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ARIZONA- CALIFORNIA CITRUS LOSS ADJUSTMENT STANDARDS HANDBOOK

2016 and Succeeding Crop Years

**RISK MANAGEMENT AGENCY
KANSAS CITY, MO 64133**

TITLE: ARIZONA-CALIFORNIA CITRUS LOSS ADJUSTMENT STANDARDS HANDBOOK	NUMBER: FCIC-25040-1
EFFECTIVE DATE: 2016 and succeeding crop years	ISSUE DATE: July 14, 2014
Subject: Provides the procedures and instructions for administering the Arizona-California Citrus crop insurance program.	OPI: Product Administration and Standards Division
	APPROVED: /S:/ Tim B Witt Deputy Administrator for Product Management

REASONS FOR AMENDMENT

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

1. Paragraph 22 B: Revised step 3 to specify the minimum number of fruit per sample; revised step 6 to clarify it is only applicable to freeze damaged fruit; revised step 8 to indicate it also applies to partially harvested trees; revised step 9 to add instruction to notate in the remarks section of the Appraisal Worksheet when samples are deemed unmarketable as fresh fruit by the packinghouse; and revised the Random Citrus Sample Method Example to include the appropriate number of sampled fruit for the acreage from partially harvested acreage.
2. Exhibit 3: Revised section B, items 8, 10, and 27 to clarify they also apply to partially harvested acreage; and revised the Example Appraisal Worksheet to reflect the minimum sample requirements and to include the calculations from the Random Citrus Sample Method Example in paragraph 22 B.
3. Exhibit 4: Revised the Example Production Worksheet to reflect the changes on the Example Appraisal Worksheet.
4. Exhibit 5: Modified to clarify one additional sample tree is required for each additional 10 acres in the unit or block.

ARIZONA-CALIFORNIA CITRUS LOSS ADJUSTMENT STANDARDS HANDBOOK

CONTROL CHART

Arizona-California Citrus Loss Adjustment Standards Handbook							
	TP Page(s)	TC Page(s)	Text Page(s)	Exhibit Number	Exhibit Page(s)	Date	Directive Number
Remove	1-2		7-10	3	15-18	08-2013	FCIC-25040
				4	35-36	08-2013	FCIC-25040
				5	37	08-2013	FCIC-25040
				6	38	08-2013	FCIC-25040
Insert	1-2		7-10	3	15-18	07-2014	FCIC-25040-1
				4	35-36	07-2014	FCIC-25040-1
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Current Index	1-2	1-2	1-6			07-2014	FCIC-25040-1
			7-10			08-2013	FCIC-25040
			11	1	12	07-2014	FCIC-25040-1
				2	13-14	08-2013	FCIC-25040
				3	15-18	07-2014	FCIC-25040-1
				4	19-34	08-2013	FCIC-25040
				4	35-36	07-2014	FCIC-25040-1
				5	37	07-2014	FCIC-25040-1
				6	38	07-2014	FCIC-25040-1
				6	39	08-2013	FCIC-25040
				7	40-41	08-2013	FCIC-25040
				8	42-43	08-2013	FCIC-25040
				9	44	08-2013	FCIC-25040
	10	45	08-2013	FCIC-25040			

FILING INSTRUCTIONS

The handbook pages listed in the Control Chart above under the “Insert” heading replace such pages in the FCIC-25040, Arizona-California Citrus Loss Adjustment Standards Handbook, dated August 27, 2013. This handbook is effective upon approval and until obsoleted.

22. Appraisal Methods (continued)

B. Random Citrus Sample Method (continued)

<p>3 (continued)</p>	<p>(a) Select a sufficient number of individual mature fruit (minimum of 10 fruit per sample tree and not less than 100 fruit per unit/block) from different locations on the trees that reflect the general condition of all insurable fruit in the unit/block. Select the same number of sample fruit per tree in the unit/block being appraised.</p> <p>(b) The sample selected must be random. Doing so should result in a representative mixture of mature fruit that could be marketable, and fruit that could be eliminated if graded in the packinghouse.</p> <p>(c) Select fruit samples from the inside, outside, top, and bottom of all four quadrants of sample trees.</p> <p>(d) Select fruit samples from each sample tree in a representative number of rows in the unit/block.</p>
<p>4</p>	<p>Determine the number of mature fruit required to fill a standard carton:</p> <p>(a) Place the random sample(s) in the proper carton for the type of citrus fruit and count the number of fruit required to fill the carton; or</p> <p>(b) 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.</p> <p>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 fruits, so the example would be equal to 128 fruit per carton.</p>
<p>5</p>	<p>Separate grade fruit from culls.</p>
<p>6</p>	<p>For freeze damage only, determine the number of graded fruit: Cut only that portion of the sample that will be marketed or is marketable (grade portion) to determine the percent of damage.</p> <p>See exhibits 7-10 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.</p>
<p>7</p>	<p>Determine cartons to count per acre:</p> <p>(a) Divide the number of graded fruit determined in step 6 by the number of fruit sampled (percent graded fruit per tree).</p> <p>(b) Multiply the result from 7 (a) by the number of fruit per tree from step 2.</p>

