundary line.
- (e) **Land Acre Deductions.**
 - 1 Deduct any non-crop areas such as the width of canals and picking lanes only when such widths exceed the established tree row spacing, do not deduct for bench leveling.
 - 2 Deduct any uninsurable acreage (e.g., any acreage of trees of another perennial crop interplanted with the insured crop for the unit, etc.).

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

4. TEXAS CITRUS FRUIT APPRAISALS

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) **Appraisal Requirements.** Specifically for Texas citrus fruit, circumstances that require an appraisal include (but are not limited to when):
 - (a) The insured chooses not to harvest the acreage;
 - (b) Production remains on the trees which have been partially harvested;
 - (c) Verifiable production records may not be available (e.g., roadside markets, etc.); or
 - (d) Any production will be sold by direct marketing if direct marketing is specifically permitted by the Special Provisions or by a written agreement.
- (3) **Applicability.** Within the Crop Provisions is a requirement that insureds file a “Notice of Damage or Loss” unless the insurance period has ended prior to each of the following events:
 - (a) Within three days of the date that harvest of the damaged variety should have started if the citrus crop will not be harvested.
 - (b) When direct marketing is authorized through the Special Provisions or by a written agreement, at least 15 days before any production from any unit will be sold by direct marketing. In the event of failure to give timely notice that the production will be sold by direct marketing, apply an appraised amount of production to count of not less than the production guarantee per acre, if such failure results in the inability of the AIP to make the required appraisal.
 - (c) In accordance with section 14 of the Basic Provisions, if the insured gave notice previously and intends to claim an indemnity on any unit, notice must be given at least 15 days prior to the beginning of harvest of the damaged production so that the AIP may inspect such unit.
 - (d) If the insured fails to meet the requirements in subsections (3) (a), (b), and (c) above and such failure results in the AIP’s inability to inspect the damaged production, all such production is to be considered undamaged and included as production to count.
- (4) **Appraisal Dates.**
 - (a) AIP representatives will set appraisal dates.

- (b) Whenever possible, appraise citrus fruit after the fruit drop period and before the fruit is removed from the trees.

B. SELECTING REPRESENTATIVE SAMPLE TREES FOR APPRAISALS

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

- (1) Total acreage of the insured crop (less acreage or trees of any other perennial crops interplanted with the insured crop) and the number of insurable trees.
- (2) Age and general capabilities of the trees.
- (3) Extent of variation in the amount of production or damage to fruit on trees within the acreage. When damage is not uniform, more trees may be required for appraising.
 - (a) Include different age or size of trees, if applicable. Never use weaker than average trees.
 - (b) Consider variation in elevation of the ground.
 - (c) Observe the location of fruit on the trees.
 - (d) Select sample trees from a representative number of rows in the grove. Split the grove into subgroves and appraise each subgrove when there are significant differences within the same grove or the insured intends to destroy part of the grove. Refer to **TABLE A**, herein for sample tree requirements.
- (4) Exclude as representative sample trees any trees that:
 - (a) Have been abandoned;
 - (b) Have been damaged by uninsured causes (e.g., mechanical damage, chemical damage, etc.);
 - (c) The insured failed to provide acceptable production records; or
 - (d) The insured failed to meet the notification requirements for production sold by direct marketing.
- (5) Exclude, as representative sample trees, any trees of another perennial crop interplanted with the insured citrus fruit crop. Verify that any interplanted citrus fruit acreage was inspected, and such acreage had met the requirements for insurance to attach.

C. HANDLING APPRAISAL DISCREPANCIES

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

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

5. APPRAISAL METHODS

A. GENERAL INFORMATION

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

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

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

B. FRUIT-COUNT APPRAISAL METHOD

- (1) **Representative Sample Tree Selection.** Use the procedures in subsection 4 B and **TABLE A**, herein to select representative sample trees.
- (2) **Citrus Fruit Counts.** Count all of the marketable citrus fruit on each sample tree and any marketable fruit on the ground within the drip line of the sample tree, as applicable.
- (a) Record the fruit-count from each sample tree in Part I of the Adjuster’s Citrus Worksheet (Texas) hereafter referred to as the appraisal worksheet.
 - (b) Tally fruit counts from all representative sample trees.
- (3) **Converting Citrus Fruit Counts to a Tonnage Appraisal.** Convert the total fruit count from all representative sample trees to tons per acre as described in subsection 7 C herein.

C. WEIGHT APPRAISAL METHOD

- (1) **Analyzing the Extent of Damage.** The adjuster should walk through the entire grove to visually analyze crop damage due to insurable causes. Observe the following:
 - (a) Number of trees with unpicked fruit,
 - (b) Number of trees “ring” or “color” picked,
 - (c) Number of trees harvested clean,
 - (d) Whether or not damage is uniform, and
 - (e) The extent and variation of damage. If damaged by freeze, note the extent of damage variation according to location of damaged fruit on the trees.
- (2) **Representative Sample Tree Selection.** Select representative sample trees based on the grove analysis in subsection C (1) above, subsection 4 B, and **TABLE A**, herein.
- (3) **Representative Fruit Sample Selection.**
 - (a) Pick all of the fruit from each representative sample tree including any fruit from the ground within the drip line of the sample tree, as applicable, that would be acceptable by the processor for processing as juice.
 - (b) Weigh the fruit from each sample and record weight in pounds, to tenths on the appraisal worksheet.
 - (c) Tally the fruit weights in pounds to tenths from all sample trees.

6. APPRAISAL DEVIATIONS AND MODIFICATIONS

A. DEVIATIONS

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

B. MODIFICATIONS

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

7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. WORKSHEET STANDARDS

- (1) The entry items in subsection C are the minimum requirements for the appraisal worksheet. All of these entry items are “Substantive,” (i.e., they are required).
- (2) Appraisal worksheet completion instructions. The completion instructions for the required entry items on the appraisal worksheet in the following subsections are “Substantive,” (i.e., they are required).
- (3) The Privacy Act and Nondiscrimination statements are required statements that must be printed on the form or provided to the insured as a separate document. These statements are not shown on the example form in this exhibit. The current Non-Discrimination and Privacy Act statements can be found on the RMA website at <http://www.rma.usda.gov/regs/required.html>.
- (4) Refer to the DSSH for other crop insurance form requirements (e.g., font point, size, etc.).

B. GENERAL INFORMATION FOR WORKSHEET ENTRIES AND COMPLETION PROCEDURES

- (1) Include the AIP’s name in the appraisal worksheet title if it is not preprinted on the AIP’s worksheet or when a worksheet entry is not provided.

