United States Department of Agriculture



Federal Crop Insurance Corporation



Product Development Division

FCIC-25550 (12-1999)

# BLUEBERRY PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK

2000 and Succeeding Crop Years

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

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SUBJECT:	DATE: Decem	ber 14, 1999
BLUEBERRY PILOT LOSS ADJUSTMENT STANDARDS	OPI: Product	Development Division
HANDBOOK 2000 AND SUCCEEDING CROP YEARS	APPROVED:	Low B. Witt
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#### THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2000 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR 2000 AND SUCCEEDING CROP YEARS, ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.

#### SUMMARY OF CHANGES/CONTROL CHART

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

Changes:

- A. Inserts loss adjustment procedures in a new handbook format that references the Blueberry Pilot Crop Provisions (00-012) and the Catastrophic Risk Protection Endorsement (99-CAT).
- B. Inserts section 3, "Insurance Contract Information," that contains information on insurability; general provisions not applicable to CAT coverage; and unit division.
- C. Adds to section 4, procedure for handling pre-harvest appraisal discrepancies that contains sampling and appraisal information for the adjuster and the insured. Also includes procedure for determining plant density and percent stand for the new highbush and rabbiteye appraisal methods.
- D. Amends section 5, adding two new appraisal methods (hand and machine harvested appraisals) for highbush and rabbiteye blueberries.
- E. Amends section 7, adding new completion instructions for the new highbush and rabbiteye appraisal methods with sample appraisal worksheets.

#### **BLUEBERRY LOSS ADJUSTMENT STANDARDS HANDBOOK**

#### SUMMARY OF CHANGES/CONTROL CHART (Continued)

- F. Inserts in sections 7 and 8, procedure for entering the company name, claim number and page number on all forms and form examples.
- G. Inserts in subsections 7 B and 7 C, procedure for obtaining signatures for appraisals made before the signature date on the appraisal worksheets.
- H. Adds section 8 which was converted to a Standards format. The completion instructions are based on a NCIS-M912 Production Worksheet. All references to the FCI-74 have been removed . The FCI-74 Production Entries and Calculations example has been deleted. For this example, entry fields for Crop Year, Additional Units, Date(s) of Damage, Assignment of Indemnity, Transfer of Right to Indemnity, Estimated Production Per Acre, and Companion Policy(s) have been added as Standard items.
- I. Adds section 9, "Reference Information" **TABLE A** Sample Size Requirements for Hand Harvested Highbush and Rabbiteye Appraisals; and **TABLE B** Sample Size Requirements for Machine Harvested Highbush and Rabbiteye Appraisals.
- J Adds at the end of the handbook a blank copy of the two new appraisal worksheets (for hand harvest and machine harvest appraisals) which can be copied and used until new forms can be issued by the insurance provider.
- K. Removes abbreviations and definitions which are found in the Loss Adjustment Manual, the Crop Insurance Handbook, and the Basic Crop Insurance Provisions.
- L. Deletes Section 7, Responsibilities; Section numbers 10 through 15; Section 16, General Claim Standards - with references to the FCI-74 claim form; Section 17, Claim Form Entries and Completion Standards; Section 18, Claim Form Production Entries and Calculation Standards; and Exhibit 1, Plant Populations which is retitled in Section 9 under TABLE D.

Co	Control Chart For: Blueberry Pilot Loss Adjustment Standards Handbook									
	SC Page(s)	TC Page(s)	Date	Directive Number						
Remove		FCIC-	-25550-1 ar	nd Replace wi	th FCIC-255	50				
Current Index	1-2	1-2	1-34	35-36	12-1999	FCIC-25550				

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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 the 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 that are **general** (not crop-specific) to loss adjustment are identified in the LAM.
- (2) Terms, abbreviations, and definitions **specific** to blueberry loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.

#### (3) Definition(s):

- **Clone:** A parent plant with a system of rhizomes that produce offshoots that are genetically identical to the parent plant.
- **Rhizome:** An underground plant stem that produces roots below ground and shoots above ground.
- **Transect:** A sample area of vegetation, usually a long continuous strip (for lowbush blueberry appraisals, a strip 200 feet long).

## 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 which are to be considered in this determination include (but are not limited to):

## A. **INSURABILITY**

- (1) The crop insured will be all the blueberries in the county, in which the insured has a share, for which a guarantee and premium rate is provided by the actuarial documents and:
  - (a) Are grown on bush varieties that:
    - <u>1</u> Were commercially available when the bushes were set out; and
    - <u>2</u> Are varieties adapted to the area of the following types:
      - <u>a</u> Highbush;
      - <u>b</u> Lowbush; or
      - <u>c</u> Rabbiteye blueberries;
  - (b) Are produced on bushes that have reached the minimum insurable age or have produced the minimum yield per acre designated in the Special Provisions; and
  - (c) If inspected, are considered acceptable by the insurance provider (see Special Provisions);
- (2) Lowbush blueberry acreage must be pruned every other year to be insurable (see Special Provisions);

## B. PROVISIONS NOT APPLICABLE TO CAT COVERAGE

- (1) Optional Units where allowed in the Special Provisions.
- (2) Written Agreements.
- (3) Hail and Fire Exclusion provisions (also not applicable to limited coverage).

#### C. <u>UNIT DIVISION</u>

See the insurance contract for unit provisions. **NOTE:** Unless otherwise provided by the Special Provisions, only basic units are available.

## 4. BLUEBERRY APPRAISALS

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

- (1) Potential production will be appraised in accordance with procedures specified in this handbook and the LAM.
- (2) Specifically for blueberries, circumstances that require an appraisal include (but are not limited to):
  - (a) If verifiable production records may not be available (roadside markets, etc.);
  - (b) If any production will be sold by direct marketing.
- (3) Make separate appraisals for each blueberry variety grown in the plot, as applicable.
- (4) Select representative sample areas from different parts or different rows in the unit or plot using subsection 4 B procedures. Identify the sample areas on a chart or map and indicate the sample bushes by row number and bush count within the chosen row (for lowbush types mark each of the one square meter sample areas with string and marking tape) so the same sample areas can be used for subsequent appraisals, as applicable.
- (5) **Applicability** Within the policy provisions is a requirement that insureds file a "notice of damage or loss" unless the insurance period has ended prior to each of the following events:
  - (a) Within three days of the date harvest should have started if the crop will not be harvested.
  - (b) At least 15 days before any production from any unit will be sold by direct marketing. The insurance provider will conduct pre-harvest appraisals to determine production to count for production sold by direct marketing. If damage occurs after this appraisal, the insurance provider will conduct an additional appraisal.

**NOTE:** In the event of failure to give timely notice that production will be sold by direct marketing, apply an appraised amount of production to count of not less than the production guarantee per acre, if such failure results in the inability of the insurance provider to make the required appraisal.