22. Appraisal Methods (continued)

B. Random Citrus Sample Method (continued)

7 (continued)	<p>(c) Divide the result from 7 (b) by fruit per carton from step 4 to determine graded cartons per tree.</p> <p>(d) Multiply the result of 7 (c) by the number of trees per acre determined in step 8 below to determine cartons to count per acre.</p>
8	<p>Determine the number of unharvested or partially harvested 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).</p> <p>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.</p> <p>To determine the tree population per acre for other tree planting patterns (e.g., hexagonal, quincunx, etc.) refer to the LAM.</p>
9	<p>ONLY MARKETABLE CARTONS WILL BE COUNTED AS PRODUCTION TO COUNT. Packinghouse managers will be consulted to determine if representative samples can be packed as marketable fresh fruit. Citrus fruit that cannot be packed as marketable fresh citrus fruit can be released either to be dropped to the ground or processed into by-products. Indicate in the remarks section of the Appraisal Worksheet if the sample is deemed unmarketable as fresh fruit by the packinghouse.</p>
10	<p>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.</p>

Random Citrus Sample Method Example	
Important: Citrus fruit that is not marketable as fresh-packed fruit due to INSURABLE causes will not be considered production to count.	
a	The quadrant counts of fruit from representative trees averaged 500 fruit per tree.
b	Assume a random sample of 100 mature fruit was taken from representative trees in the block.
c	It was determined that 128 sized fruit are required to fill a standard carton.
d	88 of the 100 fruit in the sample were determined marketable as fresh-packed fruit.
e	After cutting, 42 fruit were found damaged, resulting in 46 graded fruit.
f	46 graded fruit divided by 100 sampled fruit equals 0.460 (percent of graded fruit per tree).

22. Appraisal Methods (continued)

B. Random Citrus Sample Method (continued)

g	500 fruit per tree times 0.460 equals 230 graded fruit per tree.
h	230 graded fruit per tree, divided by 128 fruit per standard carton equals 1.8 standard cartons graded fruit per tree (rounded to nearest tenth).
i	There are 450 partially harvested trees in the block, divided by 5 acres in the block equals 90 partially harvested trees per acre.
j	1.8 cartons of graded fruit times 90 partially harvested trees per acre, equals 162 total cartons of graded fruit per acre from partially harvested trees.

C. Harvested Acreage Appraisals

- (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:

Step	Action
1	Determine the amount of appraised potential production on each sample tree as described in para. 22 B above, and
2	Document the amount of potential appraised production on the appraisal worksheet as described in exhibit 3.

- (2) Representative Harvested Acreage Appraisals: DO NOT USE THIS METHOD if the unharvested acreage will be harvested. Use this method to determine potential production when more than 50 percent of the acreage in the unit is harvested, and only when the harvested acreage can be verified as being representative of the unharvested acreage.

Step	Action
1	Prior to harvest, estimate the amount of potential gross production on the unharvested representative acreage.
2	Compare the estimate for the unharvested acreage determined in step 1 above to the actual gross production from the harvested acreage. If the estimated 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 para. 22 B herein.
3	Document in the Remarks section or on a Special Report how the unharvested acreage appraisal was determined, including but not limited to the estimation method and calculations used to determine both the unharvested acreage potential and resulting appraisal.

23. Appraisal Deviations and Modifications

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

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

24-30 (Reserved)

Appraisal Worksheet Standards and Elements

A. General Instructions for all Appraisal Methods

- (1) Include the AIP's name in the appraisal worksheet title if not preprinted on the AIP's worksheet, when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the AIP) when a worksheet entry is not provided.
- (3) Separate appraisals are required for each unit or block inspected. Use separate lines on the appraisal worksheet for production that is damaged by uninsured causes. Refer to para. 21 C for sampling instructions.
- (4) An example worksheet is provided in this exhibit to illustrate how to complete entries.
- (5) Standard appraisal worksheet items are numbered consecutively below.

B. Appraisal Worksheet Items

Element/Item Number	Description
Company Name	***Name of AIP, if not preprinted on the worksheet.
Claim No.	***Claim number as assigned by the AIP, if required.
1. Insured's Name	Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. Policy No.	Insured's assigned policy number.
3. Crop Year	Four-digit crop year, as defined in the policy, for which the claim is filed.
4. Type and Kind of Citrus	Citrus fruit commodity name, commodity code, commodity type, and commodity type 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 (including progressive damage) occurred. Include SPECIFIC DATE where applicable, as in the case of hail damage (e.g., Aug 11, YYYY).
6. Unit No.	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 or partially harvested) fruit.
PART I – Unpicked Fruit on the Tree	
9. Sample Number	Sample/block identification number.

