

United States
Department of
Agriculture



Federal Crop
Insurance
Corporation



Product
Development
Division

FCIC-25100 (09-2005)

CRANBERRY

LOSS

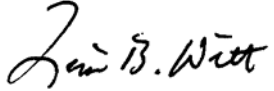
ADJUSTMENT

STANDARDS

HANDBOOK

2006 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25100
SUBJECT: CRANBERRY LOSS ADJUSTMENT STANDARDS HANDBOOK 2006 AND SUCCEEDING CROP YEARS	OPI: Product Development Division	
	APPROVED:  Deputy Administrator, Research and Development	DATE: 9/27/2005

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-ISSUED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2006 AND SUCCEEDING CROP YEARS. ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.

SUMMARY OF CHANGES/CONTROL CHART

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

Major Changes: See changes or additions in text which have been **highlighted**. Three stars (***) identify the location of information that has been removed.

- A. Removed the word “see” where it appears in the handbook and inserted “refer to.”
- B. Removed the word “NOTE:” where it appears in the handbook.
- C. Inserted a statement at the beginning of section 1 that this handbook must be used in conjunction with the LAM.
- D. In subsection 2 A, clarified the instructions for the minimum distribution of forms to apply to forms signed by the insured or the insured’s authorized representative.
- E. In section 3, deleted the first paragraph. In subsection 3 A (1), removed the words “a guarantee and.” In subsection 3 B, deleted subsections (1) through (4) as this information is contained in the CIH and LAM. Inserted the words “and procedures” into the title of subsection 3 B and inserted a reference to the CIH and LAM for provisions and procedures not applicable to CAT. In the subsection 3 C, revised the first paragraph to follow standard handbook language. Reformatted subsection 3 D and in subsection (3), inserted a reference to the Basic Provisions, crop provisions, and the LAM for more information on notices of damage or loss.
- F. In subsection 4 A (2), inserted subparagraph (d) adding another reason for an appraisal. In subsection 4 B (1) added instructions to appraise each bog or sub-bog separately.

CRANBERRY LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

- G. In subsection 7 B, appraisal worksheet form completion instructions for item 4 “Crop Year,” inserted the words “Four-digit” and inserted an example entry in the Remarks section of the appraisal worksheet form example.

- H. Inserted instructions in a new subsection 8 B for situations where a price is not available from the buyer and quality adjustment may be involved. Renumbered the rest of the section accordingly. In the new subsection 8 C, production worksheet form completion instructions for item 11 “Crop Year,” inserted the words “Four-digit.”

- I. In subsection 8 C, clarified the instructions for item 14. Item 15, removed the word “**NOTE:**” and identified the information as subsection “c.” In Section I, column A, inserted a reference to the LAM for instructions regarding entries of first crop and second crop codes. Revised column E instructions to match the standard handbook language. For column I, inserted “Bull dozed” as an example of use made of the acreage. For column M, removed the word “**NOTE:**” and identified the information as subsection “d.” For column P, removed the words “Per Acre Guarantee.” For item 17, inserted at the end the words “result in barrels to tenths.” In the “Narrative” instructions, clarified subsection “b.”

- J. In subsection 8 C, Section II, revised to match standard handbook language and added an additional reason for using separate lines on the Production Worksheet. For column A₂, inserted a reference to the LAM for instructions regarding entries of first crop and second crop codes. Revised the Production Worksheet form example Section I, column A to add entries for first crop/second crop codes. Moved the entry in column J to column M to reflect the appraisal is for uninsured causes. Removed entries for column E as no entry is required; updated the entries for quality adjustment in the Narrative and the related entries in Section II, columns Q₁, through S, and items 22 and 23.

- K. Removed the blank appraisal worksheet form following section 9.

- L. Made additional changes to conform to standard handbook language and format, to correct spelling and punctuation errors.

