

United States
Department of
Agriculture



Federal Crop
Insurance
Corporation



Product
Development
Division

STRAWBERRY DOLLAR PLAN PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK

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

2007 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25780 (07-2004) 25780-1 (07-2005) 25780-2 (04-2006)	
SUBJECT: STRAWBERRY DOLLAR PLAN PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK 2007 AND SUCCEEDING CROP YEARS	OPI: Product Development Division		
	APPROVED: /S/: Tim B. Witt Deputy Administrator, Product Management	DATE: 4/20/2006	

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-ISSUED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2007 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, however it may not represent all changes made. All changes made to this handbook are applicable regardless of whether or not listed.

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

Changes:

1. Inserted a new **EXHIBIT 1** after Section 9. The Exhibit serves as a decision chart for completing Section I Production Worksheet entries for items H, I, J, and M under various scenarios.
2. Removed the word “**NOTE:**” on the revised pages.
3. In Section 8 B, in Section I item H, removed the Example at the end of item H instructions, inserted a reference to **EXHIBIT 1** and moved the example information to **EXHIBIT 1**. Under Section I item I, inserted “Bull dozed, etc.” as an example of intended use of the acreage. Removed the Example at the end of item I instructions and moved the example information to **EXHIBIT 1**. Inserted a reference to **EXHIBIT 1** at the end of the instructions for Section I, items J and M.

STRAWBERRY PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

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

**STRAWBERRY DOLLAR PLAN PILOT
LOSS ADJUSTMENT HANDBOOK**

TABLE OF CONTENTS

	<u>PAGE</u>
1. INTRODUCTION	1
2. SPECIAL INSTRUCTIONS	1
A. DISTRIBUTION	1
B. TERMS, ABBREVIATIONS, AND DEFINITIONS	1
3. INSURANCE CONTRACT INFORMATION	2
A. INSURABILITY	2
B. PROVISIONS NOT APPLICABLE TO CAT COVERAGE	3
C. UNIT DIVISION.....	3
D. NOTICE OF DAMAGE OR LOSS	4
E. MODIFIED MINIMUM VALUE OPTION	5
4. STRAWBERRY APPRAISALS	5
A. GENERAL INFORMATION	5
B. TIMING OF APPRAISALS.....	5
C. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS	6
D. MEASURING ROW WIDTH FOR SAMPLE SELECTION	7
5. APPRAISAL METHODS	8
A. GENERAL INFORMATION	8
B. STAND REDUCTION METHOD.....	8
C. DETERMINING POTENTIAL PRODUCTION FOR ACREAGE WITH TIMELY NOTICES.....	9
D. DETERMINING POTENTIAL PRODUCTION WITHOUT TIMELY NOTICES	11
6. APPRAISAL DEVIATIONS AND MODIFICATIONS	11
A. DEVIATIONS.....	11
B. MODIFICATIONS	11

**STRAWBERRY DOLLAR PLAN PILOT
LOSS ADJUSTMENT HANDBOOK**

TABLE OF CONTENTS (Continued)

	<u>PAGE</u>
7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES	11
A. GENERAL INFORMATION	11
B. WORKSHEET ENTRIES AND COMPLETION INFORMATION	12
APPRAISAL WORKSHEET EXAMPLE	17
C. SUMMARY OF HARVESTED PRODUCTION WORKSHEET ENTRIES AND COMPLETION INFORMATION	18
WORKSHEET EXAMPLES	22
8. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES	24
A. GENERAL INFORMATION	24
B. FORM ENTRIES AND COMPLETION INFORMATION.....	24
SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS.....	27
SECTION II - HARVESTED PRODUCTION	33
CLAIM FORM EXAMPLE.....	37
9. REFERENCE MATERIAL	39
TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS	39
TABLE B - SAMPLE ROW LENGTH FOR 1/1000 OF AN ACRE.....	39
TABLE C - POTENTIAL PRODUCTION	40
TABLE D - STANDARD CONTAINER WEIGHTS	43
EXHIBITS	45
1 DECISION CHART FOR STAGE AND APPRAISAL ENTRIES	45

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 amendments or bulletins). If slip sheets have been issued for a handbook, the original handbook as amended by slip sheet pages shall constitute the handbook. A bulletin can supersede either the original handbook or subsequent slip sheets.

A. DISTRIBUTION

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

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

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

B. TERMS, ABBREVIATIONS, AND DEFINITIONS

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

- (3) Definitions:

**Allowable
Cost**

The dollar amount per pound for harvesting and handling as shown in the Special Provisions. (Allowable costs include labor for picking and supervising in the field, container costs, hauling and handling charges. (Refer to the Special Provisions for possible deductions to allowable costs.)

Direct Marketing	Sale of the insured crop directly to consumers without the intervention of an intermediary such as a wholesaler, retailer, packer, processor, shipper, or buyer. Examples of direct marketing include selling through an on-farm or roadside stand, farmer’s market, and permitting the general public to enter the field for the purpose of picking all or a portion of the crop.
Expected Remaining Production	The amount of expected remaining strawberry production after the appraisal date during each week or month of harvest as provided in the Special Provisions and TABLE C , based on county-average yields per acre and historic weekly deliveries to shippers and processors.
First Handler	A person or entity who takes possession of, or purchases, the insured crop for the purpose of acting as an intermediary in the marketing/sales process.
Handling Charges	Costs shown on handler receipts that are typically deducted from the revenue received by the grower, such as charges for picking containers, materials, commissions, and assessments.
Harvest Delay	When the number of days between strawberry harvests exceed the number of days shown on the Special Provisions.
Marketable Production	Strawberries that meet or exceed the grading standards specified in the Special Provisions, or of such quality that would be accepted by a packer, processor, or other handler, even if failing to meet grading standards.
Pen Hooker	One who salvages strawberries from the field that otherwise would normally not be harvested.
Picking Factor	The estimated average number of days between strawberry harvests, as shown on the Special Provisions.
Type	Describes the planting system used, such as “winter planting system” or “summer planting system.”

