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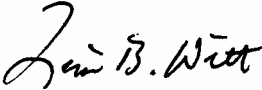
Product
Development
Division

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PILOT RASPBERRY AND BLACKBERRY LOSS ADJUSTMENT STANDARDS HANDBOOK

2005 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25790
SUBJECT: PILOT RASPBERRY AND BLACKBERRY LOSS ADJUSTMENT STANDARDS HANDBOOK 2005 AND SUCCEEDING CROP YEARS	DATE: November 3, 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 the location of information that has been removed. 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.

- A. Section 1, added statement indicating this handbook must be used in conjunction with the Loss Adjustment Manual (LAM).
- B. Section 2, clarified that forms distribution instructions apply to those completed by the adjuster and signed by the insured.
- C. Subsection 3 A (5), inserted instructions to refer to the Special Provisions for additional criteria for establishing insurability.
- D. Subsection 3 C, deleted the word “**NOTE.**”
- E. Subsection 3 D, deleted “Applicability – Policy provisions provide for” and inserted “In the event of damage or loss the insured must.” Reworded subsections 3 D (2), (3), and (5) for clarity. In subsection 3 D (6), deleted “The insured must not destroy” and inserted “Prior to destroying.” Also inserted the word “not” after the “has” in the first line of the first sentence and inserted the word “prior” before the word “written” in the second line of the first sentence.
- F. Deleted subsection 3 E and renumbered the remaining subsection accordingly.

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

- G. Subsection 4 A (4) (a) within the parenthesis, removed “will not bloom” and replaced with “blooms destroyed.” Subsection 4 A (4) (c) in the first line of the EXAMPLE, inserted the word “normally” after the word “are.”
- H. Subsection 4 B (1), after the word “Berries” deleted the words “are a crop which.”
- I. Subsection 4 C (2), removed the word “NOTE:” and incorporated the instructions into the paragraph. At the end of subsection (4), inserted the word “and.” Deleted the first sentence in subsection (6), and moved the last sentence to the beginning of the subsection (6).
- J. Subsection 4 D (1), clarified the second sentence.
- K. Subsection 5 B (1) at the end of the sentence, removed the words “or dead.” Subsections 5 B (3); 5 D (4), (5), and (9), removed the word “NOTE:” and incorporated the instructions into the respective paragraph. Inserted a new subsection 5 D (11), to add instructions for multiple appraisals on the same acreage.
- L. In subsection 5 D (7) (b), inserted the words “in the sample” after the word “berry” in the third line and removed the words “during the crop year” in the last sentence. In subsection 5 D (7) (b) 4, inserted “total percent of marketable fruit” after the word “Divide.”
- M. Subsection 7 B, item 6 of the Appraisal Worksheet, inserted “Four-digit” at the beginning of the instructions. For items 20, 25, and 38, inserted at the end of the paragraph instructions to identify the unit of measure in the column heading. For item 21, inserted instructions to transfer the result of the calculation to Section I of the Production Worksheet. Following item 35, inserted instructions with an **EXAMPLE** to skip items 36-38 when the insured will continue picking future harvests. Item 37, clarified the grower’s yield is entered in whole pounds or crates. Item 39, inserted instructions to transfer the entry to Section I of the Production Worksheet, as applicable. Item 40, inserted instructions to enter in the “Remarks” of the Appraisal Worksheet the harvest number that represents the appraisal and to total the multiple appraisals for the same acreage on the last Appraisal Worksheet. Inserted an additional Appraisal Worksheet form example to illustrate multiple appraisals for the same acreage. Revised the entries on the Appraisal Worksheet form example for item 40 to reflect the harvest number for the appraisal.
- N. Subsection 7 C (1), revised to indicate the worksheet is used for Cherries/Raspberries and Blackberries. Clarified subsection 7 C (1) (d), by inserting at the beginning “Harvested unsold marketable.” At the end of subsection (2), deleted the word “NOTE,” incorporated the instructions into the paragraph, and replaced “Total Dollar Value” with “Net Dollars.”
- O. Subsection 7 C, inserted a new Summary of Harvested Production worksheet and revised the form completion instructions accordingly. The worksheet was revised to change the location of where allowable costs were deducted by subtracting allowable costs from the average value per pound for all sold production. The form examples were revised accordingly. Included in the new worksheet is an entry and instructions for “Claim Number.”

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

- P. Subsection 8 B, Section I, item A, and Section II, item A₂ inserted a instructions at the end of the paragraph to refer to the LAM for instructions for entries of first crop and second crop codes. The instructions for items H and I in Section I were clarified to indicate stage code “H” applies if ALL harvests for the acreage were completed and “UH” stage applies if one or more harvests for the acreage are not completed. Inserted EXAMPLES to further clarify how stage codes work for multiple harvests of the same acreage. For item I, Section I, replaced “To Beans” with “Bulldozed” as an example of use made of the acreage. Item J, was revised to incorporate the “NOTE” at the end of the paragraph into the instructions and to clarify that multiple appraisals for the same acreage must be added together to determine the per acre appraisal. Item L, incorporated the “NOTE” at the end of the paragraph into the instructions for the paragraph. Item M, added instructions to clarify that the entry for the guarantee per acre is in whole dollars and that if a “P” stage is not entered in column H, an appraisal may be entered in columns J and M for multiple harvests from the same acreage.
- Q. In subsection 8 B, Narrative, Section I, inserted a new paragraph “u” and relettered the last paragraph as “v.” The paragraph “u” added instructions to explain entries of “WOC,” “SU,” and “ABA” in Section I, column I when the entry in column H is “H” or “UH.” Moved the information concerning CAT policies from columns O and S to the end of item 24 in Section II. In Section II, under GENERAL INFORMATION, at the end of paragraph “2,” deleted the word “NOTE:” and numbered the sentence to paragraph “3” and renumbered the remaining paragraphs accordingly. Changed item N, in Section II, to “MAKE NO ENTRY.” Revised items Q and R in Section II, entries to a two decimal place number in place of three decimals. Revised the example Production Worksheet form to similarly reflect the changes above, and use more realistic figures for columns P and O in Section I.
- R. In subsection 9 B, changed the title of the table and revised the Table of Contents to reflect the change. In the paragraph following the table, clarified the computation instructions. In the paragraph following the first EXAMPLE, deleted the word “NOTE:.”
- S. Replaced “see the” with “refer to” where applicable throughout the handbook.
- T. Removed the word “NOTE” where it appears through the handbook.
- U. Made additional changes to conform to standard handbook language and format, to correct references, spelling, and punctuation errors.

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

Control Chart For: Pilot Raspberry and Blackberry Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	Entire Handbook					
Insert and Current Index	1-4	1-2	1-40	41-42	11-2004	FCIC-25790

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

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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 Loss Adjustment Manual (LAM).

2. SPECIAL INSTRUCTIONS

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

A. DISTRIBUTION

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

One legible copy to 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 **general** (not crop-specific) to loss adjustment are identified in the LAM.
- (2) Terms, abbreviations, and definitions **specific** to raspberry and blackberry loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.
- (3) Definition(s):

Alternate Year Production	Production practice where all canes are cut from the plant in the fall of the fruiting year. No fruit is produced in the following year as new canes are allowed to grow. Fruit production resumes in the second year and in the fall, after harvest, all canes are again removed.
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Berries	The edible fruit of the Raspberry and Blackberry plant, members of the genus <i>Rubus</i> subgenus <i>Ideobatus</i> and <i>Eubatus</i> , respectively, grown for commercial sale and intended for consumption.
Every-Year Production	Production practice where fruiting canes are removed after final harvest, leaving new non-fruiting canes, which will produce the following year's crop.
First Fruit Set	The first evidence of fruit development for the crop year.
Fruiting Cane	Any of the various slender woody stems that is an elongated flowering stem (usually arising directly from the ground) that has grown to a sufficient size and has the potential to produce harvestable fruit during the crop year.
Marketable Production	Berry production that meets or exceeds the grading standards specified in the Special Provisions, or is acceptable by a packer, processor, or other handler even if it fails to meet applicable grading standards.
Panel	A common unit of row length measurement. A panel is the distance, in feet to tenths, between support posts within the row.

