

United States
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Federal Crop
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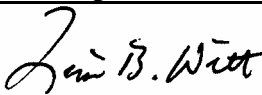
Product
Development
Division

FCIC-25550 (10-2004)

BLUEBERRY LOSS ADJUSTMENT STANDARDS HANDBOOK

2005 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25550
SUBJECT: BLUEBERRY LOSS ADJUSTMENT STANDARDS HANDBOOK 2005 AND SUCCEEDING CROP YEARS	DATE: October 19, 2004	
	OPI: Product Development Division	
	APPROVED:  Deputy Administrator, Research and Development	

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2005 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR 2005 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: Refer to changes or additions in text which have been **highlighted**. Three stars (***) identify where information has been removed.

Changes:

- A. At the top of section 1, inserted “This handbook must be used in conjunction with the Loss Adjustment Manual (LAM).”
- B. Clarified subsection 2 A, by inserting “(and signed by the adjuster)” after the word “adjuster.”
- C. Revised subsection 3 A (1) and (2), to reflect changes in 2005 crop provisions.
- D. Revised subsection 3 D, to reflect changes in the 2005 crop provisions concerning quality adjustment.
- E. Revised subsection 4 A, to reflect the language in the 2005 crop provisions. Removed the illustration following subsection 4 C (1) (c). Clarified the EXAMPLE that follows subsection 4 C (3).
- F. Revised subsection 5 B, to reflect that production damaged by an insured cause may be eligible for quality adjustment if quality adjustment is allowed by the Special Provisions.

BLUEBERRY LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

- G. In subsection 7 B, item “5” of the Hand Harvest Appraisal Worksheet instructions, inserted “Four-digit” at the beginning of the sentence. Item “33,” clarified that the calculations for the percent of damage are to be recorded in the “Narrative” of the appraisal worksheet and removed the words “hail or freeze.”

- H. In subsection 7 C, item “5” of the Machine Harvest Appraisal Worksheet instructions, inserted “Four-digit” at the beginning of the sentence. Item “21,” removed the words “hail or freeze.”

- I. In subsection 7 D, item “3” of the Lowbush Appraisal Worksheet instructions, inserted “Four-digit” at the beginning of the sentence.

- J. In subsection 8 B, item “1,” Production Worksheet instructions, corrected the crop code from “0019” to “0012” and made the same correction for item “1” in the form completion example. Item “11” instructions, inserted “Four-digit” at the beginning of the sentence. In item “A,” Section I, and Item “A₂,” Section II, inserted instructions to refer to the LAM for instructions regarding entries of first crop and second crop codes. Item “E,” Section I, inserted standard handbook language. Item “I,” Section I, inserted “Bulldozed” etc.” as an example for use made of the acreage. Item “s,” Narrative instructions, revised to reflect the 2005 crop provisions regarding quality adjustment. Item “N,” Section II, changed to “MAKE NO ENTRY.” Item “Q₁,” revised to reflect the 2005 crop provisions regarding quality adjustment. Items “Q₂” and “R,” inserted at the end “otherwise make NO ENTRY.” In the “Narrative” of the Production Worksheet form Example, inserted the maximum price election and revised “for harvesting” to read “harvest costs.”

- K. Removed the word “NOTE:” throughout the handbook.

- L. Removed the word “pilot” throughout the handbook as the Blueberry Crop Provisions are no longer a pilot crop insurance program.

- M. Made corrections throughout the handbook for punctuation and spelling

- N. Made additional changes throughout the handbook to incorporate standard crop handbook language and format.

Control Chart For: Blueberry Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Pages	Reference Material	Date	Directive Number
Remove	Entire Handbook					
Current Index	1-2	1-2	1-34	35-38	10-2004	FCIC-25550

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1. INTRODUCTION

THIS HANDBOOK MUST BE USED IN CONJUNCTION WITH THE LOSS ADJUSTMENT MANUAL (LAM).

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 LAM.

2. SPECIAL INSTRUCTIONS

This handbook remains in effect until superseded by reissuance of **either** the entire handbook **or** selected portions (through slip sheets or bulletins). If slip sheets have been issued for a handbook, the original handbook as amended by slip sheet pages shall constitute the handbook. A bulletin can supersede either the original handbook or subsequent slip sheets.

A. DISTRIBUTION

The following is the minimum distribution of forms completed by the adjuster **(and signed by the insured)** for the loss adjustment inspection:

One legible copy to the insured. The original and all remaining copies as instructed by the insurance provider. 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 to consider 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:
 - 1 Were commercially available when the bushes were set out **or have subsequently become commercially available**; and
 - 2 Are varieties adapted to the area and are of the following blueberry types:
 - a Highbush;
 - b Lowbush;
 - c Rabbiteye; or
 - d **Other as listed on the Special Provisions.**
 - (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 (refer to the Special Provisions);
- (2) **Pruning requirements must be followed, as identified by type in the Special Provisions.** Lowbush blueberry acreage must be pruned every other year to be insurable (refer to the Special Provisions);
- (3) Where applicable, insured producers may select the frost protection option (refer to the Special Provisions). To be eligible for the option, blueberry acreage insured under **this option** must **fulfill the conditions contained in the 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 if additional coverage is **less than 65/100 or equivalent** coverage).