- (c) If the insured gave notice previously, in accordance with section 14 of the Basic Provisions and intends to claim an indemnity on any unit, notice must be given at least 15 days prior to the beginning of harvest of the damaged variety so that the insurance provider may inspect the damaged production.
- (d) If the insured fails to meet the requirements listed above, and such failure results in the insurance provider's inability to inspect the damaged production, all such production is to be considered undamaged and included as production to count.

(6) **Appraisal dates:** Whenever possible, appraise blueberries before the fruit is removed from the bushes.

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

Make a general examination of all acreage in the unit. Determine the number and general location of bushes/clones to be used as representative samples based on:

- (1) Total acreage and the number of bushes/clones;
- (2) Extent of variation in the amount of production or damage within the acreage and location of fruit on the bush;

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

- (3) Percent of each variety, practice, or type in the acreage;
- (4) Bush/clone age, size, density, and vigor; and
- (5) The acreage in the unit from which fruit has been picked and the extent of variation in the amount of unpicked fruit on the bushes.

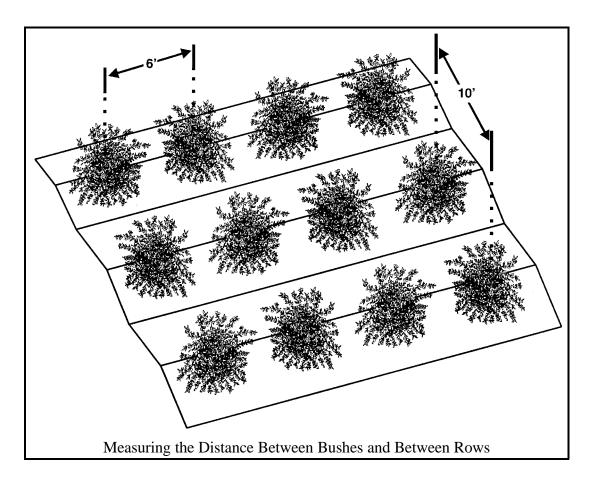
Take not less than the minimum number (count) of representative samples required in **TABLE A**, **TABLE B**, and **TABLE C**.

## C. DETERMINING PLANT DENSITY AND PERCENT STAND

## These calculations apply only to the hand and machine harvested appraisal methods for highbush and rabbiteye blueberries.

- (1) **Plant Density**. Calculate the area in square feet occupied by a single bush by multiplying the average distance between bushes within the same row times the average distance between rows in the field (see diagram below).
  - (a) Measure the space between bushes in the row from the center of one bush to the center of the adjacent bush. Measure across three or more bushes to determine the average width.
  - (b) Measure the space between rows from the center of a bush in one row to the center of a bush in the next row. Measure across three or more rows to determine the average row width.
  - (c) Determine the plant density (or bushes per acre) by dividing the square feet per acre (43,560) by the square feet per bush .

**NOTE:** Round measurements to the nearest tenth of a foot, as applicable.



(2) **Percent Stand**. Divide the number of bearing bushes per acre by the total number of bushes per acre (from item (1) (c) above).

## EXAMPLE:

! Blueberry bushes are spaced 6 feet apart within the row and 10 feet apart between rows.
! 6 ft. x 10 ft. = 60 sq. ft./bush.
! 43,560 (sq. ft./acre) ÷ 60 sq. ft./bush = 726 plant density (bushes per acre).
! If there are 685 bearing bushes in the field, 685 ÷ 726 = 94 percent stand.

## 5. APPRAISAL METHODS

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

These instructions provide information on appraisal methods for:

Appraisal Method	Use
Hand Harvested Appraisals	when any potential production from highbush or rabbiteye acreage will be sold for direct marketing or when there is damage due to insurable or uninsurable causes, and the insured crop will not be harvested.
Machine Harvested Appraisals	when any potential production from highbush or rabbiteye acreage will be sold for direct marketing or when there is damage due to insurable or uninsurable causes.
Lowbush Appraisals	when any potential production from lowbush acreage will be sold by direct marketing or when there is damage due to insurable or uninsurable causes.

## B. HIGHBUSH AND RABBITEYE APPRAISALS

#### (1) Hand Harvested Appraisals

(a) Select representative sample areas using procedure in subsection 4 B.

**NOTE:** If additional samples are needed, explain in the Remarks section of the appraisal worksheet.

- (b) Pick all berries from the sample area and separate the ripe berries from the red and green berries. Weigh all the berries from each sample by weighing the ripe berries separately from the red and green berries. Total weights from all samples, keeping the ripe berry weights separate from the red and green berry weights, and record the weights in pounds to tenths on the appraisal worksheet. Select berries for sampling as follows:
  - <u>1</u> Harvest all sound, marketable, ripe, red and green blueberries in the sample area.
  - <u>2</u> Separate the ripe berries from the red and green berries.
- (c) Weigh 100 ripe berries and weigh 100 red and green berries. Divide the weight of the 100 ripe berries by the weight of the 100 red and green berries to arrive at a maturity weight factor.
- (d) Total the weight of the ripe berries from all samples, divided by the total number of bushes sampled (1 sample equals 4 consecutive bushes) to calculate the average pounds of berries per bush.

- (e) Total the weight of the red and green berries from all the samples, multiply times the maturity weight factor and divide by the number of bushes sampled (1 sample equals 4 consecutive bushes) to calculate the average pounds of berries per bush.
- (f) Multiply the average pounds of ripe berries per bush times the number of bushes per acre times the percent stand times the mature berry grade factor (0.84) to calculate the average pounds of ripe berries per acre.
- (g) Multiply the average pounds of red and green berries per bush times the number of bushes per acre times the percent stand times the immature berry grade factor (0.70) to calculate the average pounds of red and green berries per acre that will reach maturity.

**NOTE:** The grade factor of 0.84 is the average percent of sound ripe berries less the percent of unsound berries and foreign material contained in a harvested blueberry sample. The grade factor of 0.70 is the average percent of sound red and green berries that will reach maturity less the percent of unsound berries and foreign material contained in a harvested blueberry sample.

#### (2) Machine Harvested Appraisals

- (a) Select representative sample rows using procedure in subsection 4 B.
- (b) There will be at least one additional appraisal of the sample area unless:
  - <u>1</u> All blueberries were ripe during the first appraisal;
  - 2 Additional damage (insurable or uninsurable) has occurred to the crop to a degree that there are no sound, marketable berries left on the bushes; or
  - <u>3</u> All the red and green berries are hand picked using the procedure outlined in subsection 5 B (1) above to calculate the weight of green and red berries.

**NOTE:** Explain reasons for additional appraisals in the Remarks section of the appraisal worksheet.

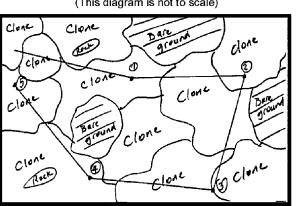
- (c) Weigh each sample and record weight in pounds to tenths on the appraisal worksheet.
- (d) Count the total number of bushes machine harvested in the sample row.
- (e) Divide the weight of the berries machine harvested by the number of bushes in the sample row to calculate the average weight per bush.
- (f) Multiply the average weight per bush times the number of bushes per acre times the percent stand, times the grade factor (0.84) to calculate the average number of pounds of berries per acre.