3. INSURANCE CONTRACT INFORMATION

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

A. INSURABILITY

- (1) The crop insured will be all the strawberries in the county in which the insured has a share, for which a premium rate is provided by the actuarial documents and that are:
 - (a) Of varieties adapted to the area;

- (b) Grown as an annual;
- (c) Transplanted;
- (d) Grown in accordance with any cultural requirements that may be specified in the Special Provisions;
- (e) Irrigated (refer to the LAM, the Basic Provisions, and the Special Provisions for the definition of irrigated practice).
- (f) Grown for commercial sale; and
- (g) Grown by a person, who in at least three of the five previous crop years produced, and managed a farm that produced, the minimum production of strawberries contained in the Special Provisions for commercial sale.

(2) Acreage that does not meet the cultural requirements contained in the Special Provisions will not be insurable.

*** (3) Acreage planted prior to the earliest planting date if one is specified in the Special Provisions is not insurable.

(4) Acreage of the insured crop damaged before the final planting date, to the extent that a majority of producers in the area would normally not further care for the crop, must be replanted unless the insurance provider agrees that it is not practical to replant. It will not be considered practical to replant if transplants are not available.

(5) Acreage that does not meet the minimum production requirements will not be insurable (refer to the Special Provisions).

(6) Refer to the Special Provisions for any limitations on the amount of insurance or insurable acreage.

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.

NOTE: 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. **NOTE:** 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 of the damaged crop should have started if the insured crop will not be harvested.
- (2) Immediately, if damage occurs during harvest and the insured does not intend to complete harvesting the crop.
- (3) At least 10 days before any production from any unit will be sold by direct marketing or for cash. If the insured fails to give timely notice of intent to direct market or sell strawberry production for cash and the insurance provider is unable to accurately determine the amount of production, apply an appraised amount of production that is not less than the dollar amount of insurance per acre. If timely notice has been given and acceptable records are not available refer to subsection 5 D.

- ***
- (4) If the insured intends to claim an indemnity on any unit, notice must be given at least five days prior to the beginning of harvest if the insured intends to harvest the damaged crop, or immediately if damage is discovered during harvest so that the insurance provider may inspect the damaged production. The insured must not destroy damaged plants until the insurance provider has given written consent to do so.
 - (5) Within 2 days if there is a delay in harvest for any of the harvestings (pickings) of the insured strawberries or if the date of first harvest is later than the date specified in the Special Provisions.
 - (6) The insured must provide notice at least 10 days before harvest or the end of the insurance period, whichever is earlier, if the insured is a broker, processor, shipper or other first handler. The insurance provider may conduct an appraisal or inspection that will be used to determine the value of production to count. If damage occurs after this appraisal, the insurance provider will conduct an additional appraisal. If damage occurs the insured must:
 - (a) Furnish all marketing records for all production and records of subsequent deliveries or sales of such production to other buyers, brokers, processors, shippers, or other first handlers;
 - (b) Provide marketing records showing the name and address of each entity that purchased insured strawberries and the prices received;
 - (c) Provide access to the strawberry production, any marketing records, and to all facilities in which the marketing records are maintained.

E. MODIFIED MINIMUM VALUE OPTION

If Option I or Option II is elected, the total value of harvested production will be determined as follows:

- ***
- (1) For sold production, the dollar amount obtained by subtracting the allowable cost (in the Special Provisions) from the price received for each pound of strawberries sold (this result will not be less than the price specified in the Special Provisions for either Modified Minimum Value Option I or II, as elected by the insured), and multiplying each result by the number of pounds of strawberries sold at that price and totaling the results.
 - (2) For marketable production that is harvested, but not sold, the dollar amount obtained by multiplying the pounds of such strawberries on the unit by the minimum value (from the Special Provisions) that applies without regard to the insured's election of the Modified Minimum Value Option I or II. Harvested production that is damaged or defective due to insurable causes and is not marketable WILL NOT be counted as production.

4. STRAWBERRY APPRAISALS

A. GENERAL INFORMATION

- (1) Potential production for all types of inspections will be appraised in accordance with the procedures specified in this handbook and the LAM.
- (2) Specifically for strawberries, circumstances that require an appraisal include (but are not limited to):
 - (a) When the acreage will not be harvested, is unharvested on the calendar date for the end of the insurance period, the insured intends to remove or abandon the crop before the end of insurance, and intends to file a claim for indemnity;
 - (b) Prior to the end of the insurance period, when the insured intends to file a claim for indemnity but does not intend to pick any more strawberries (partially harvested) even though potential production remains on the plants;
 - (c) If production will be direct marketed (farmers' market, roadside stand, U-pick, penhooked, etc.), sold for cash, or the insured has provided notice that he/she is (or has become) a broker, processor, shipper or other first handler and the insurance provider chooses to conduct pre-harvest and post-harvest appraisals.