3. INSURANCE CONTRACT INFORMATION

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

A. INSURABILITY

- (1) The crop insured will be all the berries in the county, in which the insured has a share, for which a premium rate is provided by the actuarial documents, and that:
 - (a) Are varieties adapted to the area;
 - (b) Are irrigated, unless the Special Provisions allow a non-irrigated practice. Refer to the LAM and Basic Provisions for the definition of irrigated practice;
 - (c) **If** specified in the Special Provisions:
 - 1 Are grown on plants that, at the time insurance attaches, have met the minimum age requirements specified in the Special Provisions; and
 - 2 Have produced at least the minimum production for insurability specified in the Special Provisions.
 - (d) If inspected, are considered acceptable by the insurance provider.

- (2) Berries interplanted with another perennial crop are insurable unless the insurance provider inspects the acreage and determines that it does not meet the requirements contained in the policy.
- (3) In addition to the causes of loss excluded in section 12 of the Basic Provisions, the insurance provider will not insure against damage or loss due to:
 - (a) Mechanical damage;
 - (b) Failure to harvest in a timely manner;
 - (c) The breakdown or non-operation of equipment or facilities; or
 - (d) The inability to market the berries for any reason other than actual physical damage from an insurable cause specified in this section. For example, the insurance provider will not pay an indemnity if the insured is unable to market due to quarantine, boycott, or refusal of any person to accept production, and the berries have no actual physical damage caused by an insured cause **of loss** specified in the crop provisions.
- (4) Insurable acreage using the alternate-year production practice (versus the every-year production practice) is reportable on the acreage report as uninsurable acreage during the year in which the acreage is normally not harvested.

EXAMPLE 1:

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

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

- (5) Refer to the Special Provisions for additional criteria in establishing insurability.

B. PROVISIONS NOT APPLICABLE TO CAT COVERAGE

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

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 limited by the Crop or Special Provisions, a basic unit as defined in the Basic Provisions may be divided into optional units if, for each optional unit, all the conditions stated in the applicable provisions are met.

D. NOTICE OF DAMAGE OR LOSS

In the event of damage or loss, the insured must file a “notice of damage or loss:”

- (1) Within three days of the date that harvest should have started, if the crop will not be harvested.
- (2) Within 24 hours, if damage occurs when the berries are mature and ready for harvest so that the insurance provider can inspect the insured acreage.
- (3) Within 24 hours, if damage occurs during harvest and the insured does not intend to complete harvesting the crop so the insurance provider can inspect the insured acreage.
- (4) At least 15 days before any production from any unit will be sold by direct marketing. The insurance provider will conduct an inspection and, if needed, an appraisal that may be used to determine the insured’s production to count. If damage occurs after this inspection, the insurance provider will conduct an additional inspection. These inspections, and any acceptable records provided by the insured will be used to determine the value of the insured’s production to count. Failure to give timely notice that production will be sold by direct marketing will result in an appraisal of not less than the dollar amount of insurance per acre if such failure results in the insurance provider’s inability to make the required inspection or appraisal.
- (5) At least 15 days prior to the beginning of harvest, or within 24 hours if damage is discovered within 15 days of or during harvest, if the insured intends to claim an indemnity on any unit (refer to subsections 10 (b) and (c) of the crop provisions).
- (6) Prior to destroying the damaged crop, if the insurance provider has not given the insured prior written consent to do so.

If the insured fails to meet the requirements of this section and such failure results in the insurance provider’s inability to inspect the damaged production, the insurance provider may consider all such production to be undamaged and count the greater of the value of such production or the amount of insurance per acre as the value of the production to count. For appraisal purposes, the insured may be required, at the insured’s expense, to harvest a sample selected by the insurance provider.

E. MODIFIED MINIMUM VALUE OPTION

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

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

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

For Example Purposes Only PRODUCTION TYPE			POLICY TYPE		
			Standard Minimum Value	Modified Minimum Value Option I	Modified Minimum Value Option II
Unharvested	Appraised	Marketable	\$.28* (Modified Minimum Value Option does not apply to unharvested production)		
		Unmarketable	N/A (Unmarketable production damaged solely by insured causes is not counted as production to count)		
Harvested	Sold	Marketable	GREATER OF: Avg. \$ received per pound/crate less allowable cost OR \$.28 per pound*	GREATER OF: Avg. \$ received per pound/crate less allowable cost OR \$.19 per pound*	GREATER OF: Avg. \$ received per pound/crate less allowable cost OR \$.09 per pound*
		Unsold	\$.28*		
	Unsold	Unmarketable	N/A (Unmarketable production damaged solely by insured causes is not counted as production to count)		

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

4. RASPBERRY AND BLACKBERRY APPRAISALS

A. GENERAL INFORMATION

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

- (2) Specifically for berries, circumstances that require an appraisal include (but are not limited to) when:
 - (a) Verifiable production records will not be available or production will be sold by direct marketing (roadside markets, etc.);
 - (b) Berry acreage will not be harvested;
 - (c) Berries are unharvested at the end of the insurance period; or
 - (d) Directed by the insurance provider.
- (3) Make separate appraisals for each berry type (or variety, if necessary) grown in the field or subfield, as applicable.
- (4) **Appraisal dates:**
 - (a) Delay early season appraisals until mature berries are present or until it becomes apparent that the canes will not set fruit (e.g., all canes are dead, or **blooms destroyed**).
 - (b) Whenever possible, appraise before any fruit is removed from the cane.
 - (c) A series of additional appraisals throughout the bloom/harvest period may be necessary to determine the amount of unharvested production that is damaged or lost due to uninsurable causes.

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

B. TIMING OF APPRAISALS

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

C. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS

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

- (1) Total acreage and number of plants;
- (2) Extent of variation in the amount of production or damage within the acreage. When variable damage causes the crop potential to be significantly different within the same field, or when the insured wishes to destroy a portion of the field, split the field into subfields, and appraise each separately.
- (3) Percent of each type and practice in the acreage;
- (4) Plant age, size, density and vigor;
- (5) The acreage in the unit from which fruit has been harvested and the extent of variation in the amount of unharvested fruit on the canes; and

- *** (6) Not less than the minimum number (count) of representative samples required in **TABLE A.**

D. FIELD APPRAISALS

- (1) Select sample plants that have production representative of all the plants in the field or subfield. Select bearing cane/plants appropriate to the cropping method (alternate-year or every-year production practice). If the field or subfield has a mix of varieties, plant sizes, fruit counts, fruit condition, or other factors that would affect the production-per-sample row length of marketable berries, select as many samples as necessary to make appraisals.
- (2) Due to normal variability in berry potential, remove all mature fruit from the designated sample area, including all damaged, undamaged, marketable, and unmarketable berries.
- (3) Harvest berries in the normal manner (with stems, without stems, etc.). Handle the fruit carefully as if the fruit were intended for sale.

5. APPRAISAL METHODS

A. GENERAL INFORMATION

These instructions provide information on appraisals methods for:

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

B. DEFERRED APPRAISALS

- ***
- (1) Do **NOT** conduct early season appraisals until a determination can be made as to which canes are alive.
 - (2) If practical and if the insured agrees, defer early season appraisals until mature berries are present or until it becomes apparent that the canes will not set fruit. Use the weight method appraisal.
 - (3) If not practical and/or the insured will not agree to defer the appraisal until the berries are mature or until it becomes apparent that the canes will not set fruit, use the cane reduction appraisal method. If there is no production potential, enter "0" appraised potential in the applicable item on the appraisal worksheet and complete the claim.
 - (4) Complete the preliminary inspection with special attention to the type of damage and its severity.
 - (5) If the acreage will be released to go to another use:
 - (a) Visually inspect the field or subfield. It is important to note any acreage that is not damaged or that is using the alternate-year versus every-year production practice.
 - (b) Explain to the insured that, at this time, the amount of loss cannot be determined accurately.
 - (c) Do not attempt to estimate the damage for the insured.
 - (d) Mark the sample areas as instructed in the LAM for deferred appraisals.
 - (e) Advise the insured that if the crop is destroyed, the sample areas that you specified must be preserved and cared for.
 - (6) Refer to the LAM for additional instructions regarding deferred appraisals.

