

United States
Department of
Agriculture



Federal Crop
Insurance
Corporation



Product
Development
Division

FCIC-25650 (11/1998)
FCIC-25650-1 (03/1999)

FLORIDA AVOCADO PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK 1999 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDBOOK	NUMBER: 25650 (11-1998) 25650-1 (03-1999)
SUBJECT: FLORIDA AVOCADO PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK 1999 AND SUCCEEDING CROP YEARS	DATE: March 23, 1999
	OPI: Product Development Division
	APPROVED: /s/ R. E. Waggoner for Tim B. Witt Deputy Administrator, Research and Development

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR **THIS CROP FOR THE 1999 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR **THIS CROP FOR 1999 AND SUCCEEDING CROP YEARS**, ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.**

SUMMARY OF CHANGES/CONTROL CHART

Major Changes: See changes or additions in text which have been **redlined**. Three stars (***) identify information that has been removed.

1. Changes for March 1999 Issuance: (FCIC-25650-1)

- A. Corrected the number of samples used for line A-1 (Grove ID) on the Florida Avocado Appraisal Worksheet, based on the acreage for the line.
- B. Revised language in the "False Claims Statement" of the Production Worksheet.
- C. Entries in Production Worksheet Section I, items "A", "I", and "D" were corrected and an entry in Section II, items B through E was added.
- D. Added a "NOTES" page on the reverse of the handbook Production Worksheet example.
- E. Corrected entry in Table B, Number of Trees Per Acre, for a spacing of 11 feet by 25 feet.

2. November 1998 Issuance: (FCIC-25650) (Initial Crop Issuance)

**FLORIDA AVOCADO PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK
SUMMARY OF CHANGES/CONTROL CHART (Continued)**

Control Chart For: Florida Avocado Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	1	1-2	9-10 21	22-23	11-1998 11-1998	FCIC-25650 FCIC-25650
Insert	1-2	1-2	9-10 21-22	23-24	03-1999 03-1999	FCIC-25650-1 FCIC-25650-1
Current Index	1-2	1-2	1-8 9-10 11-20 21-22	23-24	03-1999 11-1998 03-1999 11-1998 03-1999	FCIC-25650-1 FCIC-25650 FCIC-25650-1 FCIC-25650 FCIC-25650-1

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FLORIDA AVOCADO APPRAISAL WORKSHEET (For Illustration Purposes Only)				1 Insured's Name I. M Insured		2 Policy Number XXXXXXX		3 Claim Number XXXXXXXX		4 Unit Number 00100				
				5 Crop Avocados		6 Crop Year YYYY		7 Cause of Damage Hail		8 Date of Damage MM/DD/YYYY		9 Appraised Acres 10.5		
GROVE ID 10	TYPE 11	PLOT ACRES 12	POUNDS OF AVOCADO PER SAMPLE TREE 13				TOTAL LBS. AVOCADOS 14	NUMBER OF SAMPLES 15	POUNDS/TREE 16	TREES/ACRE 17	GROSS LBS./ACRE 18	CONVERSION FACTOR 19	BUSHEL/ACRE 20	
A-1	Late	6.0	12.0	15.3	8.7	4.3	78.6	8	9.8	X	145	1421	55	25.8
			8.9	11.0	6.2	12.2								
B-2	Late	3.2	17.0	12.2	9.7	10.1	58.9	5	11.8	X	145	1711	55	31.1
			9.9											
C-3	Late	1.3	8.7	9.7	10.1	9.9	48.7	5	9.7	X	145	1407	55	25.6
			10.3											
												55		
												55		
												55		
												55		
												55		
												55		
												55		

21 Remarks

Tree spacing in grove is 10' x 15'

22 Code Number and Adjuster's Signature I. M Adjuster XXXXX	Date MM/DD/YYYY	23 Insured's Signature I. M Insured	Date MM/DD/YYYY
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8. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

- (1) The claim form (hereafter referred to as a “Production Worksheet”) is a progressive form containing all notices of damage for all preliminary and final inspections on a unit.
- (2) If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
 - (a) Acreage report errors.
 - (b) Delayed notices and delayed claims.
 - (c) Corrected claims or fire losses (double coverage) and cases involving **uninsured causes of loss, unusual situations, controversial claims, concealment**, or misrepresentation.
 - (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use **or other reasons as described in the LAM**).
 - (e) "No Indemnity Due" claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).
- (4) The adjuster is responsible for determining if any of the insured's requirements under the notice and claim provisions of the policy have not been met. If any have not, the adjuster should contact the insurance provider.
- (5) Instructions labeled “**PRELIMINARY**” apply to preliminary inspections only. Instructions labeled “**FINAL**” apply to final inspections only. Instructions not labeled apply to ALL inspections.

B. FORM ENTRY AND COMPLETION INFORMATION

Verify or make the following entries:

Item

No. **Information Required**

1. **Crop/Code:** “Avocados” (0019).

**PRODUCTION WORKSHEET
(FOR ILLUSTRATION PURPOSES ONLY)**

1 Crop/Code Avocados 0019	2 Unit 00100	3 Legal Description SW1-96N-30W
4 Date of Damage JUN 11	7 Company Any Company	
5 Cause of Damage HAIL	Agency Any Agency	
6 Primary Cause % 100%		
12 Additional Units 00200		
13 Est. Prod Per Acre 120		

8 Name of Insured I.M. Insured			
9 Claim Number XXXXXXXX		11 Crop Year YYYY	
10 Policy Number XXXXXXXX			
14 Date(s) Notice of Loss	1st MM/DD/YYYY	2nd	3rd MM/DD/YYYY
15 Companion Policy(s)			

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K1 K2	L	M	N	O	P	Q
Field Alpha	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)
A		6.0	1.000	R02	003	057	UH	UH	25.8				25.8	154.8	120	720.0
B		3.2	1.000	R02	003	057	UH	UH	31.1				31.1	99.5	120	384.0
C		1.3	1.000	R02	003	057	UH	UH	25.6				25.6	33.3	120	156.0
D MM/DD		5.0	1.000	R02	003	057	H	H							120	600.0
16 TOTAL		15.5											17 TOTALS	287.6		1860.0

NARRATIVE (If more space is needed, attach a Special Report)

Acres were determined using the MPC1 acreage report, acreage would measure within 5 percent.