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

- (3) Separate appraisal worksheets are required for each grove/subgrove inspected, as applicable and for acreage within a unit damaged solely by uninsured causes. Refer to section 4 herein for sampling instructions.
- (4) For every inspection complete items 1 through 9 and items 34 through 36 on the appraisal worksheet. For fruit count appraisals complete Part I of the appraisal worksheet. For weight appraisals complete Part II of the appraisal worksheet.
- (5) Standard appraisal worksheet items are numbered consecutively in subsection C below. Example appraisal worksheets are provided to illustrate how to complete item entries.

C. WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item

No. Information Required

Company: AIP, if not preprinted on the worksheet (company name).

Claim Number: Claim number as assigned by the AIP.

1. **Insured's Name:** Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
 2. **Policy Number:** Insured's assigned policy number.
 3. **Crop Year:** Four-digit crop year as defined in the policy for which the claim has been filed.
 4. **Unit Number:** Unit number from the Summary of Coverage after it is verified to be correct.
 5. **Unit Acreage:** Number of determined acres, to tenths, in the unit being appraised (refer to subsection 3 D, herein).
 6. **Crop Name & Type:** Crop name (e.g., Early & Midseason Oranges, Late Oranges, All Other Grapefruit, Ruby Red Grapefruit, or Rio Red & Star Ruby Grapefruit) and type code (e.g., "101" for fresh or "102" for juice).
 7. **Cause & Date of Damage:** The insured cause of damage and date of damage as first three letters of the month during which MOST of the insured damage (including progressive damage) occurred. Include SPECIFIC DATE where applicable, as in the case of hail damage (e.g., "Jan 10, YYYY," etc.).
 8. **Planting Pattern:** Line through heading and enter "Tree Spacing." The spacing between trees and between rows of trees in whole feet (e.g., trees are planted 16 feet apart in the row and rows are planted 25 feet apart, enter 16 x 25).
 9. **Trees in Unit:** Use the tree spacing in item 8, **TABLE B**, current Producer's Pre-acceptance Worksheet, Pre-acceptance Perennial Crop Inspection Report, and/or addendum worksheets, as applicable, to determine the number of insurable trees in the unit. Refer to LAM for additional instructions on determining the number of trees per acre.
- Trees in Grove/Subgrove Appraised:** The number of insurable trees in the grove or sub-grove appraised.

PART I: APPRAISAL FRUIT COUNT METHOD

10. **Grove ID:** Grove/subgrove identification number.
Acres: Number of grove/subgrove acres rounded to tenths (refer to subsection 3 D, herein).
11. **Number of Fruit per Tree:**
 - a. Determine the number of representative sample trees based on acreage in item 10 above and **TABLE A**, herein.
 - b. Count and record the number of marketable citrus fruit per sample tree and any marketable fruit on the ground within the drip line of the sample tree, as applicable.

12. **Total Fruit:** Total of all item 11 entries in whole fruit.
13. **Total Fruit:** Total of all item 12 entries.
14. **No. Trees Sampled:** Total number of sample trees from item 11.
15. **Average Fruit/Tree:** Item 13 divided by item 14, results rounded to tenths.
16. **Fruit Size:** Select and record the “Fruit Size” for the citrus crop from the table below. Fruit size is the number of fruit per field box.

Fruit Size (Number of Citrus Fruit per Field Box)

| Number of Oranges per 90.0 Pound Field Box | | | | | | | | | |
|--|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 96 | 126 | 150 | 176 | 200 | 216 | 220 | 252 | 288 | 324 |

| Number of Grapefruit per 85.0 Pound Field Box | | | | | | | |
|---|----|----|----|----|----|----|-----|
| 36 | 46 | 54 | 64 | 70 | 80 | 96 | 112 |

If citrus fruit size varies on the acreage being appraised, establish an average size (e.g., if there are equal numbers of size 126 and 176 oranges, the closest average size would be size 150, enter “150”) and explain in the “Narrative” how this average size was determined.

17. **Field Boxes per Tree:** Item 15 divided by item 16, results in boxes rounded to hundredths.
18. **Trees per Acre:** Item 9 (trees in grove/subgrove appraised) divided by item 10 (grove acres) results in whole trees (e.g., 752 trees ÷ 6.9 acres = 109 tree/acre).
19. **Total Boxes:** Item 17 multiplied by item 18, results in boxes rounded to tenths.
20. **Lbs./Box:** Enter 90.0 pounds/box for oranges, or 85.0 pounds/box for grapefruit, as applicable.
21. **Total Lbs.:** Item 19 multiplied by item 20, results in whole pounds.
22. **Lbs./Ton:** Enter “2,000” if not preprinted on worksheet.
23. **Tons per Acre:** Item 21 divided by item 22, results in tons rounded to tenths.
 - a. For insured cause appraisals: Transfer this entry to column 31 “Appraised Production” on the Production Worksheet for insured cause appraisals, or
 - b. For uninsured cause appraisals: Multiply this amount by appraised acres in item 10 and transfer results to column 37 “Uninsured Causes” on the Production Worksheet.

PART II - WEIGHT APPRAISAL METHOD

24. **Grove ID.:** Grove/subgrove identification number.
- Acres:** Number of grove/subgrove acres rounded to tenths (refer to subsection 3 D, herein).
25. **Potential in Pounds per Tree:**
- Determine the number of **representative** sample trees based on acreage in item 24 above and **TABLE A**, herein.
 - Pick and weigh all of the fruit from each sample tree including any fruit from the ground within the drip line of the sample tree, as applicable, that would be acceptable by the processor for processing as juice. Enter weight **of such fruit** in pounds rounded to tenths.
26. **Total Pounds:** Total all item 25 entries in pounds rounded to tenths.
27. **Total Pounds:** Total of all item 26 entries.
28. **No. Trees Sampled:** Total number of sample trees from item 25.
29. **Average Lbs. per Tree:** Item 27 divided by item 28, results in pounds rounded to tenths.
30. **Trees per Acre:** Item 9 (trees in grove/subgrove appraised) divided by item 24 (grove acres) results in whole trees (e.g., 2,496 trees ÷ 22.9 acres = 109 tree/acre).
31. **Total Lbs. per Acre:** Item 29 multiplied by item 30, results in whole pounds.
32. **Lbs. per Ton:** Enter “2,000” if not preprinted on worksheet.
33. **Tons per Acre:** Item 31 divided by item 32, results in tons rounded to tenths.
- For insured cause appraisals:** Transfer this entry to column 31 “Appraised Production” on the Production Worksheet for insured cause appraisals, or
 - For uninsured cause appraisals:** Multiply this amount by appraised acres in item 10 and transfer results to column 37 “Uninsured Causes” on the Production Worksheet.

Narrative: Insert information pertinent to the appraisal (e.g., any acreage of other uninsurable interplanted trees, trees damaged by uninsured causes, uninsured causes of damage, average fruit size calculations, etc.).

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

34. **Adjuster’s Signature, Code Number, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured’s authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Narrative section of the appraisal worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.

35. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining the insured's signature, REVIEW ALL ENTRIES on the appraisal worksheet WITH THE INSURED or insured's authorized representative, particularly explaining codes, etc., that may not be readily understood.
36. **Page Numbers:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

COMPANY: Any Company

(For Illustration Purposes Only)

CLAIM NUMBER: XXXXXXX

| | | | | | | | | |
|--|--|--|--------------------------------|--|---|--|-----------------------------|--|
| ADJUSTER'S CITRUS WORKSHEET (TEXAS) | 1. INSURED'S NAME <i>I. M. Insured</i> | | | | 2. POLICY NUMBER <i>XXXXXX</i> | | 3. CROP YEAR <i>YYYY</i> | |
| | 4. UNIT NUMBER <i>00100</i> | | 5. UNIT ACREAGE <i>28.9</i> | | 6. CROP NAME & TYPE <i>Early & Midseason Oranges - 101</i> | | | |
| | 7. CAUSE & DATE OF DAMAGE <i>Freeze Jan. 10, YYYY</i> | | | | 8. PLANTING PATTERN <i>Tree Spacing</i> <i>16 x 25</i> | | | |
| | 9. TREES IN UNIT <i>3,063</i> | | | | TREES IN GROVE/SUBGROVE APPRAISED <i>752</i> | | | |

PART I APPRAISAL FRUIT COUNT METHOD

| 10 GROVE ID ACRES | | 11 NUMBER OF FRUIT PER TREE | | | | | | | | | | 12 TOTAL FRUIT | |
|----------------------|-----|--------------------------------|----|----|----|----|--|--|--|--|--|-------------------|-----|
| A | 6.9 | 39 | 24 | 40 | 52 | 27 | | | | | | | 182 |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |

| 13. TOTAL FRUIT | 14. NO. TREES SAMPLED | 15. AVERAGE FRUIT/TREE | 16. FRUIT SIZE | 17. FIELD BOXES PER TREE | 18. TREES PER ACRE | 19. TOTAL BOXES | 20. LBS./ BOX | 21. TOTAL LBS | 22. LBS/TON | 23. TONS PER ACRE |
|--------------------|--------------------------|---------------------------|-------------------|-----------------------------|-----------------------|--------------------|------------------|------------------|----------------|----------------------|
| 182 | 5 | 36.4 | 126 | 0.29 | 109 | 31.6 | 90.0 | 2,844 | 2,000 | 1.4 |

PART II WEIGHT METHOD

| 24. GROVE ID ACRES | | 25 POTENTIAL IN POUNDS PER TREE | | | | | | | | | | 26 TOTAL POUNDS | |
|-----------------------|--|------------------------------------|--|--|--|--|--|--|--|--|--|--------------------|--|
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |

| 27. TOTAL POUNDS | 28. NO. TREES SAMPLED | 29. AVERAGE LBS. PER TREE | 30. TREES PER ACRE | 31. TOTAL LBS. PER ACRE | 32. LBS. PER TON | 33. TONS PER ACRE |
|---------------------|--------------------------|------------------------------|-----------------------|----------------------------|---------------------|----------------------|
| | | | | | 2,000 | |

NARRATIVE

EXAMPLE FRUIT COUNT APPRAISAL METHOD
This form example does not illustrate all required entry items (e.g., signatures, etc.).

8. PRODUCTION WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. WORKSHEET STANDARDS

- (1) The entry items in subsection C are the minimum Production Worksheet requirements. All entry items are considered “Substantive,” (i.e., they are required).
- (2) The completion instructions for the required entry items on the Production Worksheet in the following subsections are “Substantive,” (i.e., they are required).
- (3) The Privacy Act and Nondiscrimination statements are required statements that must be printed on the form or provided as a separate document. These statements are not shown in the example form in this exhibit. The current Non-Discrimination and Privacy Act statements can be found on the RMA website at <http://www.rma.usda.gov/regs/required.html>.
- (4) The DSSH requires the following certification statement on the form directly above the insured’s signature block.

I understand the certified information on this Production Worksheet will be used to determine my loss, if any, to the above unit. The insurance provider may audit and approve this information and supporting documentation. The Federal Crop Insurance Corporation an agency of the United States subsidizes and reinsures this crop insurance.

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

B. GENERAL INFORMATION FOR WORKSHEET ENTRIES AND COMPLETION PROCEDURES

- (1) The Production Worksheet is a progressive form containing all notices of damage for all preliminary and final inspections (including “No Indemnity Due” claims) on a unit.
- (2) If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
 - (a) Acreage report errors.
 - (b) Delayed notices and delayed claims.
 - (c) Corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
 - (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use or other reasons as described in the LAM).

- (e) “No Indemnity Due” claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).
- (4) The adjuster is responsible for determining if any of the insured’s requirements under the notice and claim provisions of the policy have not been met. If any have not, the adjuster should contact the AIP.
- (5) Instructions labeled “**PRELIMINARY**” apply to preliminary inspections only. Instructions labeled “**FINAL**” apply to final inspections only. Instructions not labeled apply to ALL inspections.
- (6) For quality adjustment calculations, use the local market price 7 calendar days before damage occurred, use the previous Friday market price for a Monday claim settlement.
- (7) Any production will be considered marketed or marketable as fresh fruit unless, due to insured causes, such production was not marketed as fresh fruit.
- (8) In the absence of acceptable records of disposition of harvested citrus fruit, the disposition and amount of production to count for the unit will be the guarantee on the unit.
- (9) Any citrus fruit on the ground that is not harvested will be considered totally lost if damaged by insured causes of loss.
- (10) Refer to subsection 15 B of the Basic Provisions for information on determining production to count on acreage that is harvested after it has been appraised.
- (11) The new Production Worksheet has no entries for stage guarantees. Be sure to use the applicable 1st or 2nd stage guarantee to calculate the claim for indemnity for any citrus acreage damaged by insured causes.
- (12) In the absence of local market prices at loss time, AIPs and adjusters are authorized to use the applicable local market price per ton and the juice price per ton contained in the RMA-issued Manager’s Bulletin in effect for the current crop year to calculate quality adjustment factors for Texas citrus fruit claims for indemnity.

C. WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item No.

Information Required

1. **Crop/Code #:** Enter the applicable crop name and code number as listed below.

- Early & Midseason Oranges/0224
- Late Oranges/0225
- All Other Grapefruit/0226
- Ruby Red Grapefruit/0228
- Rio Red & Star Ruby Grapefruit/0238

2. **Unit #:** Unit number from the Summary of Coverage after it is verified to be correct.

