

United States
Department of
Agriculture



Federal Crop
Insurance
Corporation



Product
Administration
and Standards
Division

STRAWBERRY DOLLAR PLAN PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK

FCIC-25780 (07-2004)
FCIC-25780-1 (07-2005)
FCIC-25780-2 (04-2006)
FCIC-25780-3 (04-2007)

2008 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDBOOK	NUMBER: 25780 (07-2004) 25780-1 (07-2005) 25780-2 (04-2006) 25780-3 (04-2007)
SUBJECT: STRAWBERRY DOLLAR PLAN PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK 2008 AND SUCCEEDING CROP YEARS	OPI: Product Administration and Standards Division
	APPROVED: <i>/s/ Rodger Matthews</i> Deputy Administrator, Product Management
	DATE: 4/30/07

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-ISSUED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2008 AND SUCCEEDING CROP YEARS. ALL APPROVED INSURANCE PROVIDERS (AIPs) WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.

SUMMARY OF CHANGES/CONTROL CHART

The following list contains significant changes to this handbook, as determined by us; however, it may not represent all changes made. All changes made to this handbook are applicable regardless of whether or not listed.

Major Changes: Refer to changes or additions in text, which have been highlighted. Three stars (***) identify where information has been removed.

Changes for Crop Year 2008 (FCIC-25780-3) issued **APRIL 2007:**

1. **Section 7 C (2):** Revised the last sentence in the first paragraph to state: “Refer to the Special Provisions for possible deduction or additions to allowable costs.” The 2008 Strawberry Special Provisions for California counties now allow cooling costs paid by the insured (not to exceed \$0.05 per pound) to be added to the allowable costs. The insured must provide records substantiating the actual cooling costs that the insured incurred. Removed the word “Note” from the second paragraph to agree with standard formatting.
2. **Section 7 C, item 6 – Type/Variety** – Deleted “(refer to the Special Provisions for insurable varieties)” since there are no specific varieties listed in the Special Provisions.
3. **Section 7 C, item 15 – Price Received per Lb.:** - Deleted from the last sentence of this paragraph, the words “and if item 13 applies” since these words are not needed.

STRAWBERRY PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

4. **Section 7 C, item 16 - Allowable Costs/lb:**
 - a. Revised to include possible additions for cooling costs.
 - b. Added: “MAKE NO ENTRY if the number of pounds sold cannot be determined as specified in the second paragraph of item 13” so this instruction is not overlooked.
 - c. Deleted from the last sentence of the last paragraph, the words “and if item 13 applies” since these words are not needed.

5. **Section 7 C, item 17 - Net Price/lb.:** Deleted from the last sentence of this paragraph, the words “and if item 13 applies” since these words are not needed.

6. **Section 7 C, item 21 g. - Remarks:** Added: “When allowed by the Special Provisions, the calculations for adding cooling costs (on a dollar/lb basis) paid by the insured to the allowable costs shown in the Special Provisions.

Control Chart For: Strawberry Dollar Plan Pilot Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	1-2		17-22		4-2006 7-2004	FCIC-25780-2 FCIC-25780
Insert	1-2		17-22		4-2007	FCIC-25780-3
Current Index	1-2	1-2	1-16 17-22 23-26 27-30 31-38	39-40 41-44 45-46	4-2007 4-2006 7-2004 4-2007 7-2004 4-2006 7-2004 7-2005 7-2004 4-2006	FCIC-25780-3 FCIC-25780-2 FCIC-25780 FCIC-25780-3 FCIC-25780 FCIC-25780-2 FCIC-25780 FCIC-25780-1 FCIC-25780 FCIC-25780-2

COMPANY NAME: Any Company

CLAIM NO.: XXXXXXXX

For Illustration Purposes Only		1. INSURED'S NAME		2. POLICY NO.		3. UNIT NO.		4. CROP YEAR		5. TYPE/VARIETY	
STRAWBERRY APPRAISAL WORKSHEET		I. M. Insured		XXXXXXX		00100		YYYY		211/Camarosa	
		6. BED WIDTH		7. NUMBER OF ROWS		8. ROW WIDTH		9. PLANT SPACING		10. FRACTION OF AN ACRE	
		5 ft		4		1.25 ft		1.0 ft		1/1000	