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

C. UNIT DIVISION

Refer to the insurance contract for unit provisions. Unless otherwise provided by the Special Provisions, only basic units are available.

D. QUALITY ADJUSTMENT

- ***
- (1) Harvested or unharvested damaged blueberries may be eligible for quality adjustment if allowed by the Special Provisions and the percent of insurable damage equals or exceeds that shown in the Special Provisions for the type (refer to subsection 5 B below and section 10 of the Blueberry Crop Provisions). For qualifying damaged production that is:
 - (a) Not harvested or harvested but not sold, the production to count will be zero. The percent of damage must be determined from samples or buyer records of rejection indicating the cause and percent of damage. Obtain appropriate grade certificates based on field-harvested samples to document the percent of damage.
 - (b) Harvested and sold, packer or processor records must clearly indicate the cause and percent of damage. If pre-sorting is done before delivery, obtain appropriate grade certificates based on field-harvested samples. Because the price election is established as a "field price," determine the production to count by subtracting the harvest costs contained in the Special Provisions from the price received and dividing the result (not to be less than zero) by the maximum price election for the county (round this result to three decimal places). Multiply the three decimal quality factor, not to be less than zero, by the pounds of damaged blueberries. If subtracting harvest costs from the price received results in a zero value, the production to count will be zero.
 - (2) Harvested or unharvested damaged blueberries with the percent of damage less than that shown in the Special Provisions for the type, are not eligible for further quality adjustment, only the actual weight of blueberries grading U.S. No. 1 (or such other grade standard specified in the Special Provisions) will be considered to be production to count.

4. BLUEBERRY APPRAISALS

A. GENERAL INFORMATION

- (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;
 - (b) If any production will be sold by direct marketing (roadside markets, etc.).

- (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) Policy provisions require that insureds file a “notice of damage or loss.” If the insured intends to claim an indemnity on any unit, the insured must:

- (a) Notify the insurance provider within three days of the date harvest should have started if the crop will not be harvested so the insurance provider may inspect the damaged production.

- (b) Notify the insurance provider within 24 hours if any cause of loss occurs:

- 1 Within 15 days of harvest;

- 2 When the blueberries are mature and ready for harvest; or

- 3 During harvest.

- (c) Notify the insurance provider 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. 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.

- (d) Notify the insurance provider 15 days prior to the beginning of harvest if a claim will be filed on any unit as the result of previously reported damage, so an inspection may be completed.

- (e) Not sell or dispose of the damaged crop until after the insurance provider has given written consent to do so. If the insured fails to meet the requirements of the crop provisions, 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. Refer to the Basic Provisions, the Crop Provisions, and the LAM for more information on “notice of damage or loss.”

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

B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS

- (1) Determine the number and general location of bushes/clones to be used as representative samples based on:

- ***
- (a) Total acreage and the number of bushes/clones;
 - (b) Extent of variation in the amount of production or damage within the acreage and location of fruit on the bush. 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.
 - (c) Percent of each variety, practice, or type in the acreage;
 - (d) Bush/clone age, size, density, and vigor; and
 - (e) 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.
- (2) Take not less than the minimum number (count) of representative samples required in **TABLE A, TABLE B, or TABLE C**, as applicable.

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 (refer to 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. Round measurements to the nearest tenth of a foot, as applicable.
- ***
- (2) **Bearing Bushes.** Determine the number of missing, dead or nonbearing bushes and subtract from the total number of bushes per acre (as determined from **TABLE D**) to determine the number of bearing bushes per acre.
- (3) **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 6.0 feet apart within the row and 10.0 feet apart between rows. 6.0 ft. x 10.0 ft. = 60 sq. ft./bush.

43,560 (sq. ft./acre) ÷ 60 sq. ft./bush = **726 plant density** (bushes per acre).

726 bushes per acre - 41 missing, dead or nonbearing bushes per acre = 685 bearing bushes per acre.

If there are 685 bearing bushes in the one acre field, $685 \div 726 = 94$ percent stand.

5. APPRAISAL METHODS

A. GENERAL INFORMATION

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, and the insured crop will not be harvested.
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, and the insured crop will not be harvested.

B. Highbush and Rabbiteye Appraisals

(1) **Hand Harvested Appraisals**

- (a) Select representative sample areas using procedure in subsection 4 B. If additional samples are needed, explain in the “Remarks” section of the appraisal worksheet.
- (b) Use a scale in pounds and ounces or grams to weigh samples. Convert weights to pounds to tenths (convert grams to pounds to tenths by dividing by 453.5).