B. TIMING OF APPRAISALS

- (1) During the period of harvest, plants are typically picked once every 3 to 5 days for a period of time lasting from two to six months. If the producer wishes to abandon or put the acreage to another use, any appraisal should be made within five days after the most recent

picking, where possible. Because of the rapid deterioration of mature strawberries, this will allow for the most accurate appraisal of strawberries remaining after the final harvest.

- (2) Inspections/appraisals should be deferred until after 21 days have elapsed from the date the plants were initially transplanted. This will allow the transplants sufficient time to recover from transplanting, develop new roots, and leaves.
- (3) Post-harvest inspections/appraisals should be made on a field and/or unit when a loss is probable. Post-harvest inspections or appraisals should be made as quickly as possible after the insured files a notice of damage or loss and indicates there will be no further harvest of the crop on the field or unit, will no longer care for the crop, or the crop will be destroyed.
- (4) Plants damaged by hail or freeze may require as much as 30 days (depending upon severity of damage and weather conditions) to recover and again produce marketable strawberries.
- (5) In order to allow an accurate determination of the appraised production to count, appraisals for plants damaged by hail or freeze shall be delayed until the plants have sufficiently recovered to allow an accurate determination of the remaining potential production, or a determination that the plants will not recover or fruit will not develop (document in the "Remarks" of the appraisal worksheet).

C. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS

- (1) Determine the minimum number of required representative samples for a field or subfield by the field size (refer to **TABLE A**), the average stage of growth, age (size), general capabilities of the plants, variability of potential production, and plant damage within a field or subfield. Different varieties grown in the same field may be combined for appraisal purposes if the varieties have the same maturation date, fruit size, fruit color and market value.
- (2) Split the field into subfields when:
 - (a) Variable damage causes the crop potential to appear to be significantly different within the same field; or
 - (b) Some areas within the field have recently been picked while other areas have not; or
 - (c) The insured wishes to destroy a portion of a field; or
 - (d) Different varieties have been planted and are being harvested and/or marketed separately because of maturation dates, fruit size, fruit color or market value.
- (3) Each field or subfield must be appraised separately.
- (4) Take not less than the minimum number (count) of representative samples required in **TABLE A** for each field or subfield.

5. APPRAISAL METHODS

A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

Appraisal Method...	Use...
Stand Reduction/Potential Production Method	<p>From planting until end of insurance;</p> <p>When strawberry plants will be removed or harvest ends before the end of the insurance period and a claim will be filed;</p> <p>When a claim will be filed, acceptable records are available, production has been sold through commercial outlets, direct marketed, or sold for cash, and timely notice of intent to direct market or sell for cash has been provided;</p> <p>When a claim will be filed and timely notice was NOT provided, or acceptable records of production may NOT be available; and</p> <p>When damage is due to uninsurable causes.</p>

For unharvested strawberries, appraised production to count will include only the berries which could be packed and sold.

NOTE: List any uninsured conditions or uninsured causes of loss in the “Remarks” section of the appraisal worksheet or in the “Narrative” section of the claim form.

B. STAND REDUCTION METHOD

*** (1) For acreage with sold production, TIMELY NOTICES, and acceptable production records, use Part II to determine the percent of stand reduction. This method is based on the number of surviving plants in a designated sample bed or row length. (Refer to subsection 4 D and TABLE B for determination of sample row length.)

(2) Convert surviving plant counts to a percent potential remaining in the field by dividing the total number of surviving plants by the total number of plants in the original planting.

EXAMPLE: For winter planted strawberries in Ventura County, California, for all samples, the total number of original plants was 175 and the total number of surviving plants was 72. Determine the percent of surviving plants by dividing 72 surviving plants by 175 original plants = 41 percent remaining stand, rounded to whole percent.

(3) Multiply the potential production (taken from Part I item 18 of the appraisal worksheet) by the percent remaining stand to determine the adjusted potential production remaining, rounded to the nearest whole pound.

EXAMPLE: If potential production was 29,463 pounds, multiply by 41 percent remaining stand = 12,080 lbs. per acre adjusted potential production remaining.

C. DETERMINING POTENTIAL PRODUCTION FOR ACREAGE WITH TIMELY NOTICES

- (1) Use Part I of the Strawberry Appraisal Worksheet (Potential Production) to adjust the expected potential production for a period of time in which the insured did not or will not harvest. Use Part II of the Strawberry Appraisal Worksheet (Stand Reduction) to determine the per acre potential production. If the insured agrees, harvested strawberries (from representative samples jointly selected by the adjuster and insured) may be used to determine the sample weight (harvest-appraisal). An adjuster must be present when the representative samples are harvested.
- (2) Pick and weigh (in pounds to tenths) for each sample, unharvested berries that could be packed and sold or that were damaged due to uninsured causes. Do NOT pick berries that ripened after the date harvest ceased. Multiply the average sample weight by the fraction of an acre sample size to determine the appraised pounds per acre for all samples.
- (3) For berries appraised in the field, add the appraised pounds per acre for all samples to the adjusted potential production per acre, as calculated from future pickings, to determine the total pounds of appraised production per acre for each field in the unit.