PART I: POTENTIAL PRODUCTION

FIELD ID	CALENDER DATES FOR HARVEST PERIOD	NUMBER OF DAYS	PICKING INTERVAL	CALCULATED NO. OF PICKINGS	LBS. PER ACRE PER PICKING	TOTAL LBS. PER ACRE
11	12	13	14	15	16	17
1	April 17-30	14	3	4.67	2,400	11,208
1	May-July					18,255
					18. TOTAL LBS. PER ACRE EXPECTED PRODUCTION	29,463

PART II: STAND REDUCTION

FIELD ID	ACRES	21 NUMBER OR SURVIVING PLANTS PER SAMPLE								23 SURVIVING		%	EXPECTED POTENTIAL PROD.	ADJUSTED POTENTIAL PROD.	AVG. SAMPLE WEIGHT	FACTOR	SAMPLE LBS. PER ACRE	TOTAL LBS. PER ACRE (27 + 30)	
		22 NUMBER OF ORIGINAL PLANTS PER SAMPLE								24 ORIGINAL									
19	20											25	26	27	28	29	30	31	
1	10.0	21	17	14	15	14	12			23	72								
		22	35	35	35	35	35			24	175	.41	x 29,463	= 12,080	1.3	x 1000	= 1,300	13,380	
		21								23									
		22								24			x	=		x	=		
		21								23									
		22								24			x	=		x	=		

32. REMARKS
 15 pickings completed prior to April 17. Sample berry weights: 1.5 + 1.8 + 1.3 + .8 + 1.1 = 6.5 lbs. ÷ 5 samples = 1.3 lbs. average berry weight per sample. Sample berry weights represent marketable berries that should have been harvested during the last picking, but were not harvested..

33. ADJUSTER'S SIGNATURE AND CODE NO.			DATE			34. INSURED'S SIGNATURE			DATE		
I. M. Adjuster 12345			MM/DD/YYYY			I. M. Insured			MM/DD/YYYY		

C. SUMMARY OF HARVESTED PRODUCTION WORKSHEET ENTRIES AND COMPLETION INFORMATION

- (1) Use the Summary of Harvested Production Worksheet to record harvested marketable production. Use separate worksheets for:
 - (a) Harvested production sold directly to consumers (e.g., direct marketed, roadside stands, farmers' markets, U-Pick, penhooked, sold for cash, etc.);
 - (b) Each broker, processor, packer, shipper, or other first handler; or
 - (c) Marketable production that is harvested, but not sold.
- (2) Allowable costs are to be deducted for production actually packed. Refer to the Special Provisions for possible deductions **or additions** to allowable costs.

This worksheet is used to determine the net value per pound actually received for harvested production, if the minimum value or Modified Minimum Value Options apply, and net dollars received.

- (3) MAKE NO ENTRY for harvested production that is damaged or defective due to insurable causes and such production is NOT marketable.
- (4) Production harvested and shipped will be considered marketable even if such production is rejected at the destination point. Use the greater of the value agreed upon at the time the production was shipped or the minimum value or the Modified Minimum Value Option price in either I or II, as elected. If the price was not established, use not less than the minimum value.
- (5) Insurance providers may, if needed, use the insured's records of the number of containers purchased for the crop year as a check against the number of containers sold.

Verify or make the following entries:

Item
No.

Information Required

Company Name: 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 Year:** Four-digit crop year, as defined in the policy, for which the claim is filed.

3. **Policy Number:** Insured's assigned policy number.
4. **Unit Number:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
5. **Claim No.:** Claim number as assigned by the insurance provider, if required.
6. **Type/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. Enter the variety name.