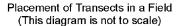
## C. LOWBUSH APPRAISALS

- (1) Commercial lowbush blueberry fields in Maine are cultivated stands of wild clones. A clone is the original parent plant with a rhizome system that covers a wide area with no recognizable rows. Any given field will contain many clones representing plants of varying age, color, or fruit size. Each clone is genetically different from the neighboring plants. The size of the area a clone covers is related to the plant's age.
- (2) Materials needed for appraisals:
  - (a) Gram scale.
  - (b) One square meter frame (1 meter = 39.37 inches) or circular tubing measuring 44.4 inches in diameter.

**NOTE:** Construct a square meter frame using tubing or wood so the inside measurement of the frame is equal to one square meter.

- (c) One gallon pail.
- (d) Five gallon pail.
- (e) 100 foot measuring tape.
- (f) Hand held blueberry rake.
- (3) Make appraisals when approximately 90 percent of the fruit in the field is ripe.
- (4) Use field acreage to determine the required number of 200-foot transects and the number of square meter samples.
- (5) Position transects so that samples are representative of the amount and severity of crop damage in the field (see diagram below).





- (6) On each transect, place a square meter frame at the 100-foot, and 200-foot mark (2 samples).
- (7) Harvest all berries in the square meter frame using a hand held blueberry rake. Winnow the blueberries into a one-gallon pail allowing the wind to blow the leaves and foreign material from the sample.
- (8) Weigh each sample separately using a gram scale (with at least 1 gram resolution) and enter each sample weight on the appraisal worksheet.
- (9) Total the weight of all samples for each field and divide by the number of samples taken to calculate the average weight per sample (in grams).
- (10) Multiply the average sample weight in grams by 8.92 to convert to pounds per acre.
- (11) Determine percent plant cover by one of the following methods, as applicable:
  - (a) Visual observation (preferred method). The adjuster makes several visual observations while walking through the field noting the area covered by blueberry clones, weeds, open land, rocks, and ledges. An accurate estimate of plant cover can be made if all areas of the field are observed. Subtract 5 percent from the plant cover determination to account for shrinkage.
  - (b) Use FSA aerial photographs of the field to determine the percent plant cover. Take the percent ground covered by blueberries minus 5 percent for shrinkage to obtain the percent plant cover.
  - (c) If the plant cover estimate cannot be determined as described in 11(a) and 11(b) above, enter .60.
- (12) Calculate the production in pounds from each field by multiplying item 10 above by the percent plant cover from item 11.

## 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. See the LAM for additional information.

## 7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

## A. GENERAL INFORMATION

- (1) Include the insurance provider's name in the appraisal worksheet title if not preprinted on the insurance provider's worksheet or 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 or plot inspected. Refer to section 4 for sampling instructions.

**NOTE:** Standard appraisal worksheet items are numbered consecutively in subsections B-D below. Example appraisal worksheets are also provided to illustrate how to complete entries.

## B. <u>WORKSHEET ENTRIES AND COMPLETION INFORMATION FOR</u> <u>HAND HARVESTED APPRAISALS</u>

This appraisal method and worksheet are for highbush and rabbiteye blueberries only.

#### Verify or make the following entries:

#### Item

#### No. Information Required

#### PART I:

**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. **Type:** Type of blueberries (e.g., highbush or rabbiteye), as applicable.
- 4. **Unit No.:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
- 5. **Crop Year:** Crop year, as defined in the policy, for which the claim is filed.

6.	<b>Bush Spacing:</b> Measure distance between bushes in a row and the distance between rows (e.g., 8 X 10). (See section 4 guidelines.)
7.	Cause of Damage: Primary insured cause of damage.
8.	<b>Date of Damage:</b> 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).
9.	Field ID: Field or sub-field identification symbol (see item 27 for additional instructions).
10.	Acres: Number of determined acres, to tenths, for field or sub-field being appraised.
11.	Variety: Variety name of blueberries being appraised (e.g., Bluecrop, Jersey, etc.).
12.	<b>Practice:</b> 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 3-digit code from the actuarial documents.
13.	<b>Sample Weight Mature Berries:</b> Weight in pounds to tenths of all sound, marketable, ripe (mature) blueberries in the sample.
14.	<b>Sample Weight Immature Berries:</b> Weight in pounds to tenths of all sound, green and red (immature) blueberries in the sample. Sum item 14 entries and enter the total in item 31.
15.	<b>Total Weight All Samples - Mature:</b> Weight in pounds to tenths of all sample entries in item 13.
16.	<b>Total Weight All Samples - Immature:</b> Calculated weight in pounds to tenths of all sample entries in item 14, entered from item 32.
17.	<b>Total No. Bushes Sampled:</b> Total number of sample <b>bushes</b> . One sample equals 4 bushes (e.g., 3 samples X 4 bushes per sample = 12 bushes).
18.	Average Sample Wt. Per Bush - Mature: Item 15 divided by Item 17, results in pounds to tenths.
19.	Average Sample Wt. Per Bush - Immature: Item 16 divided by item 17, results in pounds to tenths.
20.	<b>No. Bushes Per Acre:</b> Calculate number of bushes per acre - plant density (see section 4 and <b>TABLE D</b> ).

21. **Percent Stand:** Percent stand to two-decimal places (see Section 4 D). Determine the total number of bushes and bearing bushes per acre. Divide the number of bearing bushes per acre by the total number of bushes per acre to determine the percent stand to the nearest whole percent. Show the calculations in Remarks. 22. **Grade Factor - Mature:** MAKE NO ENTRY, if the 0.84 factor is pre-printed on the appraisal worksheet for mature blueberries, otherwise enter 0.84. 23. Grade Factor - Immature: MAKE NO ENTRY, if the 0.70 factor is pre-printed on the appraisal worksheet for immature blueberries, otherwise enter 0.70. 24. Average Lbs./Ac. - Mature: Item 18 times item 20 times item 21 times item 22, results in whole pounds. 25. Average Lbs./Ac. - Immature: Item 19 times item 20 times item 21 times item 23, results in whole pounds. 26. **Total Appraised Production:** Total of items 24 and 25 entered in whole pounds. PART II: FACTORED WEIGHT OF IMMATURE BERRIES 27. **Field ID:** Field or sub-field identification symbol which must correspond to the same symbol used in item 9 for the same acreage being appraised. 28.Weight of 100 Mature Berries: Weight of 100 sound, ripe (mature) blueberries in pounds to tenths. 29. Weight of 100 Immature Berries: Weight of 100 sound, green and red (immature) blueberries in pounds to tenths. 30. Maturity Weight Factor: Item 28 divided by item 29 to determine the maturity factor to three decimal places (e.g., 1.9 lbs divided by 1.1 lbs = 1.727). 31. Total Weight of Immature Berries: Total weight of immature berries for all samples entered after totaling item 14. 32. Total Immature Weight all Samples: Result of item 30 multiplied times item 31 entered in pounds to tenths. Transfer this total to item 16. 33. **Remarks:** Enter any pertinent appraisal information such as plant density and plant stand calculations. 34. Adjuster's Signature, Code Number, 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.