EXAMPLE: If the average sample weight of unharvested berries from all sample rows was 1 pound and 4 ounces, convert ounces to pounds to tenths by dividing 4 ounces by 16 = .250. The total sample weight rounded to pounds to tenths is 1.3 (1 lb. + .3 lb.). Multiply 1.3 average sample weight by 1000 (for 1/1000 sample size) = 1,300 lbs. per acre for all samples. If the potential production was appraised at 12,080 lbs. add 1,300 lbs. to determine the total of 13,380 lbs. per acre. Samples may also be weighed in pounds to tenths or whole grams and converted to pounds to tenths.

- (4) For acreage with TIMELY NOTICE, determine the potential production by multiplying the expected potential production for the period of time from the date harvest ceased through the last month of harvest as shown in TABLE C by the percent of surviving plants. The expected potential production shown in TABLE C must be adjusted to reflect the date harvest stopped (refer to the EXAMPLE below). TABLE C accounts for expected potential production starting with the first day of the month and ending with the last day of the last month shown on the table.

EXAMPLE: If winter planted strawberries in Ventura County, California, were damaged by insurable causes on April 16, and the planting will be removed and timely notice has been filed, use **TABLE C** to determine the **expected** potential production for the months of May through June (18,255 lbs. per acre). Determine the **expected** potential production from April 17 through April 30 by dividing the number of days remaining in the month (14) by the picking factor (3) shown in the Special Provisions. Round the result to the nearest hundredth ($14 \text{ divided by } 3 = 4.67$, which is the estimated remaining number of pickings for the period of time from April 17 through April 30). Multiply the estimated pounds per acre of strawberries to be picked for each picking as specified in the Special Provisions (2,400) by the calculated estimated remaining number of pickings (4.67) to determine the **expected** production per acre to be picked ($2,400 \times 4.67 = 11,208$ lbs.). Add the calculated expected number of pounds per acre of potential production for the period from April 17 through April 30 to the **expected** potential production for the month of May ($11,208 + 18,255 = 29,463$ lbs. per acre) to determine the **expected** potential production from April 16 to the end of the insurance period.

- (5) For a delay in initial harvest, determine the number of pickings missed by dividing the number of days counted from the date the initial harvest should have started through the day before the first harvest by the picking factor (number of days between pickings or picking interval) shown in the Special Provisions. For a harvest delay, divide the number of days counted from the day after the last harvest through the day before the next harvest by the picking factor shown in the Special Provisions. Calculate pickings separately for each time period (or portion thereof) shown on the Special Provisions. Multiply the estimated pounds per acre that should have been picked for each picking as specified in the Special Provisions by the calculated number of pickings to determine the total number of pounds per acre that should have been picked for the specified time period. Multiply the potential production by the percent of stand reduction, if applicable.
- (6) Transfer the total pounds per acre expected potential production from Part I, item 18 of the appraisal worksheet to Part II, item 26 of the appraisal worksheet, and if applicable, complete Part II to account for any stand reduction.
- (7) If the plants are damaged by insured causes to the extent that the plants will require a period of time to recover before they will again produce marketable strawberries, the insured wishes to destroy or no longer care for the crop and timely notice of the harvest delay (or delay in initial harvest) has been provided, determine potential production starting with the date the next harvest would be expected to occur under normal growing conditions and ending with the end of the insurance period (refer to section 4 B above). If the plant stand has also been reduced refer to subsection 5 B.

EXAMPLE: If hail damage occurs on May 5 in California, the insured insured wishes to destroy the crop, has provided a timely notice, and the plants will require 30 days before marketable strawberries are again produced, use the **expected** potential production shown in the Special Provisions, starting with June 5 (May 5 adjusted for the 30-day recovery period through June 4) through the end of the insurance period, and the applicable picking factors to determine the potential production.

D. DETERMINING POTENTIAL PRODUCTION WITHOUT TIMELY NOTICES

If TIMELY NOTICE of a delay in initial harvest or a harvest delay has not been provided and/or the insurance provider cannot accurately determine the amount of production (refer to the crop provisions and Special Provisions), use Part I of the Strawberry Appraisal Worksheet (Potential Production) to determine the per acre expected potential production to count (refer to the Strawberry Appraisal Worksheet example). If the amount of production cannot be accurately determined for:

- (1) All the pickings on the acreage, appraise not less than the dollar amount of insurance per acre for the acreage affected.
- (2) One or more pickings (but not all the pickings) on the acreage, determine the number of pickings that could have been harvested under normal growing conditions during the time period in question using the instructions in subsection 5 C above. Enter the per acre appraisal from Part I, item 18 of the appraisal worksheet in Section I, column "J" of the Production Worksheet. Add the per acre appraisals for all pickings from the acreage appraised under this subsection to the per acre appraisals using subsections 5 B and C above, as applicable, and enter the total in column "J" of the Production Worksheet.

NOTE: When timely notice has not been provided or acceptable records are not available, do NOT reduce the potential production for stand reduction.

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 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 **and picking** appraised. Refer to section 4 for sampling instructions.
- (4) Separate appraisal worksheets are required for Part I if **production was sold by** direct market **or for cash** from more than one field or subfield **for a picking** within a unit.

NOTE: Standard appraisal worksheet items are numbered consecutively in subsection B. Examples of appraisal worksheets are also provided to illustrate how to complete entries.