*** (c) If quality adjustment is applicable, randomly select and weigh a sample of mature (blue) and immature (red and green) berries from each sample. Separate and weigh the damaged berries for each sample. Berries severely damaged by freeze will have a dark shrunken appearance and if cut open will have a discolored brown interior, almost hollow or dried out. To determine light freeze damage cut each berry in half. Light freeze damage will appear as a brown discoloration in one or more seed cavities. Total the weight for all samples keeping the weight of damaged berries separate from the total weight. Determine the percent damage by dividing the total weight of damaged berries by the total weight for all berries. Round the result to the nearest tenth of a percent. For unharvested production, if the percent of damage equals or exceeds the percent shown in the Special Provisions, the production to count is zero (also refer to subsection 3 D).

*** **EXAMPLE:** Assume a blueberry field is damaged by freeze and will not be harvested. Total weight for all berries from all samples is 1180 grams. Total weight of freeze damaged berries is 273 grams. $273 \text{ grams} \div 1180 \text{ grams} = .2314$ or 23.1 percent damage. If the damage equals or exceeds the percent shown on the Special Provisions then the appraised production to count for the field will be zero.

*** (d) If quality adjustment is not applicable, pick all berries from the sample area including berries damaged by uninsured causes. Separate the mature (blue) berries from the immature (red and green) berries and weigh all the berries from each sample by weighing the mature berries separately from the immature berries. Total weights from all samples, keeping the mature berry weights separate from the immature berry weights, and record the weights in pounds to tenths on the appraisal worksheet. Select berries for sampling as follows:

- 1 Harvest all sound, marketable, mature and immature berries in the sample area including berries damaged by uninsured causes.
- 2 Separate the mature berries from the immature berries.

(e) Weigh 100 mature berries and weigh 100 immature berries using a scale in pounds and ounces or grams. Divide the weight of the 100 mature berries by the weight of the 100 immature berries to arrive at a maturity weight factor.

(f) Total the weight of the mature 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. Convert grams to pounds to tenths by dividing by 453.5.

(g) Total the weight of the immature 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.

(h) Multiply the average pounds of mature 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 mature berries per acre. The grade factor of 0.84 is the average percent of sound mature berries less the percent of unsound berries and foreign material contained in a harvested blueberry sample.

- (i) Multiply the average pounds of immature 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 immature berries per acre that will reach maturity. The grade factor of 0.70 is the average percent of sound immature 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) Harvest the sample rows. Weigh each sample and record weight in pounds to tenths on the appraisal worksheet (use a scale that measures pounds and ounces).

- *** (c) If quality adjustment is applicable, randomly select and weigh a sub sample of berries (i.e., 100 berries) from those harvested from each sample. Separate and weigh the damaged berries from the sub sample. Weigh the berries with a scale in pounds and ounces or grams. (Refer to subsection 5 B (1) (c) for additional information on freeze damaged berries.) Total the weight of damaged berries for the sub samples. Determine the percent damage by dividing the total weight of damaged berries from the sub samples by the weight of the sub sample. Round the result to the nearest tenth of a percent. If the percent of damage equals or exceeds the percent shown in the Special Provisions, the production to count is zero for the unharvested production from the field or sub field (refer to subsection 3 D).

- *** (d) If quality adjustment is not applicable, count the total number of machine harvested bushes in the sample row.

- (e) Divide the weight of the machine harvested berries 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. Calculate the percent stand using subsection 4 C procedures.

- (g) Because the bushes may have both mature and immature blueberries present at the same time, there will be at least one additional appraisal of the sample area unless:

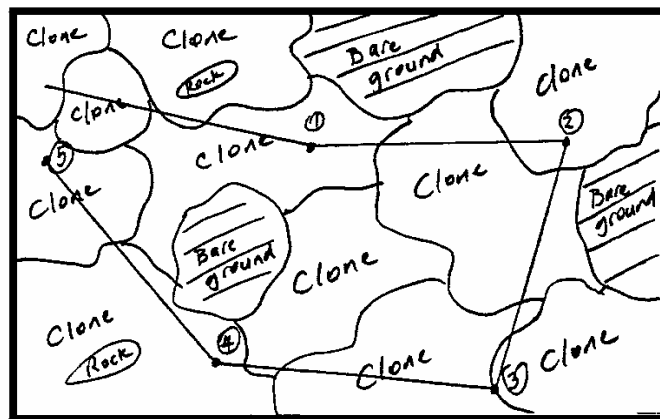
- 1 All blueberries were mature during the first appraisal;
- 2 Additional damage (insurable or uninsurable) has occurred to the crop to a degree that there are no sound, marketable berries left on the bushes; or
- 3 All the immature berries are hand picked using the procedure outlined in subsection 5 B (1) above to calculate the weight of immature berries.