- 35. **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.
- 36. **Page:** Page numbers (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

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ART II:	FACTOR	ED WEIGHT OF I	MMATUR	RE B	ERRIE	S														
Field ID Weight of 100 Mature Berries				Weight of 100 Immature Berries Maturity 29							Veight Factor Total Weight of Imr 30 31			Berries	Т	otal Immature We (Transfer 32	to 16)			
1		1.9		÷		1.1 =					1.727			22.7			=	39.2		
								-			×	x 								
		+ +								=	=			x			=			
. Rema	rke			÷						=				X			=			
02 be	aring 1	bushes per ac	cre ÷ 5	545	bush	es pe	r acre	e = .	921	or .92.										
34. Adjuster's Signature							Code No	0.		Date			35. Insured's	Signature				Date		
	I.M. Adjuster						12345 MM/DD/YYYY						I.M. Insured MM							

## C. WORKSHEET ENTRIES AND COMPLETION INFORMATION FOR MACHINE HARVESTED APPRAISALS

#### Verify or make the following entries:

Item <u>No.</u>	Information Required
	<b>Company Name:</b> Name of insurance provider, if not preprinted on the worksheet (Company Name).
	<b>Claim No.:</b> Claim number as assigned by the insurance provider, if required.
1.	<b>Insured's Name:</b> Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2.	Policy Number: Insured's assigned policy number.
3.	<b>Type:</b> Name of crop type (e.g. highbush or rabbiteye), as applicable.
4.	<b>Unit No.:</b> Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
5.	Crop Year: Crop year, as defined in the policy, for which the claim is filed.
6.	<b>Bush Spacing:</b> Measure distance between bushes in a row and the distance between rows (see section 4 guidelines).
7.	Cause of Damage: Primary insured cause of damage.
8.	<b>Date of Damage:</b> 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).
9.	Field ID: Field or sub-field identification symbol.
10.	Acres: Number of determined acres, to tenths, in field or sub-field being appraised.
11.	Variety: Variety name of blueberries being appraised (e.g., Bluecrop, Jersey, etc.).
12.	<b>Practice:</b> Three-digit code number, entered exactly as specified in the actuarial documents, for the practice carried out by the insured. If "No Practice Specified," enter appropriate 3-digit code number from the actuarial documents.
13.	Number of Rows Sampled: The number of rows sampled, rounded up to the next whole number (see TABLE B).

**NOTE:** Documenting the number of rows sampled ensures that the minimum sample requirements have been satisfied and as a check for the total number of bushes sampled in item 20.

- 14. **Total Lbs. Machine Harvested:** The total pounds to tenths of all berries from the bushes in the row (or rows) harvested.
- 15. **Total No. of Bushes Sampled:** Total number of bushes in each row (or rows) that are machine harvested for sampling.
- 16. **Avg. Lbs Per Bush:** Column 15 divided by column 16, in pounds to tenths.
- 17. **No. Bushes Per Acre:** Calculate the number of bushes per acre (plant density), see subsection 4 D.
- 18. **Percent Stand:** Percent stand to two-decimal places (see subsection 4 D). Determine the total number of bushes and bearing bushes per acre. Divide the number of bearing bushes per acre by the total number of bushes per acre to determine the percent stand to the nearest whole percent. Show the calculations in Remarks.
- 19. **Grade Factor:** MAKE NO ENTRY, if 0.84 grade factor for mature blueberries is printed on the appraisal worksheet, otherwise enter 0.84.
- 20. **Avg. No. Lbs. Per Acre:** Column 16 times the column 17 times column 18 times column 19, in pounds to tenths.
- 21. **Remarks:** Pertinent information about the appraisal (i.e., calculations for plant density).
- 22. **Adjuster's Code Number, Signature, 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 the signature date, document the date of appraisal in the "Remarks/Narrative" section of the Appraisal Worksheet (if available); otherwise, document the appraisal in the "Narrative" of the Production Worksheet.
- 23. **Insured's Signature and Date:** Insured's orized 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.
- 24. **Page:** Page numbers (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

C	ompany Name:	Any Compar	ıy		Claim No.: XXXXXXXX												
	For Illustratio	on Purposes Only	у	1. Insured's Nam	ie			2. Policy Number		3. Type Highbush							
					I.M.	Insured		XXXX	XXXX								
		BBITEYE BLU		4. Unit No.		5. Crop Year	6. Bush Spacing	7. Cause of Dam	age		8. Date of Damag						
		L WORKSHEE	Г	001	.00	YYYY	8 X 10		Hail		JUN 10						
Field ID 9	Acres 10	Variety 11	Practice 12	Number of Rows Sampled 13	Total Lbs. Machine Harvested 14	Total No. of Bushes Sampled 15	Avg. Lbs. Per Bush 16	No. Bushes Per Acre 17	Percent Stand 18	Grade Factor 19	Avg. No. Lbs. Per Acre 20						
A	5.0	Bluecrop	002	5	192.1	 ÷ 40 ⊧	 = 4.8 	 x 545 	 x .92 	 × <b>0.84</b>	 = 2022 						
						÷ :	 = 	x I	 x 	x 0.84	= 						
						÷ :	 = 	x	 x 	× 0.84	 = 						
						 ÷ =	 = 	 x 	 × 	 × 0.84 	 = 						
						 ÷ =	 = 	 x 	 x 	 × 0.84 	 = 						
						÷ =	 = 	x I	 x 	 x <b>0.84</b> 	 = 						
1. Remarks 02 bear:	ing bushe	s per acre ÷	545 bush	nes per acre	e = .921 o	r .92	<u>.</u>	·									
2. Adjuster's	Signature			Code No	).	Date	23. Ins	ured's Signature			Date						
		M. Adjuster		12345 MM/DD/YYYY				I.M		MM/DD/YYYY							

24. Page 1 of 1

## D. <u>WORKSHEET ENTRIES AND COMPLETION INFORMATION FOR</u> LOWBUSH APPRAISALS

Verify or make the following entries:

Item <u>No.</u>	Information Required
	<b>Company Name:</b> Name of insurance provider, if not preprinted on the worksheet (Company Name).
1.	<b>Insured's Name:</b> Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2.	Policy Number: Insured's assigned policy number.
3.	<b>Crop Year:</b> Crop year, as defined in the policy, for which the claim has been filed.
4.	<b>Unit Number:</b> Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
5.	Cause of Damage: Primary insured cause of damage.
6.	<b>Date of Damage:</b> 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).
7.	Claim Number: The number as assigned by the insurance provider, if required.
8.	Appraised Acres: Appraised acres, rounded to tenths.
9.	<b>Practice:</b> Three-digit code number entered exactly as specified in the actuarial documents, for the practice carried out by the insured. If "No Practice Specified," enter appropriate three-digit code number from the actuarial documents.
10.	Field ID: Field or sub-field identification symbol.
11.	Plot Acres: Number of determined acres, to tenths, in each field or sub-field.
12.	<b>Practice:</b> Three-digit code number, entered exactly as specified in the actuarial documents, for the practice carried out by the insured. If "No Practice Specified," enter appropriate 3-digit code number from the actuarial documents.
13.	Sample Weight In Grams: Weight of each sample in grams to tenths.
14.	<b>Total From All Samples:</b> Total of all sample weights by line in item 13 "Sample Weight in Grams" in grams to tenths.