B. WORKSHEET ENTRIES AND COMPLETION INFORMATION

STAND REDUCTION

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 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 has been filed.
5. **Type/Variety:** Three-digit code number, entered exactly as specified on the actuarial documents, for the type grown by the insured. If "No Type Specified," enter appropriate 3-digit code number from the actuarial documents. **Enter the variety name (refer to the Special Provisions for insurable varieties).**
6. **Bed Width:** Width of the raised planting bed, rounded to the nearest whole foot.
7. **Number of Rows:** Number of rows planted per bed.
8. **Row Width:** Row width, rounded to the nearest hundredth of a foot **(e.g., 15 in. entered as 1.25 ft.)**.

9. **Plant Spacing:** Plant spacing within the row in feet to tenths (e.g., 12 in. entered as 1.0 ft.).
10. **Fraction of An Acre:** Enter the applicable fraction of an acre for the sample size used (e.g., “1/1000” for 1/1000 of an acre sample size, “1/250” for 1/250 of an acre sample size, etc.). Refer to **TABLE B** for determining sample row length. Sample sizes larger than 1/1000 may be used, if necessary.

PART I: POTENTIAL PRODUCTION

Items 11 through 18.

11. **Field ID:** Field or subfield identification symbol. For Part I, use a separate appraisal worksheet for each field or subfield being appraised.
12. **Calendar Dates for Harvest Period:**
 - a. For production sold with timely notice of intent to direct market or sell for cash, enter the month(s) and calendar date(s) for the period of time for which the insured did NOT harvest, starting with the first day after the previous harvest ended. Use a separate line for each portion of a time period identified in the Special Provisions. Account for the entire period of time for which the insured did not or will not harvest the acreage (e.g., if harvest ended April 16, enter “April 17 – 30” on line one and through the end of the normal harvest period, “May - July,” on line two).
 - *** b. To account for plant recovery time due to insured causes, refer to subsections 5 B and C. Enter in “Remarks” the date the damage occurred and the number of days allowed for plant recovery (e.g., if the last harvest was on January 4 and hail occurred on January 5, and if the plants needed 30 days to recover, count forward 30 days and enter the remaining harvest period as “Feb 5 – 28”). Refer to the Special Provisions and **TABLE C**).
 - c. To account for a delay in initial harvest beyond the date shown in the Special Provisions or delays in harvest in excess of the number of days shown on the Special Provisions and for which a timely notice was NOT provided, enter the beginning and ending dates of the harvest delay (e.g., if the initial harvest should have begun on January 1 and the initial harvest did not begin until January 15, count the number of days the initial harvest was delayed and enter the time period as “Jan 1 – 14.” If the next harvest should have begun on January 18 and the next harvest occurred on January 28, count the number of days harvest was delayed and enter the time period as “Jan 19 – 27”). Refer to the Special Provisions and **TABLE C**. Enter in “Remarks” the circumstances for the harvest delay.
13. **Number of Days:**
 - *** a. Where the time interval is less than the time period identified in **TABLE C**, enter the calculated number of days for the line (e.g., if the time period identified on **TABLE C** is the month of January and harvest ended on January 5, the remaining time period in which harvest could have occurred is January 6-31, count the remaining days and

enter “26”). If the actual time period remaining for harvest for this line entry is equal to that shown in **TABLE C**, MAKE NO ENTRY (e.g., if harvest ended on January 31, the time period in which harvest could have occurred is Feb - July) and skip to item 17.

b. Where the time interval is less than the time period shown in the Special Provisions, enter the calculated number of days for the line (e.g., if the harvest period identified on the Special Provisions is the month of January and the dates of actual harvest are January 5-31, count the days and enter “27”).

c. If timely notice was NOT provided for a delay in harvest in excess of the number of days or date shown on the Special Provisions, enter the number of days harvest was delayed (e.g., if the next harvest should have begun on January 5 but actually occurred on January 31, count the number of days harvest was delayed and enter, in this example, “25 days”).

14. **Picking Interval:** If an entry was made in item 13, enter the picking factor (or picking interval) in days, as shown on the Special Provisions for the respective time period identified in item 12, otherwise MAKE NO ENTRY.

15. **Calculated No. of Pickings:** If an entry was made in items 13 and 14, enter the result of dividing item 13 by item 14, rounding the result to the nearest hundredth, otherwise MAKE NO ENTRY.

16. **Lbs. Per Acre Per Picking:** If an entry was made in item 15, enter the pounds per picking as shown on the Special Provisions for the respective time period, otherwise MAKE NO ENTRY.

17. **Total Lbs. Per Acre:** If an entry was made in item 16, enter the result of multiplying item 15 by item 16 to whole pounds. If an entry does NOT appear in item 16, enter from **TABLE C**, the pounds per acre for the earliest month identified by the time period in item 12 (e.g., if the entry in item 12 is “May - July,” use the month of May and enter “18,255” pounds per acre from **TABLE C**).

18. **Total Lbs. Per Acre Expected Production:** Total of all item 17 entries, in whole pounds. For acreage with production that is direct marketed or sold for cash, or for a delay in initial harvest or a delay in harvest, transfer the entry in item 18 to:

a. Item 26 on the appraisal worksheet if there is a reduction in stand, remaining potential production; or

b. Section I on the Production Worksheet, as applicable.

PART II: STAND REDUCTION

If there are multiple pages to the appraisal **worksheet**, complete items 33 and 34 (signature of adjuster and signature of insured) only on the last page of the Appraisal Worksheets.

