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Federal Crop
Insurance
Corporation



Risk
Management
Agency



Actuarial and
Product Design
Division

FCIC 25940 (12-2010)

ACTUAL REVENUE HISTORY (ARH)

CITRUS (PILOT)

LOSS ADJUSTMENT STANDARDS HANDBOOK

2012 and Succeeding Crop Years

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**UNITED STATES DEPARTMENT OF AGRICULTURE
WASHINGTON, D.C. 20250**

FEDERAL CROP INSURANCE HANDBOOK	NUMBER: 25940 (12-2010)
SUBJECT: CITRUS ACTUAL REVENUE HISTORY PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK 2012 AND SUCCEEDING CROP YEARS	OPI: Actuarial and Product Design Division
	APPROVED: DATE:
	<i>/s/ Tim B. Witt</i> 12/13/2010
Deputy Administrator for Product Management	

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-ISSUED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2012 AND SUCCEEDING CROP YEARS. ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.

SUMMARY OF CHANGES/CONTROL CHART

The following list contains significant changes to this handbook, as determined by us. It may not represent all changes made. All changes made to this handbook are applicable regardless of whether or not listed.

Major changes: Refer to changes or additions in text which have been **highlighted**. Three stars (***) identify where information has been removed.

- A. Changed “Insurance Provider” to “AIP” throughout the handbook.
- B. Removed references to the “T-P-C Production Worksheet” throughout the handbook and replaced with “Production Worksheet” where applicable.
- C. Throughout the handbook changed references from DSSH to the RMA website for current Privacy Act and Nondiscrimination statements.
- D. Replaced the term “orchard” with “grove” or “unit” where appropriate and changed “suborchard” and “plot” to “block” throughout the handbook.
- E. Replaced the term “citrus” with “fruit” or added the term “fruit” after “citrus” where applicable throughout the handbook.
- F. Updated handbook to reflect the most recent handbook standard language.
- G. Subsection 2 B (4): Removed terms defined in the ARH Citrus Crop Provisions.
- H. Subsection 3 A (5): Removed reference to acreage tolerance and added the section number to the CIH reference.

- I. Subsection 5 B: Revised the Random Citrus Sampling Method instructions and example.
- J. Subsection 5 C: Renamed the “Harvested Citrus for Unharvested Citrus Method” as “Citrus Appraisals Using Harvested Samples or Acreage” and revised the method.
- K. Subsection 7 C: Revised the Appraisal Worksheet instructions and example.
- L. Subsection 8 B: Added subsection (4) to specify that sales from a representative unit of the same type and on the same policy may be used if there are no sales from the unit or the price is determined not reasonable.
- M. Subsection 9 B: Added guidance on prices to use based upon when production is sold.
- N. Subsection 9 C: Updated the Harvested Production Worksheet instructions and example.
- O. Subsection 10 B: Inserted references to “No Indemnity Due” and “Denied” claims. Revised the instructions for calculating the Unharvested Production Adjustment and example.
- P. Subsection 10 C: Renumbered and revised the Production Worksheet instructions and example.
- Q. Section 11: Updated Table A, Minimum Representative Sample Requirements.
- R. Subsection 11 D (2): Added subsection (c) regarding frost protection.

Control Chart For: ARH Citrus 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	1-4	1-41	42-46	12-2010	FCIC-25940

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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 crop insurance 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 and are 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 the 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) Refer to the Crop Provisions for definitions of various terms. Other terms, abbreviations, and definitions **specific** to the ARH Citrus Pilot loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.
- (3) Abbreviations:

DSSH Document and Supplemental Standards Handbook,
FCIC-24040.

NASS National Agricultural Statistics Service

(4) Definitions:

Bearing Trees

Trees that meet the insurability requirements stated in the Crop Provisions.

Culls

Fruit that cannot be marketed as fresh-packed fruit because it fails to meet the grading standards specified in the Special Provisions.

Standard Carton

A container for marketing fresh-packed citrus fruit as shown below.

Container Size	Fruit Crop	Pounds
Container #58	Navel Oranges	38

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

Unharvested Tree

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

3. INSURANCE CONTRACT INFORMATION

The AIP is to determine that the insured has complied with all policy provisions of the insurance contract. ARH Citrus (Pilot) 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 Special Provisions for a complete list.

- (1) **Insured Citrus Fruit Crop:** The crop insured will be all acreage in the county of each citrus crop designated in the Special Provisions 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 of varieties (scion and rootstock) adapted to the area;
 - (c) That is irrigated unless the Special Provisions allow a non-irrigated practice;

- (d) That is grown in a grove that, if inspected, meets the conditions for insurability contained in the Special Provisions and is considered acceptable by the **AIP**; and
 - (e) That is not intended to be direct marketed unless the insured intends to comply with the terms of section 11 (c) of the Crop Provisions.
- (2) **Interplanted Crops.** Citrus **trees** interplanted with another perennial crop are insurable unless the **AIP** inspects the acreage and determines it does not meet the requirements for insurability contained in the Crop Provisions and the Special Provisions.
 - (3) **Disease and Insect Infestation.** Disease and/or insect infestation are insurable causes of loss only if:
 - (a) Adverse weather prevents the proper application of control measures;
 - (b) Adverse weather causes properly applied control measures to be ineffective; or
 - (c) No effective control mechanism is labeled by the EPA for the disease or insect infestation.
 - (4) **Uninsured Losses.** Damage or loss of production due to inability to market citrus **fruit** for any reason (e.g., quarantine, boycott, or refusal of any person to accept production) is not insurable. The citrus **fruit** must have sustained physical damage to the extent that it does not meet the standards specified in the Special Provisions due to an insurable cause of loss **that occurred during the insurance period** to be eligible for an indemnity.
 - *** (5) **Inspections.** If the producers **annual** Pre-Acceptance Worksheet indicates an inspection is required, such acreage of the citrus crop must be inspected and accepted by the **AIP** before insurance will attach to that acreage for the crop year. **Refer to section 16 of the CIH.**

B. PROVISIONS NOT APPLICABLE TO CAT COVERAGE

CAT coverage is not provided under the ARH Citrus insurance program.

C. UNIT DIVISION

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

D. CITRUS GRADE REQUIREMENT

As stated in the Crop Provisions, marketable citrus production is defined as production that meets or exceeds the grading standards specified in the Special Provisions. Refer to the Special Provisions for the definition of marketable citrus.

For appraisals, the specified standards are to be applied to individual fruit, not on a lot basis.