- 15. **No. of Samples:** Total number of samples taken by line in item 13 "Sample Weight in Grams."
- 16. **Avg. No. Of Grams Per Sample:** Item 14 "Total from all Samples" divided by item 15 "No. of Samples" results in grams to tenths.
- 17 **Grams To Lbs Factor:** MAKE NO ENTRY, if factor of 8.92 for converting grams to pounds is pre-printed on the appraisal worksheet, otherwise enter 8.92.
- 18. **% Plant Cover Minus 5 %:** Estimated percent plant cover less 5 percent for shrinkage.
- 19. **Appraisal in Lbs./Acre:** Item 16 times item 17 times item 18, result in whole pounds.
- 20. **Remarks:** Enter pertinent information about the appraisal.
- 21. Adjuster's Signature, Code Number, 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.
- 22. **Insured's Signature, and Date:** Insured (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.
- 23. **Page:** Page numbers (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

	COMF	PANY NAME:	Any (	Compai	ny											
For Illustration Purposes Only							RED'S NAM	ME				2 POLICY NUM	IBER	3 CROP YEAR		
			•		•			I.M	. Insu	red			XXXXXXX		YYYY	
						4 UNIT I	NUMBER					5 CAUSE OF D	AMAGE		6 DATE OF DA	MAGE
	LOWB	USH BLU	EBER	RY					00100				Hail		JU	N 10
	AP	PRAISAL	FORM			7 CLAIN	1 NUMBEF	र				8 APPRAISED	ACRES		9 PRACTICE	
								XX	xxxxxx	ζ			5.0		C	02
FIELD ID 10	PLOT ACRES 11	PRACTICE 12		-	SAM		GHT IN GR 3	RAMS		ALL S	L FROM AMPLES 14	NO. OF SAMPLES 15	AVG. NO. OF GRAMS PER SAMPLE 16	GRAMS TO LBS FACTOR 17	% PLANT COVER MINUS 5% 18	APPRAISAL IN LBS./ACRE 19
A	5.0	002	120.0	115.0	135.2	140.1	101.9			61	2.2	 ÷ 5 	 = 122.4 ; 	< <b>8.92</b>	 x .55	 = 600 
												i ī	 	< <b>8.92</b>	x	 
											-	i ī	 	< <b>8.92</b>	x I	 
											-	l Ī	T ,	< <b>8.92</b>	x I	T
											l Ī	 	< <b>8.92</b>	x I	T	
											-	l Ī	 	< <b>8.92</b>	x I	 
											-	l Ī	 	< <b>8.92</b>	x I	 
												   	 	< <b>8.92</b>	x	 
0 REMARK	S															
1 ADJUSTI	ER'S SIGNA						CODE N		DATE		22 INSU	RED'S SIGNATU	RE		1	DATE
		I.M. Ad	ljuste	r			12	2345	MM	DD/YYYY			I.M. Insu	red	1	MM/DD/YYY

## 8. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

#### A. GENERAL INFORMATION

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

## B. FORM ENTRIES AND COMPLETION INFORMATION

#### Verify or make the following entries:

## **No.** Information Required

Item

- 1. **Crop/Code #:** "Blueberries" (0019).
- 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 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 where applicable as in the case of hail damage (e.g., AUG 11).
- 5. **Cause of Damage:** Name of insured cause 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:** See the Basic Provisions and the crop provisions for the crop for information pertaining to insured and uninsured causes of loss.

6. **Primary Cause %:** 

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Percent of damage as a result of the cause of damage listed in item 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 as assigned by the insurance provider.
- 10. **Policy #:** Insured's assigned policy number.
- 11. **Crop Year:** 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 unit 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, 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 a 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:** See 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) APH yields;
- (3) Appraisals;
- (4) Stages or intended use(s) of acreage;
- (5) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (6) 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:** See 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:

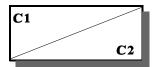
- a. Put to other use without prior consent;
- b. Abandoned;
- c. Damaged by uninsured causes;
- d. For which the insured failed to provide acceptable records of production; or
- e. From which production was sold by direct marketing if the insured failed to meet the requirements contained in the crop provisions (also see the Special 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 below.

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



- 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:** The correct rate class from the actuarial documents. Verify with the Summary of Coverage, and if the rate class is found to be incorrect, revise according to insurance provider's instructions. See the LAM.

**NOTE:** Unrated land is uninsurable without a written agreement.

- 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 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 appropriate 3-digit code number from the actuarial documents.
- H. Stage:

**PRELIMINARY:** MAKE NO ENTRY.

FINAL: Stage abbreviations as shown below.

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#### **<u>STAGE</u> <u>EXPLANATION</u>**

"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 (also see the Special Provisions).

- "H" ..... Harvested.
- "UH" ..... Unharvested or put to other use with consent.

#### GLEANED ACREAGE: See Bulletin No. MGR-99-023, dated June 28, 1999, and Bulletin No. MGR-99-023.1, dated October 6, 1999, (or the LAM after the bulletins have been incorporated) for more information on gleaning.

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

#### USE EXPLANATION

"WOC"	Other use without consent.
"SU"	Solely uninsured.
"ABA"	Abandoned without consent.
"H"	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: See Bulletin No. MGR-99-023, dated June 28, 1999, and Bulletin No. MGR-99-023.1, dated October 6, 1999 ,(or the LAM after the bulletins have been incorporated) for more information on gleaning.

J. **Appraised Potential:** Per-acre appraisal in whole pounds of POTENTIAL production for the acreage appraised. See appraisal methods for additional instructions.

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

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

- M. + **Uninsured Cause:** EXPLAIN IN THE NARRATIVE.
  - a. Hail and Fire exclusion NOT in effect.

(1) Enter NOT LESS than the insured's production guarantee per acre in whole pounds for the line (calculated by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any "P" stage acreage.