Appraisal Worksheet Standards and Elements (continued)

B. Appraisal Worksheet Items (continued)

10. No. of Trees in Block	Number of unharvested or partially harvested bearing trees in the sample block determined by multiplying the number of unharvested or partially harvested 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 para. 22 B.
13. Grade (12-14)	Number of grade fruit (marketable) 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. No. Fruit Cut	Number of graded fruit (item 13) cut per sample.
16. No. Fruit Lost	Number of graded 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	
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 (23×24)	Percent of graded fruit in the carton (item 23) times number of fruit per tree (item 24), rounded to the nearest whole fruit.
26. Graded Ctn. per Tree (25÷20)	Graded cartons per tree rounded to the nearest tenth. Number of graded fruit per tree (item 25) divided by carton size fruit (item 20).
27. Total Trees per Acre	Total unharvested or partially harvested trees per acre rounded to the nearest whole tree. Result of number of unharvested or partially harvested 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 para. 22 B.

Appraisal Worksheet Standards and Elements (continued)

B. Appraisal Worksheet Items (continued)

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). For uninsured cause of loss appraisals, multiply the uninsured cause per acre appraisal by item 19 in the PW, and enter this result in item 37 of the PW.
The following required entries are not illustrated on the appraisal worksheet example below.	
29. Adjuster's Signature, Code No., and Date	Signature of the 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.
30. 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., which may not be readily understood.
31. Page Number	Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

Appraisal Worksheet Standards and Elements (continued)

C. Example Appraisal Worksheet

COMPANY: ANY COMPANY

CLAIM NUMBER: xxxxxxx

FOR ILLUSTRATION PURPOSES ONLY Citrus Appraisal Worksheet	1 INSURED=S NAME I. M. INSURED	2 POLICY NUMBER XXXXXXX	3 CROP YEAR YYYY
	4 TYPE AND KIND OF CITRUS Oranges - 0227/Navel - 131	5 DATE OF DAMAGE DEC 7, YYYY	6 UNIT NUMBER 0001-0001 OU
	7 ACREAGE 35.0	8 NUMBER OF TREES HAVING UNPICKED FRUIT 1350	

PART I UNPICKED FRUIT ON THE TREE

Sample Number 9	No. of Trees in Block 10	Acres in Block 11	Random Pick 12	Grade (12-14) 13	Culls 14	Number Fruit Cut 15	Number Fruit Lost 16	Graded Fruit (15-16) 17
A	450	5.0	100	100	0	0	0	100
B	450	5.0	100	80	20	80	80	0
C	450	5.0	100	88	20 12	88	42	46

18 Remarks

APPROXIMATELY 2 CARTONS PER TREE ON GROUND DUE TO FREEZE.
 NO FREEZE PROTECTION EQUIPMENT ON BLOCK A.
 SEE MAP ON SPECIAL REPORT.
 20 ACRES PICKED AND PACKED.
 ACREAGE APPRAISED MM/DD/YYYY.
 BLOCK A WILL DROP ON GROUND DUE TO **SPRAY INJURY**; UNINSURABLE CAUSE OF LOSS.
 BLOCK B WILL DROP ON GROUND. INSEPARABLE FREEZE DAMAGE CANNOT BE PACKED. PRODUCTION TO
 COUNT IS ZERO.
 BLOCK C WAS PARTIALLY HARVESTED ("COLOR/CHERRY PICKED").

PART II DETERMINATION OF THE PRODUCTION TO COUNT

Sample Number 19	Carton Size Fruit 20	Total Fruit Lost (14+16) 21	Graded Fruit 22	% of Carton (22÷12) 23	No. of Fruit per Tree 24	Graded Fruit per Tree (23x24) 25	Graded Ctn. per Tree (25÷20) 26	Total Trees per Acre 27	Ctns. To Count per Acre (26x27) 28
A	128	0	100	1.000	625	625	4.9	90.0	441.0
B			No Production to Count-See Remarks						0
C	128	54	46	0.460	500	230	1.8	90.0	162.0

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

Production Worksheet Standards and Elements (continued)