E. TREATMENT OF SHARE

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

4. CALIFORNIA CITRUS APPRAISALS

A. GENERAL INFORMATION

- (1) Potential production will be appraised in accordance with procedures specified in this handbook and the LAM.
- (2) Specifically, circumstances that require an appraisal include (but are not limited to):
 - (a) When significant production remains on acreage that has been harvested;
 - (b) The insured has citrus acreage that he/she does not intend to harvest or which is unharvested at the end of the insurance period for physical damage; or
 - (c) When directed by the AIP. An appraisal or inspection may be necessary when:
 - 1 Verifiable production or adequate sales records are not available;
 - 2 Damage has occurred through uninsured causes of loss;
 - 3 Any production will be sold by direct marketing (without being commercially packed or processed); or
 - 4 Indicated in the Special Provisions.
- (3) Make separate appraisals for each citrus variety grown in the unit, as applicable. Refer to the LAM for additional reasons for appraisals.
- (4) Appraisal dates:
 - (a) AIP representatives will set appraisal dates.
 - (b) Whenever appraisals are necessary, inspect the unit/block after the normal fruit-drop period and before the fruit is removed from the trees.

B. SELECTING REPRESENTATIVE SAMPLE TREES FOR APPRAISALS

- (1) Make a general examination of all acreage in the unit **before selecting sample trees**. Determine the number and general location of **insured** trees to be used in the representative sample based on:
 - (a) 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;
 - (b) Extent of variation in the amount of production or damage within the acreage and when variable damage or tree conditions cause crop potential to be significantly different within the same **unit**, or when the insured wishes to destroy a portion of the **unit**, split the **unit into blocks** and appraise each one separately;
 - (c) Percent of each type or variety in the acreage, if applicable;
 - (d) Tree age, damage, size, density, and vigor;
 - (e) The acreage in the unit from which fruit has been picked, the extent of variation in the amount of unpicked fruit on the trees; or whether any areas or trees have been color (partially) picked.
- (2) Take not less than the minimum number (count) of representative samples required in **TABLE A**, herein.

C. GROVE APPRAISALS

- (1) Timing of pre-harvest appraisals when required by the AIP.
 - (a) Arrange to inspect the **unit/block** when most of the citrus **fruit** is mature, if early release is not required.
 - (b) If citrus **fruit** will be harvested for direct marketing such as U-pick or for roadside sales and acceptable production records of direct marketed sales are not made available and the citrus **fruit** was appraised, assess not less than the value per acre for any such acreage.
- (2) Select sample trees that have production representative of all the trees in the **unit/block**. If the **unit/block** has a mix of varieties, tree sizes, fruit count, fruit condition, or other factors that would affect the production-per-tree of citrus **fruit**, select as many sample trees as necessary to make appraisals.

D. HANDLING PRE-HARVEST APPRAISAL DISCREPANCIES

- (1) **If the insured disagrees with the appraisal, make arrangements for leaving representative trees UNHARVESTED and for inspecting those trees when the fruit is ready to harvest.**
 - (a) **The adjuster and insured should jointly determine the trees to be selected for this representative sample. Make a sketch map of the unit/block and sample trees by row number and tree count within the chosen row.**

(b) The adjuster can also physically mark or tag trees selected for appraisals to verify exact location of sample trees in the unit/block.

(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

These instructions provide information on appraisal methods for:

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

B. RANDOM CITRUS SAMPLE METHOD

- (1) Random samples must be representative of all mature citrus fruit in the unit or block.
- (2) Select a representative random sample of mature citrus fruit from sample trees to determine the number of fruit lost to insurable causes using the following criteria (reference Table A for minimum number of samples):
 - (a) Examine a sufficient number of individual mature citrus fruit (minimum of 100 fruit total) from different locations on the trees that reflect the general condition of all insurable fruit in the unit/block.
 - (b) The sample selected must be random and include citrus fruit that could be marketable and fruit that could be eliminated if graded in the packing house.
 - (c) Select fruit samples from the inside, outside, top, and bottom of all four quadrants of sample trees.
 - (d) Select fruit samples from each sample tree in a representative number of rows in the unit/block.
- (3) Separate grade fruit from culls. Cut the grade fruit to determine the number of graded fruit.

*** (4) FOR FREEZE DAMAGE, only that portion of the graded sample that will be marketed or is marketable will be cut to determine the percent of damage. See "Reference Material" for Arizona Citrus Laws and Procedures, California Orange Laws and Procedures, and Other Arizona and California Citrus Laws for information and methods of determining freeze damage.

(5) The ARH Citrus (Pilot) Crop Provisions guarantees the production of MARKETABLE FRUIT. To determine the amount of unharvested marketable fruit in a block or unit, follow the steps below:

(a) Determine the number of mature fruit required to fill a standard carton:

(1) Place the random sample(s) into the proper carton for the type of citrus fruit and count the number of fruit required to fill the carton; or

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

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

(c) Determine the number of unharvested trees per acre. To determine number of trees per acre for square or rectangular planting patterns, multiply the distance between trees within a row (to nearest tenth of a foot) times the distance between rows (to nearest tenth of a foot) and divide this result into 43,560 sq. ft. per acre (round to the nearest whole number). **EXAMPLE:** 12.5 ft. X 16.0 ft. = 200sq. ft., then 43,560 sq. ft. divided by 200 = 217.8 rounded to 218 trees per acre.

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

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

(e) **ONLY PACKED CARTONS WILL BE COUNTED AS PRODUCTION TO COUNT.** Packinghouse managers will be consulted to determine if representative samples can be packed as fresh fruit. Citrus fruit that cannot be packed as fresh citrus fruit can either be dropped to the ground or sent for processing into byproducts. This acreage can then be released.

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

RANDOM CITRUS SAMPLE METHOD EXAMPLE:

A random sample of 128 mature fruit was taken from representative trees in the block.

105 of these mature fruit graded marketable as fresh-packed fruit.

Citrus fruit that is not marketable as fresh-packed fruit due to INSURABLE causes will not be considered production to count.

105 minus 17 cut fruit lost equals 88 graded fruit.

It was determined that 128 sized fruit are required to fill a standard carton.

88 graded fruit divided by 128 fruit per carton equals 0.688 (percent of graded fruit per carton).

The quadrant counts of fruit from representative trees averaged 625 fruit per tree.

625 fruit per tree times 0.688 equals 430 graded fruit per tree.

430 graded fruit per tree, divided by 128 fruit per standard carton equals 3.4 standard cartons graded fruit per tree (rounded to nearest tenth).

450 trees in the block divided by 5 acres in the block equals 90 trees per acre.

3.4 cartons of graded fruit times 90 trees per acre equals 306 total cartons of graded fruit per acre from unharvested trees.

C. CITRUS APPRAISALS USING HARVESTED SAMPLES OR ACREAGE

- (1) **Representative Tree Appraisals.** When representative harvested citrus trees are used for the appraisal, the adjuster and insured will jointly select representative sample trees that reflect the type and severity of insured crop damage in the unit/block. The adjuster will make arrangements with the insured to do a field inspection while the insured harvests the selected representative sample trees. During the field inspection, the adjuster will:
 - (a) Select a representative sample of mature citrus fruit for grading from the harvested sample citrus fruit as described in section 5 B;
 - (b) Determine the amount of appraised potential production on each sample tree as described in section 5 B, and
 - (c) Document the amount of potential appraised production on the appraisal worksheet as described in sections 7 and 8 below.