Control Chart For: Cranberry Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Pages	Reference Material	Date	Directive Number
Remove	Entire Handbook					
Current Index	1-2	1-2	1-22	23	9-2005	FCIC-25100

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1. INTRODUCTION

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

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

2. SPECIAL INSTRUCTIONS

This handbook remains in effect until superseded by reissuance of **either** the entire handbook **or** selected portions (through 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 (or the insured's authorized representative)** for the loss adjustment inspection:

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

*** It is the insurance providers' responsibility to maintain original insurance documents relative to policyholder servicing as designated in their approved plan of operations.

B. TERMS, ABBREVIATIONS, AND DEFINITIONS

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

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 cranberries in the county in which the insured has a share for which a premium rate is provided by the actuarial documents and that are grown:
- (a) For harvest as cranberries:
 - (b) In a bog that, if inspected, is considered acceptable to the insurance provider; and
 - (c) On vines that have completed four growing seasons after the vines were set out, unless otherwise provided by the actuarial documents or by written agreement.
- (2) In addition to the Basic Provisions, insurance coverage is NOT provided for damage or loss of production due to:
- (a) Disease or insect infestation, unless adverse weather:
 - 1 Prevents proper application of control measures or causes properly applied control measures to be ineffective; or
 - 2 Promotes disease or insect infestation for which no effective control mechanism is available.
 - (b) Inability to market the cranberries for any reason other than actual physical damage from an insurable cause of loss. For example, the insurance provider will not pay the insured an indemnity if the insured is unable to market due to quarantine, boycott, or refusal of any person to accept production.
- *** (3) The cranberry industry operates under a Federal Marketing Order (U.S. Code reference: 7 CFR Part 929) with latent authority to invoke annual regulations of the total quantity of cranberries that handlers may handle. Such quantity, as apportioned to each producer's acreage (when under a regulation), may pre-empt the determination of per-acre production guarantees under APH guidelines. Quality (grade) requirements for the quantity actually handled would be as specified by the annual regulation. If such regulations are enacted, FCIC will issue appropriate procedures through a Manager's Bulletin.

B. PROVISIONS AND PROCEDURES NOT APPLICABLE TO CAT COVERAGE

Refer to the Crop Insurance Handbook (CIH) and the LAM for provisions and procedures 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

- *** (1) In the event of damage or loss, the insured must file a “notice of damage or loss:”
- (a) At least 15 days before the beginning of any harvesting; or
 - (b) Immediately if probable loss is discovered after harvest has begun.
- (2) The insured must not sell or dispose of any damaged production until the earlier of 15 days from the date of notice of loss or when the insurance provider gives the insured written consent to do so.
- (3) If the insured fails to meet the requirements listed above, and such failure results in the insurance provider’s inability to inspect the damaged production, all such production will be considered undamaged and included as production to count. Refer to the Basic Provisions, the Crop Provisions, and the LAM for more information on “notice of damage or loss.”

4. CRANBERRY APPRAISALS

A. GENERAL INFORMATION

- (1) Potential production for all types of inspections will be appraised in accordance with procedures specified in this handbook and the LAM.
- (2) Specifically for cranberries, circumstances that require an appraisal include (but are not limited to):
 - (a) If verifiable production records may not be available;
 - (b) Acreage that will not be harvested;
 - (c) Partially harvested acreage where production remains on the vines;
 - (d) When inspections are required by the insurance provider.
- (3) Select representative sample areas from different parts of the bog using section 4 B procedures. Identify the sample areas on a chart or map so sample areas can be used for subsequent appraisals, as applicable.
- (4) Appraisal dates:
 - (a) Delay any early-season appraisals until the time for cranberries to set fruit has past. Delay appraisals until cranberries have reached maturity to allow for natural fruit drop.
 - (b) Whenever possible, appraise cranberries before fruit is removed from the vines.