3. **Location Description:** Land location that identifies, if available, the location of the unit (e.g., section, township, and range; FSA Farm Serial Numbers; FSA Common Land Units (CLU) and tract numbers; GPS identifications; or Grid identifications) as applicable for the crop.
4. **Date(s) of Damage:** First three letters of the month(s) during which the determined insured damage occurred for the inspection and cause(s) of damage listed in item 5. If no entry in item 5 below MAKE NO ENTRY. For progressive damage, enter in chronological order the month that identifies when the majority of the insured damage occurred. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., “Jan 10,” etc.). Enter additional dates of damage in the extra spaces, as needed. If more space is needed, document additional dates of damage in the Narrative (or on a Special Report). Refer to the illustration in item 6 below.

If there is no insurable cause of loss, and a no indemnity due claim will be completed, MAKE NO ENTRY.

5. **Cause(s) of Loss:** Name of the determined insured cause(s) of loss as listed in the LAM for the date of damage listed in item 4 above for this inspection. If an insured cause(s) of loss is coded as “Other,” explain in the Narrative. Enter additional causes of damage in the extra spaces, as needed. If more space is needed, document the additional determined insured causes of loss in the Narrative (or on a Special Report). Refer to the illustration in item 6 below.

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.

6. **Insured Cause %:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Whole percent of damage for the insured cause of damage listed in item 5 above for this inspection. Enter additional “Insured Cause %” in the extra spaces, as needed. If additional space is needed, enter the additional determined “Insured Cause %” in the Narrative (or on a Special Report). The total of all “Insured Cause %” including those entered in the Narrative must equal 100%.

If there is no insurable cause of loss, and a no indemnity due claim will be completed, MAKE NO ENTRY.

Example entries for items 4 – 6 and the Narrative, reflecting entries for multiple dates of damage, the corresponding insured causes of damage and insured cause percents:

| | | | | | |
|---|----------------------------|----------------|---------------|----------------|-------------|
| 4. Date(s) of Damage | MAY | JUN 30 | JUN 30 | AUG | AUG |
| 5. Cause(s) of Damage | Excess Moisture | Tornado | Hail | Drought | Heat |
| 6. Insured Cause % | 10 | 20 | 15 | 25 | 20 |
| Narrative: Additional date of damage – SEP 5, Cause of Damage – Freeze, Insured Cause% is 10%. | | | | | |

7. **Company/Agency:** Name of the AIP and agency servicing the contract.
8. **Name of Insured:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
9. **Claim #:** Claim number as assigned by the AIP.
10. **Policy #:** Insured's assigned policy number.
11. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim is filed.
12. **Additional Units:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Unit number(s) for all non-loss units for the crop at the time of final inspection. A non-loss unit is any unit for which a Production Worksheet has not been completed. Additional non-loss units may be entered on a single Production Worksheet. 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.

13. **Est. Prod. Per Acre:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Estimated yield per acre, in tons to tenths, of all non-loss units for the crop at the time of final inspection.

14. **Date(s) Notice of Loss:**

PRELIMINARY:

- a. Date the **first or second** notice of damage **or loss** was given for the unit in item 2, in the 1st or 2nd space, as applicable. Enter the complete date (MM/DD/YYYY) for each notice.
- b. A notice of damage or loss for a third preliminary inspection (if needed) requires an additional set of Production Worksheets. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set of Production Worksheets.
- c. Reserve the "Final" space on the first page of the first set of Production Worksheets for the date of notice for the final inspection.
- d. If the inspection is initiated by the AIP, enter "Company Insp." instead of the date.
- e. If the notice does not require an inspection, document as directed in the Narrative instructions.

FINAL: Transfer the last date (in the 1st or 2nd space from the first or second set of Production Worksheets) to the FINAL space on the first page of the first set of Production Worksheets if a final inspection should be made as a result of the notice. Always enter the complete date of notice (MM/DD/YYYY) for the FINAL inspection in the FINAL space on the first page of the first set of Production Worksheets. For a delayed notice of loss or delayed claim, refer to the LAM.

15. **Companion Policy(s):**

- a. If no other person has a share in the unit (insured has 100 percent share), MAKE NO ENTRY.
- b. In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril crop contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter “NONE.”
 - (1) If the other person has a multiple-peril crop insurance contract and it can be determined that the SAME AIP services it, enter the contract number. Handle these companion policies according to AIP instructions.
 - (2) If the OTHER person has a multiple-peril crop insurance contract and a DIFFERENT AIP or agent services it, enter the name of the AIP and/or agent (and contract number) if known.
 - (3) If unable to verify the existence of a companion contract, enter “Unknown” and contact the AIP for further instructions.
- c. Refer to the LAM for further information regarding companion contracts.

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

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

16. **Field ID:** The grove/subgrove identification symbol from the appraisal worksheet, sketch map, or aerial photograph, as applicable. Refer to the Narrative instructions.

17. **Multi-crop Code:** The applicable two-digit code for first crop and second crop. Refer to the LAM for instructions regarding entry of first and second crop codes.

18. **Reported Acres:** In the event of over-reported acres, handle in accordance with the individual AIP's instructions. In the event of under-reported acres, enter the reported acres to tenths for the grove or sub-grove. If there are no under-reported acres MAKE NO ENTRY. Refer to the LAM or CIH for acreage determination instructions specific to perennial crops.

19. **Determined Acres:** Refer to the LAM for definition of acceptable determined acres for perennial crops used herein. Determined acres to tenths for which consent is given for other use and/or:

- a. Put to other use without consent,
- b. Abandoned,
- c. Damaged by uninsured causes,
- d. For which the insured failed to provide acceptable records of production, or
- e. From which production was sold by direct marketing if the insured failed to meet the requirements contained in the crop provisions.

Refer to the LAM for procedures regarding when estimated acres are allowed and documentations requirements.

FINAL: Determined acres to tenths. Acreage breakdowns within a unit may be estimated (refer to the LAM) if a determination is impractical. Account for all planted acreage in the unit.

20. **Interest or Share:** Insured's interest in the crop to three decimal places as determined at the time of inspection. If shares vary on the same UNIT, use separate line entries.

21. MAKE NO ENTRY.

22. **Type:** Three-digit code number (e.g., 101 for fresh or 102 for processing), entered exactly as specified on the actuarial documents for the type grown by the insured.

23.-25. MAKE NO ENTRY.

26. **Irr. Practice:** Three-digit code number (e.g., 002), entered exactly as specified on the actuarial documents for the irrigated practice carried out by the insured.

27. 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 in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an organic practice is not specified on the actuarial documents, MAKE NO ENTRY.

29. **Stage:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Stage abbreviation as shown below.

STAGE EXPLANATION

- “1st”..... Begins on the date insurance attached and extends through April 30 of the calendar year of normal bloom.
- “2nd”..... Begins on May 1 of the calendar year of normal bloom and extends through the end of the insurance period.
- “P”..... Acreage abandoned without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the AIP, or from which production was sold by direct marketing and the insured failed to give the timely 15 day notice requirement that production would be sold by direct marketing (lack of timely notice affected the ability of the AIP to make the required appraisal).