SECTION II - HARVESTED PRODUCTION

18 Date Harvest Completed MM/DD/YYYY	19 Is damage similar to other farms in the Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	20 Assignment of Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	21 Transfer of Right To Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
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MEASUREMENTS				GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION										
A1 A2	B	C	D	E	F	G	H	I	J	K1 K2	L1 L2	M1 M2	N	O	P	Q1 Q2	R	S
Share Field ID	Length of Diamet	Width	Depth	Dedu- c- tion	Net Cubic Feet	Conver- sion Factor	Gross Prod. (F x G)	Bu. Ton Lbs. CWT	Shell/ Sugar Factor	FM % Factor	Moisture % Factor	Test WT Factor	Adjusted Production (Hor)xJxK2xL2xM2	Prod. Not to Count	Production (N - O)	Value Mkt. Price	Quality Factor (q1 ÷ q2)	Production to Count (P x R)
	A1 Processing Company Anytown, Any State							310.0					310.0					310.0

I certify the information provided above, to the best of my knowledge, to be true and complete and that it will be used to determine my loss, if any, for damage to my insured crops. I understand that this Production Worksheet and supporting papers are subject to audit and approval by the company. I understand that this crop insurance is subsidized and reinsured by the Federal Crop Insurance Corporation, an agency of the United States. I understand that any false or inaccurate information may result in the sanctions outlined in my policy and administrative, civil, and criminal sanctions under 18 U.S.C. §§ 1006 and 1014, 7 U.S.C. § 1506, 31 U.S.C. §§ 3729 and 3730 and other federal statutes.

22 Section II Total	310.0
23 Section I Total	287.6
24 Unit Total	597.6

25 Adjuster's Signature and Code Number		Date	26 Insured's Signature		Date
1st Inspection	Mr. Adjuster 12345	MM/DD/YYYY	1st Inspection	I.M. Insured	MM/DD/YYYY
2nd Inspection			2nd Inspection		
Final Inspection	Mr. Adjuster 12345	MM/DD/YYYY	Final Inspection	I.M. Insured	MM/DD/YYYY

9. REFERENCE MATERIAL

TABLE A - MINIMUM SAMPLE REQUIREMENTS FOR REPRESENTATIVE SAMPLES

Number of trees in Acreage:	Select:
Through 1000 trees	The greater of 5 trees or 1% of the number of trees in the grove (for a percentage number ending with .5 or more, round to the next higher whole number).
Over 1000 trees	5 additional trees per 1000 (or fraction thereof above 1000).

TABLE B - NUMBER OF TREES PER ACRE

		DISTANCE BETWEEN TREES (IN FEET)																											
DISTANCE BETWEEN ROWS (IN FEET)		10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35		
	10	436	396	363	335	311	290	272	256	242	229	218	207	198	189	182	174	168	161	156	150	145	141	136	132	128	124	124	
	11		360	330	305	283	264	248	233	220	208	198	189	180	172	165	158	152	147	141	137	132	128	124	120	116	113	113	
	12			303	279	259	242	227	214	202	191	182	173	165	158	151	145	140	134	130	125	121	117	113	110	107	104	104	
	13				258	239	223	209	197	186	176	168	160	152	146	140	134	129	124	120	116	112	108	105	102	99	96	96	
	14					222	207	194	183	173	164	156	148	141	135	130	124	120	115	111	107	104	100	97	94	92	89	89	
	15						194	182	171	161	153	145	138	132	126	121	116	112	108	104	100	97	94	91	88	85	83	83	
	16							170	160	151	143	136	130	124	118	113	109	105	101	97	94	91	88	85	83	80	78	78	
	17								151	142	135	128	122	116	111	107	102	99	95	92	88	85	83	80	78	75	73	73	
	18									134	127	121	115	110	105	101	97	93	90	86	83	81	78	76	73	71	69	69	
	19										121	115	109	104	100	96	92	88	85	82	79	76	74	72	69	67	66	66	
	20											109	104	99	95	91	87	84	81	78	75	73	70	68	66	64	62	62	
	21												99	94	90	86	83	80	77	74	72	69	67	65	63	61	59	59	
	22													90	86	83	79	76	73	71	68	66	64	62	60	58	56	57	
	23														82	79	76	73	70	68	65	63	61	59	57	55	53	54	
	24															76	73	70	67	65	63	61	59	57	55	53	51	52	
	25																70	67	65	62	60	58	56	54	53	51	49	50	
	26																	64	62	60	58	56	54	52	50	49	47	48	
	27																		60	58	56	54	52	50	49	47	46	46	
	28																			60	58	56	54	52	50	49	47	46	
	29																				56	54	52	50	48	47	46	44	43
	30																						48	47	45	44	43	41	41
	31																							45	44	43	41	40	40
	32																								43	41	40	39	39
	33																									40	39	38	38
34																										38	37	37	
35																											38	36	

For spacing not shown on this chart: Multiply the distance between trees (nearest tenth of a foot) times the distance between rows (nearest tenth of a foot) and divide the result into 43,560 (round to the nearest whole number). EXAMPLE: 6.5 ft. times 10 ft. equals 65 sq. ft., then 43,560 divided by 65 equals 670 trees per acre.