United States Department of Agriculture



Federal Crop Insurance Corporation



Product Development Division

# **PILOT** RASPBERRY AND BLACKBERRY LOSS **ADJUSTMENT STANDARDS** HANDBOOK

2003 and Succeeding Crop Years

FCIC-25790 (10/01/2002)

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

FEDERAL CROP INSURANCE	HANDBOOK	NUMBER: 25790				
SUBJECT:	DATE: October 1, 200	)2				
PILOT RASPBERRY AND BLACKBERRY LOSS ADJUSTMENT STANDARDS HANDBOOK	<b>OPI:</b> Product Development Division					
2003 AND SUCCEEDING CROP YEARS	APPROVED: Jen B. Witt					
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### THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2003 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR 2003 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 highlighted. Three stars (\*\*\*) identify the location of information that has been removed.

Changes for the Crop Year 2003 (FCIC-25790) issued September 2002: Changes:

- A. In subsection 2.B. (3), clarified the definition "Every Year Production," renamed the definition "Bearing Cane" to "Fruiting Cane," clarified the definition, placed it in alphabetical order, and changed the word "bearing" to "fruiting" throughout the handbook.
- B. Incorporated subsection 3.A.(1)(a) into 3.A.(1). Inserted a new subsection 3.A.(2) and renumbered accordingly. Deleted the second EXAMPLE following subsection 3.A. Deleted subsection 3.B.(1) and renumbered accordingly. At the end of subsection 3.B., inserted a NOTE to refer to the Crop Insurance Handbook and the Loss Adjustment Manual for other provisions not applicable to CAT. Clarified the last sentence in subsection 3.D.(4). In subsection 3.F., clarified the chart and indicated the information presented in the chart is for example purposes.
- C. Combined subsection 4.A.(2)(b) with (a) and relettered accordingly. In subsection 4.A.(4)(c), clarified the EXAMPLE. Clarified subsections 4.B.(2)and 4.C.(2). In subsection 4.C.(6), deleted the words "and location of the fruit on the cane." Deleted the paragraph number (7) under subsection 4.C. Moved the last sentence in subsection 4.D. to subsection 5D.(7)(b).

### PILOT RASPBERRY AND BLACKBERRY LOSS ADJUSTMENT STANDARDS HANDBOOK SUMMARY OF CHANGES/CONTROL CHART (Continued)

- D. In the chart in subsection 5.A., added under the "Use" column for the Weight Method the words "or when canes first develop mature berries." Deleted subsection 5.C.(1) and renumbered accordingly. In the new subsection 5.C.(1) added a reference to subsection 4.C. Combined subsection 5.C.(4) with subsection 5.C.(2). In subsection 5.C.(2) inserted "which have reached sufficient size to" after the word "dead." and moved the **NOTE** and Example to the end of subsection 9, **TABLE B**. Combined subsection 5.C.(5) with subsection 5.C.(3). In subsection 5.C.(3) added instructions to include canes damaged by uninsured causes.
- E. In subsection 5.D.(2), inserted instructions to allow fruit to be weighed using scales calibrated in grams or pounds and ounces. Added instructions on how to convert weights in grams or pounds and ounces to pounds to tenths. In subsection 5.D.(3), inserted the words "at least" after the word "represent" and removed the reference to the **NOTE** in subsection 5.C.(2). Inserted in the **NOTE** in subsection 5.D.(5) a reference to 5.D.(2) and instructions to convert weights to pounds to tenths.
- F. Clarified subsection 5.D.(7) and added instructions for processing berries to use machine harvesting equipment if available to harvest sample areas. Inserted instructions to refer to the LAM if crop acreage that is normally machine harvested is damaged to the extent that it can never be machine harvested for one or more harvests. Inserted instructions to weigh berries harvested from the samples in whole grams or pounds and ounces by adding a new subsection 5.D.(7)(b)<u>1</u> and renumbered the subsection accordingly. In subsection 5.D.(7)(b)<u>3</u>, clarified that samples are to be weighed in whole grams or pounds and ounces. Clarified subsection 5.D.(7)(b)<u>4</u>, by moving the last sentence in the paragraph to follow the first sentence.
- G. In subsection 5.D.(8), added at the end of the sentence the words "multiplying the average." In subsection 5.D.(8)(a), inserted the word "percent" after the word "whole." In subsection 5.D.(8)(b), removed the reference to subsection 5.C.(2) and inserted a reference to TABLE B. In the NOTE following subsection 5.D.(8)(b), inserted the word "round" at the beginning of the last sentence.
- H. In subsection 7.A.(3), corrected the reference to read "subsections 4.C. and D."
- I. In subsection 7.B., item 4, added the word "grown" after the word "type." For item 7, added at the end the words "as determined from producer records." At the beginning of Part I of the appraisal worksheet instructions, inserted a **NOTE** to refer to subsection 5.C. Clarified instructions for items 14 16 and 24. For item 25, added instructions to include berries damaged by uninsured causes and deleted the **NOTE** at the end. Also added instructions to convert weights in pounds and ounces to pounds to tenths and enter weights in grams as whole grams. Item 26, corrected the subsection reference. Item 27, inserted the word "whole" in front of "gram." Clarified item 33, changed the reference to **TABLE B**, and added instructions to enter the number and size of panels in the Remarks when panels are used for the sample size. Item 34, added a reference to subsection 5.D.(2) and removed the **NOTE** following the paragraph. Item 36, deleted subparagraphs (a) and (b) and clarified the instructions to read "Divide item 9 by item 7 and round to a 3-place decimal." Also, clarified the Examples and deleted the **NOTE** at the end of the Item 36 instructions. On the Appraisal Worksheet form example, corrected the year entry for items 41 and 42 from "YY" to "YYYY."

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### PILOT RASPBERRY AND BLACKBERRY LOSS ADJUSTMENT STANDARDS HANDBOOK SUMMARY OF CHANGES/CONTROL CHART (Continued)

- J. In subsection 7.C.(1), inserted instructions in a new subsection (f) to use a separate worksheet for production direct marketed including production sold through roadside stands or farmer's markets. In item 3 of the form completion instructions for the Summary of Harvested Production, clarified the crop year is a four digit entry. Clarified the instructions for Items 6 and 11. Clarified items 11–18, 20, and 22, by adding the word "marketable" where appropriate. Revised the instructions following heading for "PART II" to match the form completion instructions. On the Summary of Harvested Production form example, corrected the item 6 entry to match the sequence shown in the form completion instructions.
- K. Revised subsection 8.A.(4), to follow the standard handbook language.
- L. Revised subsection 8.B. of the Production Worksheet instructions, item 11, to clarify the crop year is to be a four-digit entry. Revised Section I, Column E, to follow the standard handbook language. Column H, for the "H" stage, after the word "Harvested" added the words "all harvests completed." Column J, inserted a reference to the appraisal worksheet instructions.
- M. Subsection 8.B. Section II, Production Worksheet instructions, Columns E-B, revised the instruction sequence to follow that used for the Summary of Harvested Production form and added subparagraph "d." to allow the variety name as an optional entry. Column I, inserted "for California" into the first paragraph and clarified subparagraphs "a." and "b." Inserted a NOTE at the end of Column I instructions that unsold production that is not marketable due to insured causes is not considered production to count. For Column Q<sub>2</sub>, clarified that entries for the value of production are to three decimal places.
- L. In the Production Worksheet example, Section I, removed the entire line for field B3 and recalculated the worksheet totals accordingly. In Section II, corrected the entry instructions for Columns B-E to match the sequence of instructions for the Summary of Harvested Production form and the Production Worksheet.
- M. Where appropriate, changed "section" to "subsection," and "item" to "Column." Inserted quotation marks around the Column reference numbers.
- N. Updated the page numbering in the Table of Contents. Corrected spelling, punctuation and made other changes to conform to the standard handbook format.

### PILOT RASPBERRY AND BLACKBERRY LOSS ADJUSTMENT STANDARDS HANDBOOK SUMMARY OF CHANGES/CONTROL CHART (Continued)

Contro	Control Chart For: Pilot Raspberry and Blackberry Loss Adjustment Standards Handbook												
	SC	TC	Text	Reference	Date	Directive							
	Page(s)	Page(s)	Page(s)	Material		Number							
Remove		Entire	Handbook	3-2001	FCIC-25790								
Insert and Current Index	1-2	1-2	1-38	39-40	10-2002	FCIC-25790							

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# 1. INTRODUCTION

This handbook identifies the crop-specific procedural requirements for adjusting Multiple Peril Crop Insurance (MPCI) losses in a uniform and timely manner. These procedures, which include crop appraisal methods and claims completion instructions, supplement the general (not crop-specific) procedures, forms, and manuals for loss adjustment identified in the Loss Adjustment Manual (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**

The following is the minimum distribution of forms completed by the adjuster for the loss adjustment inspection:

One legible copy to insured. The original and all remaining copies as instructed by the insurance provider.

**NOTE:** It is the insurance providers= 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) Terms, abbreviations, and definitions **specific** to raspberry and blackberry loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.
- (3) Definition(s):

Alternate Year Production	Production practice where all canes are cut from the plant in the fall of the fruiting year. No fruit is produced in the following year as the new canes are allowed to grow. Fruit production resumes in the second year and in the fall, after harvest, all canes are again removed.
Berries	The edible fruit of the Raspberry and Blackberry plant, members of the genus <i>Rubus</i> subgenus <i>Ideobatus</i> and <i>Eubatus</i> , respectively, grown for commercial sale and intended for consumption.