- (2) **Representative Harvested Acreage Appraisals.** DO NOT USE THIS METHOD if the unharvested acreage will be harvested. Use this method only when the harvested acreage can be verified as being representative of the unharvested acreage.
 - (a) Conduct appraisals to determine the amount of potential gross production on the unharvested representative acreage.
 - (b) Compare the appraisal for the unharvested acreage determined in (a) above to the actual gross production from the harvested acreage. If the appraised gross potential production is comparable to the harvested gross production, use the average yield per acre from the harvested acreage as the per acre appraisal for the unharvested acreage; otherwise, use the appraisal procedures specified in section B herein.
 - (c) Document on a Special Report how the unharvested acreage appraisal was determined.

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. APPRAISAL WORKSHEET FORM STANDARDS

- (1) The entry items in subsection C herein are the minimum requirements for the Citrus Appraisal Worksheet (hereafter referred to as the Appraisal Worksheet). All 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 **Appraisal Worksheet** or provided to the insured as a separate document. These statements are not shown on the example exhibit. The current Privacy Act and Nondiscrimination statements can be found **on the RMA website at 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 APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

- (1) Include the AIP’s name in the Appraisal Worksheet title if not preprinted on the AIP’s worksheet, or when a worksheet entry is not provided.
- (2) Include the claim number on the Appraisal Worksheet (when required by the AIP) when a worksheet entry is not provided.
- (3) Complete separate Appraisal Worksheets for each unit inspected, as applicable. Complete separate Appraisal Worksheets for each navel orange type in the unit, as applicable.
- (4) For every inspection complete items 1 through 8, item **18**, and Part II of the Appraisal Worksheet.
- (5) Entries in the Appraisal Worksheets are the cartons determined by the appraisal. Any adjustments to recognize share will be made on the Production Worksheet.
- (6) Separate Appraisal Worksheets are required for each unit or **block** inspected. Refer to Table A for sampling instructions.

C. APPRAISAL WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

**Item
No.**

Information Required

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

Claim Number: Claim number as assigned by the **AIP**.

1. **Insured's Name:** Name of the insured that identifies EXACTLY the person **(legal entity)** to whom the policy is issued.
2. **Policy Number:** Insured's assigned policy number.
3. **Crop Year:** **Four-digit** crop year, as defined in the policy, for which the claim has been filed.
4. **Type and Kind of Citrus:** Crop name and crop code, as shown on the actuarial documents, for the variety of citrus grown.
5. **Date of Damage:** First three letters of the month during which MOST of the insured damage (if progressive damage occurred). Include SPECIFIC DATE where applicable, as in the case of freeze damage (e.g., Dec 7, YYYY).
6. **Unit Number:** Unit number from the Summary of Coverage after it is verified to be correct. *******
7. **Acreage:** Number of determined acres, to tenths, in **the unit/block** being appraised.
8. **Number of Trees Having Unpicked Fruit:** Number of trees on the unit/**block being appraised** having unpicked (unharvested) fruit.

PART I – UNPICKED FRUIT ON THE TREE

Verify or make the following entries:

Item

No.

Information Required

9. **Sample Number:** Sample/block identification number.
10. **No. of Trees in Block:** Number of unharvested bearing trees in the sample block determined by multiplying the number of unharvested trees per acre by the number of acres in the block (e.g. 90 trees per acre times 5 acres equals 450 trees in the block).
11. **Acres in Block:** Block acres (rounded to tenths).
12. **Random Pick:** Number of mature fruit randomly picked as instructed in section 5 B.

13. **Grade (12-14):** Number of marketable fruit in the sample. Enter the result of random pick (item 12) minus culls (item 14).
14. **Culls:** Number of cull fruit in the sample.
15. **Number Fruit Cut:** Number of grade fruit (item 13) cut per sample.

16. **Number Fruit Lost:** Number of cut fruit lost to freeze damage per sample. Enter zero if the cause of loss is not freeze.
17. **Graded Fruit (15-16):** Calculate the number of graded fruit by subtracting the number of fruit lost (item 16) from the number of fruit cut (item 15).
18. **Remarks:** Remarks pertinent to the appraisal, sampling, conditions in general, disposition of fruit, appraisal date, etc.

PART II – DETERMINATION OF THE PRODUCTION TO COUNT

Verify or make the following entries:

Item

<u>No.</u>	<u>Information Required</u>
19.	Sample Number: Sample/block identification number.
20.	Carton Size Fruit: Number of mature fruit required to fill carton.
21.	Total Fruit Lost (14+16): To determine the total fruit lost, add Culls (item 14) to number of fruit lost (item 16).
22.	Graded Fruit: Number of graded (marketable) fruit. Enter the result in Part I, item 17.
23.	% of Carton (22÷12): Percent of graded fruit in the carton rounded to three decimal places. Graded fruit (item 22) divided by random pick (item 12).
24.	No. of Fruit per Tree: The number of fruit per tree (including insured damaged fruit, uninsured damaged fruit, and marketable fruit).
25.	Graded Fruit per Tree (23X24): Percent of graded fruit in the carton (item 23) times number of fruit per tree (item 24), rounded to the nearest whole fruit.
26.	Graded Ctn. per Tree (25÷20): Graded cartons per tree rounded to the nearest tenth. Number of graded fruit per tree (item 25) divided by carton size fruit (item 20).
27.	Total Trees per Acre (10÷11): Total unharvested trees per acre rounded to the nearest whole tree. Result of number of unharvested trees in the block (item 10) divided by the number of acres in the block (item 11) from Part I or as determined by method in subsection 5 B (5) (c).

28.	Ctns. To Count per Acre (26×27): Cartons to count per acre rounded to the nearest tenth. Graded cartons per tree (item 26) times total trees per acre (item 27).

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

30. 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 Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.

31. Insured's Signature and Date: Insured's (or insured's authorized representative's) signature and date. **BEFORE** obtaining insured's signature, **REVIEW ALL ENTRIES** on the Appraisal Worksheet **WITH THE INSURED**, particularly explaining codes, etc., that may not be readily understood.

32. Page Number: Page number - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

If there are multiple pages to the appraisal worksheet, complete signature of adjuster and signature of insured only on the last page of the Appraisal Worksheets for the unit.