B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS

Determine the **minimum** number **of samples**, and general location of vines to be used as representative samples based on:

- (1) Total acreage and the number of required samples. **Each bog or sub-bog must be appraised separately;**
- *** (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 acreage, or when the insured wishes to renovate or destroy a portion of the acreage, split the acreage into **sub-bogs** and appraise each separately;
- (3) Age, density, and vigor of the vines in the acreage;
- (4) The acreage in the unit from which fruit has been harvested and the extent of variation in the amount of unharvested fruit on the vines.
- (5) **At least** the minimum number (count) of representative samples required in **TABLE A** **for each bog or sub-bog.**

5. APPRAISAL METHOD

A. GENERAL INFORMATION

These instructions provide information on an appraisal method for:

Appraisal Method...	Use If...
Fruit Count Appraisals	any potential production remains on the acreage, or there is damage due to insurable or uninsurable causes.

B. FRUIT COUNT APPRAISALS

- (1) Determine the appraised number of cranberries per square foot of vines for each sample as follows:
 - (a) Select a sample size (i.e., one square foot, three, or four square feet) for all samples in the bog or sub-bog. Use three or four square feet for the sample size where the stand is thin.
 - (b) Use one of the measuring devices described below to outline each sample area. The following devices can be constructed locally. Materials needed and construction steps are as follows:
 - 1 One square foot area: Cut a **one-square-foot hole** in a piece of heavy cardboard.

- 2 Three square-foot inside area: Construct a round hoop using 73.7 inches of one-half inch (inside) diameter plastic hose and three inches of one-half inch diameter wooden dowel material.
 - 3 Four square-foot inside area: Construct a round hoop using 85.1 inches of one-half inch (inside) diameter plastic hose and three inches of one-half inch diameter wooden dowel material.
 - 4 Hoop assembly: Insert the one-half inch wooden dowel pin halfway into one end of the hose. Form the hose into a circle and connect by inserting the protruding end of the wooden dowel pin into the other end of the hose.
- (c) Outline each sample area by tossing one of the measuring devices described above into representative areas throughout the bog or sub-bog.
 - (d) Pick the cranberries within each sample area. If due to an insured cause(s), do not pick fruit that failed to develop a seasonally mature color by normal harvest time.
 - (e) Count the total number of appraised fruit from each sample area.
- (2) The number of cranberries in a sample square foot area is equivalent to the number of barrels per acre (100.0 pounds per barrel). Calculate the potential quantity per acre by:
 - (a) Determining the total number of square feet from all sample areas of the bog or sub-bog.
 - (b) Totaling the number of appraised cranberries in all sample areas of the bog or sub-bog.
 - (c) Dividing the total number of cranberries for all samples by the total square feet for all samples to determine the appraisal in barrels per acre to the nearest tenth.

6. APPRAISAL DEVIATIONS AND MODIFICATIONS

A. DEVIATIONS

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

B. MODIFICATIONS

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

7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

- (1) Include the insurance provider's name in the appraisal worksheet title if not preprinted on the insurance provider's worksheet or when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the insurance provider), when a worksheet entry is not provided.
- (3) Separate appraisal worksheets are required for each unit appraised. Refer to section 4 for sampling instructions.

*** (4) Standard appraisal worksheet items are numbered consecutively in subsection B below. 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. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim is filed.
5. **Unit Acres:** Number of acres, to tenths, in the unit being appraised.
6. **Bog ID:** Bog or sub-bog identification symbol.
7. **Acres Appraised:** Number of determined acres, to tenths, in the bog or sub-bog being appraised.

8. **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 number from the actuarial documents.
9. **Square Feet:** Number of square feet used for each sample (e.g., “3” square feet).
10. **Number of Berries Per Sample:** Number of sound, ripe cranberries counted for the sample.
11. **Total No. of Berries All Samples:** Total number of cranberries counted for all samples in item 10.
12. **Total Sq. Ft. All Samples:** Total number of square feet sampled, determined by multiplying the number of square feet used for each sample (item 9) by the total number of samples in item 10.
13. **Appraisal in Barrels Per Acre:** Divide item 11 by item 12 and enter the result in barrels to tenths.
14. **Remarks:** Enter any pertinent appraisal information.
15. **Adjuster’s Signature, Code No., and Date:** Signature of 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 section of the Appraisal Worksheet (if **applicable**); otherwise, document the appraisal date in the “Narrative” of the Production Worksheet.
16. **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.
17. **Page:** Page numbers – (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