19. **Field ID:** Field or subfield identification symbol. For Part II, more than one field or subfield may be appraised on the same appraisal worksheet.
20. **Acres:** Number of determined acres, to tenths, in field or subfield being appraised.
21. **Number of Surviving Plants Per Sample:** Number of surviving plants in the sample.
22. **Number of Original Plants Per Sample:** Number of original plants in the sample.
23. **Surviving:** Total number of plants surviving in all samples (total of all item 21 entries).
24. **Original:** Total number of original plants in all samples (total of all item 22 entries).
25. **%:** (Percent Stand Remaining) Result of dividing item 23 by item 24, rounded to the nearest two place decimal. **If no stand reduction, enter "1.00."**
26. **Expected Potential Prod.:** The pounds per acre of strawberries that **are expected** to be picked in the county **after** the date harvest ceased through the end of the insurance period, entered from Part I item 18 of the Strawberry Appraisal Worksheet. To account for plant recovery due to insured causes, refer to section 5.
27. **Adjusted Potential Prod.:** Result of multiplying item 25 by item 26, rounded to the nearest whole pound.
28. **Avg. Sample Weight:** **If (for any pickings) there is unharvested marketable production after the berries have been harvested** from each sample row or bed, pick and weigh all unharvested berries that could **have been** packed and sold. Include berries damaged by uninsured causes. Do **NOT** count fruit that ripened after the **berries were picked (e.g., fruit was immature on date of final picking)**. Record the individual weights, in pounds to **tenths** (or convert from pounds and ounces or whole grams to pounds to **tenths**), from each sample row in the Remarks (item 32) and divide by the number of samples to determine the average weight per sample in pounds to **tenths**. If no unharvested **marketable** fruit enter "0."

NOTE: Samples weighed in pounds and ounces are to be **recorded in** pounds to **tenths** (e.g., 12 ounces **are** converted to **tenths** of a pound by dividing 12 by 16 = .750 **or** .8 pounds). Convert samples weighed in grams to pounds to **tenths** (e.g., 340 grams **divided by** 454 grams per pound = .749 **or** .8 pounds).
29. **Factor:** Enter the appropriate factor for the sample size used (e.g., "1000" for 1/1000 sample size, "250" for 1/250 sample size, or "100" for 1/100 sample size, etc.).
30. **Sample Lbs. Per Acre:** Result of multiplying the average weight of strawberries from the sample rows (item 28) by the sample size factor (item 29) rounded to the nearest whole pound. If there are no fruit, enter zero.

31. **Total Lbs. Per Acre:** Add item 27 and item 30 entries. All entries are recorded to the nearest whole pound. Transfer this entry to the “Narrative” of the Production Worksheet and total all appraisals for all pickings for the acreage. If this is the only appraisal for the acreage, transfer this entry to Section I of the Production Worksheet, as applicable. If there are per acre appraisals for multiple pickings for the acreage, total the pounds per acre appraisals in the “Narrative” of the Production Worksheet and enter the result in Section I, column “J.”
32. **Remarks:** Remarks pertinent to the appraisal (e.g., show calculations for determining average sample weight of strawberries, “30 days allowed for plant recovery due to hail damage,” and “15 pickings completed before harvest ended”).
33. **Adjuster’s Signature and Code No., 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/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.
34. **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.
35. **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 STRAWBERRY APPRAISAL WORKSHEET	1. INSURED'S NAME I. M. Insured		2. POLICY NO. XXXXXXX	3. UNIT NO. 00100	4. CROP YEAR YYYY	5. TYPE/VARIETY 211/Camarosa
	6. BED WIDTH 5 ft	7. NUMBER OF ROWS 4	8. ROW WIDTH 1.25 ft	9. PLANT SPACING 1.0 ft		10. FRACTION OF AN ACRE 1/1000

PART I: POTENTIAL PRODUCTION

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

PART II: STAND REDUCTION

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

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

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

C. SUMMARY OF HARVESTED PRODUCTION WORKSHEET ENTRIES AND COMPLETION INFORMATION

- (1) Use the Summary of Harvested Production Worksheet to record harvested marketable production. Use separate worksheets for:
- (a) Harvested production sold directly to consumers (e.g., direct marketed, roadside stands, farmers' markets, U-Pick, penhooked, sold for cash, etc.);
 - (b) Each broker, processor, packer, shipper, or other first handler; or
 - (c) Marketable production that is harvested, but not sold.

*** (2) Allowable costs are to be deducted for production actually packed. Refer to the Special Provisions for possible deductions to allowable costs.

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

(3) MAKE NO ENTRY for harvested production that is damaged or defective due to insurable causes and such production is NOT marketable.

(4) Production harvested and shipped will be considered marketable even if such production is rejected at the destination point. Use the greater of the value agreed upon at the time the production was shipped or the minimum value or the Modified Minimum Value Option price in either I or II, as elected. If the price was not established, use not less than the minimum value.

(5) Insurance providers may, if needed, use the insured's records of the number of containers purchased for the crop year as a check against the number of containers sold.

Verify or make the following entries:

Item No. Information Required

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

1. **Insured's Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.

2. **Crop Year:** Four digit crop year, as defined in the policy, for which the claim is filed.