C. CANE REDUCTION METHOD

This method is used from bud break (when new growth first appears on the canes or when it can be determined which canes are alive) until first harvest or when the canes first develop mature berries. All sampling will be based on the number of remaining live fruiting canes within a sample row length.

- (1) Select representative sample rows that represent at least 1/100 of an acre. Refer to **TABLE B** and subsection 4 C for guidelines in selecting representative sample areas.
- (2) Determine the total number of canes, both live and dead, in the sample. Count only those canes which have reached sufficient size to normally produce harvestable fruit during the crop year. Total number of canes (live and dead) for all samples.
- (3) Determine the **total** number of live canes, include canes damaged by uninsured causes for all samples.
- (4) Divide the total number of live canes by the total number of canes (live and dead) to determine the percent of live canes remaining (express as a 3-place decimal).
- (5) Multiply the percent of live canes by the grower's certified yield from the Producer's Pre-acceptance Inspection Worksheet (item 21) to obtain the appraised yield per acre. Refer to the Special Provisions for the appropriate unit of measure.

D. WEIGHT METHOD

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

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

- (5) Weigh the mature fruit from each sample in pounds, rounded to the nearest tenth. If the berries from the sample weigh less than 5.0 lbs., the adjuster should weigh the fruit in whole grams and convert the weight to pounds to tenths (refer to 5 D (2) above).
- (6) Determine the average weight of mature berries per sample, in pounds to tenths, by dividing the total weight of all samples by the number of samples taken.
- (7) Determine the average whole percentage (quantity) of mature marketable berries intended for harvest by:
 - (a) Hand, (for fresh and processing) using 1.00 as the percentage of marketable fruit factor.
 - (b) Machine (for processing); if machine harvest equipment is available, arranging for the producer to machine harvest sample areas. If mechanical harvesting equipment is not available, hand harvest all mature berries **in the sample** (including berries damaged by insured and uninsured causes) that would normally be harvested by machine. Refer to the LAM for instructions if crop acreage that is normally machine harvested is damaged to the extent that it CANNOT be machine harvested for one or more harvests.
 - 1 Randomly select 100 berries from the fruit harvested from each sample. Determine the weight of 100 berries in whole grams or pounds and ounces.
 - 2 Remove, from the 100 berry sample, fruit damaged by insured causes that do not meet the requirements in subsection 3 E. Do not remove fruit damaged by uninsured causes.
 - 3 Weigh the marketable fruit in whole grams or pounds and ounces. Divide this weight by the total weight of the 100 berry sample to determine the whole percent of marketable fruit;
 - 4 Sum the percentage of marketable fruit for all samples (from 3 above). If feasible, the percentage of marketable fruit may be determined from samples submitted to buyers in the area. Divide **total percent of marketable fruit** by the number of samples taken to determine the average whole percentage of marketable fruit per sample.
- (8) Determine the appraised marketable production per acre to count by multiplying the average:
 - (a) Weight of mature berries per sample by the average whole percent of marketable berries to obtain the average pounds, rounded to the nearest tenth, of marketable fruit per sample.
 - (b) Pounds, to tenths, of marketable fruit per sample by the acreage conversion factor (refer to **TABLE B**) to calculate the appraised marketable production per acre. For California, convert the number of pounds per acre to crates per acre by dividing by 5 (5.0 lbs. per crate). Round the result to the nearest whole number.

- (9) If no further harvests will occur, multiply the appropriate percent-harvest-remaining factor by the grower's certified yield (on the Producer's Pre-acceptance Worksheet, block 21) to obtain the appraised yield in whole pounds/crates per acre. The appraisal is counted as a harvest (or picking).
- (10) If no further harvests will occur, add the appraised yield per acre and the marketable pounds/crates per acre to obtain the total appraised pounds/crates per acre.
- (11) If there are multiple appraisals for the acreage (e.g., if the insured did not pick harvests 2 and 6 out of 10 normal harvests or the insured did not pick harvests 2 and 8 through 10) add the appraisals to determine the total appraised pounds/crates per acre.

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, and when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the insurance provider), when a worksheet entry is not provided.
- (3) Separate appraisal worksheets are required for each unit, field or subfield appraised, and for each type or variety, as applicable. Refer to subsections 4 C and D for sampling instructions.
- (4) Standard appraisal worksheet items are numbered consecutively in subsection B. An example appraisal worksheet is also provided to illustrate how to complete entries.

B. WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item

No.

Information Required

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

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

1. **Insured's Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy No.:** Insured's assigned policy number.
3. **Unit No.:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
4. **Type:** Three-digit code number, entered exactly as specified on the actuarial documents, for the type grown by the insured. If "No Type Specified," enter appropriate 3-digit code from the actuarial documents.
5. **Practice:** Three-digit code number, entered exactly as specified on the actuarial documents, for the practice carried out by the insured. If "No Practice Specified," enter appropriate three-digit code from the actuarial documents.
6. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim is filed.
7. **Normal No. of Harvests:** Number of times the insured normally harvests production from the field for the crop year, as determined from producer records.
8. **No. of Prior Harvests:** The number of prior harvests (including this appraisal) for the current crop year.
9. **No. of Remaining Harvests:** Subtract item 8 from item 7.
10. **Cause of Damage:** Primary insured cause of damage.
11. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred. Include the SPECIFIC DATE where applicable, as in the case of hail damage (e.g., JUN 10).

PART I CANE REDUCTION METHOD

Refer to subsection 5.C.

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

PART II WEIGHT METHOD

22. **Field ID:** Field or subfield identification symbol.
23. **Acres:** Number of determined acres, to tenths, for field or subfield being appraised.
24. **Row Width:** Measure the distance between rows in whole feet. (Refer to section 5 and **TABLE B** to determine sample row length).
25. **Weight of Mature Fruit:** For hand harvested production, enter the weight of mature marketable berries (include berries damaged by uninsured causes), rounded to the nearest **tenth of a pound or whole gram**. If weighed in pounds and ounces convert to pounds to

tenths (refer to subsection 5 D (2)). For machine harvested production, enter the weight of all mature berries (include berries damaged by insured and uninsured causes). **Identify the unit of measure in the column heading.**

26. **Percent Marketable Fruit Factor:** For hand harvested production, enter “1.00.” For machine harvested production, use the procedure outlined in subsection 5 D (7) and enter the percent of mature marketable fruit to two decimal places.
27. **Total Weight of Mature Fruit:** Sum the weight of mature berries for all samples. Round to the nearest tenth of a pound. If weighed in grams round to the nearest whole gram.
28. **Total % Marketable Fruit:** Sum the decimal percent of marketable berries for all samples. Round to the nearest hundredth.
29. **Total Samples:** Enter the total number of samples.
30. **Average Weight of Mature Fruit:** Divide the Total Weight of Mature Fruit (item 27) by the total number of samples (item 29) and round the result to the nearest tenth of a pound. If grams are used, round to the nearest whole gram.
31. **Average % Marketable Fruit Factor:** Divide the Total % Marketable Fruit (item 28) by the total number of samples (item 29) and round to the nearest hundredth.
32. **Marketable Fruit Per Sample:** Multiply the Average Weight of Mature Fruit (item 30) by the Average % Marketable Fruit Factor (item 31) and round to the nearest tenth of a pound. If grams are used, round to the nearest whole gram.
33. **Acre Conversion Factor:** For sample sizes determined from 1/100 of an acre, enter “100.” For sample sizes larger than 1/100 of an acre, calculate the factor as shown in **TABLE B**. Enter the result to the nearest whole number. Enter the number and size of panels in the Remarks, when panels are used as the sample size.
34. **Marketable Pounds Per Acre:** Multiply Marketable Fruit Per Sample (item 32) by the Acre Conversion Factor (item 33) to derive the total appraised marketable pounds per acre. Round to the nearest whole pound. To convert grams to pounds to tenths refer to subsection 5 D (2).
35. **Marketable Crates Per Acre:** For California, convert marketable pounds per acre (item 34) to marketable crates per acre by dividing the number of pounds per acre by 5 (5.0 lbs. per crate). Round to the nearest whole crate. **MAKE NO ENTRY FOR OTHER STATES.**

DO NOT COMPLETE ITEMS 36 THROUGH 38 if the insured will pick the remaining harvests. If Multiple appraisals are needed for the same acreage, they must be added together to determine the per acre appraisal. If the current harvest and all remaining harvests on the acreage will NOT be picked, complete items 36 through 38.

