Valdosta Regional Office
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DATE: September 10, 2026

INFORMATIONAL MEMORANDUM

TO: Approved Insurance Providers servicing the states of Alabama, Florida, and Georgia

FROM: Davina S. Lee */s/ Davina S. Lee*
Director

SUBJECT: Crop Year 2028 (Reinsurance Year 2027) Cold Hardy Citrus Fruit and Tree Written Agreement Requests in Alabama, North Florida, and Georgia

BACKGROUND

Cold-hardy citrus production in southern Alabama, northern Florida, and southern Georgia expanded dramatically in the past seven years. To address this expansion, citrus fruit and trees in these areas may be insurable by written agreement (WA) and procedural adjustments under the Florida Citrus Fruit Crop Provisions Actual Production History (27-FCF), Florida Citrus Fruit Crop Provisions (14-0026), and Florida Fruit Tree Crop Insurance Provisions (21-0014).

The FCIC 24020 Written Agreement Handbook (WAH) authorizes regional offices (RO) to request additional information for the evaluation of requests. This memorandum provides information to assist the Valdosta RO in evaluating cold-hardy citrus WA requests and to assist Authorized Insurance Providers (AIPs) in preparing WA requests. This document is consistent with the requirements for citrus fruit and trees found in the respective crop provisions as well as the requirements for WA requests found in the WAH.

This memorandum applies to reinsurance year 2027, which is crop year 2028 for Florida Citrus Fruit Crop Provisions Actual Production History, Florida Citrus Fruit Crop Provisions, and Florida Fruit Tree Crop Insurance Provisions.

ACTION

This memorandum provides a list of WA request documentation that must be submitted through the Regional Office Exceptions (ROE) system to be considered a complete initial submission and additional required documentation as authorized by the WAH. It also includes important dates, deadlines, ROE upload information, and limitations on allowed commodities.

(1) Documentation

WA requests require documentation as outlined in 2027 WAH, Part 2, Section 2: WA Submission Requirements and Part 3, para. 85: XC Type – County Without Actuarial Documents (XC).

Additional RO required documentation is as follows:

a. A completed Perennial Crop Pre-Acceptance Inspection Report (PAIR);
b. APH database (just the database, not for PASS), in boxes;
c. Three year's production records for new requests;
d. Frost protection information, if applicable (see item (3) of this memorandum);
e. Lease, with termination date, if applicable (only to insure citrus trees on rented land);
f. Maps or aerial photographs with all requested blocks clearly outlined and labeled;

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g. Rootstock and scion for each variety; and
h. Evidence of adaptability when new varieties are added, meeting the requirements in 2027 WAH para. 22 A. (3), for new WAs and for WA renewal.

Exhibit 1 is a checklist for the documentation requirements. AIPs may include this completed checklist with the WA requests.

(2) Reinsurance/Crop Years

When creating a new request in ROE, the crop year must be one year later than the reinsurance year. For reinsurance year 2027 requests, the crop year must be 2028.

(3) Frost protection (FP)

FP is required in the Florida Fruit Tree Special Provisions to insure any Stage 1 citrus trees in Alabama, Georgia, and any Stage 1 citrus tree in Florida north of Interstate 4. FP is also required, regardless of stage, to insure trees located in Zone B as shown in the University of Georgia (UGA) publication Citrus Fruits for Southern and Coastal Georgia (uga.edu). Citrus trees located in northern Florida counties, along with Baldwin and Mobile counties in Alabama, will be treated as Zone A of the UGA publication

The FP system must be clearly documented on the Request for Actuarial Change form and the Producers' Pre-Acceptance Worksheet (PAW). It must also be verified by the inspector on the PAIR. At minimum, the FP description must include the water source type (e.g., well, pond, etc.) and capacity, as well as the emitter type and capacity. In situations where a FP system covers multiple stage-blocks and/or cultivars, and is only required for some, all trees in all stage/cultivar blocks under the system must be documented on the PAW and the PAIR and must be considered in the capacity calculations.

Note: FP is not required to insure citrus fruit under the Florida Citrus Fruit Crop Provisions Actual Production History or Florida Citrus Fruit Crop Provisions.