3. **Policy Number:** Insured's assigned policy number.
4. **Unit Number:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
5. **Claim No.:** Claim number as assigned by the insurance provider, if required.
6. **Type/Variety:** Three-digit code number, entered exactly as specified on the actuarial documents, for the type grown by the insured. If "No Type Specified," enter appropriate 3-digit code number from the actuarial documents. Enter the variety name (refer to the Special Provisions for insurable varieties).
7. **Name, Address, and Phone Number of Buyer/Packer, Etc.:** Name, address and telephone number of the broker, processor, packer, shipper, other first handler; or penhooker, location of harvested unsold production, U-pick field, roadside stand, or name and location of farmers' market. Use separate forms for each buyer.

PRODUCTION

Items 8 through 24.

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

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

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

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

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

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

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

- 16. Allowable Costs/lb.:** Allowable costs per pound (to the nearest cent) entered from the Special Provisions for harvesting and handling charges. If applicable, refer to the Special Provisions for possible deductions to allowable costs (also refer to subsection 7 C (2) above and the “Remarks,” below). For U-pick production and penhooking, enter “0.00” unless an allowable cost is shown on the Special Provisions for such production. MAKE NO ENTRY for marketable harvested unsold production and if item 13, above, applies.

- 17. Net Price/lb.:** Result, to the nearest cent, of subtracting item 16 “Allowable Costs/lb.” from item 15 “Price Received per Lb.” MAKE NO ENTRY for marketable harvested unsold production and if item 13, above, applies.

- 18. Minimum Value/lb.:** Enter the minimum value to the nearest cent, or Modified Minimum Value to the nearest cent as shown on the Special Provisions for Options selected. For marketable harvested unsold production, enter the minimum value from the Special Provisions. MAKE NO ENTRY if item 13, above, applies.

- 19. Net Dollars Received:** Result of multiplying item 13 “Pounds Delivered” by the greater of item 17 or 18, or if item 13, above, applies, enter amount from item 14. For marketable harvested unsold production enter the result of multiplying item 13 by item 18. All entries are in dollars and cents.

20. **Total:** Sum item 19 “Net Dollars Received.” For multiple pages, enter the grand total on the last page of the worksheet applicable for the buyer. Enter total in Section II, column “I” on the Production Worksheet applicable for each buyer.

21. **Remarks:** If applicable, identify:

- a. The Modified Minimum Value Option selected;
- b. How the container weight was determined;
- c. When and if applicable, calculations for deducting harvest costs (on a dollar/lb. basis) paid by the buyer from the allowable costs shown in the Special Provisions;
- d. How entries in item 14 were determined when item 13, above, applies; or
- e. How production was determined if acceptable records are not available.
- f. Any pertinent information such as the reason harvested production was not sold.

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

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

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

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

Company Name: Any Company FOR ILLUSTRATION PURPOSES ONLY STRAWBERRIES SUMMARY OF HARVESTED PRODUCTION			1. Insured's Name I. M. Insured			2. Crop Year YYYY			3. Policy Number XXXXXXXX		
			4. Unit Number 00100		5. Claim Number XXXXX			6. Type/ Variety 211/Camarosa			
7. Name, Address, and Phone Number of Buyer, Broker, Processor, Packer, Shipper, or Other First Handler, Penhooker, Etc. Big Valley Processor 109 Berry Rd Any Town, Any State XXXXX (XXX) XXX – XXXX											
PRODUCTION											
Date 8.	Load, Lot, or Summary 9.	Container Description 10.	No. of Containers 11.	Net Lbs. per Container 12.	Pounds Delivered 13.	Gross Dollars Received 14.	Price Received per Lb. 15.	Allowable Costs/lb. 16.	Net Price/lb. (15 – 16) 17.	Minimum Value/lb. 18.	Net Dollars Received 19.
3/19/YYYY	20-LH01	Flat-1 pint mesh	616	12.0	7,392	3,696.00	.50	.30	.20	.10	1,478.40
3/23/YYYY	20-LH05	Flat-1 pint mesh	666	12.0	7,992	3,916.08	.49	.30	.19	.10	1,518.48
3/27/YYYY	20-LH08	Flat-1 pint mesh	620	12.0	7,440	3,571.20	.48	.30	.18	.10	1,339.20
4/1/YYYY	20-LH13	Flat-1 pint mesh	416	12.0	4,992	2,296.32	.46	.30	.16	.10	798.72
4/5/YYYY	20-LH18	Flat-1 pint mesh	240	12.0	2,880	1,209.60	.42	.30	.12	.10	345.60
4/9/YYYY	20-LH23	Flat-1 pint mesh	173	12.0	2,076	809.64	.39	.30	.09	.10	207.60
4/13/YYYY	20-LH35	Flat-1 pint mesh	153	12.0	1,836	642.60	.35	.30	.05	.10	183.60
4/16/YYYY	20-LH40	Flat-1 pint mesh	120	12.0	1,440	475.20	.33	.30	.03	.10	144.00
20. Total										6,015.60	
21. Remarks Container weights from Table D. Modified Minimum Value Option I selected.											
22. Adjuster's Signature I. M. Adjuster			Code Number 12345		Date MM/DD/YYYY		23. Insured's Signature I. M. Insured			Date MM/DD/YYYY	

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 insured **has complied with all 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. FORM ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item

No. Information Required

1. **Crop/Code #:** “Strawberries” (0110).
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 where applicable as in the case of hail damage (e.g., APR 16).
5. **Cause of Damage:** Name of insured cause of loss for **this crop** as listed in the LAM. If it is evident that no indemnity is due, enter "NONE." If an insured cause of loss is coded as "Other," explain in the "Narrative."