Any acreage of the citrus crop damaged in the first stage to the extent that the majority of producers in the area **would not** further maintain the citrus crop, enter “1st” in column 29.

Any acreage of the citrus crop damaged in the first stage to the extent that a majority of the producers in the area **would** maintain the citrus crop for harvest, enter “2nd” in column 29.

GLEANED ACREAGE: Refer to the LAM for information on gleaning.

30. **Use of Acreage:** Use the following abbreviations:

USE EXPLANATION

- “Trees removed,”
- “Grove replanted,”
- etc..... Use made of the acreage.
- “WOC”.....Other use without consent (refer to the LAM for further information).
- “SU”.....Solely uninsured.
- “ABA”..... Abandoned without consent (does not apply to 1st stage appraisal where there will be “no further care” for the balance of the crop year; enter “UH”).
- “DMWO”.....Production sold by direct marketing **without** proper 15 day notice effected appraisals.
- “H”.....Harvested.
- “UH”.....Unharvested.

Verify any “Use of Acreage” entry. If the final use of the acreage was not as indicated, strike out the original line and initial it. Enter all data on a new line showing the correct “Use of Acreage.”

GLEANED ACREAGE: Refer to the LAM for information on gleaning.

31. **Appraised Potential:** Transfer the per-acre appraisal in tons rounded to tenths from item 23 or 33 on the appraisal worksheet. If there is no potential on UH acreage, enter “0” (zero). Refer to LAM paragraph 85 procedures for documenting “0” (zero) yield appraisals.

32a. **Moisture %:** Make the following entries, as applicable.

- a. For any citrus fruit that is not marketable as fresh fruit and due to insurable causes does not contain 120 or more gallons of juice per ton, enter such gallons of juice per ton (see **EXHIBIT 2**, herein, for information on calculating gallons of juice per ton).
- b. For any citrus fruit that is insured under the fresh fruit option, that is not marketable as fruit due to insurable causes:
 - (1) Enter the value in dollars and cent per ton of the damaged citrus, or
 - (2) When such value is unavailable, use the applicable dollars and cents price per ton of the damaged citrus contained in the RMA-issued Manager's Bulletin in effect for the current crop year.
- c. If no quality adjustment, MAKE NO ENTRY.

32b. **Factor:** Make the following entries, as applicable.

- a. When there is an entry in column 32a in gallons, enter 120.0 gallons.
- b. For any citrus fruit that is insured under the fresh fruit option, that is not marketable as fruit due to insurable causes:
 - (1) Enter the local market price per ton in dollars and cents of the undamaged citrus the week before damaged occurred, or
 - (2) When local market price is unavailable, use the applicable dollars and cents price per ton of the undamaged citrus contained in the RMA-issued Manager's Bulletin in effect for the current crop year.
- c. If no quality adjustment, MAKE NO ENTRY.

33. MAKE NO ENTRY.

34. **Production Pre QA:** Column 19 multiplied by column 31, results in tons rounded to tenths.

35. **Quality Factor:** For appraised production with quality adjustment, column 32a divided by column 32b. Round gallons to tenths and round percentages to three-decimal places. For appraisals without quality adjustment, MAKE NO ENTRY.

Include a copy of all supporting documentation in the insured's claim file. For additional quality adjustment definitions, instructions, documentation, qualifications, and testing requirements, refer to the LAM. Also refer to the quality adjustment instructions in the Narrative, herein.

36. **Production Post-QA:** Make the following entries in tons rounded to tenths.

- (a) For appraisals **with** quality adjustment, column 34 multiplied by column 35.
- (b) For all appraisals **without** quality adjustment, transfer entry from column 34.

37. **Unins. Causes:** Make the following entries in tons rounded to tenths.

Result of appraisal for uninsured cause(s) appraisal (taken from item 23 or 33 on the appraisal worksheet). If no uninsured causes MAKE NO ENTRY.

- a. Hail and Fire exclusion NOT in effect.
 - (1) Enter NOT LESS than the insured’s production guarantee per acre in tons rounded to tenths, for the line, (calculated by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any “P” stage acreage. On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged SOLELY by uninsured causes separate from other production.
 - (2) For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production per acre in tons rounded to tenths, for any such acreage. Refer to the LAM for instructions regarding assessing uninsured cause appraisals.
- b. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.
- c. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.
- d. For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.

38. **Total to Count:** Item 36 plus item 37, results in tons rounded to tenths.

39. **Total:** Total of all column 19 entries in acres rounded to tenths.

40. **Quality:** Check the applicable qualifying quality adjustment condition(s) affecting the unit’s production (refer to the table below). Check all qualifying conditions that apply to the unit’s appraised and harvested production (refer to the Crop Provisions and Special Provisions).

| Qualifying Quality Adjustment Conditions |
|---|
| TW (Test Weight) |
| KD (Total Defects) |
| Aflatoxin |
| Vomitoxin |
| Fumonisin |
| Garlicky |
| Dark Roast |
| Sclerotinia |
| Ergoty |
| CoFo (Commercially Objectionable Foreign Odor) |
| Other |
| None |

- a. For all qualifying quality adjustment conditions checked, in the Narrative or on a Special Report:
 - (1) Document the level for each qualifying quality adjustment condition as indicated by approved test results, and the name and location of each testing facility that verifies the presence of the qualifying quality adjustment condition and the date(s) of such tests, or
 - (2) Enter “See documentation included in the claim file” (e.g., include copy of the test facility certificate, grade certificate, summary or settlement sheet, etc., that documents the quality adjustment conditions).
- b. If “Other” is checked, in addition to the above documentation requirements, document in the Narrative or on a Special Report:
 - (1) A description of the qualifying quality adjustment conditions, and
 - (2) The name of the controlling authority that considers this qualifying quality adjustment condition to be injurious to human and animal health and why.
- c. Check “None” if none of the production qualifies for quality adjustment.

41. **Mycotoxins Exceed FDA, State, or Other Health Organization Maximum Limits:** Check “Yes” if any mycotoxins listed in item 40 (including any identified as “Other”) exceed the FDA, state, or other health organization maximum limits; otherwise, leave blank. Document in the Narrative or on a Special Report the disposition of the production that was:

- a. Sold, document the name and address of the buyer; or
- b. Not sold, document the date(s) of such disposition, how the production was used, or how such production was destroyed.

Refer to the LAM for additional information on mycotoxins.

42. **Totals:** Total of columns 34, 36, 37, and 38. If a column has no entries, MAKE NO ENTRY.

NARRATIVE:

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

- a. If no acreage is released on the unit, enter “No Acreage Released,” adjuster’s initials, and date.
- b. If notice of damage was given and “No Inspection” is necessary, enter the unit number(s), “No Inspection,” date, and adjuster’s initials. The insured’s signature is not required.
- c. Explain any uninsured causes, unusual, or controversial cases.