**NOTE:** On preliminary inspections, advise the insured to keep the 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 whole pounds, 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: Column "J" plus column "M" in whole pounds.
- O. **Total to Count:** Column "C" or "C<sub>1</sub>" (**actual** acres) times Column "N," in whole pounds.
- P. **Per Acre:** Per Acre Guarantee Enter the per-acre production guarantee from the insured's policy.
- Q. **Total:** Column " $C_2$ " (**reported** acres; "C" if acreage is not under-reported) times Column "P," to tenths.
- 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, STAGES, APH YIELDS, PRICE ELECTIONS, 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.

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#### 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.

- If no acreage is released on the unit, enter "No acreage released," adjuster's initials, and date. a. 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. Explain any uninsured causes, unusual, or controversial cases. c. If there is an appraisal in Section I, item "M" for uninsured causes due to a hail/fire exclusion, d. show the original hail/fire liability per acre and the hail/fire indemnity per acre. Document the actual appraisal date if an appraisal was performed prior to the adjuster's e. signature date on the appraisal worksheet, and the date of the appraisal if 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 see the LAM. Explain any errors found on the Summary of Coverage. g. h. Explain any commingled production. See the LAM. i. Explain any entry for "Production not to Count" in Section II, item "O," and/or any production not included in Section II, item "I" or item B-E entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit). Explain "NO" checked in item 19. j. 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.

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

1. Explain any differences between date of 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 of the other adjuster or supervisor and the date of inspection.
- n. Explain the reason for a "No Indemnity Due" claim. "No Indemnity Due" claims are to be distributed in accordance with the insurance provider's instructions.
- o. Explain any delayed notices or delayed claims as instructed in the LAM.
- p. Document any authorized estimated acres shown in Section I, item "C" as follows: "Line 3 'E' acres authorized by the insurance provider MM/DD/YYYY."
- q. Document the method and calculation used to determine acres for the unit. See the LAM.
- r. Specify the type of insects, disease or wildlife when the insured cause of damage or loss is listed as insects, disease or wildlife. Explain why control measures did not work.
- Document the name and address of the charitable organization when gleaned acreage is applicable. See Bulletin No. MGR-99-023, dated June 28, 1999, and Bulletin No. MGR-99-023.1, dated October 6, 1999, (or the LAM after bulletins have been incorporated) for more information on gleaning.
- t. 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) except production appraised BEFORE harvest and shown in Section I because the quantity cannot be determined later.
- (2) For production commercially stored, sold, etc., enter the name and address of, buyer, packinghouse, or processor as applicable in items B through E. For fruit otherwise disposed of, indicate the disposition (sold at roadside stand, etc.).
- (3) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:
  - (a) Different FIRST handlers (buyers, packing houses, or processors). The insured must have maintained satisfactory records of ALL production sold. Verify any packing house or processor records.

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

(b) Varying shares; e.g., 50 percent and 75 percent shares on same unit.

- (c) Varying determinations of production (varying value, etc.).
- (4) There will generally be no harvested production entries in items  $A_1$  through N 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. See 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 other use, (4) a combination of harvested, destroyed, or 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 remaining 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. See the LAM.

#### 19. Similar Damage:

#### PRELIMINARY: MAKE NO ENTRY.

**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." See the LAM.
- A<sub>1</sub>. **Share:** RECORD ONLY VARYING SHARES on SAME unit to three decimal places.

#### FCIC-25550 (BLUEBERRY)

A<sub>2</sub>. **Field ID:** If only one practice and/or type of harvested production is listed in Section I, MAKE NO ENTRY.

If more than one practice and/or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type the corresponding Field ID (from Section I, item "A").

- B. E. Length or Diameter, Width, Depth, Deduction: For production sold, enter name and address of the Buyers, Packing house, or Processor. For fruit otherwise disposed of, indicate the method of disposition (sold at roadside stand, etc.).
- F. H. MAKE NO ENTRY.
- I. **Bu., Ton, Lbs., Cwt.:** Circle "Lbs." in column heading. Production in whole pounds as determined by delivery records, production recaps, sales receipts from processors (must be NET WEIGHT), etc.
- J. M<sub>2</sub>. MAKE NO ENTRY.
- N. Adjusted Production: Enter whole pounds from Column "I."
- O. **Prod. Not to Count:** Net production NOT to count in whole pounds, WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., acreage damaged solely by uninsured causes).

**NOTE:** 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 Column "N," in whole pounds.
- $Q_1 R$ . MAKE NO ENTRY.
- S. **Production to Count:** Enter the result from Column "P," in whole pounds.

**NOTE:** FOR ITEMS 22-24. WHEN SEPARATE LINE ENTRIES ARE MADE FOR VARYING SHARES, STAGES, APH YIELDS, PRICE ELECTIONS, 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.

22. Section II Total:

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Total of Column "S," in whole pounds.

#### **DECEMBER 1999**

#### 23. Section I Total:

#### **PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Enter figure from Section I, Column "O" total.

#### 24. Unit Total:

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of 22 and 23 in whole pounds.

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 adjuster's code number ONLY. The signature and date will be entered AFTER the absentee has signed and returned the Production Worksheet.

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

26. **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 Production Worksheet WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.

**NOTE:** Final indemnity inspections should be signed on the 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/Code # 2 Unit # 3 Legal Description							(FOR ILLUSTRATION PURPOSES ONLY) 8 Name of Insured												
Blueberries 00100 SW1-96N-30W						I.M. Insured													
0019												9 Claim #		1 Crop Year					
4 Date of	f Damag	je	JUN 1	10					7 Compa	any	Any	/ Company	Y		XXXXXXXX			YYYY	
5 Cause	of Dam	age	HAI	L					Agen	су	Any	/ Agency			10 Policy	# X	XXXXXX		
6 Primar	y Cause	• %	100	8											14 Date(s)	1st	2nd	I	Final
12 Additi	ional Un	its	0020	00								7			Notice of L	oss MM/DD/	YYYY		MM/DD/YYYY
13 Est. F	rod. Pe	r Acre	350	0											nion Policy(s)	•			
		EAGE AF	PRAISED	D, PRODU	ICTION	AND A	DJUSTME	NTS											
ACTUARI	AL											POTENTIA		1			1	STAG	E GUARANTEE
А	В	С		D	E	E	F	G	н	I		J	К., К.,	L	М	Ν	0	Р	Q
Field ID	Prelim Acres	Fina Acre		nterest o Share	<sup>r</sup> Ri	isk	Practice	Type Class Variety	Stage	Intend Final		Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+Uninsured Cause	Adjusted Potential	Total To Cour (C x N)	nt Per Acre	
A MM/DD		5.	0	1.000	A	01	002	002	UH	UI	H	2014				2014	10070	350	0 17500
B1		9.	0	1.000	A	01	002	002	Н	Н	Ι							350	0 22500
B2 MM/DD		1.	0	1.000	A	01	002	002	Ρ	WO	C				3500	3500	3500	350	0 3500
16 TOTAL 15.0											17 TOTALS	13570		52500					
NARRAT	IVE (If	more spa	ace is nee	eded, att	ach a S	Special	Report)	Acı	reage d	leterm	ined	by whee	l measure	ement, see	attached	d Special	Report fo	or	
measurements. Field A appraised and released. Field B2 destroyed without consent.																			