EXAMPLE

COMPANY: <i>Any Company</i>				CLAIM #: XXXXXXXXXX							
CITRUS APPRAISAL WORKSHEET (FOR ILLUSTRATION PURPOSES ONLY)				1. INSURED'S NAME		2. POLICY NUMBER		3. CROP YEAR			
				<i>I. M. Insured</i>		XXXXXXXXXX		YYYY			
				4. TYPE AND KIND OF CITRUS			5. DATE OF DAMAGE		6. UNIT NUMBER		
				NAVEL ORANGES – 0215			DEC 7, YYYY		0001-0001 BU		
				7. ACREAGE		8. NUMBER OF TREES HAVING UNPICKED FRUIT					
30.0		900									
PART I: FRUIT COUNT											
Sample No.	No. of Trees in Block	Acres in Block	Random Pick	Grade (12-14)	Culls	Number Fruit Cut	Number Fruit Lost	Graded Fruit (15-16)			
9	10	11	12	13	14	15	16	17			
A	450	5.0	128	105	23	105	17	88			
B	450	5.0	128	100	28	100	100	0			
18. Remarks											
<p><i>APPROXIMATELY 2 CTNS. PER TREE ON GROUND DUE TO FREEZE. BLOCK B – WILL DROP ON GROUND. INSEPERABLE FREEZE DAMAGE CANNOT BE PACKED. PRODUCTION TO COUNT IS ZERO. NO FREEZE PROTECTION EQUIPMENT ON BLOCKS A AND B SEE MAP ON SPECIAL REPORT. 20 ACRES PICKED AND PACKED. ACREAGE APPRAISED MM/DD/YYYY</i></p>											
PART II: DETERMINATION OF THE PRODUCTION TO COUNT											
Block Number	Carton Size Fruit	Total Fruit Lost (14+16)	Graded Fruit	% of Carton (22÷12)	No. of Fruit per Tree	Graded Fruit per Tree (23x24)	Graded Ctn. per Tree (25÷20)	Total Trees per Acre (10÷11)	Ctns. To Count per Acre (26 x 27)		
19	20	21	22	23	24	25	26	27	28		
A	128	40	88	.688	625	430	3.4	90	306.0		
B			No Production to Count – See Remarks						0		

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

8. DETERMINING THE VALUE OF HARVESTED PRODUCTION

A. GENERAL INFORMATION

The procedures herein and the example Summary of Harvested Production Worksheets illustrate how to calculate and document the annual price.

B. DETERMINING THE ANNUAL PRICE

- (1) Use the insured's Net Dollars Received as the value of sold or direct marketed harvested production if the AIP determines the insured received a reasonable price per pound for such production. A reasonable price is the price buyers in the area are paying on the date of sale for citrus **fruit** of the same variety and quality.
- (2) If the AIP determines the price was reasonable, the **annual price** will be the total of the net dollars received divided by the total cartons of marketable fruit sold.
- (3) The annual price may first be calculated on a unit basis as the average value per carton of any production sold on the unit by the producer if that price is determined to be reasonable. This is done because a particular unit may have a unique variety or specific harvesting window.
- (4) If there are no sales from the unit or the price is determined not reasonable, sales from a representative unit of the same type and on the same policy may be used to calculate the annual price.
- (5) If a unit level annual price is unavailable or determined not reasonable, the annual price may be calculated on a whole farm basis as the average value per carton of all navel orange production sold across units by the producer if that price is determined to be reasonable.
- (6) If the AIP determines the price from (3), (4) and (5) was not reasonable, the **annual price** for the unit will be determined by multiplying the **NASS** season average price per box received by producers in the state by the conversion factor shown in the Crop Provisions.
- (7) Harvested production damaged or defective due to insurable causes and not marketable will have a zero value and will not be included in determining the **annual price**.

9. SUMMARY OF HARVESTED PRODUCTION WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. SUMMARY OF HARVESTED PRODUCTION WORKSHEET STANDARDS

- (1) The entry items in subsection C are the minimum requirements for the Summary of Harvested Production Worksheet hereafter referred to as the Harvested Production Worksheet. Each of these entry items is "Substantive," (i.e., they are required).

- (2) Harvested Production Worksheet Completion Instructions. The completion instructions for the required entry items on the worksheet in the following subsections are “Substantive,” (i.e., they are required).
- (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 section. The current Privacy Act and Nondiscrimination 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 HARVESTED PRODUCTION WORKSHEET ENTRIES AND COMPLETION PROCEDURES

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

C. HARVESTED PRODUCTION WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

**Item
No.**

Information Required

Company Name: Name of AIP, if not preprinted on the worksheet (company name). Insert "Page 1 of n," "Page 2 of n," etc. Number each set of worksheets (sold, direct marketed, unsold) separately.

1. **Insured's Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Crop:** "Citrus Crop" (Crop Code) as shown in the actuarial documents.
3. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim is filed.
4. **Policy Number:** Insured's assigned policy number.
5. **Unit Number:** Unit number from the Summary of Coverage after it is verified to be correct.

6. **Claim Number:** Claim number as assigned by the AIP.
7. **Type/Disposition/Variety:** Name of crop and type (if applicable), disposition (e.g., sold, unsold, direct marketed) of the citrus fruit represented by this Harvested Production Worksheet. Enter NA if type is not applicable.
8. **Name, Address, and Phone No. of Buyer/Packer:** Name, address, and telephone number of the processor, packing house, or other first handler of the production.

PART I - PRODUCTION

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

For columns 11 through 15 below, when there are no specific instructions for either sold, unsold, or direct marketed production, enter 0 on the worksheet. CARTONS DELIVERED, CARTONS SOLD, DIRECT MARKETED PRODUCTION, AND ALL DOLLAR ENTRIES MUST INCLUDE ONLY THAT PORTION OF THE PRODUCTION INCLUDED BY THE INSURED'S SHARE.

11. **Cartons Delivered:** Sold, Unsold, or Direct Marketed Production: The insured's share of the number of whole standard cartons of citrus fruit per load, lot, pool, or account, as delivered. If production is not in standard cartons, convert the reported weights to cartons and enter weight in whole cartons. List any conversion factor(s) used in the "Remarks".

12. **Cartons Sold:** The insured's share of the number of whole standard cartons per load, lot, pool, or account that were sold. Explain any difference, such as culled unmarketable citrus fruit, in the Remarks section. Culls must be reported on the "Sold" Harvested Production Worksheet as the difference between delivered and sold cartons. Culls purchased by a packer, processor, or other handler even if failing to meet those grading standards, must be included in the sold production. Any delivered marketable production that is unsold must be reported on an "Unsold" Harvested Production Worksheet. Direct marketed production should be reported on a "Direct Marketed" Harvested Production Worksheet. For direct marketed production, transfer entry from column 11.
13. **Gross Dollars Received:** Sold or Direct Marketed Production: The insured's share of the value per load, lot, pool, or account listed in column 10, in dollars and cents as reported on the documents from the handler.
14. **Adjustments to Gross Dollars Received:** Sold Production: If the gross dollars received as reported in item 13 include handling charges, enter the insured's share of the amount of those charges in dollars and cents, such as in-charges, out-charges, and other industry handling charges customary in the area. Identify such charges in the Remarks. If the dollars in item 13 do not include such charges, enter zero (0). If not delivered to a third party, adjustments must be verifiable as packing or processing expenses.
15. **Net Dollars Received:** Column 13 minus column 14, results rounded to dollars and cents.
16. **Totals:** Separately total columns 11, 12, 13, 14, and 15, as applicable, on the final page of the worksheet for each classification (sold, unsold, or direct marketed).