- d. If there is an appraisal in column “37” for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
- e. Document the actual appraisal date if an appraisal was performed prior to the adjuster’s signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the appraisal worksheet.
- f. State that there is “No Other Fire Insurance” when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Also refer to the LAM.
- g. Explain any errors found on the Summary of Coverage.
- h. Explain any commingled production. Refer to the LAM.
- i. Explain any entry for “Production Not to Count” in column “62,” and/or any production not included in column “56” (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).
- j. Explain a “No” checked in item “44.”
- k. Attach a sketch map or aerial photograph to identify the total unit:
 - (1) If consent is or has been given to put part of the unit to another use;
 - (2) If uninsured causes are present; or
 - (3) For unusual or controversial cases.Indicate on the aerial photograph or sketch map, the disposition of acreage destroyed or put to other use with or without consent.
- l. Explain any difference between inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
- m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
- n. Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with the AIP’s instructions.
- o. Explain any delayed notices or delayed claims as instructed in the LAM.
- p. Document any authorized estimated acres shown in column “19” as follows: “Line 3 ‘E’ acres authorized by AIP MM/DD/YYYY.”
- q. Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- r. For production that qualified for quality adjustment, include a copy of all supporting documentation in the insured’s claim file.

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

SECTION II – **DETERMINED** HARVESTED PRODUCTION

GENERAL INFORMATION:

- (1) When all acreage has been harvested, determine total production from warehouse receipts, packer/processor receipts, or farm management records (refer to the LAM for farm record requirements) verified by the adjuster and supported by written records from the first handler. This production will be the basis for computing losses from the insured and uninsured causes of damage on the Production Worksheet.
- (2) Account for ALL HARVESTED PRODUCTION for ALL ENTITIES sharing in the crop except production appraised BEFORE harvest and shown in section I because the quantity cannot be determined later.
- (3) For production commercially sold, enter the name and address of processor as applicable in items “49” through “52.” For fruit otherwise disposed of, indicate method of disposition.
- (4) If additional lines are necessary, the data may be entered on a continuation sheet.
USE SEPARATE LINES FOR:

- (a) Different FIRST handlers (buyers, packing houses, or processors). The insured must have maintained satisfactory records of ALL production sold. Verify any packinghouse or processor records. (In all localities) if the first handler was not a packer or processor, the production will be determined by the adjuster on the basis of available records.
- (b) Varying shares; e.g., 50 percent and 75 percent shares on the same unit.
- (c) Varying determinations of production (varying value, etc.).
- (d) Varying practices or types/varieties when a separate approved APH yield exists.
- (e) If there is harvested production from more than one insured practice (or crop) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in columns 47a through 66 by crop. If production has been commingled, refer to the LAM.

(5) There will generally be no harvested production entries in items “47a” through “66” for preliminary inspections.

43.

Date Harvest Completed: Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM.

PRELIMINARY: MAKE NO ENTRY.

FINAL:

- 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.
- b. If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvest, enter “Incomplete.”
- 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.”
- 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.

44.

Damage Similar to Other Farms in the Area?:

PRELIMINARY: MAKE NO ENTRY.

FINAL: Check “Yes” or “No.” Check “Yes” if amount and cause of damage due to insurable causes is similar to the experience of other groves in the area. If “No” is checked, explain in the Narrative.

45. **Assignment of Indemnity:** Check “Yes” **only** if an assignment of indemnity is in effect for the crop year; otherwise, check “No.” Refer to the LAM.
46. **Transfer of Right to Indemnity:** Check “Yes” **only** if a transfer of right to indemnity is in effect for the unit for the crop year; otherwise, check “No.” Refer to the LAM.
- 47a. **Share:** RECORD ONLY VARYING SHARES on SAME unit to three decimal places.
- 47b. **Field ID:**
- If only one practice, variety, or type of harvested production is listed in Section I, MAKE NO ENTRY.
 - If more than one practice, variety, or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type/variety the corresponding Field ID (from column “16”).
 - Enter the applicable two-digit code for first crop or second crop.
48. **Multi-crop Code:** The applicable two-digit code for first crop and second crop. Refer to the LAM for instructions regarding entry of first crop and second crop codes. If no first crop or second crop is designated, MAKE NO ENTRY.
49. - 52. **Length or Diameter, Width, Depth, Deductions:** For **harvested** production sold, enter the name and address of the buyer, packing house, or processor. For **harvested production** otherwise disposed of, indicate method the disposition.
- 53.-55. MAKE NO ENTRY.
56. **Bu. Ton, Lbs., Cwt.:** Circle “Ton” in column heading. Enter the gross harvested production in tons rounded to tenths. If the insured has selected juice coverage from the actuarial documents and harvested as fresh, count on a ton for ton basis (e.g., 10.0 tons harvested as fresh, count 10.0 tons as juice, etc.). **Convert any harvested production in pounds, containers, etc. to tons, explain in the Narrative.**
- 57.-60b. MAKE NO ENTRY.
61. **Adjusted Production:** Transfer entry from column 56.
62. **Prod. Not To Count:** Enter the net production NOT to count **in tons rounded to tenths** When acceptable records identifying such production are available, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., other units or uninsured acreage). This entry must never exceed production shown on the same line. Explain any “Production not to Count” in the Narrative.
63. **Production Pre-QA:** Column 61 minus column 62, results in tons to tenths.
- 64a. **Value:** **Make the following entries, as applicable.**

- a. For any citrus fruit that is not marketable as fresh fruit and due to insurable causes does not contain 120 or more gallons of juice per ton, enter such gallons of juice per ton (see **EXHIBIT 2**, herein, for information on calculating gallons of juice per ton).
- b. For any citrus fruit that is insured under the fresh fruit option, that is not marketable as fruit due to insurable causes:
 - (1) Enter the value in dollars and cent per ton of the damaged citrus, or
 - (2) When local market price is unavailable, use the applicable dollars and cents price per ton of the damaged citrus contained in the RMA-issued Manager's Bulletin in effect for the current crop year.
- c. If no quality adjustment, MAKE NO ENTRY.

64b. **Mkt. Price:** Make the following entries, as applicable.

- a. When there is an entry in column 64a in gallons, enter 120.0 gallons.
- b. For any citrus fruit that is insured under the fresh fruit option, that is not marketable as fruit due to insurable causes:
 - (1) Enter the local market price per ton in dollars and cents of the undamaged citrus the week before damaged occurred, or
 - (2) When local market price is unavailable, use the applicable dollars and cents price per ton of the undamaged citrus contained in the RMA-issued Manager's Bulletin in effect for the current crop year.
- c. If no quality adjustment, MAKE NO ENTRY.