COMPANY NAME: Any Company

CLAIM NO.: XXXXXXXX

FOR ILLUSTRATION PURPOSES ONLY				1. Insured's Name <p style="text-align: center;">I.M. Insured</p>					2. Policy No. <p style="text-align: center;">XXXXXXX</p>		
CRANBERRY APPRAISAL WORKSHEET Mature Fruit				3. Unit No. <p style="text-align: center;">00100</p>			4. Crop Year <p style="text-align: center;">YYYY</p>		5. Unit Acres <p style="text-align: center;">15.0</p>		
6. BOG ID	7. ACRES APPRAISED	8. PRACTICE	9. SQUARE FEET	10. NUMBER OF BERRIES PER SAMPLE					11. TOTAL NO. BERRIES ALL SAMPLES	12. TOTAL SQ. FT. ALL SAMPLES	13. APPRAISAL IN BARRELS PER ACRE
				6	8	10	9	15			
A	5.0	997	3						48	15	3.2
										÷	=
										÷	=
										÷	=
										÷	=
										÷	=
										÷	=
14. Remarks Fruit damaged by hail on MM/DD.											
15. Adjuster's Signature and Code No. <p style="text-align: center;">I.M. Adjuster 12345</p>				Date <p style="text-align: center;">MM/DD/YYYY</p>		16. Insured's Signature <p style="text-align: center;">I.M. Insured</p>				Date <p style="text-align: center;">MM/DD/YYYY</p>	

17. Page 1 of 1

8. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

- (1) The claim form (hereafter referred to as the “Production Worksheet”) is a progressive form containing all notices of damage for all preliminary and final inspections on a unit.
- (2) If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
 - (a) Acreage report errors.
 - (b) Delayed notices and delayed claims.
 - (c) Corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
 - (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use or other reasons described in the LAM).
 - (e) “No Indemnity Due” claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).
- (4) The adjuster is responsible for determining if the insured has complied with all of their requirements under the notice and claim provisions of the policy. If they 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. COMPLETING INDEMNITIES INVOLVING QUALITY ADJUSTMENT WHEN THE VALUE OF DAMAGED HARVESTED PRODUCTION IS NOT AVAILABLE

To be eligible for quality adjustment, cranberries must be damaged by insured causes, not meet minimum quality requirements specified in the Crop Provisions, and have a value less than 75 percent of the market price for cranberries meeting the minimum requirements. Some packers or processors may not provide the insured with a value for damaged production until the cranberries are marketed, which could be in the following year. Insurance providers may handle such claims under normal delayed claim procedures (refer to the LAM for procedures on delayed claims when production records are not available) or use the procedure outlined in (1) through (3) below.

- (1) If damaged harvested cranberry production is otherwise eligible for quality adjustment and the value of such production is not available by the end of the insurance period, insurance providers may process indemnities for production losses upon completion of the production to count portion of the claim.
- (2) When the packer or processor provides the insured with the market value of the damaged harvested production, the insurance provider will determine if such production is eligible for quality adjustment. If eligible for quality adjustment and the production portion of the claim has been processed, the insurance provider will authorize and complete a corrected claim to pay any additional indemnity due.
- (3) The adjuster must document in the "Narrative" of the Production Worksheet or on a Special Report, as applicable, the reason for a corrected claim and how the value of damaged production was determined (also refer to the LAM for additional instructions on corrected claims).

C. FORM ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

**Item
No.**

Information Required

1. **Crop/Code #:** "Cranberries" (0058).
2. **Unit #:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
3. **Legal Description:** Section, township, and range number or other legal description that identifies the location of the unit.
4. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., AUG 11).
5. **Cause of Damage:** Name of insured cause of loss for the applicable 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 as a result of the cause of damage listed in item 5 above that is determined to be the primary cause of damage, to the nearest whole percent. The primary cause of damage must exceed 50 percent (e.g., 51%). Enter an "X" for the major secondary cause of damage.