EXAMPLE: Assume there are 10 normal harvests on the acreage and the insured picked harvests 1 through 4. Harvest 5 was not picked and is appraised on a separate appraisal worksheet at 300 lbs. per acre. The insured completes harvests 6 through 8 but does not pick

harvests 9 and 10. The appraisals for harvests 9 and 10 (1520 lbs. per acre) are recorded on the same appraisal worksheet, using the percent remaining factor. The appraisal for harvest 5 (300 lbs.) must be added to the appraisal for harvests 9 and 10 (1520 lbs.). Show this calculation in the "Remarks" section of the appraisal worksheet completed for harvests 9 and 10. The total appraisal (1820 lbs. per acre) is entered on the Production Worksheet.

36. **Percent Harvest Remaining Factor:** Divide item 9 by item 7 and round to a 3-place decimal.

EXAMPLE 1: Assume there are 10 normal harvests and the insured will not pick the remaining 9 harvests. 10 less the appraisal (which counts as 1 harvest) = 9 harvests remaining. $9 \div 10$ normal harvests = 0.900 Percent Harvest Remaining Factor.

EXAMPLE 2: Assume there are 10 normal harvests with 9 prior harvests completed including the appraisal (which counts as 1 harvest) = 1 harvest remaining. Assume the insured will not pick the remaining harvest, 1 harvest remaining \div 10 normal harvests = .100 Percent Harvest Remaining Factor.

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

38. **Appraised Yield Per Acre:** Multiply the percent harvest remaining factor (item 36) by the grower's yield (item 37). Enter result rounded to the nearest whole pound/crate. Identify the unit of measure in the column heading.

39. **Total Appraised Production per Acre:** For California, add the marketable crates of berries per acre (item 35) and appraised yield per acre (item 38). For all other states, add the marketable pounds of berries per acre (item 34) and appraised yield per acre (item 38). Transfer entry to Section I of the Production Worksheet, as applicable (refer to item 40).

40. **Remarks:** Remarks pertinent to the appraisal, sampling, conditions in general (i.e., very hot and dry, etc.). Enter the harvest number that is represented by the appraisal (i.e., appraisal is harvest 9). For multiple appraisals on the same acreage, record the calculation of the total appraisal on the last Appraisal Worksheet and transfer this entry to Section I of the Production Worksheet.

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

42. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the Appraisal Worksheet WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.

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

Company Name: Any Company

Claim No.: XXXXX

For Illustration Purposes Only RASPBERRY AND BLACKBERRY APPRAISAL WORKSHEET	1. Insured's Name I. M. Insured			2. Policy No. XXXXXXXX	3. Unit No. 00100	4. Type 811	5. Practice 002	6. Crop Year YYYY
	7. Normal No. of Harvests 10	8. No. of Prior Harvests 5	9. No. of Remaining Harvests 5	10. Cause of Damage Freeze			11. Date of Damage Mar 30	

PART I: CANE REDUCTION METHOD															
Field ID 12	Acres 13	Row Width 14	15 No. of Live Canes						Total No. of Canes:			Percent of Live Canes (17 ÷ 18) 19	Grower's Yield (Lbs.) 20	Appraised Production Per Acre 21	
			16 Normal No. of Canes						17 Live	18 Normal					
A	10.0	8	7	9	6				17	22			= 0.275	x 7500	= 2063
			26	27	27				18	80					
									17						
									18						
									17						
									18						

PART II: WEIGHT METHOD																	
Field ID 22	Acres 23	Row Width 24	25 Weight of Mature Fruit (Lbs.)						27 Total Weight of Mature Fruit	Total Samples 29	30 Average Weight of Mature Fruit	Marketable Fruit Per Sample (30 x 31) 32	Acre Conversion Factor 33	34 Marketable Pounds Per Acre	36 Percent Harvest Remaining Factor	Appraised Yield Per Acre (Lbs.) 38	Total Appraised Production Per Acre (34+38) or (35+38) 39
			26 Percent Marketable Fruit Factor														
B1	5.0	8	5.0	4.2	2.8				27	12.0	30	4.0	= 3.0	x 100	=	= 300	=
			.90	.60	.75				28	2.25	31	.75					
									27								
									28								
									27								
									28								

40. Remarks
Field A to be bull dozed. Field B1 appraisal represents harvest 5. Insured to pick remaining harvests.

41. Adjuster's Signature I. M. Adjuster	Code No. 12345	Date MM/DD/YYYY	42. Insured's Signature I. M. Insured	Date MM/DD/YYYY
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Company Name: Any Company

Claim No.: XXXXX

For Illustration Purposes Only RASPBERRY AND BLACKBERRY APPRAISAL WORKSHEET	1. Insured's Name I. M. Insured			2. Policy No. XXXXXXXX		3. Unit No. 00100	4. Type 811	5. Practice 002	6. Crop Year YYYY
	7. Normal No. of Harvests 10	8. No. of Prior Harvests 9	9. No. of Remaining Harvests 1	10. Cause of Damage Hail			11. Date of Damage JUL 20		

PART I: CANE REDUCTION METHOD

Field ID 12	Acres 13	Row Width 14	15 No. of Live Canes							Total No. of Canes:		Percent of Live Canes (17 ÷ 18) 19	Grower's Yield (Lbs.) 20	Appraised Production Per Acre 21
			16 Normal No. of Canes							17 Live	18 Normal			
									17		=	x	=	
									18		=	x	=	
									17		=	x	=	
									18		=	x	=	

PART II: WEIGHT METHOD

Field ID 22	Acres 23	Row Width 24	26 Weight of Mature Fruit (Lbs.)							27 Total Weight of Mature Fruit	Total Samples 29	30 Average Weight of Mature Fruit	Marketable Fruit Per Sample (30 x 31) 32	Acre Conversion Factor 33	34 Marketable Pounds Per Acre	36 Percent Harvest Remaining Factor	Appraised Yield Per Acre (Lbs.) 38	Total Appraised Production Per Acre (34+38) or (35+38) 39		
			26 Percent Marketable Fruit Factor							28 Total % Marketable Fruit		31 Average % Marketable Fruit Factor			35 Marketable Crates Per Acre	37 Grower's Yield				
B1	5.0	8	12.0	10.9	7.6				27	30.5	3	30	10.2	100	34	770	36	.100	750	1520
			.90	.60	.75					28		2.25	31		.75	35		37		
									27					34		36				
									28					35		37				

40. Remarks
Field B1 appraisal represents harvests 9 and 10. Total Appraisal for Field B1: 300 lbs. from Harvest 5 + 1520 lbs. from Harvests 9 and 10 = 1820 lbs. per acre total appraisal.

41. Adjuster's Signature I. M. Adjuster	Code No. 12345	Date MM/DD/YYYY	42. Insured's Signature I. M. Insured	Date MM/DD/YYYY
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C. SUMMARY OF HARVESTED PRODUCTION WORKSHEET ENTRIES AND COMPLETION PROCEDURES

- (1) Use the Summary of Harvested Production worksheet for Cherries/Raspberries and Blackberries to record harvested production of raspberries and blackberries. Use a separate worksheet for:
 - (a) Raspberries and blackberries. Separate worksheets by variety are optional.
 - (b) Machine (processing) or hand harvest (fresh) methods.
 - (c) Each processor, shipper, or other first handler to which production has been delivered.
 - (d) Harvested unsold marketable production (not committed to a processor, shipper, or other first handler [e.g., stored, still listed with a broker, etc.]).
 - (e) U-pick production.
 - (f) Direct market including production sold through roadside stands or farmer's markets.
- (2) A year-end (pool closing) summary from a processor, shipper, or other first handler by type and/or variety may be used in lieu of individual load or lot data. Separately sum all "Total Pounds/Crates Delivered," "Total Pounds/Crates Sold," and "Net Dollars Received" entries of all Summary of Harvested Production forms for the type and/or variety.