65. **Quality Factor:**

- a. For harvested production **with** quality adjustment, column 64a divided by column 64b, results as a percentage rounded to three-decimal places.
- b. For harvested production **without** quality adjustment, MAKE NO ENTRY.

66. **Production to Count:** Make the following entries in tons rounded to tenths.

- a. For harvested production **with** quality adjustment, column 63 multiplied by column 65.
- b. For harvested production **without** quality adjustment, transfer entry from column 63.

67. **Total:** Total of all column 63 entries in tons rounded to tenths. If no entry in column 63, MAKE NO ENTRY.

68. **Section II Total:** Total of all column 66 entries.

69. **Section I Total:** Transfer entry from section 1 column 38 total.
70. **Unit Total:** Item 68 plus item 69, results in tons rounded to tenths.
71. **Allocated Prod.:** Refer to the LAM for instructions for determining allocated production. Enter the total production, in tons rounded to tenths, allocated to this unit that is included in sections I or II of the Production Worksheet. Document how allocated production was determined and record supporting calculations in the Narrative or on a Special Report.
72. **Total APH Prod:** Item 70 minus item 71, results in tons rounded to tenths. If no entries in column 37 and item 71, transfer the entry in item 70. MAKE NO ENTRY when separate APH yields are maintained by type, practice, etc., within the unit.

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

73. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining the insured's signature, REVIEW ALL ENTRIES on the Production Worksheet WITH THE INSURED or insured's authorized representative, particularly explaining codes, etc., that may not be readily understood. Final indemnity inspections should be signed on bottom line.
74. **Adjuster's Signature, Code Number, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. For an absentee insured, enter adjuster's code number ONLY. The signature and date will be entered AFTER the absentee has signed and returned the Production Worksheet. Final indemnity inspections should be signed on bottom line.
75. **Page Numbers:**
- PRELIMINARY:** Page numbers - "1," "2," etc., at the time of inspection.
- FINAL:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

PRODUCTION WORKSHEET

| | | | | | |
|--|--|---|--------------------------------------|---------------------------------------|---|
| 1. Crop/Code # Early & Mid Season Oranges/0224 | 2. Unit # 00100 | 3. Location Description Lot 10a Block 28, Texas Gardens | 7. Company Any Company | Agency 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 | 12. Additional Units 00300 | 13. Est. Prod. Per Acre 7.3 | 9. Claim # XXXXXXX |
| | | | | | 11. Crop Year YYYY |
| | | | | | 10. Policy # XXXXXX |
| | | | | | 14. Date(s) Notice of Loss MM/DD/YYYY |
| | | | | | 1st MM/DD/YYYY |
| | | | | | 2nd 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 | Production Pre QA | Quality Factor | Production Post QA | Uninsured Causes | Total to Count | | |
| A | | | 6.9 | 1.000 | | 101 | | | | 002 | | | 1st | UH | 1.4 | 57.00 | 85.00 | | 9.7 | 0.671 | 6.5 | | 6.5 | |
| B | | | 2.0 | 1.000 | | 101 | | | | 002 | | | P | SU | | | | | | | | 9.8 | 9.8 | |
| C | | | 20.0 | 1.000 | | 101 | | | | 002 | | | 2nd | H | | | | | | | | | | |
| 39. TOTAL | | | 28.9 | 40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input checked="" type="checkbox"/> None <input type="checkbox"/> | | | | | | | | | | 42. TOTALS | | | 9.7 | | 6.5 | 9.8 | 16.3 | | | |
| 41. Do any mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/> No <input type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | | | |

NARRATIVE (If more space is needed, attach a Special Report) **Acres calculated using GPS (See Special Report). Block A: 4.90T guarantee x 0.40 (1st stage factor) = 1.96T Stage 1 guarantee. Block C: Stage 2 guarantee 7.54T APH Yield x 0.65 coverage level = 4.90T. Block A quality adjustment for freeze damaged fruit. Block B damaged by spray burn, appraisal for uninsured causes @ 4.9T/acre X 2.0 acres = 9.8T column 37 entry.**

SECTION II – DETERMINED HARVESTED PRODUCTION

| 43. Date Harvest Completed MM/DD/YYYY | | | | | | 44. Damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> | | | | | | 45. Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> | | | | | | 46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> | | | | | | |
|---|----------|-----------------|--------------------------------------|-------|-------|---|----------------|-------------------|-------------|--------------------|---------------------|--|-------------------|----------------|---------------------|--------------------|-------------------|--|----------------------|---------------------|-------------|-------------|-------------|-----|
| A. MEASUREMENTS | | | | | | B. GROSS PRODUCTION | | | | | | C. ADJUSTMENTS TO HARVESTED PRODUCTION | | | | | | | | | | | | |
| 47a. | 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 | | | | |
| | | | Acme Fruit Co. Anytown, State | | | | | | | 31.3 | | | | | 31.3 | 5.5 | 25.8 | 56.00 | 85.00 | 0.659 | 17.0 | | | |
| 67. TOTAL | | | | | | | | | | | | | | | | | | 25.8 | 68. Section II Total | | | | 17.0 | |
| | | | | | | | | | | | | | | | | | | 69. Section I Total | | | | 16.3 | | |
| | | | | | | | | | | | | | | | | | | 70. Unit Total | | | | 33.3 | | |
| | | | | | | | | | | | | | | | | | | 71. Allocated Prod. | | | | | | |
| | | | | | | | | | | | | | | | | | | 72. Total APH Prod. | | | | 23.5 | | |

EXAMPLE FRESH FRUIT CLAIM
(For Illustration Purposes Only)

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

PRODUCTION WORKSHEET

| | | | | | | | | | | | | | |
|--|--|---|--|--|--|--|--|--|--|------------------------------|--|------------------------------|--|
| 1. Crop/Code # Early & Mid Season Oranges/0224 | | 2. Unit # 00200 | | 3. Location Description Lot 8c Block 28, Texas Gardens | | 7. Company Agency <u>Any Company</u> <u>Any Agency</u> | | 8. Name of Insured I. M. Insured | | | | | |
| 4. Date(s) of Damage JAN 10 | | 5. Cause(s) of Damage Freeze | | 6. Insured Cause % 100 | | 12. Additional Units 00300 | | 13. Est. Prod. Per Acre 7.3 | | 9. Claim # XXXXXXX | | 11. Crop Year YYYY | |
| 10. Policy # XXXXXXX | | 14. Date(s) Notice of Loss MM/DD/YYYY | | 1st MM/DD/YYYY | | 2nd 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 | Production Pre QA | Quality Factor | Production Post QA | Uninsured Causes | Total to Count |
| A | | | 22.9 | 1.000 | | 101 | | | | 002 | | | 2nd | UH | 1.2 | 37.5 120.0 | | 27.5 | 0.313 | 8.6 | | 8.6 |
| B | | | 12.1 | 1.000 | | 101 | | | | 002 | | | 2nd | H | | | | | | | | |
| 39. TOTAL | | | 35.0 | 40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input checked="" type="checkbox"/> None <input type="checkbox"/> | | | | | | | | | | 42. TOTALS | | 27.5 | | 8.6 | | 8.6 | | |
| | | | | | | | | | | | | 41. Do any mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/> No <input type="checkbox"/> | | | | | | | | | | |