7. **Company/Agency:** Name of the company and agency servicing the contract.
8. **Name of Insured:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
9. **Claim #:** Claim number as assigned by the insurance provider.
10. **Policy #:** Insured's assigned policy number.
11. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim is filed.
12. **Additional Units:**

PRELIMINARY: MAKE NO ENTRY.

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

*** Additional non-loss units may be entered on a single Production Worksheet. If more spaces are needed for non-loss units, enter the unit numbers, identified as "Non-loss Units," in the "Narrative" or on an attached Special Report.

13. **Est. Prod. Per Acre:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Estimated yield per acre, in whole barrels, for all non-loss units for the crop at the time of final inspection.

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

PRELIMINARY:

- a. Date the first or second notice of damage or loss was given for the unit in item 2, in the 1st or 2nd space, as applicable. Enter the complete date (MM/DD/YYYY) for each notice.
- b. A notice of damage or loss for 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 of Production Worksheets.
- 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 "Co. Insp." instead of the date.

- e. If the notice does not require an inspection, document as directed in the “Narrative” instructions.

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

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

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

*** 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) APH yields;
- (3) Appraisals;
- (4) Stages or intended use(s) of acreage;
- (5) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (6) Appraisals for damage due to hail or fire if Hail and Fire Exclusion is in effect.

Verify or make the following entries:

Item

No. Information Required

- A. **Field ID:** The field or bog 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.

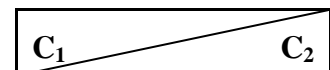
FINAL: MAKE NO ENTRY.

- 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.

*** **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 bog or sub-bog.
- C₂ Enter the REPORTED acres for the bog or sub-bog.



- 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 without a written agreement.

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

PRELIMINARY: MAKE NO ENTRY.

FINAL: Stage abbreviations as shown below.

<u>STAGE</u>	<u>EXPLANATION</u>
“P”	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the insurance provider.
“H”	Harvested.
“UH”	Unharvested or put to other use with consent.

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

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

<u>USE</u>	<u>EXPLANATION</u>
“Bull dozed,” etc.	Use made of the acreage.
“WOC”	Other use without consent.
“SU”	Solely uninsured.
“ABA”	Abandoned without consent.
“H”	Harvested.
“UH”	Unharvested.

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

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

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

K₁. - L. MAKE NO ENTRY.

M. + **Uninsured Cause:** EXPLAIN IN THE “NARRATIVE.”

a. Hail and Fire exclusion NOT in effect.

(1) Enter NOT LESS than the insured’s production guarantee per acre in barrels, to tenths, for the line (calculated by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any “P” stage acreage. On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged SOLELY by uninsured causes separate from other production.

(2) For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production per acre in barrels, to tenths, for any such acreage.

b. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.

c. Enter the result of adding uninsured cause appraisals to Hail and Fire Exclusion appraisals.

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

N. **Adjusted Potential:** Result of column “J” plus column “M,” in barrels to tenths.

O. **Total to Count:** Column “C” or “C₁” (actual acres) times column “N,” in barrels, to tenths.

*** P. **Per Acre:** Enter the per-acre production guarantee in barrels to tenths from the insured’s policy.

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

16. **Total Acres:**

PRELIMINARY: MAKE NO ENTRY.

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

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

17. **Totals:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of column "O" and total of column "Q," result in barrels to tenths.

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 required, enter "No Inspection," the unit number(s), date, and adjuster's initials (do not enter unit numbers for which notice has not been given). 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 and Fire Exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
- e. Document the actual appraisal date if an appraisal was performed prior to the adjuster's signature date on the appraisal worksheet, and the date of the appraisal if not recorded on the appraisal worksheet.
- f. State that there is "No other fire insurance" when fire damages or destroys the insured crop, and it is determined that the insured has no other fire insurance. Also refer to the LAM.
- g. Explain any errors found on the Summary of Coverage.
- h. Explain any commingled production. Refer to the LAM.
- i. Explain any entry for "Production not to Count" in Section II, column "O," and/or any production not included in Section II, column "I" or column "B" through "E" entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).
- j. Explain "NO" checked in item 19.
- k. Attach a sketch map or aerial photograph to identify the total unit:
 - (1) If consent is or has been given to put part of the unit to another use;
 - (2) If uninsured causes are present; or
 - (3) For unusual or controversial cases.