\*\*\*

	Every Year Production	Production practice where fruiting canes are removed after final harvest, leaving new non fruiting canes which will produce the following years crop.
	First Fruit Set	The first evidence of fruit development for the crop year.
	Fruiting Cane	Any of the various slender woody stems that is an elongated flowering stem (usually arising directly from the ground) that has grown to a sufficient
		size and has the potential to produce harvestable fruit during the crop year.
	Marketable Production	Berry production that meets or exceeds the grading standards specified in the Special Provisions, or is acceptable by a packer, processor, or other handler even if it fails to meet applicable grading standards.
***	Panel	A common unit of row length measurement. A panel is the distance, in feet to tenths, between support posts within the row.

# 3. INSURANCE CONTRACT INFORMATION

The insurance provider is to determine that the insured has complied with all policy provisions of the insurance contract. Crop provisions that are considered in this determination include (but are not limited to):

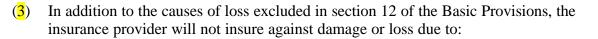
# A. **INSURABILITY**

- \*\*\* (1) The crop insured will be all the berries in the county, in which the insured has a share, for which a premium rate is provided by the actuarial documents, and that:
- \*\*\* (a) Are varieties adapted to the area;
  - (b) Are irrigated, unless the Special Provisions allow a non-irrigated practice;

NOTE: Refer to the LAM and Basic Provisions for the definition of irrigated practice.

- (c) If specified in the Special Provisions:
  - <u>1</u> Are grown on plants that, at the time insurance attaches, have met the minimum age requirements specified in the Special Provisions; and
  - <u>2</u> Have produced at least the minimum production for insurability specified in the Special Provisions.
- (d) If inspected, are considered acceptable by the insurance provider.
- (2) Berries interplanted with another perennial crop are insurable unless the insurance provider inspects the acreage and determines that it does not meet the requirements contained in the policy.

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- (a) Mechanical damage;
- (b) Failure to harvest in a timely manner;
- (c) The breakdown or non-operation of equipment or facilities; or
- (d) The inability to market the berries for any reason other than actual physical damage from an insurable cause specified in this section. For example, the insurance provider will not pay an indemnity if the insured is unable to market due to quarantine, boycott, or refusal of any person to accept production, and the berries have no actual physical damage caused by an insured cause specified in the crop provisions.
- (4) Insurable acreage using the alternate-year production practice (versus the every-year production practice) is reportable on the acreage report as uninsurable acreage during the year in which the acreage is normally not harvested.

#### **EXAMPLE 1:**

Field 1A contains 5.0 acres and produces berries using an every-year production practice. Field 1B contains 5.0 acres and produces berries using an alternate-year production practice.

Acreage Report:	1st crop year, field 1A, 5.0 acres insurable; field 1B, 5.0 acres
	uninsurable.
	2nd crop year, fields 1A and 1B, 10.0 acres insurable.
	3rd crop year, field 1A, 5.0 acres insurable; field 1B, 5.0 acres
	uninsurable, etc.

### B. <u>PROVISIONS NOT APPLICABLE TO CAT COVERAGE</u>

(1) Optional units.

\*\*\*

- \*\*\* (2) Hail and Fire Exclusion provisions (also not applicable if additional coverage is less than 65/100 or comparable coverage).
  - (3) Modified Minimum Value Option.

**NOTE:** Refer to the Crop Insurance Handbook (CIH) and LAM for other provisions not applicable to CAT.

### C. UNIT DIVISION

Refer to the insurance contract for unit provisions. **NOTE:** 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. <u>NOTICE OF DAMAGE OR LOSS</u>

Applicability - Policy provisions provide for "notice of damage or loss" as follows:

- (1) The insured must notify the insurance provider within three days of the date that harvest of the damaged variety should have started, if the crop will not be harvested.
- (2) If damage occurs when the berries are mature and ready for harvest, notice must be provided within 24 hours so that the insurance provider can inspect the insured acreage.
- (3) If damage occurs during harvest and the insured does not intend to complete harvesting the crop, the insured must provide notice within 24 hours so the insurance provider can inspect the insured acreage.
- (4) The insured must provide at least 15 days notice before any production from any unit will be sold by direct marketing. The insurance provider will conduct an inspection and, if needed, an appraisal that may be used to determine the insured-s production to count. If damage occurs after this inspection, the insurance provider will conduct an additional inspection. These inspections, and any acceptable records provided by the insured will be used to determine the value of the insured-s production to count.

**NOTE:** Failure to give timely notice that production will be sold by direct marketing will result in an appraisal of not less than the dollar amount of insurance per acre if such failure results in the insurance provider-s inability to make the required inspection or appraisal.

- (5) If the insured intends to claim an indemnity on any unit, notice must be given at least 15 days prior to the beginning of harvest, or within 24 hours if damage is discovered within 15 days of or during harvest, consistent with subsections 10(b) and (c) of the crop provisions.
- (6) The insured must not destroy the damaged crop until after the insurance provider has given the insured written consent to do so. If the insured fails to meet the requirements of this section and such failure results in the insurance provider-s inability to inspect the damaged production, the insurance provider may consider all such production to be undamaged and count the greater of the value of such production or the amount of insurance per acre as the value of the production to count.
- \*\*\*
- (7) For appraisal purposes, the insured may be required, at the insured=s expense, to harvest a sample selected by the insurance provider.

# E. <u>QUALITY ADJUSTMENT</u>

Berries will be considered marketable if they meet or exceed the minimum grading standards shown on the Special Provisions or are acceptable by a packer, processor or other handler even if the berries fail to meet applicable grading standards.

# F. MODIFIED MINIMUM VALUE OPTION

Where buy-up coverage is in force and Option I or Option II is elected (and authorized by the Special Provisions), the total value of harvested production will be determined as follows:

- (1) For sold production, the dollar amount obtained by subtracting the allowable cost per unit of measure (in the Special Provisions) from the average net price received for each unit of measure. This result may not be less than the Modified Minimum Value Option I or Option II price, selected from the applicable choices in the actuarial documents. Multiply this result by the number of units of measure of berries sold.
- (2) For marketable production that is not sold, the dollar amount obtained by multiplying the number of units of measure of such berries on the unit by the Standard Minimum Value price that applies, without regard to the choice of the Modified Minimum Value Option.

**EXAMPLE:** Production to count will be valued as follows: Assume Standard Minimum Value (SMV) = .28/pound\*; Modified Minimum Value Option I = .19/pound\*; and Modified Minimum Value Option II = .09/pound\* (see the following table).

For Ex	ample Purp	<mark>oses Only</mark>	POLICY TYPE							
PRO	DUCTION	ТҮРЕ	StandardModifiedModifiedMinimumMinimumMinimuValueValueValueOption IOptionI							
Unharvested	Appraised	Marketable	\$.28* (Modified Minimum Value Option does not apply to unharvested production							
	- FF-matu	Unmarketable	N/A (Unmarketable production damaged solely by insured causes is not counted as production to count)							
Harvested	Sold Marketable		GREATER OF: Avg. \$ received per pound/crate less allowable cost OR \$.28 per pound*	GREATER OF: Avg. \$ received per pound/crate less allowable cost OR \$.19 per pound*	GREATER OF: Avg. \$ received per pound/crate less allowable cost OR \$.09 per pound*					
	Unsold	Marketable	\$.28*							
		Unmarketable	N/A (Unmarketable production damaged solely by insured causes is not co production to count)							

\*Listed minimum values per pound are examples only. Values may vary by state and will normally differ for fresh and processing as well as hand and machine harvested berries.

# 4. RASPBERRY AND BLACKBERRY APPRAISALS

# A. <u>GENERAL INFORMATION</u>

(1) Potential production will be appraised in accordance with procedures specified in this handbook and in the LAM.

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\*\*\*

- (2) Specifically for berries, circumstances that require an appraisal include (but are not limited to) when:
  - (a) Verifiable production records will not be available or production will be sold by direct marketing (roadside markets, etc.);

### \*\*\* (**b**) Berry acreage will not be harvested;

- (c) Berries are unharvested at the end of the insurance period; or
- (d) Directed by the insurance provider.
- (3) Make separate appraisals for each berry type (or variety, if necessary) grown in the field or subfield, as applicable.

#### (4) **Appraisal dates:**

\*\*\*

- (a) Delay early season appraisals until mature berries are present or until it becomes apparent that the canes will not set fruit (e.g., all canes are dead or will not bloom).
- \*\*\* (b) Whenever possible, appraise before any fruit is removed from the cane.
  - (c) A series of additional appraisals throughout the bloom/harvest period may be necessary to determine the amount of unharvested production that is damaged or lost due to uninsurable causes.

**EXAMPLE**: Assume there are ten normal harvests. Two scheduled harvests (harvests #2 and #10) are not completed. Harvest #2 is appraised at 500 pounds per acre of unharvested berries, the value is calculated as \$200 per acre (use the greater of the market value (\$.40 per lb.) or the minimum value (\$.28 per lb.) (refer to the Special Provisions for the minimum value); \$.40 X 500 pounds per acre = \$200). Harvest #10 is appraised at 600 pounds per acre of unharvested berries, the value is calculated as \$168 per acre (market value is \$.25 per lb., use not less than the minimum value (\$.28 per lb). \$.28 X 600 pounds per acre = \$168). Total appraised value is \$368 (\$200 + \$168) per acre for the two incomplete harvests.