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

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 with at least 1 gram resolution.
 - (b) One square meter frame (1 meter = 39.37 inches) or circular tubing measuring 44.4 inches in diameter. Construct a square meter frame using tubing or wood so the inside measurement of the frame equals one square meter.
 - (c) One gallon pail.
 - (d) Five gallon pail.
 - (e) 100 foot measuring tape.
 - (f) Hand held blueberry rake.
- (3) Defer all appraisals until approximately 90 percent of the fruit in the field is mature.
- (4) Use field acreage to determine the required number of 200-foot transects and the number of square meter samples. In the diagram below, for a 20.0 acre field, 5 transects were made requiring at least 10 samples (2 samples per transect) to be taken (refer to **TABLE C**).
- (5) Position transects so that samples are representative of the amount and severity of crop damage in the field (refer to diagram below).

Placement of Transects in a Field
(This diagram is not to scale)



- (6) On each transect, place a square meter frame at the 100-foot, and 200-foot mark.
- (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) Separately weigh each sample using a gram scale and enter each sample weight on the appraisal worksheet.
- (9) Total the weight of all samples for the field. Divide this total 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.
 - (d) Document in the "Remarks" section of the Appraisal Worksheet the percent of plant cover and how it was determined.
- (12) Calculate the production in pounds from each field by multiplying the pounds per acre by the percent plant cover determined from subsection (11) above.

6. APPRAISAL DEVIATIONS AND MODIFICATIONS

A. DEVIATIONS

Deviations in appraisal methods require FCIC written authorization (as described in the LAM) prior to implementation.

B. MODIFICATIONS

There are no pre-established modifications contained in this handbook. Refer to the LAM for additional information.

7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. 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 inspected. Refer to subsection 4 B for sampling instructions.

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. WORKSHEET ENTRIES AND COMPLETION INFORMATION FOR HAND HARVESTED APPRAISALS

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

Verify or make the following entries:

If applicable, determine the percent damage prior to appraising potential production. If the percent damage for the field or sub field equals or exceeds that shown on the Special Provisions do not complete items 13 through 25 or items 27 through 32.

Item

No.

Information Required

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

Claim No.: Claim number as assigned by the insurance provider, if required.

1. **Insured's Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy No.:** Insured's assigned policy number.
3. **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:** **Four-digit** crop year, as defined in the policy, for which the claim is filed.

6. **Bush Spacing:** Measure distance, in feet to tenths, between bushes in a row and the distance between rows (e.g., 6.0 ft. X 10.0 ft.). (Refer to section 4 guidelines.)
7. **Cause of Damage:** Primary insured cause of damage.
8. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred. Include the SPECIFIC DATE where applicable, as in the case of hail damage (e.g., JUN 10).

PART I

9. **Field ID:** Field or sub field identification symbol (refer to 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. **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 from the actuarial documents.
13. **Sample Weight Mature Berries:** Weight in pounds to tenths of all sound, marketable, mature blueberries in the sample (convert grams to pounds to tenths by dividing by 453.5)
14. **Sample Weight Immature Berries:** Weight in pounds to tenths of all sound, immature (green and red) blueberries in the sample (convert grams to pounds to tenths). Sum item 14 entries and enter total in item 31.
15. **Total Weight All Samples - Mature:** Weight in pounds to tenths of all sample entries in item 13.
16. **Total Weight All Samples - Immature:** Transfer the entry from item 32. Refer to Part II, items 27-32.
17. **Total No. Bushes Sampled:** Total number of sample bushes. One sample equals 4 consecutive 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. **No. Bushes Per Acre:** Calculate number of bushes per acre - (plant density) per acre (refer to subsection 4 C and TABLE D).

21. **Percent Stand:** Percent stand to two-decimal places (refer to subsection 4 C). 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, rounded at the end of the calculation.
25. **Average Lbs./Ac. - Immature:** Item 19 times item 20 times item 21 times item 23, results in whole pounds, rounded at the end of the calculation.
26. **Total Appraised Production:** Total of items 24 and 25 entered in whole pounds. If the percent of damage equals or exceeds that shown in the Special Provisions enter zero (also refer to item 33, the Special Provisions, and subsection 5 B).

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, mature blueberries in grams or pounds to tenths.
29. **Weight of 100 Immature Berries:** Weight of 100 sound, immature blueberries in grams or pounds to tenths.
30. **Maturity Weight Factor:** Item 28 divided by item 29 to determine the maturity factor to three decimal places (e.g., 190 grams divided by 110 grams = 1.727).
31. **Total Weight of Immature Berries:** Total weight in pounds to tenths of immature berries for all samples entered after totaling item 14.
32. **Total Immature Weight all Samples:** Result of item 30 multiplied by item 31 entered in pounds to tenths. Transfer this total to item 16.
33. **Remarks:** Enter any pertinent appraisal information (e.g., calculations for plant density, plant stand, and, if applicable, record calculations for percent damage and show the results to the nearest tenth of a percent).

34. **Adjuster's Signature, Code No., and Date:** Signature of the adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the "Remarks/Narrative" section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the "Narrative" of the Production Worksheet.
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.).

