



United States  
Department of  
Agriculture

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Farm Production  
and Conservation

Risk  
Management  
Agency

Valdosta Regional  
Office

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31601

## INFORMATIONAL MEMORANDUM

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

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

**SUBJECT:** Crop Year 2026 (Reinsurance Year 2025) Cold Hardy Citrus Fruit and Tree Written Agreement Requests in Alabama, Florida, and Georgia

### **BACKGROUND:**

Cold-hardy citrus production in southern Alabama, northern Florida, and southern Georgia expanded dramatically in the past five 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 (25-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 2025, which is crop year 2026 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 2025 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. Frost protection information, if applicable (see item (3) of this memorandum);
- c. Lease, if applicable (only to insure citrus trees on rented land);
- d. Maps or aerial photographs with all requested blocks clearly outlined and labeled;
- e. Rootstock and scion for each variety; and
- f. Evidence of adaptability when new varieties are added, meeting the requirements in 2025 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 2025 requests, the crop year must be 2026.

## **(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 \(uga.edu\)](http://www.uga.edu/citrus). 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 on 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 10<sup>th</sup> 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).

PLAN	FILING DATE +10 DAYS	PRODUCER SIGNATURE DEADLINE		DOCUMENT SUBMISSION DEADLINE
		New (CXD)	Renewal (SCD)	
APH XC	9/10/2024	11/01/2024	11/01/2024	11/25/2024
DOLLAR FRUIT XC	2/10/2025	4/30/2025	4/15/2025	New: 5/21/2025 Renewal: 5/6/2025
DOLLAR TREE XC	2/10/2025	5/31/2025	4/15/2025	New: 6/24/2025 Renewal: 5/6/2025

**EXHIBIT:**

(1) Agent and AIP checklist

**DISPOSAL DATE:**

June 30, 2026, unless rescinded