### B. <u>TIMING OF APPRAISALS</u>

- (1) Berries are a crop which normally blooms over an extended period of time, with an overlap of bloom and harvest periods resulting in the need for multiple harvests at short intervals. The canes may be harvested every other day to every third or fourth day over a period of several weeks.
- (2) For damaged berries (especially fresh-market production) which are not marketable
   \*\*\* through regular channels but may be harvested as U-pick or for roadside market, do NOT complete the claim until berry harvest is complete in order to recover any harvestable value.

6

### C. <u>SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS</u>

Determine the number and general location of plants to be used in the representative sample based on:

- (1) Total acreage and number of plants;
- \*\*\* (2) Extent of variation in the amount of production or damage within the acreage;

**NOTE:** When variable damage causes the crop potential to be significantly different within the same field, or when the insured wishes to destroy a portion of the field, split the field into subfields, and appraise each separately.

- (3) Percent of each type and practice in the acreage;
- (4) Plant age, size, density and vigor;
- (5) The acreage in the unit from which fruit has been harvested and the extent of variation in the amount of unharvested fruit on the canes;
- \*\*\* (6) Whether or not any areas or canes have been partially harvested; and

Take not less than the minimum number (count) of representative samples required in TABLE A.

### D. FIELD APPRAISALS

- (1) Select sample plants that have production representative of all the plants in the field or subfield. Do not select sample plants from areas using the alternate-year production practice during years in which the plants will not produce fruit. If the field or subfield has a mix of varieties, plant sizes, fruit counts, fruit condition, or other factors that would affect the production-per-sample row length of marketable berries, select as many samples as necessary to make appraisals.
- (2) Due to normal variability in berry potential, remove all mature fruit from the designated sample area, including all damaged, undamaged, marketable, and unmarketable berries.
- (3) Harvest berries in the normal manner (with stems, without stems, etc.). Handle the fruit carefully as if the fruit were intended for sale.
- \*\*\*

# 5. APPRAISAL METHODS

### A. <u>GENERAL INFORMATION</u>

These instructions provide information on appraisals methods for:

Appraisal Method	Use
Cane Reduction Method	from bud break (or when new growth first appears) up to beginning of first harvest (or when canes first develop mature berries).
Weight Method	from first harvest (or when canes first develop mature berries) to the end of the insurance period.

### B. <u>DEFERRED APPRAISALS</u>

(1) Do **NOT** conduct early season appraisals until a determination can be made as to which canes are alive or dead.

\*\*\*

- (2) If practical and if the insured agrees, defer early season appraisals until mature berries are present or until it becomes apparent that the canes will not set fruit. Use the weight method appraisal.
- \*\*\*
- (3) If not practical and/or the insured will not agree to defer the appraisal until the berries are mature or until it becomes apparent that the canes will not set fruit, use the cane reduction appraisal method.

**NOTE:** If there is no production potential, enter "0" appraised potential in the applicable item on the appraisal worksheet and complete the claim.

- (4) Complete the preliminary inspection with special attention to the type of damage and its severity.
- (5) If the acreage will be released to go to another use:
  - (a) Visually inspect the field or subfield. It is important to note any acreage that is not damaged or that is using the alternate-year versus every-year production practice.
  - (b) Explain to the insured that, at this time, the amount of loss cannot be determined accurately.
  - (c) Do not attempt to estimate the damage for the insured.
  - (d) Mark the sample areas as instructed in the LAM for deferred appraisals.
  - (e) Advise the insured that if the crop is destroyed, the sample areas that you specified must be preserved and cared for.

(6) Refer to the LAM for additional instructions regarding deferred appraisals.

# C. <u>CANE REDUCTION METHOD</u>

- \*\*\* This method is used from bud break (when new growth first appears on the canes or when it can be determined which canes are alive or dead) until first harvest or when the canes first develop mature berries. All sampling will be based on the number of remaining live fruiting canes within a sample row length.
- \*\*\*
- (1) Select representative sample rows that represent at least 1/100 of an acre. Refer to **TABLE B** and subsection 4.C. for guidelines in selecting representative sample areas.
- \*\*\*

\*\*\*

- (2) Determine the total number of canes, both live and dead, in the sample. Count only those canes which have reached sufficient size to normally produce harvestable fruit during the crop year. Total number of canes (live and dead) for all samples.
- (3) Determine the number of live canes, include canes damaged by uninsured causes. Total the number of live canes for all samples.
- \*\*\* (4) Divide the total number of live canes by the total number of canes (live and dead) to determine the percent of live canes remaining (express as a 3-place decimal).
  - (5) Multiply the percent of live canes by the growers certified yield from the Producers Preacceptance Inspection Worksheet (item 21) to obtain the appraised yield per acre. Refer to the Special Provisions for the appropriate unit of measure.

# D. WEIGHT METHOD

This method is used from first harvest or from the time the fruiting canes first develop mature berries (or when it becomes apparent that the canes will not set fruit), through the end of the insurance period. All sampling will be based on the weight of mature marketable berries remaining on fruiting canes within a sample row length.

- (1) Refer to **TABLE A** for minimum sample requirements. Select representative samples throughout the field or subfield.
- (2) Use a scale indicating grams or pounds and ounces to weigh samples. Convert weights to pounds to tenths. Convert pounds and ounces to pounds to tenths by dividing the total ounces by 16 and rounding the result to the nearest tenth. Convert whole grams to pounds to tenths by dividing by 453.5 and rounding the result to the nearest tenth.
- \*\*\* (3) Select representative sample rows that represent at least 1/100 of an acre (refer to TABLE B.)
  - (4) Harvest all mature berries in the sample row. Insurance providers may require the insured to harvest representative sample areas (using the normal method of harvesting). The average yield per acre from the harvested sample area may be used as the appraisal per acre for unharvested acreage. The adjuster must be present when samples are harvested.

**NOTE**: For hand harvested production, harvest only marketable mature berries and berries damaged by uninsured causes.

- (5) Weigh the mature fruit from each sample in pounds, rounded to the nearest tenth.
- \*\*\* **NOTE:** If the berries from the sample weigh less than 5 lbs, the adjuster should weigh the fruit in whole grams and convert the weight to pounds to tenths (refer to 5.D. (2) above).
  - (6) Determine the average weight of mature berries per sample, in pounds to tenths, by dividing the total weight of all samples by the number of samples taken.
  - (7) Determine the average whole percentage (quantity) of mature marketable berries intended for harvest by:
    - (a) Hand (for fresh and processing) using 1.00 as the percentage of marketable fruit factor.
    - (b) Machine (for processing); if machine harvest equipment is available, arranging for the producer to machine harvest sample areas. If mechanical harvesting equipment is not available, hand harvest all mature berries (including berries damaged by insured and uninsured causes) that would normally be harvested by machine. Refer to the LAM for instructions if crop acreage that is normally machine harvested is damaged to the extent that it CANNOT be machine harvested during the current crop year for one or more harvests.
- \*\*\*
- 1 Randomly select 100 berries from the fruit harvested from each sample. Determine the weight of 100 berries in whole grams or pounds and ounces.
- <u>2</u> Remove from the 100 berry sample, fruit damaged by insured causes that do not meet the requirements in subsection 3.E. Do not remove fruit damaged by uninsured causes.
- <u>3</u> Weigh the marketable fruit in whole grams or pounds and ounces. Divide this weight by the total weight of the 100 berry sample to determine the whole percent of marketable fruit;
- Sum the percentage of marketable fruit for all samples (from <u>2</u> above). If feasible, the percentage of marketable fruit may be determined from samples submitted to buyers in the area. Divide by the number of samples taken to determine the average whole percentage of marketable fruit per sample.
- (8) Determine the appraised marketable production per acre to count by multiplying the average:
  - (a) Weight of mature berries per sample by the average whole percent of marketable berries to obtain the average pounds, rounded to the nearest tenth, of marketable fruit per sample.

(b) Pounds, to tenths, of marketable fruit per sample by the acreage conversion factor (refer to **TABLE B**) to calculate the appraised marketable production per acre.

**NOTE:** For California, convert the number of pounds per acre to crates per acre by dividing by 5 (5 lbs. per crate). Round the result to the nearest whole number.

(9) If no further harvests will occur, multiply the appropriate percent harvest remaining factor by the growers certified yield (on the Producers Pre-acceptance Worksheet, block 21) to obtain the appraised yield in whole pounds/crates per acre.

**NOTE:** The appraisal is counted as a harvest (or picking).

(10) Add the appraised yield per acre and the marketable pounds/crates per acre to obtain the total appraised pounds/crates per acre.

# 6. APPRAISAL DEVIATIONS AND MODIFICATIONS

# A. <u>DEVIATIONS</u>

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. <u>GENERAL INFORMATION</u>

- (1) Include the insurance provider=s name in the appraisal worksheet title if not preprinted on the insurance provider=s worksheet, and when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the insurance provider), when a worksheet entry is not provided.
- (3) Separate appraisal worksheets are required for each unit, field or subfield appraised, and for each type or variety, as applicable. Refer to subsections 4.C. and D. for sampling instructions.