(4) Non-insurable Varieties Resulting in Scorecard Errors

a. **Meyer Lemons**
Meyer lemons and improved Meyer lemons are expressly prohibited in both the Florida Citrus Fruit Crop Provisions Actual Production History and Florida Citrus Fruit Crop Provisions. Likewise, there are no rates available for them in the AD. WA requests for Meyer lemons or Meyer lemon trees will not be accepted by the RO and will count as a scorecard error if requested in the actuarial change form. However, any Meyer lemons and Meyer lemon trees must be included on the insured's PAW.

b. **Lemon and Lime (Fruit or Trees) North of Interstate 4**
The RO does not accept any lemon or lime (fruit or tree) requests north of Interstate 4 due to cold tolerance. A WA request that includes lemons or limes on the request for actuarial change form will result in a scorecard error. Any lemons and limes must be included on the insured's PAW. The RO will review University of Georgia lemon and/or lime varieties on an ongoing basis to determine future allowability.

(5) Important Dates

Requests for WA may be submitted to the RO beginning on the 10th calendar day after the applicable filing date for the crop. For new XC requests, the producer must request the WA on or before the applicable cancellation date (CXD). For renewal or mixed XC requests (adding new land to an existing policy or switching AIPs), the producer must request the WA on or before the applicable sales closing date (SCD). AIPs must submit requests to the RO no later than 15 business days after the producer signature deadline (see table below).

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PLAN	FILING DATE +10 DAYS	PRODUCER SIGNATURE DEADLINE		DOCUMENT SUBMISSION DEADLINE
		New (CXD)	Renewal (SCD)	
APH XC	9/10/2026	11/01/2026	11/01/2026	11/24/2026
DOLLAR FRUIT XC	2/10/2027	4/30/2027	4/15/2027	New: 5/21/2027 Renewal: 5/6/2027
DOLLAR TREE XC	2/10/2027	5/31/2027	4/15/2027	New: 6/23/2027 Renewal: 5/6/2027

EXHIBIT 1: Agent and AIP checklist (next page)

DISPOSAL DATE: June 30, 2028, unless rescinded

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Exhibit 1:
Agent/AIP Additional* Documentation Checklist for XC-Type Written Agreement Requests to Insure Cold-Hardy Citrus

Checklist Item	Description	Result (Y/N)
PAIR	Citrus Fruit - The current Florida Citrus Fruit PAIR Citrus Trees - Use the Florida Citrus Fruit PAIR in conjunction with the Florida Fruit Tree PAW. Note: The inspector must verify all entries on the PAW and make corrections as needed. If corrections are made, Revised by Inspection should be written at the top of the PAW and the adjuster/inspector and the producer must sign and date the revised PAW at the bottom of each page that is corrected. A copy of the revised PAW must be included as part of the inspection report.	
APH Database	Citrus Fruit APH and Dollar: Include databases (unit of measure in boxes, see Special Provisions for weight to box conversions) by citrus fruit group and unit structure as appropriate. Citrus Fruit Dollar: This will not be entered into PASS but is only for the RO's use in validating yields from production records.	
Production Records	Three years of production records for both APH and Dollar fruit requests.	
Frost Protection	FFT - Documentation in the submission showing that the acreage requested has frost protection capable of simultaneously applying a minimum of 10 gallons per hour per tree directly to the tree trunk as required by zone: Zone A - Stage I trees or Zone B - All Stages	
Insurable Interest	FFT - Determine if the requesting producer owns all acreage of the crop being requested.	
Insurable Interest	FFT - If the requesting producer does not own all acreage being requested, is a copy of the lease agreement included? Note: The lease agreement must be for a period of not less than 6 years beyond the current year.	
Maps	Are maps of all acreage requested included?	
Maps	Are the Maps legible?	
Maps	Do the map(s) clearly show the FSA Farm, Tract, and Field numbers or other legal description of the land (such as section, township, range)?	
Maps	Do the map(s) clearly show the field boundaries where the requested crop is planted?	
Maps	Does the map(s) clearly show the producer's block, grove, or orchard identification?	
Rootstock	Is there a listing by block, grove, or orchard of the rootstock and scion variety?	
Evidence of Adaptability	If this is a new request or a renewal request with a new variety(ies) added, does the submission include evidence of adaptability?	

*This exhibit is not a comprehensive list of all required documentation, but rather only the additional documentation outlined in the Valdosta RO Informational Memorandum for Cold Hardy Citrus Fruit and Tree Written Agreement Requests, item (1) a.-f. Further documentation may be required by the RO and all requirements in the Written Agreement Handbook still apply.

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