Company Name: Any Company

Claim No.: XXXXXXXX

For Illustration Purposes Only HIGHBUSH AND RABBITEYE BLUEBERRY APPRAISAL WORKSHEET Hand Harvest Appraisals	1. Insured's Name I. M. Insured			2. Policy No. XXXXXXXX		3. Type Highbush		4. Unit No 00100	
	5. Crop Year YYYY		6. Bush Spacing 6.0 X 10.0		7. Cause of Damage Hail			8. Date of Damage Jun 10	

PART I:

Field ID 9	Acres 10	Variety 11	Practice 12	13 Sample Weight Mature Berries					Total Weight All Samples		Total No. Bushes Sampled 17	Average Sample Wt. Per Bush		No. Bushes Per Acre 20	Percent Stand 21	Grade Factor		Average Lbs./Ac.		Total Appraised Production (24 + 25) 26	
				14 Sample Weight Immature Berries					15 Mature	16 Immature		18 Mature	19 Immature			22 Mature	23 Immature	24 Mature	25 Immature		
A	5.0	Bluecrop	002	13	10.6	11.2	12.0	9.9	15	43.7	16	18	2.7	685	.94	X	22	0.84	24	1460	2,587
				14	7.6	6.1	4.2	4.8	16	39.2		19	2.5				23	0.70	25	1127	
				13					15			18				22	0.84	24			
				14					16			19				23	0.70	25			
				13					15			18				22	0.84	24			
				14					16			19				23	0.70	25			

PART II: FACTORED WEIGHT OF IMMATURE BERRIES

Field ID 27	Weight of 100 Mature Berries 28	Weight of 100 Immature Berries 29	Maturity Weight Factor 30	Total Weight of Immature Berries (Total 14) 31	Total Immature Weight All Samples (Transfer to 16) 32
A	1.9	1.1	1.727	X 22.7	= 39.2
				X	=
				X	=

33. Remarks

 685 bearing bushes per acre ÷ 726 **total** bushes per acre = .944 or .94. Calculations for percent hail damage: .3 + .1 + .2 + 0.0 = .6 lbs hail damaged berries. .6 lbs ÷ 3.8 lb total weight of sample = .1579 or 15.8 percent hail damage.

34. Adjuster's Signature I. M. Adjuster	Code No. 12345	Date MM/DD/YYYY	35. Insured's Signature I. M. Insured	Date MM/DD/YYYY
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C. WORKSHEET ENTRIES AND COMPLETION INFORMATION FOR MACHINE HARVESTED APPRAISALS

Verify or make the following entries:

If applicable, determine the percent damage prior to appraising potential production. If the percent damage for the field or sub field equals or exceeds that shown on the Special Provisions do not complete items 15 through 18.

**Item
No.**

Information Required

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

Claim No.: Claim number as assigned by the insurance provider, if required.

1. **Insured's Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy Number:** Insured's assigned policy number.
3. **Type:** Name of crop type (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:** Four-digit crop year, as defined in the policy, for which the claim is filed.
6. **Bush Spacing:** Measure distance (in feet to tenths) between bushes in a row and the distance between rows (refer to section 4 guidelines).
7. **Cause of Damage:** Primary insured cause of damage.
8. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred. Include the SPECIFIC DATE where applicable, as in the case of hail damage (e.g., JUN 10).
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. **Practice:** 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 (refer to **TABLE B**).
14. **Total Lbs. Machine Harvested:** The total pounds to tenths of all berries from the bushes in the sample row (or rows) harvested. If the percent of damage equals or exceeds the percent shown in the Special Provisions enter zero (also refer to item 21, the Special Provisions, and subsection 5 B).

15. **Total No. of Bushes Sampled:** Total number of bushes in each sample row (or rows) that are machine harvested for sampling.
16. **Avg. Lbs. Per Bush:** Item 14 divided by item 15, in pounds to tenths.
17. **No. Bushes Per Acre:** Calculate the number of bushes per acre (plant density), refer to subsection 4 C.
18. **Percent Stand:** Whole percent. 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.” (refer to subsection 4 C)
19. **Grade Factor:** MAKE NO ENTRY, if 0.84 factor for mature blueberries is printed on the appraisal worksheet, otherwise enter 0.84. This accounts for blueberries typically lost during machine harvest.
20. **Avg. No. Lbs. Per Acre:** Item 16, times item 17, times item 18, times item 19, in whole pounds, round at the end of the calculation.
21. **Remarks:** Pertinent information about the appraisal (e.g., calculations for plant density and, if applicable, record calculations for percent damage and enter to the nearest tenth of a percent).

22. **Adjuster’s Code No., 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 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.
24. **Page:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

Company Name: Any Company

Claim No.: XXXXXXXX

For Illustration Purposes Only Highbush and Rabbiteye Blueberry Appraisal Worksheet Machine Harvest Method				1. Insured's Name I. M. Insured				2. Policy Number XXXXXXXX			3. Type Highbush		
				4. Unit No. 00200		5. Crop Year YYYY		6. Bush Spacing 6.0 X 10.0		7. Cause of Damage Hail			8. Date of Damage 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	726	.94	0.84	2752		
										0.84			
										0.84			
										0.84			
										0.84			

21. Remarks
685 bearing bushes per acre ÷ 726 bushes per acre = .944 or .94. Calculations for percent hail damage: Total weight of hail damaged berries in one pound sample .1 lb.; .1 lb ÷ 1.0 = .10 or 10.0 percent hail damage.