**NOTE:** Standard appraisal worksheet items are numbered consecutively in subsection B. An example appraisal worksheet is also provided to illustrate how to complete entries.

# **B.** WORKSHEET ENTRIES AND COMPLETION INFORMATION

### Verify or make the following entries:

### Item No. **Information Required Company Name:** Name of insurance provider, if not preprinted on the worksheet (Company Name). Claim No.: Claim number as assigned by the insurance provider, 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. **Unit No.:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100). 4. **Type:** Three-digit code number, entered exactly as specified on the actuarial documents, for the type grown by the insured. If "No Type Specified," enter appropriate 3 digit code from the actuarial documents. 5. **Practice:** Three-digit code number, entered exactly as specified on the actuarial documents, for the practice carried out by the insured. If "No Practice Specified," enter appropriate three-digit code from the actuarial documents. 6. **Crop Year:** Crop year, as defined in the policy, for which the claim is filed. 7. Normal No. of Harvests: Normal number of times the insured harvests production from the field for the crop year as determined from producer records. 8. **No. of Prior Harvests:** The number of prior harvests (including this appraisal) for the current crop year. 9. **No. of Remaining Harvests:** Subtract item 8 from item 7. 10. Cause of Damage: Primary insured cause of damage.

11. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred. Include the SPECIFIC DATE where applicable, as in the case of hail damage (e.g., JUN 10).

# PART I CANE REDUCTION METHOD

NOTE: Refer to subsection 5. C.

12.Field ID: Field or subfield identification symbol.OCTOBER 200212

- 13. **Acres:** Number of determined acres, to tenths, for field or subfield being appraised.
- \*\*\*14. **Row Width:** Measure the distance between rows in whole feet. Refer to **TABLE B** to determine sample row length.
  - 15 **No. of Live Canes:** Count the number of live canes in the sample. Count only those canes that have the size and potential to produce fruit during the crop year. Count any canes damaged by uninsured causes.
  - 16. **Normal No. of Canes:** Count the number of live and dead canes (those of sufficient size as to normally be expected to produce fruit during the crop year) in the sample.
  - 17. **Total No. of Canes Live:** Sum the number of live canes found in all samples.
  - 18. **Total No. of Canes Normal:** Sum the number of live and dead canes found in all samples.
  - 19. **Percent Of Live Canes:** Divide the total number of live canes (item 17) by the total normal number of canes (item 18) to determine the percent of live canes remaining (rounded to a 3-place decimal).
  - 20. **Grower=s Yield:** Enter the grower=s certified yield, in whole pounds or crates, from item 21 of the Producer=s Pre-acceptance Inspection Worksheet.
  - 21. **Appraised Production Per Acre:** Multiply the percent of live canes (item 19) by the grower=s certified yield (item 20). Round to the nearest whole pound or crate, as applicable.

# PART II WEIGHT METHOD

- 22. **Field ID:** Field or subfield identification symbol.
- 23. **Acres:** Number of determined acres, to tenths, for field or subfield being appraised.
- 24. **Row Width:** Measure the distance between rows in whole feet. (Refer to section 5 and **TABLE B** to determine sample row length).
- 25. Weight of Mature Fruit: For hand harvested production, enter the weight of mature marketable berries (include berries damaged by uninsured causes), rounded to the nearest whole gram or tenth of a pound. If weighed in pounds and ounces convert to pounds to tenths (refer to subsection 5.D.(2)). If weighed in grams round to the nearest whole gram. For machine harvested production, enter the weight of all mature berries (include \*\*\* berries damaged by insured and uninsured causes).
- \*\*\*
- 26. **Percent Marketable Fruit Factor:** For hand harvested production, enter "1.00." For machine harvested production, use the procedure outlined in subsection 5.D.(7) and enter the percent of mature marketable fruit to two decimal places.

- 27. **Total Weight of Mature Fruit:** Sum the weight of mature berries for all samples. Round to the nearest tenth of a pound (if weighed in grams round to the nearest whole gram).
- 28. **Total % Marketable Fruit:** Sum the decimal percent of marketable berries for all samples. Round to the nearest hundredth.
- 29. **Total Samples:** Enter the total number of samples.
- 30. **Average Weight of Mature Fruit:** Divide the Total Weight of Mature Fruit (item 27) by the total number of samples (item 29) and round the result to the nearest tenth of a pound. If grams are used, round to the nearest whole gram.
- 31. **Average % Marketable Fruit Factor:** Divide the Total % Marketable Fruit (item 28) by the total number of samples (item 29) and round to the nearest hundredth.
- 32. **Marketable Fruit Per Sample:** Multiply the Average Weight of Mature Fruit (item 30) by the Average % Marketable Fruit Factor (item 31) and round to the nearest tenth of a pound. If grams are used, round to the nearest whole gram.
- 33. Acre Conversion Factor: For sample sizes determined from 1/100 of an acre, enter "100." For sample sizes larger than 1/100 of an acre, calculate the factor as shown in TABLE B. Enter the result to the nearest whole number. Enter the number and size of panels in the Remarks, when panels are used for the sample size.
- 34. **Marketable Pounds Per Acre:** Multiply Marketable Fruit Per Sample (item 32) by the Acre Conversion Factor (item 33) to derive the total appraised marketable pounds per acre. Round to the nearest whole pound. To convert grams to pounds to tenths refer to subsection 5.D.(2).
- \*\*\*
- 35. **Marketable Crates Per Acre:** For California, convert marketable pounds per acre (item 34) to marketable crates per acre by dividing the number of pounds per acre by 5 (5 lbs. per crate). Round to the nearest whole crate. MAKE NO ENTRY FOR ALL OTHER STATES.
- 36. **Percent Harvest Remaining Factor:** Divide item 9 by item 7 and round to a 3-place decimal.

\*\*\*

**EXAMPLE:** Assume 10 normal harvests, less the appraisal (count as 1 harvest) = 9 harvests remaining. 9 harvests remaining  $\div$  by 10 normal harvests = 0.900 Percent Harvest Remaining Factor.

\*\*\*

\*\*\*

**EXAMPLE:** Assume there are 10 normal harvests with 9 prior harvests completed including the appraisal (count as 1 harvest) = 1 harvest remaining. 1 harvest remaining  $\div$  10 normal harvests = .100 Percent Harvest Remaining Factor.

37. **Grower=s Yield:** Enter the grower=s certified yield (highest yield per acre during one of the most recent three years) from the Producer=s Pre-acceptance Inspection Worksheet, block 21.

- 38. **Appraised Yield Per Acre:** Multiply the percent harvest remaining factor (item 36) by the grower<del>s</del> yield (item 37). Enter result rounded to the nearest whole number.
- 39. **Total Appraised Production per Acre:** For California, add the marketable crates of berries per acre (item 35) and appraised yield per acre (item 38). For all other states, add the marketable pounds of berries per acre (item 34) and appraised yield per acre (item 38).
- 40. **Remarks:** Remarks pertinent to the appraisal, sampling, conditions in general (i.e., very hot and dry, etc.).
- 41. **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.
- 42. **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.
- 43. **Page:** Page numbers (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

Compa	any Name:	Any Com	pany				1			Claim No.:	XXXXX		1							<b>-</b>		
	<b>Faa</b> 11						1. Ins	ured <del>-</del> s Name	з <u>2</u> .				2. Policy No	Policy No. 3				nit No.	4.	Туре	5. Practice	6. Crop Year
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PART I:	CANE R	EDUCTION	METH	OD																	l	
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Field		T METHOD	<ul> <li>25 Weight of Mature Fruit</li> <li>26 Percent Marketable Fruit Factor</li> </ul>				27	Total Weight of Mature Fruit		30	) Average Weight of Mature Fruit	of Marketable I Per Sampl		Acre Conversion		larketable Pounds Per Acre	s Remaining		1	Total Appraised Production d Per Acre		
ID 22	Acres 23	Row Width 24						28	Total % Marketable Fruit	Samples 29 :		1 Average % Marketable Fruit Factor	(30 x 31)		Factor 33		larketable Crates Per Acre	37	7 Grower-s Yield	Per Acre 38	(34+38) or (35+38) 39	
			12.0	10.9	7.6				27	30.5		30	10.2				34	770	36	.100		
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L																					•	43. Page 1 of 1

# C. <u>SUMMARY OF HARVESTED PRODUCTION WORKSHEET ENTRIES</u> <u>AND COMPLETION PROCEDURES</u>

- Use the Summary of Harvested Production worksheet for Cherries to record harvested production. In the form heading, cross out "Cherries" and enter "Raspberries and Blackberries." Use a separate worksheet for:
  - (a) Raspberries and blackberries. Separate worksheets by variety are optional.
  - (b) Machine (processing) or hand harvest (fresh) methods.
  - (c) Each processor, shipper, or other first handler to which production has been delivered.
  - (d) Production NOT sold (not committed to a processor, shipper, or other first handler, e.g., stored, still listed with a broker, etc.).
  - (e) U-pick production.
  - (f) Direct market including production sold through roadside stands or farmer=s markets.
- (2) A year-end (pool closing) summary from a processor, shipper, or other first handler by type and/or variety may be used in lieu of individual load or lot data.