- (3) Handling charges include costs shown on the processor's, shipper's, or first handler's summary of sales as deductions from gross revenue. Refer to the Special Provisions for allowable handling charges. Do not include harvesting costs (costs for picking and hauling) within handling charges.
- (4) Allowable costs of harvested production are the dollar amount per unit of measure for expenses to harvest and haul the berries to the first handler, as shown in the Special Provisions by variety, and machine or hand harvest, as applicable. Allowable costs are to be deducted for production sold to a processor, shipper, or other first handler.

Verify or make the following entries:

Item

No. Information Required

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

1. **Insured's Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Crop:** "Raspberries and Blackberries" and the four-digit crop code number (0108).

3. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim is filed.
4. **Policy Number:** Insured's assigned policy number.
5. **Unit Number:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
6. **Claim Number:** Claim number as assigned by the insurance provider.
7. **Type/Disposition/Variety:** The disposition of the berries, by type, the variety (optional entry), and the method of harvest represented by the Summary of Harvested Production Worksheet. Use separate worksheets for each type (enter "Raspberry" or "Blackberry"), disposition [enter "sold," "unsold" (by first handler; packer, processor, broker, farmer's market, or roadside stand), or "U-pick"], and method of harvest [enter "machine harvest" (processing) or "hand harvest" (fresh market)] as shown on the Special Provisions.
8. **Name, Address, And Phone No. Of Buyer/Packer:** Name, address and telephone number of the processor, shipper, or other first handler of the production. If production is U-pick or direct market through farmer's market or roadside stand enter insured's name, address and telephone number.

PART I - PRODUCTION

9. **Date:** Date the load, lot, pool, or account reported on the line was delivered, closed, or summarized (e.g., MM/DD/YYYY).
10. **Load/Lot/Pool/Summary No.:** Identification number of the load, lot, pool, or account.
11. **Pounds Delivered:** For California, line out "Pounds" and enter "Crates." All fruit accepted for packing/processing is considered marketable sold production. Marketable production not accepted for packing/processing must be reported on a separate sheet as unsold marketable production. For sold, harvested unsold marketable, direct marketed or U-pick production, enter the number of whole pounds/crates per load, lot, pool, or account, as delivered. If production is listed by containers, convert the number of containers to whole pounds/crates of berries, as applicable. Do not include dockage, trash, or other non-crop material.
- ***
12. **Pounds Sold:** For California, line out "Pounds" and enter "Crates." For sold, U-pick or direct marketed production, transfer the entry from column 11.
13. **Gross Dollars Received:** For sold production, value per load, lot, pool, or account listed in column 10, before any adjustments, in dollars and cents. For U-pick or direct marketed production enter value sold by date, before any adjustments, in dollars and cents. For harvested UNSOLD marketable production, line through "Gross Dollars Received" in the column heading and enter "Standard Min. Value." Enter Standard Minimum Value per pound/crate in dollars and cents as shown in the Special Provisions for the applicable type, variety, and harvest method. Harvested UNSOLD production (e.g., not accepted for packing or processing) that is NOT MARKETABLE due to insured causes is NOT counted as production to count.

14. **Adjustments To Gross Dollars Received:** For sold production, total of deductions in dollars and cents, imposed by the shipper/processing facility such as in-charges, out-charges, and other industry handling charges customary in the area (refer to the Special Provisions for allowable handling charges and to subsection 7C (3) above). Indicate if Adjustments to Gross Production are “reductions” or “additions,” (e.g., “-46.80,” “+46.80”). If not delivered to a third party, adjustments must be verifiable as packing or processing expenses. Enter the lesser of the actual adjustment to gross production or amount shown in the Special Provisions. For UNSOLD marketable or U-pick production, MAKE NO ENTRY.
15. **Net Dollars Received:** For sold production, gross dollars received, column 13, minus adjustments to gross dollars received (handling charges), column 14, in dollars and cents. For U-pick production, transfer entry from column 13. For UNSOLD marketable production, enter the result, in dollars and cents, of multiplying column 11 pounds/crates delivered by column 13, standard minimum value per pound/crate.
16. **Totals:** For sold production, separately total columns 11, 12, 13, 14, and 15 for this page. For U-pick production, separately total columns 11, 12, 13, and 15. For harvested UNSOLD marketable production separately, total columns 11 and 15.

PART II - WEIGHTED VALUE BY TYPE

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

17. **Total Dollars Received:** On the last page of the Summary of Harvested Production worksheet, for sold, U-pick, or harvested unsold marketable production, enter the sum of ALL page totals from column 15 (item 16) “Net Dollars Received” in dollars and cents.
18. **Total Pounds Sold:** For California, line out “Pounds” and enter “Crates.” On the last page of the Summary of Harvested Production worksheet, for the same type and disposition, enter the sum of ALL page totals for sold, U-pick, or harvested UNSOLD marketable production from columns 11 and 12 (item 16), in whole pounds/crates for production delivered or sold.
19. **Avg. Value Per Pound:** For California, line out “Pound” and enter “Crates.” Item 17 divided by item 18, results rounded to two decimal places.
20. **Allowable Cost Per Pound:** For California, line out “Pounds” and enter “Crates.” Enter the applicable allowable cost per pound/crate from the Special Provisions. For U-pick and harvested UNSOLD marketable production MAKE NO ENTRY.
21. **Adj. Avg. Value Per Pound:** Item 19 minus item 20, results to two decimal places.

22. **Remarks:** Enter any pertinent information on each page to which it applies such as:

- a. Where unsold marketable production has been stored and how it was valued;
- b. Factors used to convert reported containers to pounds/crates of raspberries/blackberries (e.g., 5.0 pounds = 1 crate); and
- c. Which Modified Minimum Value Option is in effect, if elected.

23. **Adjuster's Signature, Code Number, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. Sign and date on only the last page of the Summary of Harvested Production worksheet.

24. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. Before obtaining insured's signature, **REVIEW ALL ENTRIES** on the Summary of Harvested Production **WITH THE INSURED**, particularly explaining codes, etc., which may not be readily understood. Obtain the insured's signature on only the last page of the Summary of Harvested Production worksheet.

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

For Illustration Purposes Only SUMMARY OF HARVESTED PRODUCTION Cherries/Raspberries and Blackberries	COMPANY NAME: ANY COMPANY					
	1. INSURED'S NAME I. M. Insured			2. CROP Raspberries and Blackberries (0108)		3. CROP YEAR YYYY
	4. POLICY NUMBER XXXXXXXX	5. UNIT NUMBER 00100	6. CLAIM NUMBER XXXXXX		7. TYPE/DISPOSITION/VARIETY Raspberry/Sold/Red Raspberry/Machine Harvest	
8. NAME, ADDRESS, AND PHONE NO. OF BUYER/PACKER ABC Packing Co., Box XX, Any Town , Any State XXXXX Tel (XXX) XXX-XXXX						
PART I – PRODUCTION						
DATE 9	LOAD/LOT/POOL/ SUMMARY NO. 10	POUNDS DELIVERED 11	POUNDS SOLD 12	GROSS DOLLARS RECEIVED 13	ADJUSTMENTS TO GROSS DOLLARS RECEIVED 14	NET DOLLARS RECEIVED 15
7/5 - 8/5 YYYY	98-BV03	137,877	137,877	62,567.54	- 3123.37	59,444.17
16. TOTALS		137,877	137,877	62,567.54	- 3123.37	59,444.17
PART II – WEIGHTED VALUE BY TYPE						
17. TOTAL DOLLARS RECEIVED		18. TOTAL POUNDS SOLD		19. AVG. VALUE PER POUND		20. ALLOWABLE COST PER POUND
59,444.17		137,877		0.43		0.14
21. ADJ. AVG. VALUE PER POUND						
0.29						
22. REMARKS: Minimum Value Option I elected.						
23. ADJUSTER'S SIGNATURE I. M. Adjuster			CODE NUMBER 12345	DATE MM/DD/YYYY	24. INSURED'S SIGNATURE I. M. Insured	
					DATE MM/DD/YYYY	
25. PAGE <u>1</u> of <u>1</u>						