22. Adjuster's Signature I. M. Adjuster		Code No. 12345	Date MM/DD/YYYY	23. Insured's Signature I. M. Insured		Date MM/DD/YYYY
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24. Page: 1 of 1

D. WORKSHEET ENTRIES AND COMPLETION INFORMATION FOR LOWBUSH APPRAISALS

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 insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy Number:** Insured's assigned policy number.
3. **Crop Year:** **Four-digit** crop year, as defined in the policy, for which the claim has been filed.
4. **Unit Number:** 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. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred. Include the SPECIFIC DATE where applicable, as in the case of hail damage (e.g., JUN 10).
7. **Claim Number:** The number as assigned by the insurance provider, if required.
8. **Appraised Acres:** Total appraised acres of the unit, rounded to tenths.
9. **Practice:** 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. **Practice:** 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. **Total From All Samples:** 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. Refer to subsection 5 C (11).
19. **Appraisal in Lbs./Acre:** Item 16 times item 17 times item 18, result in whole pounds, rounded at the end of the calculation.
20. **Remarks:** Enter pertinent information about the appraisal. Document the percent plant cover and how the percent plant cover was determined.
21. **Adjuster’s Signature, Code No., and Date:** Signature of the adjuster, code number, and date signed **after** the insured (or insured’s authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the “Remarks/Narrative” section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the “Narrative” of the Production Worksheet.
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.).

COMPANY NAME: Any Company

For Illustration Purposes Only LOWBUSH BLUEBERRY APPRAISAL FORM			1 INSURED'S NAME I. M. Insured					2 POLICY NUMBER XXXXXXXX			3 CROP YEAR YYYY												
			4 UNIT NUMBER 00300					5 CAUSE OF DAMAGE Hail			6 DATE OF DAMAGE JUN 10												
			7 CLAIM NUMBER XXXXXXXXXX					8 APPRAISED ACRES 5.0			9 PRACTICE 002												
FIELD ID 10	PLOT ACRES 11	PRACTICE 12	SAMPLE WEIGHT IN GRAMS 13							TOTAL FROM ALL SAMPLES 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				612.2	÷	5	=	122.4	X	8.92	X	.55	=	600		
												÷		=		X	8.92	X		=			
												÷		=		X	8.92	X		=			
												÷		=		X	8.92	X		=			
												÷		=		X	8.92	X		=			
20 REMARKS Percent plant cover determined to be 60% by field inspection.																							
21 ADJUSTER'S SIGNATURE I. M. Adjuster						CODE NO. 12345			DATE MM/DD/YYYY			22 INSURED'S SIGNATURE I. M. Insured						DATE MM/DD/YYYY					

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:

Item

No. Information Required

1. **Crop/Code #:** “Blueberries” (0012).
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(s) of loss for **this crop** as listed in the LAM. If it is evident that no indemnity is due, enter “NONE.” If an insured cause of loss is coded as “Other,” explain in the Narrative. Refer to 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:** Four-digit crop year, as defined in the policy, for which the claim is filed.

12. **Additional Units:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Unit number(s) for ALL non-loss units for the crop at the time of final inspection. A non-loss unit is any unit for which a Production Worksheet has not been completed. Additional non-loss units may be entered on a single Production Worksheet. 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.

Refer to the LAM for further information regarding companion contracts.

SECTION I - ACREAGE APPRAISED, PRODUCTION, AND ADJUSTMENTS

Make separate line entries for varying:

- (1) Rate classes, types, or farming practices;
- (2) 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. Refer to the Narrative instructions. In the bottom of the last line entry or in the margin, enter the date of inspection for the last line entry of each inspection.

REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRIES OF FIRST CROP AND SECOND CROP CODES.

- B. **Preliminary Acres:**

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

FINAL: MAKE NO ENTRY.

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

- a. Put to other use without 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 refer to the Special Provisions).

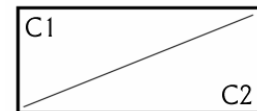
FINAL: Determined acres to tenths.

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.

C₁ Enter the ACTUAL acres for the field or sub field.

C₂ Enter the REPORTED acres for the field or sub field.



D. **Interest or Share:** Insured’s interest in crop to three-decimal places as determined at the time of inspection. If shares vary on the same UNIT, use separate line entries.

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

<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 refer to the Special Provisions).
“H”	Harvested.
“UH”	Unharvested or put to other use with consent.

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

I. **Intended or Final Use:** Use of acreage. Use the following “Intended Use” abbreviations.

<u>USE</u>	<u>EXPLANATION</u>
“Bulldozed,” etc.	Use made of the acreage.
“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: Refer to the LAM for more information on gleaning.