#### **PRODUCTION WORKSHEET**

#### SECTION II - HARVESTED PRODUCTION 18 Date Harvest Completed 19 Is damage similar to other farms in the area? 20 Assignment of Indemnity? 21 Transfer of Right To Indemnity? Yes X MM/DD/YYYY No Yes No X Yes No X **GROSS PRODUCTION** MEASUREMENTS ADJUSTMENTS TO HARVESTED PRODUCTION .М. Q ..A., Κ., . L. В С D Е F G Н Ν 0 Ρ R S 1 κ 0 A M Moisture Production Conver-Shell/ Share FM % Test WT Adjusted Value Deduc Net Cubic Prod. Not Production Quality Factor Length or Gross Prod. Bu. Ton % Width Depth sion Sugar Production to Count to Count Diameter tion Feet (F x G) (Lbs.) CWT (N - O) (HorI)xJxK2xL2xM2 . . . . . . . . . . . . . . . . . . . Factor Factor . . . . . . . . (P x R) Field ID Factor Factor Factor Mkt. Price Berry Processor 18000 18000 18000 18000 City, State . . . . . . . . . . . . . . . 18000 22 Section II Total 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 understand that this Production Worksheet and supporting papers are subject to audit and approval by the company. I understand that this crop insurance is subsidized and reinsured by the Federal Crop Insurance Corporation, an agency of the United States. I understand that any false or inaccurate information may result in the sanctions outlined in my policy and administrative, civil, and criminal sanctions under 18 U.S.C. §§ 13570 23 Section I Total 1006 and 1014, 7 U.S.C. § 1506; 31 U.S.C. §§ 3729 and 3730 and other federal statutes. 24 Unit Total 31570 25 Adjuster's Signature Code # Date 26 Insured's Signature Date 12345 I.M. Adjuster MM/DD/YYYY I.M. Insured MM/DD/YYYY 1st Inspection 1st Inspection 2nd Inspection 2nd Inspection 27 Page 12345 I.M. Adjuster MM/DD/YYYY Final Inspection I.M. Insured MM/DD/YYYY 1 **Final Inspection** of 1

## NOTES


FCIC-25550 (BLUEBERRY)

## TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS FORHAND HARVESTED HIGHBUSH AND RABBITEYEBLUEBERRIES

Acres in Field or Sub-field	Recommended Minimum Number of Samples*
0.1 - 1.0	2 Samples
1.1 - 3.0	3 Samples
3.1 - 5.0	4 Samples
5.1 - 10.0	5 Samples
10.1 - 40.0	6 Samples
40.1 and greater	1 additional sample per 10.0 acres

\* One sample equals four consecutive bushes. Samples should be chosen from representative areas of the field or sub-field.

# TABLE B - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS FORMACHINE HARVESTED HIGHBUSH AND RABBITEYEBLUEBERRIES

Harvest sample berries from the entire length of row in the field.

Harvest a minimum 5 percent of the rows in the field for sampling. Calculate percentages and round decimals to the next highest whole number.

A minimum of 1 row per unit will be sampled.

**EXAMPLES:** 20 rows in field times 5% = 1.0 or 1 sample row. 23 rows in the field times 5% = 1.2 (round up to 2 sample rows).

## TABLE C - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS FOR MAINE LOWBUSH BLUEBERRIES

Acres in Field or Sub-field	Number of Transects*	Samples Required								
0.0 to 10.0	3	6								
10.1 and above	10.1 and aboveAdd 1 transect (2 samples) for each additional 5 acres (or fraction thereof) in the field or subfield									
*Take one sample (one square meter) at the 100 foot measurement and a second sample at the 200 foot measurement of each transect, two samples per transect.										

	Distance Between Bushes (in feet)												
		1	2	3	4	5	6	7	8	9	10		
Distance Between Rows (In feet)	1 2 3 4 5	43560 21780 14520 10890 8712	21780 10890 7260 5445 4356	14520 7260 4840 3630 2904	10890 5445 3630 2723 2178	8712 4356 2904 2178 1742	7260 3630 2420 1815 1452	6223 3111 2074 1556 1245	5445 2726 1815 1361 1089	4840 2420 1613 1210 968	4356 2178 1452 1089 871		
	6 7 8 9 10	7260 6223 5445 4840 4356	3630 3111 2723 2420 2178	2420 2074 1815 1613 1452	1815 1556 1361 1210 1089	1452 1245 1089 968 871	1210 1037 908 807 726	1037 889 778 691 622	908 778 681 605 545	807 691 605 538 484	726 622 545 484 436		
	11 12 13 14 15	3960 3630 3350 3111 2904	1980 1815 1675 1556 1452	1320 1210 1117 1037 968	990 908 838 778 726	792 726 670 622 581	660 605 558 519 484	566 519 479 444 415	495 454 419 389 363	440 403 372 346 323	396 363 335 311 290		
	16 17 18 19 20	2723 2562 2420 2293 2178	1361 1281 1210 1146 1089	908 854 807 764 726	681 641 605 573 545	545 512 484 459 436	454 427 403 382 363	389 366 346 328 311	340 320 303 287 272	303 285 269 255 242	272 256 242 229 218		

## TABLE D - NUMBER OF BUSHES PER ACRE

**NOTE:** For spacings not shown on the chart, multiply the distance between bushes (to the nearest tenth foot) times the distance between rows (to the nearest tenth foot) and divide the result into 43,560 square feet (round to the nearest whole number).

**Example:** 6.5 ft. between bushes X 10 ft. between rows = 65 sq. ft., so:  $43,560 \div 65 = 670$  bushes per acre.

Company Name:				Claim No.:																
FCI-74-B (Highbush & Rabbiteye) USDA/FCIC 1. (11-99)					1. Insured's Name								2. Policy No.			3. Туре		4. Unit No.		
HIGHBUSH AND RABBITEYE BLUEBERRY APPRAISAL WORKSHEET Hand Harvested Appraisals					5. Crop Year 6. Bush Spac				Spacing	ing 7. Cause of Dam		use of Dama	lage				8.	8. Date of Damage		
PART I:																				
Field ID	Acres	Variety	Practice	13 Sample	_			Total V Al Sam	ll ples	Total No. Bushes Sampled	Wt. F	je Sample Per Bush	No. Bushes Per Acre	Percent Stand	Grade Factor			Average Lbs./Ac. 24 Mature	Total Appraised Production (24 + 25)	
9	10	11	12	14 Sample Berries	Weight	eight Immature			15 Mature 16 Immature	17	18 Mature 19 Immature	Per Acre 20	21	22 Mature 23 Immatur		e 2	5 Immature	26		
				13				15		<u>-</u>	18	>	<	 x	22 X -	0.84	24		 -=	
				14				16			19				23	0.70	25			
				13				15		-	18	×	(	 x	22 x -	0.84	24		 - =	
				14				16			19				23	0.70	25 24			
		13					15		-	18	×	<pre></pre>	 x	22 X	<b>0.84</b>			 		
				14				16			19			1	23	0.70	25			
				13				15		<u>_</u>	18	x	¢	 x	22 X	0.84	24		 	
				14				16			19				23	0.70	25			
	FACTOR	ED WEIGHT OF I	IMMATUR		S															
Field ID 27	We	eight of 100 Mature B 28	Berries		Weight of 100 Immature Berries 29					Maturity Weight Factor 30			Total Weight of Immature B (Total 14) 31			Berries I ota		mmature W (Transfe 3		
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						=						>	X =				=			
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				 ÷					=			>	6							
33. Rema	rks			•								,								
34. Adjuster's Signature						Code No	э.		Date	35. Insured's			s Signature					Date		