The following required entries are not illustrated on the Production Worksheet example.	
73. Insured's Signature and Date	<p>(a) Insured's or insured's authorized representative's signature and date.</p> <p>(b) Before obtaining the insured's signature, review all entries on the Production Worksheet with the insured or insured's authorized representative, particularly explaining codes, etc., that may not be readily understood.</p> <p>(c) Final indemnity inspections should be signed on the bottom line.</p>
74. Adjuster's Signature, Code # and Date	<p>(a) Signature of adjuster, code number, and date signed after the insured or insured's authorized representative has signed.</p> <p>(b) 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.</p> <p>(c) Final indemnity inspections should be signed on the bottom line.</p>
75. Page Numbers	<p>PRELIMINARY: Page numbers - "1," "2," etc., at the time of inspection.</p> <p>FINAL: Page numbers. Example: Page 1 of 1, Page 1 of 2, Page 2 of 2 and so forth.</p>

Production Worksheet Example

PRODUCTION WORKSHEET

1. Crop/Code # Mandarins/Tangerines 0309	2. Unit # 0001-0001 OU	3. Location Description NW6-14N-30W	7. Company Agency Any Company Any Agency	8. Name of Insured I. M. Insured			
4. Date(s) of Damage JAN 10	5. Cause(s) of Damage Freeze	6. Insured Cause % 100	12. Additional Units 0001-0002 OU	13. Est. Prod. Per Acre 650	9. Claim # XXXXXXX	11. Crop Year YYYY	
10. Policy # XXXXXX				14. Date(s) Notice of Loss MM/DD/YYYY	1st MM/DD/YYYY	2nd	Final MM/DD/YYYY
				15. Companion Policy(s)			

SECTION I – DETERMINED ACREAGE APPRAISED PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL															B. POTENTIAL YIELD								
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a.	32b.	33.	34.	35.	36.	37.	38.
Field ID	Multi-Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Type	Class	Sub-Class	Intended Use	Irr Practice	Cropping Practice	Organic Practice	Stage	Use of Acreage	Appraised Potential	Moisture % Factor	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count	
A			5.0	1.000		141					002	997	P	SU								2205.0	2205.0
B			5.0	1.000		143					002	997	UH	UH	0.0			0.0		0.0		0.0	
C			5.0	1.000		143					002	997	H	HI	162.0			810.0		810.0		810.0	
D			20.0	1.000		143					002	997	H	H									
39. TOTAL			35.0	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input type="checkbox"/> None <input checked="" type="checkbox"/>												42. TOTALS		810.0		810.0	2205.0	3015.0	
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): ACREAGE DETERMINED USING GPS. BLOCK A UNINSURABLE CAUSE OF LOSS DUE TO **SPRAY INJURY** (441.0 ctns. x 5.0 acres = 2205.0). BLOCK B WILL DROP TO THE GROUND DUE TO INSEPERATABLE FREEZE DAMAGE. BLOCK C WAS “CHERRY PICKED.” HARVESTED PRODUCTION IN SECTION II BELOW REPRESENTS PRODUCTION FROM BOTH BLOCK C (450 CARTONS) AND D (7825 CARTONS).

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	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod.	Buyer, 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
			Acme Fruit Co.							8275.0					8275.0		8275.0			8275.0
			Anytown, State																	
67. TOTAL																	8275.0	68. Section II Total		8275.0
																		69. Section I Total		3015.0
																		70. Unit Total		11,290.0
																		71. Allocated Prod.		
																		72. Total APH Prod.		9,085.0

EXAMPLE AZ-CA CITRUS CLAIM

(For Illustration Purposes Only)

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

Minimum Representative Sample Requirements

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

Determining Insurable Acreage by Variety

- (1) Scattered trees are defined as two or more varieties in a grove 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 5%.

Example: A 10.0 acre grove with a total of 900 trees, 860 are Valencias and 40 are Navels. The entire acreage is insurable as Valencias. The insurable acreage is 10.0 acres since the Valencias cover the entire acreage while the Navel variety is scattered in no definite pattern over the acreage, and represents only 4 percent of the total trees.

- (2) Interplanted citrus in the same grove will be broken down by commodity type (for insurance purposes) based on tree spacing, number of trees, and the total acreage involved.

Example 1: A 10.0 acre grove 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 grove acreage together with the tree spacing, and planting pattern to determine the insurable acreage. In this example the insurable acreage is 5.0 acres of Valencias, and 5.0 acres of Navels. This interpretation will not change regardless of what the insured elects to insure.

Example 2: A 10.0 acre grove contains 700 trees on a 25' x 25' spacing in a three row planting 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 or one-third Valencias and 6.7 acres or two-thirds Navels.

- (3) Replants of insurable varieties in an established interplanted pattern will not be considered for insurance purposes until the trees reach insurable age requirements stated in the policy.
- (4) Grove examination based on the amount and location of insured damage, the adjuster should consider the following to conduct accurate appraisals.
 - (a) Number of fruit for each sample.
 - (b) The location in the grove where the samples will be taken.
 - (c) As a general rule, do not break a unit down into more than one block unless there are areas within the unit with permanent boundaries or "blocks."