**NOTE:** Separately sum all "Total Pounds/Crates Delivered," "Total Pounds/Crates Sold," and "Total Dollar Value" entries of all Summary of Harvested Production forms for the type and/or variety.

- (3) Handling charges include those costs stated on the processors, shippers, or first handler's summary of sales as deductions from gross revenue. These may include grading, cooling, fumigating, packing, packing containers, selling commissions, and other assessments. Do not include harvesting costs (costs for picking and hauling) as handling charges.
- (4) Allowable costs of harvested production are the dollar amount per unit of measure for expenses to harvest and haul the berries to the first handler, as shown in the Special Provisions by variety, and machine or hand harvest, if applicable. Allowable costs are to be deducted for production actually delivered to a processor, shipper, or other first handler.

### Verify or make the following entries:

### Item

### No. Information Required

**Company:** Name of insurance provider, if not preprinted on the worksheet (Company Name).

1. **Insured-s Name:** Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.

2.Crop: "Raspberries and Blackberries" and the four-digit crop code number (0108).OCTOBER 200217FCIC-25790 (RASPBERRY)

- 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:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
- 6. **Type/Disposition/Variety:** Raspberry or blackberry type, the disposition of the berries, the variety (optional entry), and the method of harvest. Use separate forms for each type, disposition [unsold, U-pick, or sold (by first handler; packer, processor, broker, farmerss market, or roadside stand)], and machine (processing) or hand harvest (fresh market) as shown on the Special Provisions. Refer to appraisal worksheet example.
- 7. **Name, Address, And Phone No. Of Buyer/Packer:** Name, address and telephone number of the processor, shipper, or other first handler of the production. If production is U-pick or direct market through farmer=s market or roadside stand use insured=s name, address and telephone number.

# **PART I - PRODUCTION**

- 8. **Date:** Date the load, lot, pool, or account reported on the line was delivered, closed, or summarized (e.g., MM/DD/YYYY).
- 9. **Load/Lot/Pool/Summary No.:** Identification number of the load, lot, pool, or account.
- 10. **Gross Dollars Received:** Value per load, lot, pool, or account listed in item 9, before any adjustments, in dollars and cents. FOR UNSOLD PRODUCTION, ENTER "NA."
- 11. Adjustments to Gross Prod.: Total of deductions imposed by the shipper/processing facility such as in-charges, out-charges, and other industry handling charges customary in the area, in dollars and cents or as shown in the Special Provisions (refer to subsection 7C (3)). Indicate if Adjustments to Gross Production are "reductions" or "additions," (e.g., "-46.80," "+46.80"). If not delivered to a third party, adjustments must be verifiable as packing or processing expenses. If adjustment to gross production exceeds any applicable limits shown in the Special Provisions strikeout the actual adjustment and enter the allowed amount. FOR UNSOLD MARKETABLE OR U-PICK PRODUCTION, ENTER "NA."
- 12. **Net Dollars Received:** Gross dollars received (item 10) minus adjustments to gross production (handling charges) (item 11), in dollars and cents. FOR UNSOLD MARKETABLE PRODUCTION, ENTER "NA."
- 13. **Pounds Delivered:** For California, line out "Pounds" and enter "Crates." Enter the number of whole pounds or crates per load, lot, pool, or account, as delivered. If production is listed by containers, convert the number of containers to whole pounds or crates of berries, as applicable. Do not include dockage, trash, or other non-crop material.

FOR U-PICK PRODUCTION, ENTER "NA." FOR UNSOLD MARKETABLE PRODUCTION, ENTER POUNDS OR CRATES HARVESTED BUT NOT SOLD.

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14. **Pounds Sold:** For California, line out "Pounds" and enter "Crates." Enter the number of whole pounds or crates per load, lot, pool, or account, that were sold. All fruit accepted for packing/processing is considered marketable sold production even if waiting for final settlement. Bins, loads, etc., of marketable production not accepted for packing/processing must be reported on a separate sheet as unsold marketable production.

**NOTE:** For UNSOLD MARKETABLE PRODUCTION, line through "Pounds Sold" in the column heading and enter "Standard Min. Value." Enter the Standard Minimum Value as shown in the Special Provisions for the applicable type, variety, and harvest method. Harvested UNSOLD production (e.g., not accepted for packing or processing) that is NOT MARKETABLE due to insured causes is NOT counted as production to count.

- 15. **Allowable Cost Per Lb.:** For California, line out "Pounds" and enter "Crates." Enter the allowable cost per pound or crate as listed in the Special Provisions for the type and harvest method recorded to two decimal places. For California, enter the allowable cost per crate as listed in the Special Provisions for the type, recorded to two decimal places. For U-pick production, enter "0.00." FOR UNSOLD MARKETABLE PRODUCTION, ENTER "NA."
- 16. **Allowable Cost:** The allowable cost per pound or crate (item 15) times the pounds or crates delivered (item 13), in dollars and cents. FOR U-PICK PRODUCTION, ENTER "0.00." FOR UNSOLD MARKETABLE PRODUCTION, ENTER "NA."
- 17. **Adj. Total Value:** Net dollars received (item 12) minus the allowable cost (item 16) in dollars and cents. FOR UNSOLD MARKETABLE PRODUCTION, multiply pounds/crates delivered (item 13) by the Standard Minimum Value (item 14).
- 18. Totals: Separately total Columns 13, 14, and 17 for this page. For UNSOLD
   MARKETABLE PRODUCTION ENTER the Standard Minimum Value from item 14.

# PART II - WEIGHTED VALUE BY TYPE

Complete PART II only on the last page of the Summary of Harvested Production worksheet for the berry type or variety (optional), using separate summary pages for sold (including U-pick) and unsold production. Separate summary pages are also necessary when there are different Minimum Values by harvest method (e.g., hand harvest and machine harvest). Transfer the information in PART II to Section II of the Production Worksheet as separate line entries for each type or variety (optional), disposition, and method of harvest.

- 19. **Adjusted Total Value:** Sum of all page totals (item 18) for adjusted total value (Column 17) entries, in dollars and cents.
- 20. **Total Pounds Sold:** For California, line out "Pounds" and enter "Crates." Enter the sum of all page totals (item 18) for pounds or crates sold (Column 14) entries, in whole pounds or crates. FOR UNSOLD MARKETABLE PRODUCTION, sum all page totals (item 18) for pounds or crates delivered (Column 13), in whole pounds or crates.
- 21. **Adj. Avg. Value Per Pound:** For California, line out "Pound" and enter "Crates." Adjusted total value (item 19) divided by total pounds or crates sold (item 20), rounded to three decimal places.

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- 22. **Remarks:** Enter any pertinent information on each page to which it applies such as:
  - a. Where unsold marketable production has been stored and how it was valued;
  - b. Factors used to convert reported containers to pounds or crates of raspberries or blackberries (e.g., 5.0 pounds = 1 crate); and
  - c. Which Modified Minimum Value Option is in effect, if elected.
- 23. **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. Sign and date on only the last page of the Summary of Harvested Production worksheet.
- 24. **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 Summary of Harvested Production WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood. Obtain the insured=s signature on only the last page of the Summary of Harvested Production worksheet.
- 25. **Page:** Page numbers (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.)

# Company Name:

For Illustr	ation Purposes of	only	1. INSURED-S NAME 2. CROP						3. CROP YE				
	JMMARY OF			I.M. Ins					d Blackberries (07				
-	TED PRODUCT berries and Black	-	4. POLICY NU	IMBER	5. UNIT NUM	BER			6. TYPE/DISPOS				
			XXXXX			00100			Raspberry	/ Sold / Red Rasp	berry / Machin	e Harvest	
	ESS, AND PHON												
	Co., Box xx, A	Any Towr	n, Any State	XXXXX									
Tel (XXX) XX	X-XXXX												
					PART I	- PRC	DUCT	ION					
DATE	LOAD/LOT/POOL SUMMARY NO.	GRO / DOLL RECE	ARS TO 0	STMENT GROSS ROD.	NET DOLLA RECEIVEI		POU DELIV		POUNDS SOLD	ALLOWABLE COST PER LB.	ALLOWABLE COST	ADJ. TOTAL VALUE	
8	9	1	0	11	12		1	3	14	15	16	17	
7/5 – 8/5 YYYY	98-BV03	62,56	67.54 <mark>-</mark> 3	123.37	59,444.17	,	137,	877	137,877	0.14	19,302.78	40,141.39	
					18. TOT	ALS	137,	877	137,877			\$40,141.39	
				P	ART II - WEIG	HTED	VALU	E BY T	/PE				
19. ADJUSTED T		20. TOTAL POUNDS		21. ADJ. /	AVG. VALUE PI	ER POU	JND	22. REN	IARKS:				
\$40,1	41.39	1:	37,877		\$0.291				Minimum Value Option I in effect.				
23. ADJUSTER'S	SIGNATURE	COD	E NUMBER	DATE		24. INS	I. INSURED'S SIGNATURE				DATE		
. M. Adjuster			12345 MM/DD/YYYY I. M. II			Insure	nsured MM/DD/YYY				D/YYYY		

Company Name:

For Illustra	ation Purposes o	only	1. INSUREDS NAME 2						2. CROP					
	JMMARY OF			I.M. Ins	ured				Raspberries a	nd Blackberries (	0108)	уууу		
	TED PRODUCTION		4. POLICY NU	MBER	5. UNIT NUM	BER			6. TYPE/DISPO	SITION/VARIETY	,			
Cherries Rasp	berries and Black	berries	XXXXXXX		00100				Raspbe	nd Harvest				
7. NAME, ADDRE	ESS, AND PHONE NO	D. OF BU	YER/PACKER							-				
Insured=s Fru	it Stand, Box x	x, Any T	own, Any Sta	te XXXX	X									
Tel (XXX) XX	X-XXXX													
					PART I	- PROD	OUCTION	N						
DATE	LOAD/LOT/POOL/ SUMMARY NO.	GRO DOLL/ RECEI	ARS TO G	TMENTS ROSS OD.	NET DOLLA RECEIVEI		POUNDS ELIVEREI		POUNDS SOLD	ALLOWABLE COST PER LB.	ALLOWABLE COST	ADJ. TOTAL VALUE		
8	9	10	)	11	12		13		14	15	16	17		
7/5 - 8/5 YYYY	Ledger	936.	00 <mark>-</mark> 4	6.80	889.20		1200		1200	0.35	420.00	469.20		
					18. TOT	ALS	1200		1200			\$469.20		
					PART II - WEI	GHTED V	ALUE BY	ΥTY	ΈE					
19. ADJUSTED T	OTAL VALUE	20. TOT SOLD	AL POUNDS	21. ADJ. A	VG. VALUE PE	R POUN	ID	22.	REMARKS:					
\$46	69.20		1,200		\$0.391				Ν	/linimum Value O	ption I in effec	et.		
23. ADJUSTER'S	SIGNATURE	CO	DE NUMBER DATE			24. INSU	JRED'S S	IGN	IATURE	TE				
I. M. Adjuster			12345	MM/DD	/ΥΥΥΥ	I. M. Ir						/M/DD/YYYY		

25. PAGE <u>1</u> OF <u>2</u> PAGES

Company Na													
For Illustration Purposes only SUMMARY OF HARVESTED PRODUCTION Cherries Raspberries and Blackberries 7. NAME, ADDRESS, AND PHONE NO. OF			1. INSUREDS NAME				2. CROP		<i>(</i> <b>, , , , , , , , , ,</b>	3. CROP YEAR			
			I.M. Insured					Raspberries a	(0108)	уууу			
									TYPE/DISPOSITION/VARIETY Raspberry / Sold / Red Raspberry / U-Pick				
						0100		Ra					
7. NAME, ADDR	ESS, AND PHONE	E NO. OF BU	IYER/PACKER										
Insured=s Fru Tel (XXX) XX	it Stand., Box x X-XXXX	x, Any Tov	wn, Any Sta	te XXXX	ΚX								
					PART I	- PRODL	JCTION						
DATE	LOAD/LOT/POO L/ SUMMARY NO.	GROSS DOLLAR RECEIVE	S TO G	TMENTS ROSS OD.	NET DOLLAR RECEIVED	-	OUNDS LIVERED	POUNDS SOLD	ALLOWABLE COST PER LB.	ALLOWABLE COST	ADJ. TOTAL VALUE		
8	9	10		11	12		13	14	15	16	17		
7/5 - 8/5 YYYY	Ledger	548.00	00 NA		548.00		NA	1096	0.00	0.00	548		
18. TOTALS NA 1096										\$548			
					PART II - WEIG	HTED VA	LUE BY T	YPE					
		20. TOTAL POUNDS S			DJ. AVG. VALUE PER POL		D 22. R	22. REMARKS:					
\$548.00		1,096		\$0.500				Minimum Value Option I in effect.					
23. ADJUSTER'S SIGNATURE		CODE NUMBER		DATE 24.		24. INSUF	RED'S SIG	NATURE	DATE				
I. M. Adjuster		11	2345	MM/DD/YYYY I. M.		IM In	Insured			MM/DD/YYYY			

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Company Name:

For Illustration Purposes only		ly 1	1. INSUREDS NAME				2. CROP					3. CROP YEAR	
SUMMARY OF HARVESTED PRODUCTION <del>Cherries</del> Raspberries and Blackberries				ured				Raspberries an	уууу				
			4. POLICY NUMBER		5. UNIT NUMBER				6. TYPE/DISPOSI				
			XXXXXXX		00100		)		Raspberry	and Harvest			
7. NAME, ADDR	ESS, AND PHONE	NO. OF BI	JYER/PACKE	R									
Insured <i>-</i> s Fru Tel (XXX) XX	it Stand, Box xx X-XXXX	, Any To	own, Any Sta	ate XXXX	XX								
		1			PART I	- PRC	DUCTIO	N			1	1	
DATE	LOAD/LOT/POOL/ SUMMARY NO.	GROS DOLLA RECEIV	RS TO	STMENTS GROSS ROD.	NET DOLLA RECEIVEI		POUND DELIVER		POUNDS SOLD Standard Min. Value	ALLOWABLE COST PER LB.	ALLOWABLE COST	ADJ. TOTAL VALUE	
8	9	10	10 11		12		13		14	15	16	17	
7/5 – 8/5 YYYY	Ledger	NA		NA	NA		40		0.28	NA	NA	11.20	
<b>18. TOTALS</b> 40 0.28											\$11.20		
					PART II - WEI	GHTED	VALUE E	3Y ΤΥ	/PE				
		20. TOTA SOLD	TAL POUNDS 21. ADJ. A		/G. VALUE PER POUN		ND	22. F	. REMARKS:				
\$11.20			40		\$0.280			Minimum Value Option I in effect.					
23. ADJUSTER'S SIGNATURE		CODE	DE NUMBER DATE		24. INS		SURED'S	SURED'S SIGNATURE				DATE	
I. M. Adjuster		1	12345 MM/DD/		YYYY I. M. Insured			b				N/DD/YYYY	

# 8. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

### A. <u>GENERAL INFORMATION</u>

- (1) The claim form (hereafter referred to as "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 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.

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# B. FORM ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item

### No. Information Required

- 1. **Crop/Code #:** "Raspberries and Blackberries" (0108).
- 2. **Unit #:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
- 3. **Legal Description:** Section, township, and range number, FSA farm serial number, or other legal description that identifies the location of the unit.
- 4. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE if applicable, as in the case of frost or hail damage (e.g., MAR 30).
- 5. **Cause of Damage:** Name of insured cause(s) of loss for **this crop** as listed in the LAM. If it is evident that no indemnity is due, enter "NONE." If an insured cause of loss is coded as "Other," explain in the "Narrative."

**NOTE:** Refer to the Basic Provisions and the crop provisions for this crop for information pertaining to insured and uninsured causes of loss.

6. **Primary Cause %:** 

PRELIMINARY: MAKE NO ENTRY.

**FINAL:** Percent of damage for the cause of damage listed in 5 above that is determined to be the primary cause of damage, to the nearest whole percent. The primary cause of damage must exceed 50 percent (e.g., 51%). Enter an "X" for the major secondary cause of damage.

- 7. **Company/Agency:** Name of the company and agency servicing the contract.
- 8. **Name of Insured:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
- 9. **Claim #:** Claim number assigned by the insurance provider.
- 10. **Policy #:** Insured=s assigned policy number.
- 11. **Crop Year:** Four-digit 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.

**NOTE:** If more spaces are needed for non-loss units, enter the 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 pounds or crates, for all non-loss units for the crop at the time of final inspection.

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

### **PRELIMINARY:**

- a. Date the notice of damage was given for the unit in item 2.
- b. 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 insurance provider, enter "Company Insp." instead of the date.

**FINAL:** Transfer the last date in the 1st or 2nd space to the FINAL space if a final inspection should be made as a result of the notice. Always enter the complete date of notice (month, day, year) 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 insurance provider services it, enter the contract number. Handle these companion policies according to insurance provider instructions.
- (2) If the OTHER person has a multiple-peril crop insurance contract and a DIFFERENT insurance provider or agent services it, enter the name of the insurance provider and/or agent (and contract number), if known.
- (3) If unable to verify the existence of a companion contract, enter "Unknown," and contact the insurance provider for further instructions.

**NOTE:** Refer to the LAM for further information regarding companion contracts.

# SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

- (1) Rate classes, types, or farming practices;
- (2) Appraisals;
- (3) Stages or intended use(s) of acreage;
- (4) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (5) 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

A. **Field ID:** The field identification symbol from a sketch map or an aerial photo. See the narrative. In the margin (or in a separate column), enter the date of inspection for the last line entry of each inspection.

### B. **Preliminary Acres:**

**PRELIMINARY:** The number of acres, to tenths, (include "E" if estimated), for which consent for other use has been given. Determine actual acreage, to tenths, when the boundaries of the appraised acreage may not be determined later.

### FINAL: MAKE NO ENTRY.

- C. **Final Acres:** Refer to the LAM for definition of acceptable determined acres used herein. Determined acres to tenths (include "E" if estimated) for which consent is given for other use and/or:
  - 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.

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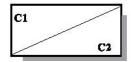
e. From which production was sold by direct marketing if the insured failed to meet the requirements contained in the crop provisions.

FINAL: Determined acres to tenths.

**NOTE:** Acreage breakdowns WITHIN a unit may be estimated (enter "E" in front of the acres) if a determination is impractical AND if authorization was received from the insurance provider. Document authorization in the Narrative.