#### FCI-74-B (Highbush & Rabbiteye) (Reverse)

#### COLLECTION OF INFORMATION AND DATA (PRIVACY ACT)

To the extent that the information requested herein relates to your individual capacity as opposed to your business capacity, the following statements are made in accordance with the Privacy Act of 1974, as amended (5 U.S.C. 552a). The authority for requesting information to be furnished on this form is the Federal Crop Insurance Act, (7 U.S.C. 1501 et seq.) and the Federal crop insurance regulations contained in 7 C.F.R. chapter IV.

Collection of the social security account number (SSN) or the employer identification number (EIN) is authorized by section 506 of the Federal Crop Insurance Act (7 U.S.C. 1506), and is required as a condition of eligibility for participation in the Federal crop insurance program. The primary use of the SSN or EIN is to correctly identify you, and any other person with an interest in you or your entity of 10 percent or more, as a policyholder within the systems maintained by the Federal Crop Insurance Corporation (FCIC). Furnishing the SSN or EIN is voluntary; however, failure to furnish that number will result in denial of program participation and benefits.

The balance of the information requested is necessary for the insurance company and FCIC to process this form to: provide insurance; provide reinsurance; determine eligibility; determine the correct parties to the agreement; determine and collect premiums or other monetary amounts (including administrative fees and over payments); and pay benefits. The information furnished on this form will be used by Federal agencies, FCIC employees, insurance companies, and contractors who require such information in the performance of their duties. The information may be furnished to: FCIC contract agencies, employees and loss adjusters; reinsured companies; other agencies within the United States Department of Agriculture; The Department of Treasury including the Internal Revenue Service; the Department of Justice, or other Federal or State law enforcement agencies; credit reporting agencies and collection agencies; other Federal agencies as requested in computer matching programs; and in response to judicial orders in the course of litigation. The information may also be furnished to congressional representatives and senators making inquiries on your behalf. Furnishing the information required by this form is voluntary; however, failure to report the correct and complete information requested may result in rejection of this form; rejection of any claim for indemnity, replanting payment, or other benefit; ineligibility for insurance; and a unilateral determination of any monetary amounts due.

#### PAPERWORK REDUCTION ACT

In accordance with the Paperwork Reduction Act, public reporting burden for the collection of information is estimated to average 60 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate, or any other aspect of this collection information, including suggestions for reducing this burden to the Department of Agriculture, Clearance Officer, OIRM (OMB No. 0563-0053), Stop 7630, Washington, D.C. 20250-7630.

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To file a complaint of discrimination, write USDA, Director, Office of Civil Rights, Room 326-W, Whitten Building, 1400 Independence Avenue, SW, Washington, D.C. 20250-9410 or call (202) 720-5964 (voice or TDD). USDA is an equal opportunity provider and employer.

С	ompany Name:					Claim No.:						
FCI-74-C (Hi (11-99)	ghbush & Ra	ibbiteye)	USDA/FCIC	1. Insured's Nam	e			2. Policy Number		3. Туре		
	APPRAISAI	BBITEYE BLU WORKSHEE arvest Method		4. Unit No.		5. Crop Year	6. Bush Spacing	7. Cause of Dam	age		8. Date of Damage	
Field ID 9	Acres 10	Variety 11	Variety Practice		Total Lbs. Machine Harvested 14	Total No. of Bushes Sampled 15	Avg. Lbs. Per Bush 16	No. Bushes Per Acre 17	Percent Stand 18	Grade Factor 19	Avg. No. Lbs. Per Acre 20	
						 ÷ =	 = 	 × 	 × 	 × <b>0.84</b> 	 = 	
						÷ =	 = 	x	x	× 0.84	 = 	
						÷ =	 = 	x	x	x 0.84	 = 	
						÷ =	 = 	x I	x I	 x <b>0.84</b> 	 = 	
						+ =	 = 	x I	x l	× 0.84	 = 	
						+ =	 = 	x I	x	× 0.84	 = 	
21. Remarks												
22. Adjuster's	Signature			Code No	).	Date	23. Insi	ured's Signature			Date	
									2	4. Page	of	

#### COLLECTION OF INFORMATION AND DATA (PRIVACY ACT)

To the extent that the information requested herein relates to your individual capacity as opposed to your business capacity, the following statements are made in accordance with the Privacy Act of 1974, as amended (5 U.S.C. 552a). The authority for requesting information to be furnished on this form is the Federal Crop Insurance Act, (7 U.S.C. 1501 et seq.) and the Federal crop insurance regulations contained in 7 C.F.R. chapter IV.

Collection of the social security account number (SSN) or the employer identification number (EIN) is authorized by section 506 of the Federal Crop Insurance Act (7 U.S.C. 1506), and is required as a condition of eligibility for participation in the Federal crop insurance program. The primary use of the SSN or EIN is to correctly identify you, and any other person with an interest in you or your entity of 10 percent or more, as a policyholder within the systems maintained by the Federal Crop Insurance Corporation (FCIC). Furnishing the SSN or EIN is voluntary; however, failure to furnish that number will result in denial of program participation and benefits.

The balance of the information requested is necessary for the insurance company and FCIC to process this form to: provide insurance; provide reinsurance; determine eligibility; determine the correct parties to the agreement; determine and collect premiums or other monetary amounts (including administrative fees and over payments); and pay benefits. The information furnished on this form will be used by Federal agencies, FCIC employees, insurance companies, and contractors who require such information in the performance of their duties. The information may be furnished to: FCIC contract agencies, employees and loss adjusters; reinsured companies; other agencies within the United States Department of Agriculture; The Department of Treasury including the Internal Revenue Service; the Department of Justice, or other Federal or State law enforcement agencies; credit reporting agencies and collection agencies; other Federal agencies as requested in computer matching programs; and in response to judicial orders in the course of litigation. The information may also be furnished to congressional representatives and senators making inquiries on your behalf. Furnishing the information required by this form is voluntary; however, failure to report the correct and complete information requested may result in rejection of this form; rejection of any claim for indemnity, replanting payment, or other benefit; ineligibility for insurance; and a unilateral determination of any monetary amounts due.

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