7. **Name, Address, and Phone Number of Buyer/Packer, Etc.:** Name, address and telephone number of the broker, processor, packer, shipper, other first handler; or penhooker, location of harvested unsold production, U-pick field, roadside stand, or name and location of farmers' market. Use separate forms for each buyer.

PRODUCTION

Items 8 through 24.

8. **Date:** Date the load was sold or delivered, or the date from a season summary. MAKE NO ENTRY for marketable harvested production that is not sold.
9. **Load, Lot, or Summary:** Ticket number of the load, lot number in which the load was sold, or the grower identification number from a season summary. Enter "Unsold" for marketable harvested production that is not sold, "U-pick" for U-pick production, "Direct Market" for production sold, through a farmers' market, roadside stand, "cash sale" for production sold for cash, or "Penhooked" for production sold to a penhooker.
10. **Container Description:** Describe the container in which the strawberries were delivered to the buyer (e.g., 1-pint mesh, 1-pound clam shell, flat, quart bucket, etc.). Make separate line entries for each type of container that holds a different weight of strawberries.
11. **Number of Containers:** Number of containers for each container type.
12. **Net Lbs. Per Container:** Approximate number of net pounds of production, to the nearest tenth of a pound, held by each container. Use **TABLE D** to determine the average net weight of containers. For containers not listed in **TABLE D**, determine the average weight for each type of container by filling the container with representative samples of marketable production. Weigh the samples and in all states, except California, deduct the weight of the container from the gross weight to determine the average net weight in pounds to tenths that the container will hold. For California, use the total weight of the berries and the container. If representative samples of production are not available and the containers are not listed in **TABLE D**, insurance providers may authorize the use of the producer's/buyer's marketing records to establish the

pounds per container. Document in “Remarks” how container weights were determined when **TABLE D** is not used.

13. **Pounds Delivered:** The total pounds of production delivered for the load, lot or summary account number shown in item 9; as determined by multiplying item 11 by item 12, rounded to whole pounds.

a. If the insurance provider cannot determine the pounds harvested from U-pick acreage, farmers’ market, roadside stand, penhooker, or cash sale but can determine the total dollars received for the production based on acceptable records, enter the dollars received in items 14 and 19 and explain in the “Remarks.” If the number of pounds sold cannot be determined, MAKE NO ENTRY for allowable costs and minimum value.

b. For marketable harvested production that is not sold, enter **the** total pounds harvested.

14. **Gross Dollars Received:** Value per load, lot, or summary account number in dollars and cents listed in item 9, before any adjustments or deductions. MAKE NO ENTRY for marketable harvested unsold production.

15. **Price Received per Lb.:** The price per pound (to the nearest cent) the insured received determined by dividing item 14 “Gross Dollars Received” by item 13 “Pounds Delivered.” MAKE NO ENTRY for marketable harvested unsold production.

16. **Allowable Costs/lb.:** Allowable costs per pound (to the nearest cent) entered from the Special Provisions for harvesting and handling charges, with possible adjustments for deductions or additions, as and if specified in the Special Provisions. Refer to the Special Provisions for possible deductions or additions to allowable costs due to cooling costs (also refer to subsection 7 C (2) above and the “Remarks,” below). Allowable cost-adjustments due to additions or deductions for cooling costs are allowed ONLY as specified in the Special Provisions; e.g., limitation of the amount of cooling costs that can be added to the allowable costs, and requirement of copies of records substantiating that the insured actually paid for the cooling costs.

MAKE NO ENTRY if the number of pounds sold cannot be determined as specified in the second paragraph of item 13.

For U-pick production and penhooking, enter “0.00” unless an allowable cost is shown on the Special Provisions for such production. MAKE NO ENTRY for marketable harvested unsold production.

17. **Net Price/lb.:** Result, to the nearest cent, of subtracting item 16 “Allowable Costs/lb.” from item 15 “Price Received per Lb.” MAKE NO ENTRY for marketable harvested unsold production.