NARRATIVE (If more space is needed, attach a Special Report) **Acres calculated using GPS (see Special Report). Grove A, 37.5 gallons per ton entry in columns 32a from juice plant analysis. Grove B, 12.4 tons sold for juice. Stage 2 guarantee 7.54 APH Yield x 0.65 coverage level = 4.90T.**

SECTION II – DETERMINED HARVESTED PRODUCTION

| 43. Date Harvest Completed MM/DD/YYYY | | | | | 44. Damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> | | | | | 45. Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> | | | | | 46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> | | | | | | |
|---|-----------------|--------------------------------------|-------|-------|---|----------------|-------------------|-------------|--------------------|--|--------------|-------------------|----------------|---------------------|--|---------------------|-----------------------------|----------------|---------------------|--|--|
| A. MEASUREMENTS | | | | | B. GROSS PRODUCTION | | | | | C. ADJUSTMENTS TO HARVESTED PRODUCTION | | | | | | | | | | | |
| 47a. 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 | | |
| B | | Acme Juice Co. Anytown, State | | | | | | | 12.4 | | | | | 12.4 | | 12.4 | 37.5 120.0 | 0.313 | 3.9 | | |
| 67. TOTAL | | | | | | | | | | | | | | | | 12.4 | 68. Section II Total | | 3.9 | | |
| | | | | | | | | | | | | | | | | 69. Section I Total | | 8.6 | | | |
| | | | | | | | | | | | | | | | | 70. Unit Total | | 12.5 | | | |
| | | | | | | | | | | | | | | | | 71. Allocated Prod. | | | | | |
| | | | | | | | | | | | | | | | | 72. Total APH Prod. | | 12.5 | | | |

**EXAMPLE JUICE CLAIM
(For Illustration Purposes Only)**

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

9. REFERENCE MATERIAL

TABLE A - REPRESENTATIVE SAMPLE REQUIREMENTS

| Acres in Grove or Block | Minimum Number of Samples |
|--|---|
| 0.1 - 10.0 | The lesser of 5 trees or 5% of the number of trees. |
| One additional tree is required for each additional 10.0 acres (or fraction thereof) in the grove. | |

TABLE B: TREE POPULATIONS PER ACRE

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

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

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

EXHIBIT 1

TEXAS CITRUS PRODUCTION GUARANTEE STAGES

A. PRODUCTION GUARANTEE CALENDAR DATES

As stated in the Crop Provisions, **the first stage** begins on the date insurance attaches and extends through April 30 of the calendar year of normal bloom. **The second stage** begins on May 1 of the calendar year of normal bloom and extends through the end of the insurance period. The crop year begins on November 20 of calendar year 1 and ends on May 30 of calendar year 3. Use the three-year calendar below to determine the applicable stage at the time crop damage occurs.

2012* Crop Year Guarantee Stages

| Calendar Year 1 (2010*) | | | | | | | | | | | |
|-------------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|--|-----|
| Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
| | | | | | | | | | | → | |
| | | | | | | | | | | Nov 21 Insurance attaches First Stage begins | |

| Calendar Year 2 (2011*) | | | | | | | | | | | |
|-------------------------|-----|-----|--------------------------------|------------------------------|-----|-----|-----|-----|-----|-----|-----|
| Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
| | | | → | | | | | | | | → |
| | | | April 30 end of First Stage | May 1 Second Stage begins | | | | | | | |

| Calendar Year 3 (2012*) | | | | | | | | | | | |
|-------------------------|-----|-----|-----|--|-----|-----|-----|-----|-----|-----|-----|
| Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
| | | | | → | | | | | | | |
| | | | | May 31 end of Second Stage end of Insurance Period | | | | | | | |

*Adjusters will need to update crop/calendar years for each successive crop year after 2012.

B. PRODUCTION GUARANTEE CALCULATIONS

Once the stage has been established, calculate the stage guarantee **as follows**. The first stage production guarantee is 40 percent multiplied by the second stage production guarantee. The second stage production guarantee is the APH yield per acre multiplied by the coverage level (refer to the examples below).

Example First Stage Calculation

The second stage production guarantee is 4.90 tons/acre.
 $0.40 \times 4.90 \text{ tons} = 1.96 \text{ tons first stage production guarantee per acre.}$

Example Second Stage Calculation

The APH yield per acre for early oranges is 7.54 tons/acre. The coverage level is 65%.
 $7.54 \text{ tons} \times 0.65 = 4.90 \text{ tons second stage production guarantee per acre.}$

EXHIBIT 2

CONVERTING PERCENT JUICE PER 40 POUND SAMPLE TO GALLONS OF JUICE PER TON

A. GENERAL INFORMATION

- (1) In accordance with section 12 (d) of the Crop Provisions, use the following information to determine juice content for calculating quality adjustment factors for juice claims.
- (2) If the average juice content has not already been determined, deliver a fruit sample to the nearest juice plant for juice quantity determination when the following records are not available:
 - (a) Individual producer records of juice content, or
 - (b) An average juice content from the nearest juice plant is not available.
- (3) Select a fruit sample that contains at least 40 pounds of citrus fruit from the acreage that is being appraised. Such fruit must be representative of the insured citrus fruit in the grove.
- (4) Retain a copy of the juice analysis from the juice plant in the insured's claim folder. Document percent juice calculations on the Production Worksheet or Special Report, as applicable.

B. CALCULATIONS

- (1) Convert percent juice to gallons of juice per ton as follows:

Gallons of Citrus Juice per Ton Calculations

| Step | Formula | Example Calculations |
|------|---|--|
| 1 | Juice % (from analysis) x wt. of sample fruit | $0.150 \times 40 \text{ lbs.} = 6.0 \text{ lbs. juice}$ |
| 2 | Step 1 results \div 8.0 lbs./gal.* | $6.0 \text{ lbs.} \div 8.0 \text{ lbs./gal.} = 0.750 \text{ gal.}$ |
| 3 | Step 2 results x 2000.0 lbs./ton 40.0 lbs. | $\frac{0.750 \times 2,000.0}{40.0} = 37.5 \text{ gal. of juice/ton}$ |

*8.0 lbs. is the weight of one gallon of juice.

- (2) Transfer result of step 3 to column 32a "Moisture %" or column 64a "Value" on the Production Worksheet, as applicable.