PART II - WEIGHTED VALUE BY TYPE

17. **Total Net Dollars Received:** On the final worksheet for sold and direct marketed, enter the sum of the net dollars received for sold and direct marketed production from column 15 "Totals" from the appropriate worksheet. Leave the item blank on the Unsold Production Worksheet. Transfer this entry to Section II, column 66 "Production to Count" on the Production Worksheet.
18. **Total Cartons Delivered:** On the final worksheet for each disposition (sold, unsold, or direct marketed), enter the sum of the total cartons delivered for all column 11 entries from the appropriate worksheets. Transfer this entry to section II, column 55 on the Production Worksheet.
19. **Total Cartons Sold:** On the final worksheet for each disposition (sold, unsold, or direct marketed) enter the sum of the cartons sold for all column 12 entries from the appropriate worksheets. Transfer this entry to section II, column 56 on the Production Worksheet.
20. **Average Value per Carton:** On the final worksheet for sold or direct marketed enter the result of dividing column 17 by column 19 in cents per carton as a three-place decimal (e.g., \$7.667 is entered as 7.667, etc.). Transfer this entry to Section II, column 64a "Value" on the Production Worksheet. On the final worksheet for unsold, make no entry.
21. **Total Net Dollars Received –UNIT:** On the final worksheet for each unit, enter the sum of the net dollars received for sold and direct marketed production from all column 17 entries, as appropriate.

22. **Total Cartons Delivered -UNIT:** On the final worksheet for each unit, enter the sum of the total cartons delivered for all column 18 entries from the appropriate worksheets. Transfer this entry to section I, column 32a on the Production Worksheet for the UNHARVESTED PRODUCTION ADJUSTMENT.
23. **Total Cartons Sold -UNIT:** On the final worksheet for each unit, enter the sum of the total cartons sold and direct marketed from all column 19 entries, as appropriate. DO NOT INCLUDE CARTONS FROM THE UNSOLD WORKSHEET.
24. **Annual Price:** On the final worksheet for each unit enter the result of dividing column 21 by column 23 in cents per carton as a three-place decimal (e.g., \$7.667 is entered as 7.667, etc.). Transfer this entry to the UNSOLD cell in of Column 64b "Mkt. Price", Section II of the Production Worksheet.
25. **Remarks:**
- a. Enter any pertinent information such as where unsold production has been stored and how it was valued.
 - b. Document any factors used to convert delivered production to standard cartons of delivered production on each page for which conversion factors are applicable.
 - c. Record the insured's share (refer to 9 B (7)).
 - d. Identify the source and amount of in-charges, out-charges, or other industry handling charges.

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

26. **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.
27. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date on each page. Before obtaining the insured's signature, REVIEW ALL ENTRIES WITH THE INSURED or the insured's authorized representative, particularly explaining codes, etc., which may not be readily understood.
28. **Page:** Page number of the Summary of Harvested Production pages APPLICABLE TO THE CITRUS, e.g., Page 1 of 2 Pages, Page 2 of 2 Pages, etc.

If there are multiple pages to the appraisal worksheet, complete items 14 and 15 (signature of adjuster and signature of insured) only on the last page of the Appraisal Worksheets for the unit.

SUMMARY OF HARVESTED CITRUS PRODUCTION WORKSHEET (For Illustration Purposes Only)	COMPANY NAME: <i>Any Company</i>			Page 2 of 3
	1. INSURED'S NAME <i>I.M. Insured</i>		2. CROP <i>ARH Citrus (0215)</i>	3. CROP YEAR <i>YYYY</i>
	4. POLICY NUMBER <i>XXXXXXXX</i>	5. UNIT NUMBER <i>0001-0001BU</i>	6. CLAIM NUMBER <i>XXXXXXXXXX</i>	7. TYPE/DISPOSITION/VARIETY <i>Unsold</i>
	8. NAME, ADDRESS, AND PHONE NUMBER OF BUYER/PACKER <i>Acme Packing Company Any Street Any Town, State (XXX) XXX-XXXX</i>			

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

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

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

UNSOLD FRUIT EXAMPLE

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

10. **PRODUCTION WORKSHEET** ENTRIES AND COMPLETION PROCEDURES

A. **PRODUCTION WORKSHEET** STANDARDS

- (1) The entry items in subsection C are the minimum **Production Worksheet** requirements. Each of these entry items is considered “Substantive,” (i.e., they are required).
- (2) The completion instructions for the required entry items on the 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 Privacy Act and Nondiscrimination statements can be found **on the RMA website at <http://www.rma.usda.gov/regs/required.html>**.
- (4) The certification statement required by the current DSSH must be included on the form directly above the insured’s signature block immediately followed by the statement below.

“I understand the certified information on this Production Worksheet will be used to determine my loss, if any, to the above unit. The **AIP** 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., point size of font, etc).

B. **GENERAL INFORMATION**

- (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).

- (f) If the AIP determines the claim is to be DENIED, refer to paragraph 67 K of the LAM for Production Worksheet completion instructions.
- (4) The adjuster is responsible for determining if any of the insured's requirements under the notice and claim provisions of the policy have not been met. If any have not, the adjuster should contact the AIP.
- (5) Instructions labeled "PRELIMINARY" apply to preliminary inspections only. Instructions labeled "FINAL" apply to final inspections only. Instructions not labeled apply to ALL inspections.
- (6) Refer to section 15 (b) of the Basic Provisions for information on determining production to count when acreage is harvested after the crop has been appraised.
- (7) In order to make the unharvested production adjustment calculation flow better throughout the various worksheets, the calculation can now be performed on the Production Worksheet with the additional data that has been included. However, an example of the unharvested production adjustment calculation is provided below.
- (a) Multiply approved yield times coverage level and share;
- (b) Multiply the number of acres damaged solely by uninsured cause by (a);
- (c) Multiply the respective entries in Part II item 28 of the Citrus Appraisal Worksheets by the insured's share and by the number of acres appraised;
- (d) Sum the values determined in step (c) and add amount from step (b);
- (e) Add the cartons from Part II item 22 of the Harvested Production Worksheet to the result determined in step (d);
- (f) Multiply cartons in step (a) by the number of insured acres; and
- (g) Subtract the result of step (e) from the result of step (f).

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

- (1) $500 \text{ cartons} \times 0.75 \times 1.000 = 375 \text{ cartons}$;
- (2) Assume no acres are damaged solely by uninsured cause;
- (3) $(306 \text{ cartons to count per acre} \times 1.000 \times 5 \text{ appraised acres}) + (0 \text{ cartons to count per acre} \times 1.000 \text{ share} \times 5 \text{ appraised acres}) = 1,530 \text{ cartons}$;
- (5) $1,530 \text{ cartons} + 7,975 = 9,505 \text{ cartons}$;
- (6) $375 \times 30 \text{ acres} = 11,250 \text{ cartons}$;
- (7) $11,250 \text{ cartons} - 9,505 \text{ cartons} = 1,745 \text{ cartons}$ (Entered on the Production Worksheet in Section I item 34 with a stage code "UA.")