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

- l. Explain any differences between date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
- m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and the date of inspection.
- n. Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with the insurance provider’s instructions.
- o. Explain any delayed notices or delayed claims as instructed in the LAM.
- p. Document any authorized estimated acres shown in Section I, column “C” as follows: “Line 3 ‘E’ acres authorized by the insurance provider MM/DD/YYYY.”
- q. Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- r. Specify the type of insects 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 “.000” QA factor entered in column “R.” Explain any deficiencies, substances, or conditions that are allowed for quality adjustment, as well as any which were not allowed. Document any excess transportation costs used to determine the QA factor.
- 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. When production is eligible for quality adjustment, explain how the value of damaged production was determined.
- 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) For production commercially stored, sold, etc., enter the name and address of storage facility, buyer, packinghouse, or processor as applicable in columns “B” through “E.”
- (3) If the first handler was not a packer or processor, the production will be determined by the adjuster on the basis of available records.

(4) The insured must maintain satisfactory records of ALL production sold. Verify any packinghouse 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 FIRST handlers (buyers, packinghouses, or processors).

(b) Harvested production that fails to meet the applicable grade (quality) requirements because of INSURED damage.

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

(6) There will generally be no harvested production entries in columns “A₁” 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 other use, (4) a combination of harvested, destroyed, or put to other use, or (5) the calendar date for the end of the insurance period.
- b. If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvest, enter “**Incomplete.**”
- c. If at the time of final inspection (if prior to the end of the insurance period), **none** of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter “**No Harvest.**”
- d. If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, etc. Refer to the LAM.

19. **Similar Damage:**

PRELIMINARY: MAKE NO ENTRY.

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

20. **Assignment of Indemnity:** Check “Yes” **only** if an assignment of indemnity is in effect for the crop year; otherwise, check “No.” Refer to the LAM.

21. **Transfer of Right to Indemnity:** Check “Yes” **only** if a transfer of right to an indemnity is in effect for the unit for the crop year; otherwise, check “No.” Refer to the LAM.

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

A₂. **Field ID:**

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, and a separate approved APH yield exists, indicate for each practice/**type** the corresponding Field ID (from Section I, **column** “A”).

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

B. - E. **Length or Diameter, Width, Depth, Deduction:** For production sold, enter name and address of the **Buyer or Processor**. For cranberries otherwise disposed of, indicate method of disposition.

F. - H. MAKE NO ENTRY.

I. **Bu., Ton, Lbs., Cwt.:** Line through Bu., Ton, Lbs., CWT. (~~Bu., Ton, Lbs., CWT~~) and enter “Barrels” in **the** column heading. Enter production in barrels to tenths as determined by delivery records, production recaps, sales receipts from processors, etc. (must be NET WEIGHT).

J. - M₂. MAKE NO ENTRY.

N. **Adjusted Production:** Enter barrels to tenths from column “I.”

O. **Prod. Not to Count:** Net production NOT to count, in barrels to tenths, WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., acreage damaged solely by uninsured causes). THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN ANY “PRODUCTION NOT TO COUNT” IN THE “NARRATIVE.”