For Illustration Purposes Only SUMMARY OF HARVESTED PRODUCTION Cherries/Raspberries and Blackberries	COMPANY NAME: Any Company					
	1. INSURED'S NAME I. M. Insured			2. CROP Raspberries and Blackberries (0108)		3. CROP YEAR YYYY
	4. POLICY NUMBER XXXXXXX	5. UNIT NUMBER 00100	6. CLAIM NUMBER XXXXXX	7. TYPE/DISPOSITION/VARIETY Raspberry/Sold/Red Raspberry/Hand Harvest		
8. NAME, ADDRESS, AND PHONE NO. OF BUYER/PACKER ABC Packing Co., Box XX, Any Town, Any State XXXXX Tel (XXX) XXX-XXXX						
PART I – PRODUCTION						
DATE 9	LOAD/LOT/POOL/ SUMMARY NO. 10	POUNDS DELIVERED 11	POUNDS SOLD 12	GROSS DOLLARS RECEIVED 13	ADJUSTMENT TO GROSS DOLLARS RECEIVED 14	NET DOLLARS RECEIVED 15
7/5 – 8/5 YYYY	Ledger	1200	1200	936.00	- 46.80	889.20
16. TOTALS		1200	1200	936.00	- 46.80	889.20
PART II – WEIGHTED VALUE BY TYPE						
17. TOTAL DOLLARS RECEIVED	18. TOTAL POUNDS SOLD	19. AVG. VALUE PER POUND		20. ALLOWABLE COST PER POUND	21. ADJ. AVG. VALUE PER POUND	
889.20	1200	0.74		0.35	0.39	
22. REMARKS: Minimum Value Option elected.						
23. ADJUSTER'S SIGNATURE I. M. Adjuster		CODE NUMBER 12345	DATE MM/DD/YYYY	24. INSURED'S SIGNATURE I. M. Insured		DATE MM/DD/YYYY

For Illustration Purposes Only SUMMARY OF HARVESTED PRODUCTION Cherries/Raspberries and Blackberries	COMPANY NAME: Any Company					
	1. INSURED'S NAME I. M. Insured			2. CROP Raspberries and Blackberries (0108)		3. CROP YEAR YYYY
	4. POLICY NUMBER XXXXXXX	5. UNIT NUMBER 00100	6. CLAIM NUMBER XXXXXX		7. TYPE/DISPOSITION/VARIETY Raspberry/Sold/Red Raspberry/U-Pick	
8. NAME, ADDRESS, AND PHONE NO. OF BUYER/PACKER Insured's Fruit Stand, Box XX, Any Town, Any State XXXXX Tel (XXX) XXX XXXX						
PART I – PRODUCTION						
DATE 9	LOAD/LOT/POOL/ SUMMARY NO. 10	POUNDS DELIVERED 11	POUNDS SOLD 12	GROSS DOLLARS RECEIVED 13	ADJUSTMENTS TO GROSS DOLLARS RECEIVED 14	NET DOLLARS RECEIVED 15
7/5 - 8/5 YYYY	Ledger		1096	548.00		548.00
16. TOTALS			1096	548.00		548.00
PART II – WEIGHTED VALUE BY TYPE						
17. TOTAL DOLLARS RECEIVED	18. TOTAL POUNDS SOLD	19. AVG. VALUE PER POUND		20. ALLOWABLE COST PER POUND	21. ADJ. AVG. VALUE PER POUND	
548.00	1096	0.50			0.50	
22. REMARKS: Minimum Value Option I elected.						
23. ADJUSTER'S SIGNATURE I. M. Adjuster		CODE NUMBER 12345	DATE MM/DD/YYYY	24. INSURED'S SIGNATURE I. M. Insured		DATE MM/DD/YYYY

For Illustration Purposes Only SUMMARY OF HARVESTED PRODUCTION Cherries/Raspberries and Blackberries	COMPANY NAME: Any Company					
	1. INSURED'S NAME I. M. Insured			2. CROP Raspberries and Blackberries (0108)		3. CROP YEAR YYYY
	4. POLICY NUMBER XXXXXXX	5. UNIT NUMBER 00100	6. CLAIM NUMBER XXXXX	7. TYPE/DISPOSITION/VARIETY Raspberry/Unsold/Red Raspberry/Hand Harvest		
8. NAME, ADDRESS, AND PHONE NO. OF BUYER/PACKER Insured's Fruit Stand, Box XX, Any Town, Any State XXXXX Tel (XXX) XXX-XXXX						
PART I – PRODUCTION						
DATE 9	LOAD/LOT/POOL/ SUMMARY NO. 10	POUNDS DELIVERED 11	POUNDS SOLD 12	STANDARD MIN. VALUE GROSS DOLLARS RECEIVED 13	ADJUSTMENTS TO GROSS DOLLARS RECEIVED 14	NET DOLLARS RECEIVED 15
7/5 - 8/5 YYYY	Ledger	40		0.28		11.20
16. TOTALS		40				11.20
PART II – WEIGHTED VALUE BY TYPE						
17. TOTAL DOLLARS RECEIVED	18. TOTAL POUNDS SOLD	19. AVG. VALUE PER POUND		20. ALLOWABLE COST PER POUND	21. ADJ. AVG. VALUE PER POUND	
11.20	40	0.28			0.28	
22. REMARKS: <u>Unsold production was marketable.</u>						
23. ADJUSTER'S SIGNATURE I. M. Adjuster		CODE NUMBER 12345	DATE MM/DD/YYYY	24. 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 “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 the 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 #:** “Raspberries and Blackberries” (0108).
2. **Unit #:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).

3. **Legal Description:** Section, township, and range number, FSA farm serial number, or other legal description that identifies the location of the unit.
4. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE if applicable, as in the case of frost or hail damage (e.g., MAR 30).
5. **Cause of Damage:** Name of insured cause(s) of loss for **this crop** as listed in the LAM. If it is evident that no indemnity is due, enter “NONE.” If an insured cause of loss is coded as “Other,” explain in the “Narrative.” Refer to the Basic Provisions and the crop provisions for this crop for information pertaining to insured and uninsured causes of loss.
6. **Primary Cause %:**

PRELIMINARY: MAKE NO ENTRY.

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

7. **Company/Agency:** Name of the company and agency servicing the contract.
8. **Name of Insured:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
9. **Claim #:** Claim number **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 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/crates, for all non-loss units for the crop at the time of final inspection.

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

PRELIMINARY:

- a. Date the notice of damage was given for the unit in item 2.
- b. A third preliminary inspection (if needed) requires an additional set of Production Worksheets. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set.
- c. Reserve the “Final” space on the first page of the first set of Production Worksheets for the date of notice for the final inspection.
- d. If the inspection is initiated by the insurance provider, enter “Company Insp.” instead of the date.

FINAL: Transfer the last date in the 1st or 2nd space to the FINAL space if a final inspection should be made as a result of the notice. Always enter the complete date of notice (month, day, year) for the “FINAL” inspection in the FINAL space on the first page of the first set of Production Worksheets. For a delayed notice of loss or delayed claim, refer to the LAM.

15. **Companion Policy(s):**

- a. If no other person has a share in the unit (insured has 100 percent share), MAKE NO ENTRY.
- b. In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril crop insurance contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter “NONE.”
 - (1) If the other person has a multiple-peril crop insurance contract and it can be determined that the SAME insurance provider services it, enter the contract number. Handle these companion policies according to insurance provider instructions.
 - (2) If the OTHER person has a multiple-peril crop insurance contract and a DIFFERENT insurance provider or agent services it, enter the name of the insurance provider and/or agent (and contract number), if known.
 - (3) If unable to verify the existence of a companion contract, enter “Unknown,” and contact the insurance provider for further instructions.
- c. Refer to the LAM for further information regarding companion contracts.

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

- (1) Rate classes, types, or farming practices;
- (2) Appraisals;
- (3) Stages or intended use(s) of acreage;
- (4) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (5) Appraisals for damage due to hail or fire if Hail and Fire Exclusion is in effect.

Verify or make the following entries:

Item

No. Information Required

- A. **Field ID:** The field identification symbol from a sketch map or an aerial photo. Refer to the Narrative. In the margin (or in a separate column), 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:

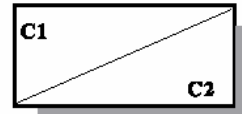
- a. Put to other use without consent.
- b. Abandoned.
- c. Damaged by uninsured causes.
- d. For which the insured failed to provide acceptable records of production.
- e. From which production was sold by direct marketing if the insured failed to meet the requirements contained in the crop provisions.