C. FORM ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

**Item
No.**

Information Required

1. **Crop/Code #:** Navel Oranges (0215).
2. **Unit #:** Unit number from the Summary of Coverage for the unit after it is verified to be correct.

3. **Location Description:** Land location that identifies the legal description, if available, and the location of the unit (e.g., section, township, and range; FSA Farm Numbers; FSA Common Land Units (CLU) and tract numbers; GPS identifications; or Grid identifications) as applicable for the crop.
4. **Date(s) of Damage:** First three letters of the month(s) during which the determined insured damage occurred for the inspection and the cause(s) of damage listed in item 5 below. If no entry in item 5 below MAKE NO ENTRY. For progressive damage, enter in chronological order the month that identified when the majority of insured damage occurred. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., Aug 11, 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 Damage:** 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 additional determined insured causes of damage 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 column in item 5. Refer to the LAM for more information on no indemnity due claims.

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	AUG	AUG
5. Cause(s) of Loss	Excess Moisture	Hail	Wind	Heat
6. Insured Cause %	10	15	25	20
Narrative: Additional date of damage – APR 5, Cause of Loss – 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 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:** 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 whole standard cartons, of all non-loss units for the crop at the time of final inspection.

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

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.

- 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.

FINAL: Transfer the last date (in the first or second 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 insurance 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) Adjustment to appraised production;
- (5) Stages or intended use(s) of acreage;
- (6) Shares (e.g., 50 percent (50%) and 75 percent (75%) shares on the same unit); or
- (7) Appraisals for damage due to hail or fire if Hail and Fire Exclusion is in effect.

Verify or make the following entries:

**Item
No.**

Information Required

16. **Field ID:** The unit/block identification symbol from the Appraisal Worksheet, sketch map or an aerial photograph as applicable. Refer to the Narrative instructions.

17. **MAKE NO ENTRY.**

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

19. **Determined Acres:** Refer to the LAM or CIH for definition of acceptable determined acres for perennial crops used herein. Enter the determined acres to tenths (include “E” if estimated) for which consent is given for other use and/or is:

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

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

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

21. **Risk:** Three digit code for the correct “Rate” from the actuarial document **maps**. If a “Rate” or “High Risk Area” is not specified on the actuarial document **maps**, MAKE NO ENTRY. Verify with the Summary of Coverage, and if the “Rate” is found to be incorrect, revise according to **AIP**’s instructions. **Refer to** the LAM. Unrated land is uninsurable.

22. **Type:** Three-digit code number, entered exactly as specified on the actuarial documents for the type carried out by the insured. If “Type” or “No Type Specified,” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If type is not specified on the actuarial documents, MAKE NO ENTRY.

23-25. MAKE NO ENTRY.

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

27. **Cropping Practice:** Three-digit code number, entered exactly as specified on the actuarial documents for the cropping practice carried out by the insured. If “No Cropping Practice” or “No Practice Specified,” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a cropping practice is not 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 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

“P” Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, for which the insured failed to provide records of production which are acceptable to the **AIP**, or from which production was sold by direct marketing if the insured failed to meet the requirements contained in the Crop Provisions.

“H” Harvested.

“UH” Unharvested or put to other use with consent.

“UA” Unharvested Production Adjustment.

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

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

<u>USE</u>	<u>EXPLANATION</u>
“Bulldozed” etc.....	Use made of acreage
“WOC”.....	Other use without consent
“SU”.....	Solely uninsured
“ABA”.....	Abandoned without consent
“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 “Final Use.”

31. **Appraised Potential:**

- a. Per acre appraisal in standard cartons, to tenths, of POTENTIAL production for the acreage appraised (Part II, item 28 of the Citrus Appraisal Worksheet). Refer to the appraisal methods and applicable Appraisal Worksheet instructions for additional instructions. If there is no potential on UH acreage, enter “0” (zero).
- b. For the **Unharvested Production Adjustment:** Enter the approved yield multiplied by the coverage level and the share and the number of acres insured (e.g., 500 cartons X 0.75 coverage level X 1.000 share 30 acres = 11,250).

32a. **Moisture %:**

- a. For appraised citrus MAKE NO ENTRY.
- b. For the **Unharvested Production Adjustment** enter the amount from column 22 of the Summary of Harvested Production Worksheet.

32b. **Factor:**

- a. For appraised citrus MAKE NO ENTRY.
- b. For the **Unharvested Production Adjustment** enter the sum from item 42 of column 36 and column 37. Refer to section 10 B (7).

33. **Shell %, Factor, or Value:** Line through the column heading and enter “Annual Price.”

- a. For appraised citrus production enter the annual price from item 24 of the appropriate Harvested Citrus Production Worksheet summary if this price is determined to be reasonable. Otherwise enter a price determined in accordance with the annual price procedure, section 8 B herein. Notate appropriately how price was determined.

- b. For the **Unharvested Production Adjustment** enter the dollar amount per carton contained in the Special Provisions.

34. **Production Pre QA:**

- a. Column 19 multiplied by column 31, results in cartons rounded to tenths.
- b. For the **Unharvested Production Adjustment** enter the greater of zero (0) or the result of column 31 less column 32a and column 32b (i.e., column 31 – (column 32a. + column 32b.)).

35. **Quality Factor:** Under section 15 (j) of the Basic Provisions, if due to insured causes, a Federal or State agency has ordered the appraised crop or production to be destroyed, enter the factor “0.000.” Instruct the insured to complete and submit a Certification Form stating the date the crop or production WAS DESTROYED and the method of destruction (refer to item 40 and the Narrative below). Also refer to LAM paragraphs 96 J (2) and 102 A for additional information. If no destruction order, MAKE NO ENTRY.

36. **Production Post QA:** Make the following entries in cartons to tenths.

- a. For appraisals **with** destruction order, column 34 multiplied by column 35.
- b. For appraisals **without** destruction order, transfer entry from column 34.
- c. For the **Unharvested Production Adjustment**, MAKE NO ENTRY.

37. **Uninsured Causes:** Result of per acre appraisals for uninsured causes (taken from the appraisal worksheet or other documentation) multiplied by acres in item 19, rounded to tenths of a carton. Refer to the LAM for information on how to determine uninsured cause appraisals. If no uninsured causes MAKE NO ENTRY.

- a. Hail and Fire exclusion NOT in effect.

(1) Enter the result of multiplying item 19 by NOT LESS than the production guarantee per acre (approved yield times coverage level) in cartons rounded to tenths for any “P” stage acreage. On preliminary inspections, advise the insured to keep harvested production from any acreage damaged SOLELY by uninsured causes separate from other production.