P. **Production:** Result of subtracting the entry in column “O” from column “N,” in barrels to tenths.

- Q₁. **Value:** For harvested production, enter the value per barrel for cranberries damaged by insurable causes:
- a. **That do not meet** the United States Standards for Fresh Cranberries, if available, or would not meet those standards if properly handled, or the quality requirements of the receiving handler if the United States Standards for Fresh Cranberries are not available; and
 - b. **When** the production has a value less than 75 percent of the market price for cranberries meeting the minimum requirements.
- Q₂. **MKT. Price:** If an entry is made in Q₁, enter the market price per barrel for cranberries meeting the minimum requirements in “a” and “b” of **column** “Q₁” above.
- R. **Quality Factor:** For harvested production eligible for quality adjustment, enter the 3-place decimal quality adjustment factor: the result of column “Q₁” divided by column “Q₂.”
- S. **Production to Count:** Production from column “P” times column “R,” **in barrels to tenths.**

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

22. **Section II Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of column “S,” in barrels to tenths.

23. **Section I Total:**

PRELIMINARY: MAKE NO ENTRY.

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

24. **Unit Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of “22” and “23,” in barrels to tenths.

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

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

27. **Page:**

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

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

1 Crop/Code #	2 Unit #	3 Legal Description	PRODUCTION WORKSHEET (FOR ILLUSTRATION PURPOSES ONLY)				8 Name of Insured I. M. Insured				
Cranberries 0058	00100	SW1-30N-3E					7 Company <u>ANY COMPANY</u>				9 Claim # <u>XXXXXXXX</u>
4 Date of Damage	AUG 5		Agency <u>ANY AGENCY</u>				10 Policy # <u>XXXXXXXX</u>				
5 Cause of Damage	Hail						14 Date(s) Notice of Loss		1 st MM/DD/YYYY	2 nd	Final MM/DD/YYYY
6 Primary Cause %	100						15 Companion Policy(s)				
12 Additional Units	00200										
13 Est. Prod Per Acre	160										

SECTION I – ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL										POTENTIAL YIELD					STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K ₁ K ₂	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+Uninsured Cause	Adjusted Potential	Total to Count (C x N)	Per Acre	Total (C x P)
M/D A NS		5.0	1.000		997	997	UH	UH	3.2				3.2	16.0	146.0	730.0
B1 NS		9.0	1.000		997	997	H	H							146.0	1314.0
M/D B2 NS		1.0	1.000		997	997	P	WOC				146.0	146.0	146.0	146.0	146.0
16 TOTAL		15.0											17 TOTALS	162.0		2190.0

NARRATIVE (If more space is needed, attach a Special Report) Bog A to be renovated. Fresh market price for harvested cranberries \$15.00 per barrel not meeting handler requirements, fresh market price for undamaged cranberries \$40.00 per barrel. Prices from Acme Cranberry, Inc. \$15.00 ÷ \$40.00 = .375 Q/A factor. Acreage measured by FSA photo map. Bog B2 destroyed without consent.

SECTION II – HARVESTED PRODUCTION

18 Date Harvest Completed MM/DD/YYYY				19 Damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>				20 Assignment of Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>				21 Transfer of Right To Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>			
---	--	--	--	--	--	--	--	--	--	--	--	---	--	--	--

MEASUREMENTS				GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION										
A ₁ A ₂	B	C	D	E	F	G	H	I	J	K ₁ K ₂	L ₁ L ₂	M ₁ M ₂	N	O	P	Q ₁ Q ₂	R	S
Share Field ID	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	Barrels Bu. Ton Lbs. Cwt.	Shell/ Sugar Factor	FM% Factor	Moisture% Factor	Test Wt. Factor	Adjusted Production HorIxJxK ₂ xL ₂ xM ₂	Prod. Not To Count	Production (N – O)	Value Mkt. Price	Quality Factor	Production To Count (P X R)
	Acme Cranberry, Inc. Any City, State							640.0					640.0		640.0	15.00 40.00	.375	240.0

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 other federal statutes

22 Section II Total	240.0
23 Section I Total	162.0
24 Unit Total	402.0

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

9. REFERENCE MATERIAL

TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS

Acres in Bog or Portion of Bog	Minimum No. of Samples
0.1-10.0	3
10.1 - 20.0	4
Add one additional sample for each additional 10.0 acres (or fraction thereof) in the bog or portion of a bog.	