18. **Minimum Value/lb.:** Enter the minimum value to the nearest cent, or the Modified the Minimum Value to the nearest cent, as shown on the Special Provisions for Options selected. For marketable harvested unsold production, enter the minimum value from the Special Provisions. MAKE NO ENTRY if item 13, above, applies.
19. **Net Dollars Received:** Result of multiplying item 13 “Pounds Delivered” by the greater of item 17 or 18, or if item 13, above, applies, enter amount from item 14. For marketable harvested unsold production enter the result of multiplying item 13 by item 18. All entries are in dollars and cents.
20. **Total:** Sum item 19 “Net Dollars Received.” For multiple pages, enter the grand total on the last page of the worksheet applicable for the buyer. Enter total in Section II, column “I” on the Production Worksheet applicable for each buyer.
21. **Remarks:** If applicable, identify:
- a. The Modified Minimum Value Option selected;
 - b. How the container weight was determined;
 - c. When and if applicable, calculations for deducting cooling costs (on a dollar/lb. basis) paid by the buyer from the allowable costs shown in the Special Provisions;
 - d. How entries in item 14 were determined when item 13, above, applies; or
 - e. How production was determined if acceptable records are not available.
 - f. Any pertinent information such as the reason harvested production was not sold.
 - g. When allowed by the Special Provisions, the calculations for adding cooling costs (on a dollar/lb basis) paid by the insured to the allowable costs shown in the Special Provisions.
22. **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 worksheet.
23. **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 worksheet 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 worksheet.
24. **Page:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.)

Company Name: Any Company FOR ILLUSTRATION PURPOSES ONLY STRAWBERRIES SUMMARY OF HARVESTED PRODUCTION			1. Insured's Name I. M. Insured			2. Crop Year YYYY			3. Policy Number XXXXXXXX			
			4. Unit Number 00100		5. Claim Number XXXXX		6. Type/ Variety 211/Camarosa					
7. Name, Address, and Phone Number of Buyer, Broker, Processor, Packer, Shipper, or Other First Handler, Penhooker, Etc. Big Valley Fruit 102 Berry Rd Any Town, Any State XXXXX (XXX) XXX – XXXX												
PRODUCTION												
Date 8.	Load, Lot, or Summary 9.	Container Description 10.	No. of Containers 11.	Net Lbs. per Container 12.	Pounds Delivered 13.	Gross Dollars Received 14.	Price Received per Lb. 15.	Allowable Costs/lb. 16.	Net Price/lb. 17.	Minimum Value/lb 18.	Net Dollars Received 19.	
2/18/YYYY	20-BV03	Flat 1 Pint mesh	300	12.0	3,600	11,520.00	3.20	.30	2.90	.10	10,440.00	
2/22/YYYY	20-BV05	Flat 1 Pint mesh	950	12.0	11,400	29,070.00	2.55	.30	2.25	.10	25,650.00	
2/26/YYYY	20-BV08	1 Lb. Clam shell	2,125	8.0	17,000	26,690.00	1.57	.30	1.27	.10	21,590.00	
3/2/YYYY	20-BV14	1 Lb. Clam shell	1,770	8.0	14,160	16,850.40	1.19	.30	.89	.10	12,602.40	
3/6/YYYY	20-BV28	Flat 1 Pint mesh	1,030	12.0	12,360	11,124.00	.90	.30	.60	.10	7,416.00	
3/10/YYYY	20-BV37	1 Lb. Clam shell	950	8.0	7,600	5,928.00	.78	.30	.48	.10	3,648.00	
3/14/YYYY	20-BV42	Flat 1 Pint mesh	700	12.0	8,400	4,956.00	.59	.30	.29	.10	2,436.00	
3/19/YYYY	20-Bv49	1 Lb. Clam shell	218	8.0	1,744	976.64	.56	.30	.26	.10	453.44	
										20. Total		84,235.84
21. Remarks Container weights from Table D. Modified Minimum Value Option I selected.												
22. Adjuster's Signature I. M. Adjuster			Code Number 12345		Date MM/DD/YYYY		23. Insured's Signature I. M. Insured			Date MM/DD/YYYY		