(2) For acreage that is damaged PARTLY by uninsured causes, enter the result of the APPRAISED UNINSURED loss of production (result of item 28 of the appropriate Appraisal Worksheet multiplied by the number of acres in item 19) in cartons to tenths. Refer to the LAM for instructions regarding assessing uninsured cause appraisals.

- 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.
- e. For the **Unharvested Production Adjustment** MAKE NO ENTRY.

38. Total to Count:

- a. Add column 36 to column 37, and multiply that result by the column 33. Enter the result in whole dollars.
- b. For the **Unharvested Production Adjustment**, column 33 multiplied by column 34 rounded to whole dollars.

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

40. Quality: Check all qualifying conditions that apply to the unit's appraised or harvested production.

Qualifying QA Condition:
Test Weight (TW)
Kernel Damage (KD) and Total Defects
Garlicky (Grade)
Aflatoxin
Vomitoxin
Fumonisin
Dark Roast (for Sunflowers only)
Sclerotinia (for Sunflowers only)
Ergoty (Grade)
COFO (commercially objectionable foreign odor) (includes Musty and Sour Odor)
Other
None

- a. Check "Other" if the identified injurious substances or conditions, for which a destruction order was issued, are not listed above. Document in the Narrative (or on a Special Report):
 - (1) A description of the injurious substance or condition for which a destruction order was issued;
 - (2) The circumstances that caused the crop to be affected by an injurious substance or condition, the date the crop was destroyed, and the method of destruction;
 - (3) Attach to the claim, a copy of the destruction order issued by the Federal or State agency and, if applicable, a copy of the laboratory test results that confirms the presence of the injurious substances or conditions.
- b. Otherwise, check "None."

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.
- c. Refer to the LAM for additional information on mycotoxins.

42. **Totals:** Separately total columns 36, and 37 in whole cartons and column 38 in whole dollars. If a column has no entries, MAKE NO ENTRY.

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 item 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 “Revenue Not to Count” and/or any revenue not included in item 62 and/or any production not included in column “56” entries (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 photo 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 any delayed notices or delayed claims as instructed in the LAM.
- o. Document any authorized estimated acres shown in Section I, item C as follows: “Line 3 ‘E’ acres authorized by AIP MM/DD/YYYY.”
- p. Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- q. Explain if there is no market value for any appraised potential of citrus fruit.
- r. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.
- s. Explain the reason for a “No Indemnity Due” claim. No Indemnity Due claims are to be distributed in accordance with the AIP instructions.
- t. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- u. Document any other pertinent information, including any data to support any factors used to calculate the production.
- v. For production ordered to be destroyed due to the presence of injurious substances or conditions, document the following:
 - (1) Explain any “.000” factor entered in columns 35 and 65.
 - (2) The circumstances that caused the crop to be affected by an injurious substance or condition, date the crop was destroyed and the method of destruction. Attach to the claim the insured’s completed Certification Form, a copy of the destruction order issued by the Federal or State agency and (if applicable) a copy of the laboratory test results that confirms the presence of injurious substances or conditions.
- w. Refer to the LAM for additional documentation requirements.

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 AND REVENUE FOR THE INSURED PERSON ONLY except production appraised BEFORE harvest and shown in section I because the quantity cannot be determined later.
- (3) The insured must maintain satisfactory records of ALL production sold. Verify any processing/packing house records. If acceptable sales records are not available, refer to the LAM.
- (4) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:
 - (a) Separate storage facilities.
 - (b) Different FIRST handlers (buyers, packing houses, or processors). The insured must have maintained satisfactory records of ALL production sold. Verify any packinghouse or processor records. In all localities if the first handler was not a packer or processor, the production will be determined by the adjuster on the basis of available records.
 - (c) Harvested fruit of any type that failed to meet the applicable grade (quality) requirements because of INSURED damage.
 - (c) Varying shares; e.g., 50 percent and 75 percent shares on the same unit.
 - (d) Varying determinations of production (varying value, etc.).
 - (f) Harvested production from more than one insured practice (or crop) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in 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.
- (6) Citrus fruit that cannot be marketed as fresh-packed fruit due to insurable causes will not be considered production to count.

Verify or make the following entries:

**Item
No.**

Information Required

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 complete the 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 unit** 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:**

- a. If only one practice, variety, or type of harvested production is listed in section I, MAKE NO ENTRY.

- b. If more than one practice, variety, or type of harvested production is listed in section I, and a separate approved APH yield exists, indicate for each practice/type/variety the corresponding Field ID from **item 16**.

48. **MAKE NO ENTRY.**

49-52. **Length or Diameter, Width, Depth, Deductions:**

- a. Strike column headings, and enter “Disposition”. Enter the method(s) of disposition from the Summary of Harvested Production Worksheet(s) (e.g., Disposition - Sold, Unsold, or Direct Marketed, as applicable). Refer to section 9, herein.
- b. When there is sold/unsold and direct marketed production from the same insured acreage, make separate line entries, as applicable (refer to the example Production Worksheet, herein).

53-54. **MAKE NO ENTRY.**

55. **Gross Prod.:** Delivered production in whole cartons for citrus fruit production determined by delivery records, production recaps, sales receipts from processors, etc., (must be NET WEIGHT). Transfer entry from column 18 on the Harvested Production Worksheet for all sold, unsold, and direct marketed harvested production.

56. **Bu., Ton, Lbs., Cwt.:** Line out the column heading and enter “Cartons.” Enter the sold harvested production in cartons, to tenths. Transfer entry from column 19 on the Harvested Production Worksheet for all sold, unsold, and direct marketed harvested production.

- a. Citrus fruit that are insurable causes are not counted as production to count.
- b. Any undamaged marketable citrus fruit, or fruit that the producer cannot market that meets the minimum grade standards as specified in the Special Provisions, must be counted as production to count.
- c. Cartons may require conversion from the size used by the packing house to the carton sizes defined in the policy. The adjuster should contact the packing house to verify the carton size used (e.g., if the packing house used a 25 pound carton for a particular type of fruit and the carton size specified by the policy is 38 pounds, the adjuster must convert the production to the equivalent of 38 pound cartons before entering the gross harvested production). Refer to the definition for “Carton” in section 2 for standard container sizes and production packed for export. **Show conversion calculations in the Narrative.**

57-61. **MAKE NO ENTRY.**

62. **Production Not to Count:** Enter any production not to count in standard cartons to tenths (WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE) from harvested acreage damaged solely by uninsured causes, or other sources (e.g., other units or uninsured acreage) in the same storage structure (if the storage entries include such production). THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN ANY “PRODUCTION NOT TO COUNT” IN THE NARRATIVE.