J. **Appraised Potential:** Per-acre appraisal in whole pounds of POTENTIAL production for the acreage appraised. Refer to appraisal methods for additional instructions. If there is no potential on “UH” acreage, enter “0.”

K₁. - 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. 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.

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 "C₁" (**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 "C₂" (**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 "C₁" if there are under-reported acres)], to tenths.

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.

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

NARRATIVE:

If more space is needed, document on a Special Report, and enter "See Special Report." Attach the Special Report to the Production Worksheet.

- a. If no acreage is released on the unit, enter "No acreage released," adjuster's initials, and date.
- b. If notice of damage was given and "No Inspection" is necessary, enter the unit number(s), "No Inspection," date, and adjuster's initials. The insured's signature is not required.
- c. Explain any uninsured causes, unusual, or controversial cases.
- d. If there is an appraisal in Section I, Column "M" for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
- e. Document the actual appraisal date if an appraisal was performed prior to the adjuster's signature date on the appraisal worksheet, and the date of the appraisal 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 refer to the LAM.
- g. Explain any errors found on the Summary of Coverage.
- h. Explain any commingled production. Refer to the LAM.
- i. Explain any entry for "Production not to Count" in Section II, Column "O," and/or any production not included in Section II, Column "I" or Column "B" through "E" entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).
- j. Explain "NO" checked in item 19.
- k. Attach a sketch map or aerial photograph to identify the total unit:
 - (1) If consent is or has been given to put part of the unit to another use;
 - (2) If uninsured causes are present; or
 - (3) For unusual or controversial cases.Indicate on the sketch map or aerial photograph, the disposition of acreage destroyed or put to other use or without consent.
- l. 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, Column “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. Refer to 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.
- s. **If quality adjustment applies, explain any “.000” QA factor entered in section II, Column “R.” For production eligible for quality adjustment, enter in the “Narrative” or on a Special Report the maximum price election for the county and the calculation of price received minus harvest costs (shown in the Special Provisions) equals net value. Indicate the reason for quality adjustment and the percent of insurable damage.**
- ***
- t. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- u. Document any other pertinent information, including any data to support any factors used to calculate the production.

SECTION II - HARVESTED PRODUCTION

GENERAL INFORMATION:

- (1) Account for ALL HARVESTED PRODUCTION (for ALL ENTITIES sharing in the crop) 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, packing house, or processor as applicable in Columns “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. 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 Columns “A₁” 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. Refer to the LAM.).

PRELIMINARY: MAKE NO ENTRY.

FINAL:

- a. The earlier of the date the ENTIRE acreage on the unit was (1) harvested, (2) totally destroyed, (3) put to 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. Refer to 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.” Refer to the LAM.

A₁. **Share:** RECORD ONLY VARYING SHARES on SAME unit to three decimal places.

A₂. **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, Column “A”).

REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRIES OF FIRST CROP AND SECOND CROP CODES.

B. - E. **Length or Diameter, Width, Depth, Deduction:** For production sold, enter name and address of the buyer, 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. - N. MAKE NO ENTRY.

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).

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

P. **Production:** Result of subtracting the entry in Column “O” from the entry in Column “I,” in whole pounds.

Q₁. **Value:** If quality adjustment applies for harvested sold production (refer to the Special Provisions), subtract the harvest costs per pound contained in the Special Provisions from the price per pound received and enter the result to the nearest cent (show calculations in the “Narrative”). Entry must not be less than zero. MAKE NO ENTRY for harvested unsold production or harvested sold production not eligible for quality adjustment.

Q₂. **MKT. Price:** If an entry is in column “Q₁,” enter the maximum price election per pound for the county, otherwise MAKE NO ENTRY.

R. **Quality Factor:** For harvested sold production eligible for quality adjustment (refer to the Special Provisions), enter the 3-digit (.XXX) quality adjustment factor determined by the result of Q₁ divided by Q₂, otherwise MAKE NO ENTRY.

S. **Production to Count:** Enter the result from multiplying Column “P,” times the entry in Column “R” in whole pounds.

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.

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 **item** 22 and **item** 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.

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.

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.).

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

1 Crop/Code# Blueberries 0012	2 Unit # 00100	3 Legal Description SW1-96N-30W	
4 Date of Damage	JUN 10		
5 Cause of Damage	Hail		
6 Primary Cause %	100		
12 Additional Units	00200	00300	
13 Est. Prod. Per Acre	3500	1800	

7 Company _____ Any Company _____
Agency _____ Any Agency _____

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

SECTION I – ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL										POTENTIAL YIELD					STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K ₁ K ₂	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+ Uninsured Cause	Adjusted Potential	Total to Count (C x N)	Per Acre	Total (C x P)
A M/D		5.0	1.000	A01	002	002	UH	UH	2587				2587	12,935	3,500	17,500
B1		9.0	1.000	A01	002	002	H	H							3,500	31,500
B2 M/D		1.0	1.000	A01	002	002	P	WOC				3500	3500	3500	3,500	3,500
16 TOTAL		15.0											17 TOTALS	16,435		52,500

NARRATIVE (If more space is needed, attach a Special Report) Acreage determined by wheel measurement, see attached Special Report for measurements. Field A appraised and released. Field B2 destroyed without consent. Field B1 machine harvested, Hail damage = 25%. .58 maximum price election. Value of sold production \$.48 per lb. - \$.15 per lb. harvest costs = \$.33 per lb.