ACCOUNT FOR ALL ACREAGE IN THE UNIT. In the event of over-reported acres, handle in accordance with individual insurance provider=s instructions. In the event of under-reported acres, draw a diagonal line in Column "C" as shown.

 $C_1$  Enter the ACTUAL acres for the field or sub field.  $C_2$  Enter the REPORTED acres for the field or sub field.



- D. 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.
- E. **Risk:** Three digit code for the correct "Rate Class" specified on the actuarial documents. If a "Rate Class" or "High Risk Area" is not specified on the actuarial documents, make no entry. Verify with the Summary of Coverage and if the Rate Class is found to be incorrect, revise according to the insurance provider's instructions. Refer to the LAM.

**NOTE:** Unrated land is uninsurable.

- F. **Practice:** Three-digit code number, entered exactly as specified on the actuarial documents, for the practice carried out by the insured. If "No Practice Specified," enter the appropriate 3-digit code number from the actuarial documents.
- G. **Type/Class/Variety:** Three-digit code number, entered exactly as specified on the actuarial documents, for the type grown by the insured. If "No Type Specified," enter the appropriate 3-digit code number from the actuarial documents.
- H. 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 insurance provider, or from which production was sold by direct marketing if the insured failed to meet the requirements contained in the crop provisions. "H"..... Harvested, all harvests completed.

"UH" . . . . . . . . Unharvested, all harvests NOT completed, or acreage put to other use with consent.

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

I. Intended or Final Use: Use of acreage. Use the following "Intended Use" abbreviations.

## USE EXPLANATION

"To Beans," etc	Use made of the acreage
"WOC"	Other use without consent
"SU"	Solely uninsured
"ABA"	Abandoned without consent
"Н"	Harvested
"UH"	Unharvested

Verify any "Intended Use" 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."

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

J. **Appraised Potential:** Per-acre appraisal in whole pounds or crates, as applicable, of POTENTIAL production for the acreage appraised. Refer to subsection 5, appraisal methods, and appraisal worksheet instructions for additional instructions.

**NOTE:** If there is no potential on "UH" acreage, enter "0."

#### K<sub>1</sub>. - K<sub>2</sub>. MAKE NO ENTRY.

- L. Shell and/or Quality Factor: Line out the heading and enter "Value."
  - a. For appraised production, enter the greater of:
    - (1) Actual value per pound or crate, as applicable (determined from a sample provided to the buyer); or
    - (2) Standard minimum value per pound or crate, as applicable, shown in the Special Provisions.
  - b. Do NOT allow any reduction in price due to UNINSURABLE causes. Identify in the Narrative which factors were and were not allowed in establishing the price. If appraised mature berries have "No Value", enter ".000."

**NOTE:** Do not use the Minimum Value Option from the Special Provisions for this entry.

M. + Uninsured Cause: EXPLAIN IN THE NARRATIVE.

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- a. Hail and Fire Exclusion NOT in effect.
  - (1) Enter NOT LESS than the insured's guarantee per acre in dollars and cents for the line for any "P" stage acreage, including acreage from which production is direct marketed without a timely notice of intent to direct market.

**NOTE:** 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 APPRAISED UNINSURED loss of production per acre in dollars and cents, for any such acreage.
- 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.

**NOTE:** For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.

- N. Adjusted Potential: The result of Column "J" times Column "L" plus Column "M," rounded to dollars and cents (e.g.,  $(J \times L) + M$ ).
- O. **Total to Count:** Column "C" or " $C_1$ " (**actual** acres) times Column "N," rounded to whole dollars.

**NOTE:** For CAT policies, multiply result by .55 unless otherwise instructed by the insurance provider because adjustment will be made by other manual or automated computation process.

- P. **Per Acre:** Enter the per acre Amount of Insurance from the insured=s policy, rounded to whole dollars.
- Q. **Total:** Column " $C_2$ " (**reported** acres, "C" if acreage is not under-reported) times Column "P" to whole dollars.
- 16. Total Acres:

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Total Actual Acres [Column "C" (or " $C_1$ " if there are under-reported acres)], to tenths.

**NOTE:** FOR ITEM 17, WHEN SEPARATE LINE ENTRIES ARE MADE FOR VARYING SHARES, TYPES, ETC., WITHIN THE UNIT, AND TOTALS NEED TO BE KEPT SEPARATE FOR CALCULATING INDEMNITIES, MAKE NO ENTRY AND FOLLOW THE INSURANCE PROVIDER-S INSTRUCTIONS; OTHERWISE, MAKE THE FOLLOWING ENTRIES.

## 17. **Totals:**

**PRELIMINARY:** MAKE NO ENTRY.

FINAL: Total of Column "O" and Total of Column "Q."

## 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 section I, Column "M" 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 "Production Not to Count" in Section II, Column "O" and/or any production not included in Section II, Column "I" or Column "B" through "E" 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 19.
- 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.

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**NOTE**: Indicate on the sketch map or aerial photo, the disposition of acreage destroyed or put to other use with or without consent.

- 1. 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 and date of inspection of the other adjuster or supervisor.
- n. Explain the reason for a "No Indemnity Due" claim. "No Indemnity Due" claims are to be distributed in accordance with the insurance provider<del>s</del> instructions.
- o. Explain any delayed notices or delayed claims as instructed in the LAM.
- p. Document any authorized estimated acres shown in Section I, Column "C" as follows: "Line 3 'E' acres authorized by insurance provider MM/DD/YYYY."
- q. Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- 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 any "0" potential (plants with no berries or berries with no market value).
- 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.

## **SECTION II - HARVESTED PRODUCTION**

GENERAL INFORMATION:

(1) Account for ALL HARVESTED PRODUCTION (for ALL ENTITIES sharing in the crop).

(2) Separate line entries for each buyer of a type are not required. Buyers are reported separately, by type of production sold, on the Summary of Harvested Production Worksheets and combined in Part II Weighted Value by Type on the last page of the summaries. Total Pounds or Crates Sold (item 20) and Adjusted Average Value Per Pound or Crate (item 21) of the Summary of Harvested Production are used to calculate the value, by type, of all harvested production.

**NOTE:** In all localities, if the first handler was not a shipper or processor, the production will be determined by the adjuster on the basis of available records.

- (3) The insured must maintain satisfactory records of ALL production sold. Verify any packing house or processor 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) Different types.
  - (b) Harvested berries that fail 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.).
- (5) There will generally be no harvested production entries in Columns "A" through "S" for preliminary inspections.

#### Verify or make the following entries:

## Item

## No. Information Required

18. **Date Harvest Completed:** (Used to determine if there is a delayed **notice** or 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 another use, (4) a combination of harvested, destroyed, 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 on the unit that the insured does not intend to 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.

#### 19. Similar Damage:

**PRELIMINARY:** MAKE NO ENTRY.

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**FINAL:** Check "Yes" or "No." Check "Yes" if amount and cause of damage due to insurable causes is similar to the experience of other farms in the area. If "No" is checked, explain in the Narrative.

- 20. **Assignment of Indemnity:** Check "Yes" **only** if an assignment of indemnity is in effect for the crop year; otherwise, check "No." Refer to the LAM.
- 21. **Transfer of Right to Indemnity:** Check "Yes" **only** if a transfer of right to an indemnity is in effect for the unit for the crop year; otherwise, check "No." Refer to the LAM.
- A<sub>1</sub>. **Share:** RECORD ONLY VARYING SHARES on SAME unit to three decimal places.

## A<sub>2</sub>. **Field ID:**

- \*\*\* a. If only one practice or type of harvested production is listed in Section I, MAKE NO ENTRY.
  - b. If more than one practice and/or type of harvested production is listed in Section I, indicate for each practice and/or type the corresponding Field ID (from Section I, item "A").
- B. E. **Length or Diameter, Width, Depth, Deductions:** Enter as applicable from item 6 of the Summary of Harvest Production Worksheet the following (abbreviate if necessary) (refer to subsection 7.C.):
  - a. Enter the insurable type (raspberry or blackberry);
  - b Enter "SOLD" or "UNSOLD;"
  - c. Enter variety (optional) (red, logan, marion, etc.);and
  - d. Enter method of harvest (machine, hand, U-PICK).

\*\*\*

- F. H. MAKE NO ENTRY.
- I. **Bu., Ton, Lbs., Cwt.:** 
  - a. Circle "Lbs" in the column heading or, for California, line through Bu., Ton, Lbs., CWT. (Bu., Ton, Lbs., CWT) and enter "Crates" in column heading.
  - b. Enter total production, in whole pounds or crates, delivered to the buyer or processor, direct marketed, U-Pick, or unsold (from item 20, Summary of Harvested Production Worksheet).

**NOTE:** Unsold production that is not marketable due to insured causes is not considered production to count.

- J. M<sub>2</sub>. MAKE NO ENTRY.
- N. Adjusted Production: Enter whole pounds or crates from Column "I."

## O. **Prod. Not to Count:**

- a. Net production NOT to count in whole pounds or crates, WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE, from harvested acreage which has been assessed an appraisal of not less than the amount of insurance, or from other sources (e.g., other units or uninsured acreage).
- b. If production records are NOT available from acreage damaged solely by uninsured causes, MAKE NO ENTRY.

THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN ANY "PRODUCTION NOT TO COUNT" IN THE NARRATIVE.