FINAL: Determined acres to tenths.

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.

- C₁ Enter the ACTUAL acres for the field or subfield.
- C₂ Enter the REPORTED acres for the field or subfield.



- D. **Interest or Share:** Insured's interest in crop to three decimal places as determined at the time of inspection. If shares vary on the same UNIT, use separate line entries.
- E. **Risk:** Three digit code for the correct "Rate Class" specified on the actuarial documents. If a "Rate Class" or "High Risk Area" is not specified on the actuarial documents, make no entry. Verify with the Summary of Coverage and if the Rate Class is found to be incorrect, revise according to the insurance provider's instructions. Refer to the LAM.

Unrated land is uninsurable.

- F. **Practice:** Three-digit code number, entered exactly as specified on the actuarial documents, for the practice carried out by the insured. If "No Practice Specified," enter the appropriate 3-digit code number from the actuarial documents.
- G. **Type/Class/Variety:** Three-digit code number, entered exactly as specified on the actuarial documents, for the type grown by the insured. If "No Type Specified," enter the appropriate 3-digit code number from the actuarial documents.
- H. **Stage:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Stage abbreviation as shown below.

The inclusion of the following situations for insured acreage is common among the "P," "H," and "UH" stages but differs if ALL or some of the harvests are involved.

- a. Abandoned;
- b. Put to other use;
- c. Damaged solely by uninsured causes, 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.

STAGE EXPLANATION

"P"..... If any or a combination of a, b, or c above applies for ALL the harvests for the acreage.

"H"..... If one or more harvests are completed.

“UH” Unharvested or put to other use with consent, or a combination of unharvested, put to other use with consent, or a, b, or c above applies to ALL harvests for the acreage.

EXAMPLE: If ALL harvests are damaged by uninsured causes enter “P” as the stage. If ALL harvests are not harvested enter “UH” as the stage. If one harvest is completed, another harvest is damaged by uninsured causes and not harvested, and the remaining harvests are not harvested, enter “H” as the stage. If one harvest is damaged by uninsured causes and not harvested, and the remaining harvests are not harvested, enter “UH” as the stage.

GLEANED ACREAGE: Refer to the LAM for 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

Explain in the “Narrative” or on a Special Report, entries for “WOC,” “SU,” or “ABA” when the entry in column “H” is “H” or “UH.”

EXAMPLE: If the acreage is destroyed without consent use “WOC” as the use (with “P” stage; if one or more harvests were completed prior to the acreage being destroyed “WOC” use “H” as the stage with “WOC” as the use). If one harvest is not harvested and the remaining harvests are solely uninsured, enter “UH” as the use (with “UH” stage). If one harvest is completed, another harvest is not harvested and the remaining harvests are abandoned, enter “H” as the use (with “H” stage). If one harvest is completed, another harvest is not harvested and the acreage is then destroyed with consent and planted “To Beans,” enter “To Beans” (with “H” stage).

Verify any “Intended Use” entry. If the final use of the acreage was not as indicated, strike out the original line and initial it. Enter all data on a new line showing the correct “Final Use.”

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

J. **Appraised Potential:** Total of all per-acre appraisals in whole pounds/crates, as applicable, for all appraised harvests of actual and POTENTIAL production for the acreage appraised. If there is no potential on “UH” acreage, enter “0.” Refer to subsection 5, appraisal methods, and appraisal worksheet instructions for additional instructions.

K₁. - K₂. MAKE NO ENTRY.

- L. **Shell and/or Quality Factor:** Line out the heading and enter “Value.”
- a. For appraised production, enter the greater of:
 - (1) Actual value per pound/crate (determined from a sample provided to the buyer); or
 - (2) Standard minimum value **price** per pound/crate shown in the Special Provisions.
 - b. Do NOT allow any reduction in price due to UNINSURABLE causes. Identify in the Narrative which factors were and were not allowed in establishing the price. If appraised mature berries have “No Value”, enter “.000.” **Do NOT use the Minimum Value Option value from the Special Provisions for this entry.**
- M. **+ Uninsured Cause: EXPLAIN IN THE NARRATIVE.**
- a. Hail and Fire Exclusion NOT in effect.
 - (1) Enter NOT LESS than the insured's guarantee per acre in **whole** dollars for the line for any “P” stage acreage, including acreage from which production is direct marketed without a timely notice of intent to direct market. On preliminary inspections, advise the insured to keep harvested production from any acreage damaged SOLELY by uninsured causes separate from other production.
 - (2) For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production per acre in dollars and cents, for any such acreage. **If a “P” stage is NOT entered in column “H,” appraisals may be entered in columns “J” and “M” for multiple harvests from the same 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.
 - d.** For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.
- N. **Adjusted Potential:** The result of column “J” times column “L” plus column “M,” rounded to dollars and cents (e.g., (J x L) + M).
- O. **Total to Count:** Column “C” or “C₁” (**actual** acres) times column “N,” rounded to whole dollars.

- P. **Per Acre:** Enter the per acre Amount of Insurance from the insured’s policy, rounded to whole dollars.

Q. **Total:** Column “C₂” (**reported** acres, “C” if acreage is not under-reported) times column “P,” to whole dollars.

16. **Total Acres:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total Actual Acres [column “C” (or “C₁” if there are under-reported acres)], to tenths.

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

17. **Totals:**

PRELIMINARY: MAKE NO ENTRY.

******* **FINAL:** Total of column “O” and total of column “Q,” **result in whole dollars.**

NARRATIVE:

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

- a. If no acreage is released on the unit, enter “No acreage released,” adjuster’s initials, and date.
- b. If notice of damage was given and “No Inspection” is necessary, enter the unit number(s), “No Inspection,” date, and adjuster’s initials. The insured’s signature is not required.
- c. Explain any uninsured causes, unusual, or controversial cases.
- d. If there is an appraisal in section I, column “M” for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
- e. Document the actual appraisal date if an appraisal was performed prior to the adjuster’s signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the appraisal worksheet.
- f. State that there is “No other fire insurance” when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Also refer to the LAM.
- g. Explain any errors found on the summary of coverage.
- h. Explain any commingled production. Refer to the LAM.

- i. Explain any entry for “Production Not to Count” in Section II, column “O” and/or any production not included in Section II, column “I” or column “B” through “E” entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).
- j. Explain a “NO” checked in item 19.
- k. Attach a sketch map or aerial photograph to identify the total unit:
 - (1) If consent is or has been given to put part of the unit to another use;
 - (2) If uninsured causes are present; or
 - (3) For unusual or controversial cases.

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

- l. Explain any difference between inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
- m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number and date of inspection of the other adjuster or supervisor.
- n. Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with the insurance provider’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 insurance provider MM/DD/YYYY.”
- q. Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- r. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.
- s. Explain any “0” potential (plants with no berries or berries with no market value).
- t. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- u. Explain “WOC,” “SU,” and “ABA” entries in Section I, column “I” when the entry in column “H” is “H” or “UH.”
- v. Document any other pertinent information, including any data to support any factors used to calculate the production.

SECTION II - HARVESTED PRODUCTION

GENERAL INFORMATION:

- (1) Account for ALL HARVESTED PRODUCTION (for ALL ENTITIES sharing in the crop).
- (2) Separate line entries are required for each type of harvested production (raspberry or blackberry), disposition (sold and unsold), and harvest method (machine, hand, and U-pick) as shown on the Summary of Harvested Production worksheets and combined in Part II, Weighted Value by Type, on the last page of the summaries. Total Pounds (or Crates) Sold, item 18, and Adjusted Average Value Per Pound (or Crate), item 21, of the Summary of Harvested Production worksheets are used to calculate the value, by type, disposition, and harvest method of harvested production.
- *** (3) If the first handler was not a shipper or processor, the adjuster will determine the production on the basis of available records.
- (4) The insured must maintain satisfactory records of ALL production sold. Verify any packing house or processor records. If acceptable sales records are not available, refer to the LAM.
- (5) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:
 - (a) Different types.
 - (b) Harvested berries that fail to meet the applicable grade (quality) requirements because of INSURED damage.
 - (c) Varying shares; e.g., 50 percent and 75 percent shares on the same unit.
 - (d) Varying determinations of production (varying value, etc.).
- (6) There will generally be no harvested production entries in columns "A" through "S" for preliminary inspections.