SECTION II – HARVESTED PRODUCTION

18 Date Harvest Completed MM/DD/YYYY	19 Is damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	20 Assignment of Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	21 Transfer of Right To Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
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MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION										
A ₁ A ₂	B	C	D	E	F	G	H	I	J	K ₁ K ₂	L ₁ L ₂	M ₁ M ₂	N	O	P	Q ₁ Q ₂	R	S	
Share Field ID	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	Bu. Ton (Lbs.) Cwt.	Shell/Sugar Factor	FM% Factor	Moisture% Factor	Test Wt. Factor	Adjusted Production (HorI) xJxK ₂ xL ₂ xM ₂	Prod. Not To Count	Production (N – O)	Value Mkt. Price	Quality Factor (Q ₁ ÷ Q ₂)	Production To Count (P X R)	
	Berry Processor, City, State							33,000								33,000	.33 .58	.569	18,777

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. §§ 1006 and 1014, 7 U.S.C. § 1506, 31 U.S.C. §§ 3729 and 3730 and other federal statutes

25 Adjuster's Signature			Code #	Date	26 Insured's Signature			Date
1 st Inspection	I. M. Adjuster	12345	MM/DD/YYYY	1 st Inspection	I. M. Insured			MM/DD/YYYY
2 nd Inspection				2 nd Inspection				
Final Inspection	I. M. Adjuster	12345	MM/DD/YYYY	Final Inspection	I. M. Insured			MM/DD/YYYY
								27 Page <u>1</u> of <u>1</u>

9. REFERENCE MATERIAL

TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS FOR HAND HARVESTED HIGHBUSH AND RABBITEYE BLUEBERRIES

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.

Supplemental Sample Size and Appraisal Information

A. Use of less than the “Recommended Minimum Number of Samples” is authorized on a unit basis in the situations outlined below if the bushes selected for sampling are representative of the field or sub field (refer to subsection 4).

- (1) The appraised production from at least 60 percent of the samples is within 10 percent of the average appraisal for the samples. Sampling of the remaining 40 percent is optional.

EXAMPLE: Five samples are to be taken. The first 3 samples are within 10 percent of the average appraisal as follows:

Sample Number	Appraisal in Pounds	Average Appraisal in Pounds	Percent of Average Appraisal
1	2000	1900	1.05
2	1800	1900	.95
3	1900	1900	1.00
Total	5,700 lbs. ÷ 3 samples = 1900 lbs. Average Appraisal		

If quality adjustment applies and the quality for the samples is comparable, use of the remaining 2 samples is optional.

- (2) The appraised production from at least 60 percent of the samples indicates that the appraised production per acre will exceed the per acre guarantee. Sampling of the remaining 40 percent is optional.

EXAMPLE: A 10.0 acre field has a production guarantee per acre of 3,500 pounds. Five samples are to be taken. The appraisal for the first 3 samples averaged 3,800 pounds per acre which exceeds the 3,500 pound per acre guarantee. Use of the remaining 2 samples is optional. Where quality adjustment applies and the quality for the samples is comparable, use of the remaining 2 samples is optional.

- (3) The appraised production from at least 60 percent of the samples indicates there will be a “zero” value for production to count.

EXAMPLE: Five samples are to be taken. The first 3 samples have insurable damage resulting in a “zero” appraisal, the remaining 2 samples are optional. Where quality adjustment applies and the quality for the samples is comparable, use of the remaining 2 samples is optional.

- B. Pick, sample, and, if applicable, calculate the quality adjustment percentage **from each sample** for production damaged by **insured causes**. Record the results separately for each sample on the appraisal worksheet (refer to subsection 5).

TABLE B - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS FOR MACHINE HARVESTED HIGHBUSH AND RABBITEYE BLUEBERRIES

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

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

A minimum of 1 row per field or subfield will be sampled.

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

TABLE C - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS FOR MAINE LOWBUSH BLUEBERRIES

Acres in Field or Sub field	Number of Transects*	Samples Required
0.1 to 10.0	3	6
10.1 and above	Add 1 transect (2 samples) for each additional 5 acres (or fraction thereof) in the field or sub field	
* 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.		

TABLE D - NUMBER OF BUSHES PER ACRE

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

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

Example: 6.5 ft. between bushes X 10.0 ft. between rows = 65.0 sq. ft.; so: 43,560 sq. ft. ÷ 65.0 sq. ft. = 670.2 or 670 bushes per acre.