- P. **Production:** Result of subtracting the entry in Column "O" from the entry in Column "N" to whole pounds or crates.
- Q<sub>1</sub>. **Value:** Enter the minimum value per pound/crate for berries that were harvested and sold and for unsold marketable berries. Enter to three decimal places (.000).
  - a. The value per pound/crate for SOLD production will be the applicable of (1), (2), or (3) below:
    - (1) The Standard Minimum Value per pound or crate shown in the Special Provisions, if a Modified Minimum Value Option is NOT in effect; or
    - (2) The Modified Minimum Value Option I value per pound or crate shown in the Special Provisions, if the Modified Minimum Value Option I is in effect; or
    - (3) The Modified Standard Minimum Value Option II value per pound or crate shown in the Special Provisions, if the Modified Minimum Value Option II is in effect.
  - b. For UNSOLD, MARKETABLE harvested production, enter the Standard Minimum Value per pound or crate as listed in the Special Provisions, without regard to the selection of the Modified Minimum Value Option.
- Q<sub>2</sub>. **Mkt. Price:** Enter the adjusted average value per pound (not less than zero) of sold or unsold harvested production from item 21 of the Summary of Harvested Production Worksheet. Enter value to three decimal places (.000). If such production has "No Value," enter "0.000."
- R. **Quality Factor:** Enter the greater of the Column " $Q_1$ " or the Column " $Q_2$ ". Enter value to three decimal places (.000).
- S. **Production to Count:** Production from Column "P" times Column "R," rounded to whole dollars.

**NOTE:** For CAT policies, multiply the result by .55, unless otherwise instructed by the insurance provider because adjustment will be made by other manual or automated computation process.

**NOTE:** FOR ITEMS 22-24. WHEN SEPARATE LINE ENTRIES ARE MADE FOR VARYING SHARES, TYPES, ETC., WITHIN THE UNIT, AND TOTALS NEED TO BE KEPT SEPARATE FOR CALCULATING INDEMNITIES, MAKE NO ENTRY AND FOLLOW INSURANCE PROVIDER-S INSTRUCTIONS; OTHERWISE MAKE THE FOLLOWING ENTRIES.

22. Section II Total:

**PRELIMINARY:** MAKE NO ENTRY.

FINAL: Total of Column "S," in whole dollars.

23. Section I Total:

**PRELIMINARY:** MAKE NO ENTRY.

FINAL: Enter figure from Section I, Column "O" total, in whole dollars.

24. Unit Total:

**PRELIMINARY:** MAKE NO ENTRY.

FINAL: Total of 22 and 23, in whole dollars.

25. Adjuster=s Signature, Code #, 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 the adjuster=s code number ONLY. The signature and date are to be entered AFTER the absentee has signed and returned the Production Worksheet.

**NOTE:** Final indemnity inspections should be signed on bottom line.

26. **Insured-s Signature:** 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.

**NOTE:** Final indemnity inspections should be signed on bottom line.

27. **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.).

1. Crop/0 Raspber		berry	2. Ui 0010		3. Lega SW5 -30	Descriptio	on		FOR ILLUSTRATION PURPOSES ONLY PRODUCTION WORKSHEET							8. Name of Insured I.M. Insured						
0108																	9.	Claim #		1	1. Crop Yea	ar
4. Date		0		AR 30		N 30		7	. Comp			iy Compa	,						XXXX			YYYY
5. Caus	e of Dam	age	F	reeze	F	lail			Ageno	у	An	y Agency	/					. Policy a		XXXX		
6. Prima	ary Caus	e %		60		x												Date(s)	1st		2nd	Final
12. Add	itional U	nits	002	00																D/YYYY	MM/DD/YYYY	MM/DD/YYYY
13. Est.	Prod. Pe	r Acre	5,50	00													15.	Compan	ion Polic	cy(s)		
		EAGE	APPR/	AISED, PF	RODUCTIC	ON AND A	JUSTMENT	S														
ACTUARI	AL			1					-	-		POT	ENTIAL `	YIELD K 1							STAG	E GUARANTEE
А	В	C	-	D		E	F	G	н		Ι		J	$\frac{K_{1}}{K_{2}}$		L	М	١	-	0	P	-
Field ID	Prelim Acres	Fir Acr		Interes Shar		Risk	Practice	Type Class Variety	Stage		Intended o Final Use		praised otential	Moisture Factor	/0	alue - <del>Land/or</del>	+ Uninsu Cause			Total T Coun		
A M/D	10.0	10	).0	1.00	0	D01	002	811	UH		UH	2	2,063		.4	490		1010	0.87	10,10	9 250	00 25,000
B1 M/D	-	5.	.0	1.00	0	D01	002	811	UH		UH	1	,520		.4	490		744	.80	3,724	4 250	00 12,500
B2 M/D		18	8.0	1.00	0	D01	002	811	н		н										250	00 45,000
	16. TOTAL 33.0 17. TOTALS 13,833 82,500																					
	NARRATIVE (If more space is needed, attach a Special Report) Field A measured by FSA photo map. Fields B1, B2 wheel measured - see attached Special Report for measurements.																					
	SECTION II - HARVESTED PRODUCTION																					
18. Date Harvest Completed MM/DD/YYYY       19. Is damage similar to other farms in the area?       20. Assignment of Indemnity       21. Transfer of? Right To Indemnity?         Yes       No       X       Yes       No       X																						
MEASUREMENTS GROSS PRODUCTION ADJUSTMENTS TO HARVESTED PRODUCTION																						
A1 A2	В	с	D	E	F	G	н	1		J	K_₁_ K₂		上	M M.₂	N		0	Р		Q1 Q2	R	S
<u>Share</u>	Length or		Depth	Deduc-	Net Cubio	Conver-	Gross	Bu. T	on S	hell/	FM %	Mo	isture %	Test WT	Adjuste Product		Prod.		MKT Pri	Value	-	Production
Field ID	Diameter	Width	Deptin	tion	Feet	sion Facto	r Prod. (F x G)	(Lbs Cwt		ugar actor	Factor	· F	Factor	Factor	(H orl) Jx K L <sub>x</sub> I	1 x(	Not to Count	Production (N-O)			Quality Factor	To Count (P xR)
	Rasp/ <mark>S</mark>	old/Re	<mark>d/Mac</mark>	hine				137,8	77	-					137,87	77		137,877		.330 291	.330	45,499
	Rasp/ <mark>S</mark>	old/Red	d/Han	d				1,20	00	-					1,200	0		1,200		190 391	.391	469
	Rasp/ <mark>U</mark>	nsold/F	Red/H	and				40	D						40			40		280 280	.280	11
	Rasp/ <mark>S</mark>							1,09		-					1,096	-		1,096	L	190 500	.500	548
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, to my insured crops. I 22. Section II Total 46,527																						
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 23. Section I Total 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 24 Unit Total. 60,360 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.																						
25. Adju				, .	,		Code #	,	Date			26. Insur								Dat	e	 
1st Inspe	ection			I.M. A	djuster		123	345	MM/	DD/Y	YYY 1	1st Inspe	ction			I.M.	Insured	1		М	M/DD/YYYY	1
2nd Insp	ection			I.M. A	djuster		123	345	MM/	DD/Y	YYYY 2	2nd Inspe	ection			I.M.	Insured	l		М	M/DD/YYYY	1
Final Inspection I.M. Adjus					djuster		12345			MM/DD/YYYY		Final	nal I.M.				. Insured				M/DD/YYYY	27. Page 1 of 1

## 9. REFERENCE MATERIAL

## TABLE A MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS

ACRES IN FIELD	MINIMUM NO. OF SAMPLES <mark>*</mark>						
0.1 - 10.0	3						
10.1 - 40.0	4						

Add one additional sample<sup>\*</sup> for each additional 40.0 acres (or fraction thereof) in the field or subfield.

\* Samples should be chosen from representative areas of the field or subfield.

## TABLE B ROW WIDTH AND LENGTH CHART

Row Width (Feet)	4	6	8	10	12
1/100 Acre (Feet)	109	73	54	44	36

If the row width is other than what is shown in **TABLE B**, then calculate the sample row length by: 43,560 sq. ft. per acre  $\div 100 \div$  row width = 1/100 acre (rounded to the nearest whole foot).

**EXAMPLE:** If the row width is determined to be 7 feet, then the 1/100 acre sample row length is 62 feet. 43,560 sq. ft. per acre  $\div 100 \div 7$  ft = 62.2 = 62 (ft).

**NOTE:** If "panels" are used as a common measure, for convenience, the length of whole panels may be used for the sample row length as long as the sample area is at least 1/100 of an acre. IF LONGER ROW LENGTHS ARE USED (e.g., the sample areas are greater than 1/100 of an acre), the acreage conversion factor is calculated by dividing 43,560 square feet/acre by the sample row length in feet divided by the row width in feet. Round the result to the nearest whole number and enter in item 33 on the appraisal worksheet.

**EXAMPLE:** Assume the row width is 8 feet and a sample consisting of 5 panels, each 24.0 feet in length, is selected for a sample row length of 120 feet (5 panels X 24.0 ft.). 43,560 square feet per acre  $\div$  120 feet = 363.0 feet; 363.0 feet  $\div$  8.0 feet = 45.375 or 45 acreage conversion factor. 45 is entered in item 33 of the appraisal worksheet.

# NOTES