Verify or make the following entries:

**Item
No.**

Information Required

18. **Date Harvest Completed:** (Used to determine if there is a delayed notice or delayed claim. Refer to the LAM.)

PRELIMINARY: MAKE NO ENTRY.

FINAL:

- a. The earlier of the date the ENTIRE acreage on the unit was (1) harvested, (2) totally destroyed, (3) put to another use, (4) a combination of harvested, destroyed, put to other use, or (5) the calendar date for the end of the insurance period.
- b. If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage on the unit that the insured does not intend to harvest, enter “**Incomplete.**”
- c. If, at the time of final inspection (if prior to the end of the insurance period), **none** of the insured acreage on the unit has been harvested and the insured does not intend to harvest such acreage, enter “**No Harvest.**”
- d. If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, etc. Refer to the LAM.

19. **Similar Damage:**

PRELIMINARY: MAKE NO ENTRY.

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:**

- a. If only one practice or type of harvested production is listed in Section I, MAKE NO ENTRY.
- b. If more than one practice and/or type of harvested production is listed in Section I, indicate for each practice and/or type the corresponding Field ID (from Section I, item “A”).

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

B. - E. **Length or Diameter, Width, Depth, Deductions:** Enter, as applicable from item 7 of the Summary of Harvest Production Worksheet, the following (abbreviate if necessary). (Refer to subsection 7 C):

- *** a. Insurable type (Raspberry or Blackberry);
- *** b. Disposition of harvested production (“SOLD” or “UNSOLD”);
- *** c. Variety is optional (Red, Logan, Marion, etc.); and
- *** d. Method of harvest (machine or hand, U-PICK, etc.).

F. - H. MAKE NO ENTRY.

I. **Bu., Ton, Lbs., Cwt.:**

- a. Circle “Lbs.” in the column heading for states other than California; for California, line through Bu., Ton, Lbs., CWT. (~~Bu., Ton, Lbs., CWT~~) and enter “Crates” in column heading.
- b. Enter total production, in whole pounds/crates, delivered to the buyer or processor, direct marketed, U-Pick, or unsold (from item 18, Summary of Harvested Production Worksheet).
- *** c. Unsold production that is not marketable due to insured causes is not considered production to count.

J. – N. MAKE NO ENTRY.

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

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

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

P. **Production:** Result of subtracting the entry in column “O” from the entry in column “N” to whole pounds/crates.

Q₁. **Value:** Enter the minimum value per pound/crate for berries that were harvested and sold and for unsold marketable berries. Enter to two decimal places.

- a. The minimum value per pound/crate for SOLD production will be the applicable of (1), (2), or (3) below:
 - (1) The Standard Minimum Value price per pound/crate shown in the Special Provisions, if a Modified Minimum Value Option is NOT in effect; or
 - (2) The Modified Minimum Value Option I price per pound/crate shown in the Special Provisions, if the Modified Minimum Value Option I is in effect; or

(3) The Modified Standard Minimum Value Option II price per pound/crate shown in the Special Provisions, if the Modified Minimum Value Option II is in effect.

b. For UNSOLD, MARKETABLE harvested production, enter the Standard Minimum Value price per pound/crate as listed in the Special Provisions, without regard to the selection of a Modified Minimum Value Option.

Q₂. **Mkt. Price:** Enter the adjusted average value per pound/crate (not less than zero) of sold or unsold harvested production from item 21 of the Summary of Harvested Production Worksheet. Enter value to two decimal places. If such production has “No Value,” enter “0.00.”

R. **Quality Factor:** Enter the greater of the column “Q₁” or the column “Q₂.” Enter value to two decimal places.

S. **Production to Count:** Production from Column “P” times Column “R,” rounded to whole dollars.

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

22. **Section II Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of column “S,” in whole dollars.

23. **Section I Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Enter figure from Section I, column “O” total, in whole dollars.

24. **Unit Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of 22 and 23, in whole dollars. For CAT policies, multiply the result by .55, unless otherwise instructed by the insurance provider when an adjustment will be made by another manual or automated computation process.

25. **Adjuster’s Signature, Code #, and Date:** Signature of adjuster, code number, and date signed after the insured (or insured’s authorized representative) has signed. For an absentee insured, enter the adjuster’s code number ONLY. The signature and date are to be entered AFTER the absentee has signed and returned the Production Worksheet. Final indemnity inspections should be signed on the bottom line.

26. **Insured's Signature:** Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the Production Worksheet WITH THE INSURED, particularly explaining codes, etc., that may not be readily understood. Final indemnity inspections should be signed on **the** bottom line.

27. **Page Numbers:**

PRELIMINARY: Page numbers – “1,” “2,” etc., at the time of inspection.

FINAL: Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

1. Crop/Code # Raspberry/Blackberry 0108	2. Unit # 00100	3. Legal Description SW5-30N-9E
4. Date of Damage MAR 30	JUL 20	
5. Cause of Damage Freeze	Hail	
6. Primary Cause % 60	x	
12. Additional Units 00200		
13. Est. Prod. Per Acre 5,500		

**FOR ILLUSTRATION PURPOSES ONLY
PRODUCTION WORKSHEET**

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 nd MM/DD/YYYY
		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 Value Shell and/or Quality Factor	M + Uninsured Cause	N Adjusted Potential	O Total To Count	P Per Acre	Q Total C x P
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor						
A MM/DD	10.0	10.0	1.000	D01	002	811	UH	UH	2,063		.49		1010.87	10,109	1500	15,000
B1 MM/DD		5.0	1.000	D01	002	811	H	H	1,820		.49		891.80	4,459	1500	7,500
B2 MM/DD		30.0	1.000	D01	002	811	H	H							1500	45,000
16. TOTAL		45.0												17. TOTALS	14,568	67,500

NARRATIVE (If more space is needed, attach a Special Report) Field A measured by FSA photo map. Field A No harvests completed Destroyed with consent. Fields B1, B2 wheel measured Refer to attached Special Report for measurements. Field B1, 3 harvest were UH, 7 harvests were H. Field B2, 10 harvests were H.

SECTION II - HARVESTED PRODUCTION

18. Date Harvest Completed MM/DD/YYYY

19. Is damage similar to other farms in the area? Yes No

20. Assignment of Indemnity Yes No

21. Transfer of Right To Indemnity? Yes No

MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION							R	S	
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 (H or I) x JxKxLxM ₂	Prod. Not to Count	Production (N-O)	Value Mkt. Price	Quality Factor (Q ₁ ÷ Q ₂)	Production To Count (P x R)
	Rasp/Sold/Red/Machine							137,877							137,877	.33 .29	.33	45,499
	Rasp/Sold/Red/Hand							1,200							1,200	.19 .39	.39	468
	Rasp/Unsold/Red/Hand							40							40	.28 .28	.28	11
	Rasp/Sold/Red/U-pick							1,096							1,096	.19 .50	.50	548

I certify the information provided above, to the best of my knowledge, to be true and complete and that it will be used to determine my loss, if any, to my insured crops. I 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.

22. Section II Total	46,526
23. Section I Total	14,568
24. Unit Total.	61,094

25. Adjuster's Signature	Code #	Date	26. Insured's Signature	Date
1st Inspection	I. M. Adjuster	12345	1st Inspection	I. M. Insured
2nd Inspection	I. M. Adjuster	12345	2nd Inspection	I. M. Insured
Final Inspection	I. M. Adjuster	12345	Final	I. M. Insured

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9. REFERENCE MATERIAL

TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS

ACRES IN FIELD	MINIMUM NO. OF SAMPLES*
0.1 - 10.0	3
10.1 - 40.0	4
Add one additional sample* for each additional 40.0 acres (or fraction thereof) in the field or Subfield.	

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

TABLE B - ROW WIDTHS AND LENGTHS TABLE

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

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

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

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

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

NOTES