63. **Production Pre-QA:** Make the following entries in whole cartons.
- a. For harvested production with production not to count: Column 56 minus column 62.
 - b. For harvested production without production not to count: Transfer entry from column 56.
- 64a. **Value:** Make the following entries for the value per carton as a three-place decimal (e.g., enter \$7.685 as 7.685, etc.) as follows:
- a. For all sold and direct marketed harvested production, transfer entry from column 20 on the Harvested Production Worksheet.
 - b. For all unsold harvested production, MAKE NO ENTRY.
- 64b. **Market Price:** Make the following entries for the market price per carton as a three-place decimal (e.g., enter \$7.685 as 7.685, etc.) as follows:
- a. For all sold and direct marketed harvested production, MAKE NO ENTRY.
 - b. For all unsold harvested production, transfer entry from column 24 on the Final Harvested Production Worksheet for the unit as appropriate in accordance with the annual price procedure in section 8 B.
65. **Quality Factor:** Under section 15 (j) of the Basic Provisions, if due to insured causes, a Federal or State agency has ordered the appraised crop or production to be destroyed, enter the factor "0.000." Instruct the insured to complete and submit a Certification Form stating the date the crop or production WAS DESTROYED and the method of destruction (refer to item 40 and the Narrative below). Also refer to LAM paragraphs 96 J (2) and 102 A for additional information.
66. **Production to Count:** Make the following entries in whole dollars.
- a. For all sold and direct marketed harvested production, transfer entry from column 17 on the Harvested Production Worksheet.
 - b. For all unsold harvested production, multiply column 63 by column 64b.
 - c. For production with a destruction order, column 63 multiplied by the applicable price in column 64a or 64b multiplied by column 65.
67. **Total:** Total of all column 63 entries in cartons rounded to tenths. If no entry in column 63, MAKE NO ENTRY.
- ***
68. **Section II Total:** Enter the total of Column 66, results in whole dollars.
69. **Section I Total:** Total of column 38 entries, results in whole dollars.
70. **Unit Total:** Enter the sum of item 68 plus item 69, in whole dollars.

71. MAKE NO ENTRY

72. MAKE NO ENTRY

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

73. **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 the bottom line.

74. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. **BEFORE** obtaining insured's signature, **REVIEW ALL ENTRIES** on the Production Worksheet **WITH THE INSURED**, particularly explaining codes, etc., that may not be readily understood. Final indemnity inspections should be signed on the 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 # Navel Oranges/0215	2. Unit # 0001-0001BU	3. Location Description SEC-1 TWP-96N RNG-30W	7. Company Agency Any Company Any Agency	8. Name of Insured I. M. Insured
4. Date(s) of Damage Dec 7	5. Cause(s) of Damage Freeze	6. Insured Cause % 100%	12. Additional Units 0002-0002BU	9. Claim # XXXXXXXX
13. Est. Prod. Per Acre 1,600				11. Crop Year YYYY
				10. Policy # XXXXXXXX
		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	In Practice	Cropping Practice	Organic Practice	Stage	Use of Acres	Appraised Potential	Moisture % Factor	Shell % Factor, or Annual Price	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count	
A			5.0	1.000		997				002			UH	UH	306.0		7.211	1,530.0		1,530.0		11,033	
B			5.0	1.000		997				002			UH	UH	0		7.211	0		0		0	
C			20.0	1.000		997				002			H	H									
													UA		11,250	7,975 1,530	0.70	1,745				1,222	
39 TOTAL			30.0	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input type="checkbox"/> None <input checked="" type="checkbox"/>												42 TOTALS			1,530		12,255		
41. Do any mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>																							

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

Acreage verified, permanent blocks

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	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a.	59a.	60a.	61.	62.	63.	64a.	65.	66.				
47b	Share	Multi-Crop Code	Length or Diameter	Width or Disposition	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod.	Bu., Ton Lbs., CWT Cartons	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			
	C		Sold						7,060	7,060							7,060	6.794		47,969			
	C		Direct Marketed						825	825							825	10.772		8,887			
	C		Unsold						90	90							90	7.211		649			
67. TOTAL																	7,975	68. Section II Total		57,505			
																		69. Section I Total		12,255			
																		70. Unit Total		69,760			
																		71. Allocated Prod.					
																		72. Total APH Prod.					

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

11. REFERENCE MATERIAL

TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS

Acres in Unit or Block:	Minimum Number of Trees in a Sample:
0.1 – 10.0	The lesser of 5 trees or 5% of the number of trees.
One additional sample is required for each additional 10.0 acres (or fraction thereof) in the unit/block.	

EXHIBIT 1

A. DETERMINING INSURABLE ACREAGE BY VARIETY

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

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

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

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

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

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

B. FREEZE DAMAGED CITRUS DEFINED

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

C. CALIFORNIA ORANGE LAWS AND PROCEDURES

- (1) **Orange Laws** (applicable portions quoted in part).
- (a) **Freezing Damage.** Damage from freezing to any one fruit is serious if it causes either a condition of (a) "damage on the segment walls" to the extent defined herein, or (b) "drying or desiccation" in "20 percent or more of the exposed pulp as shown on a transverse cut through the center."

- (b) **Damage on Segment Walls.** “Damage on segment walls means a water-soaked appearance, or evidence of previous water soaking, or the presence of crystals or crystalline deposits, on the two surface membranes of each of two or more segments of a section, which section shall not be less than one inch or more than one and one-half inches in thickness, obtained from the center portion of the fruit by cutting off a portion of each end such evidence of freezing injury to show for the entire length but not necessarily the entire area of the surface membranes.”
- (c) **Determination of Extent of Freezing Damage.** “In any season in which freezing damage to oranges produced in California has occurred, the extent of damage by freezing to such oranges shall be determined as follows:
1. By examination for damage on the segment walls from and after the time when the oranges were first exposed to freezing temperatures to the date, herein designated as Date A, when the director, after survey, shall make a determination in writing that the drying process has developed to such extent as to furnish additional evidence of the extent of actual damage to the fruit.”
 2. By examination of the exposed pulp on a transverse cut through the center, from and after the date, herein designated as Date B, when the director, after survey, shall make a determination in writing that the drying process has developed to such extent as to permit reasonably accurate determination of the full extent of freezing damage by such examination, without regard to damage on the segment walls.”
 3. Either by examination for damage on the segment walls or by examination of the exposed pulp on a transverse cut through the center, or by such examination, during the period from Date A to Date B. In no event shall the interval from Date A to Date B exceed three weeks.”
- (d) **Tolerances.** In the case of serious damage by freezing injury, not more than 15 percent, by count, of the oranges in any one container or bulk lot may be below these requirements, but not to exceed one-third of this tolerance shall be allowed for oranges which show a “drying or desiccation” in 40 percent or more of the exposed pulp, as shown on a transverse cut through the center. The total tolerance for a combination of defects shall not exceed the tolerance permitted for any one cause by more than 5 percent by count.”

(2) **Orange Procedures.**

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

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

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

D. POLICY REGARDING FROST PROTECTION EQUIPMENT

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

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

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