NOTE: 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 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" in 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.

NOTE: If more spaces are needed for non-loss units, enter the unit numbers and identify 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, of 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. 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 instructions. In the bottom of the last line entry or 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:

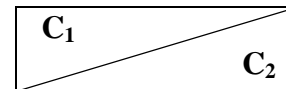
- a. Put to other use without consent.
- b. Abandoned.
- c. Damaged by uninsured causes.
- d. For which the insured failed to provide acceptable records of production.
- e. From which production was sold by direct marketing, penhooker, u-pick, etc. or for cash if the insured failed to meet the requirements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

FINAL: Determined acres to tenths.

Acres 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” is not specified on the actuarial documents, make no entry. Verify with the Summary of Coverage, and if the rate class is found to be incorrect, revise according to insurance provider’s instructions. Refer to the LAM.
- F. **Practice:** Three-digit code number, entered exactly as specified on the actuarial documents, for the practice carried out by the insured. If “No Practice Specified,” enter appropriate 3-digit code number from the actuarial documents.
- G. **Type/Class/Variety:** Three-digit code number, entered exactly as specified on the actuarial documents, for the type grown by the insured. If “No Type Specified,” enter appropriate 3-digit code number from the actuarial documents.
- H. **Stage:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Stage abbreviation as shown below. The inclusion of the following situations for acreage is common among the “P,” “H,” and “UH” stages but differs if ALL or some of the pickings are involved (refer to **EXHIBIT 1** for examples):

- a. Abandoned;
- b. Put to other use;
- c. Damaged solely by uninsured causes for which the insured failed to provide records of production which are acceptable to the insurance provider (including situations where the insured is also a broker, processor, shipper or other first handler; or from which production was sold by direct marketing or for cash), if the insured failed to meet the requirements contained in the crop provisions and Special Provisions.

STAGE

EXPLANATION

“P”..... If any or a combination of a, b, or c above applies to **ALL** the pickings for the acreage.

- a. Hail and Fire exclusion NOT in effect.
 - (1) Enter NOT LESS than the insured's amount of insurance per acre in whole dollars for any "P" stage acreage. On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged SOLELY by uninsured causes separate from other production.
 - (2) For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production per acre in whole dollars 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 pickings 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. 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.

O. **Total to Count:** Column "C" or "C₁" (**actual** acres) times Column "N," rounded to whole dollars. For CAT policies multiply result times .55, unless otherwise instructed by the insurance provider because adjustment will be made by other manual or automated computation process.

P. **Per Acre:** Per Acre Amount of Insurance - Enter the Amount of Insurance **per acre** 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.

NOTE: 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."

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 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 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 Columns “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 an aerial photograph for field ID’s to identify the total unit:
 - (1) If consent is or has been given to put part of the unit to another use or to replant;
 - (2) If uninsured causes are present; or
 - (3) Unusual or controversial cases.

NOTE: Indicate on a Planting Record Plat Map or aerial photo, the disposition of acreage destroyed or put to other use with or without consent.

- l. Explain any difference 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 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 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).
- t. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- ***
- u. Document calculation of total appraised pounds per acre by adding the total pounds per acre appraisal from item 31 of the Appraisal Worksheet for all pickings from the acreage. Enter the result in column “J.” Refer to subsections 5 C and D (2), and 7 B.

v. Explain “WOC,” “SU,” and “ABA” entries in Section I, Column “I” when the entry in Column “H” is “H” or “UH.”

w. Document any other pertinent information, including any data to support any factors used to calculate the production. If on an attachment, enter “See attachment.”

SECTION II - HARVESTED PRODUCTION

GENERAL INFORMATION:

(1) Account for ALL HARVESTED PRODUCTION (for ALL ENTITIES sharing in the crop).

*** (2) Separate line entries for each buyer are required. Buyers are reported separately on the Summary of Harvested Production Worksheets. Total net dollars received (item 20) from the Summary of Harvested Production worksheet are used to record the value of all harvested production.

(3) 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 crop provisions and the LAM.

(4) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:

(a) Harvested fruit of any type that failed to meet the applicable grade (quality) requirements because of INSURED damage.

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

(c) Varying determinations of production (varying value, etc.).

(5) 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 a 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, 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, replanting is complete for the unit, 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 indemnity is in effect for the unit for the crop year; otherwise, check “No.” Refer to the LAM.

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

A₂. **Field ID:** If only one practice and/or type of harvested production is listed in Section I, MAKE NO ENTRY.

If more than one practice and/or type of harvested production is listed in Section I, indicate for each practice/type the corresponding Field ID (from Section I, **Column** “A”).

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

B. - E. **Length or Diameter, Width, Depth, Deductions:** Enter the buyer’s name and address, if applicable, for:

- a. Production sold to a broker, processor, **packer**, shipper, **or other first handler** (refer to subsection 7 C, Summary of Harvested Production). **If the insured is also as a broker,**

processor, packer, shipper, or other first handler, marketing records must be obtained from the broker, processor, packer, shipper, or other first handler to verify the amount and value of production sold by the insured.

- b. Unsold harvested marketable production enter “UNSOLD.”
- c. U-pick production sold from insurable acreage, enter “U-PICK.”
- d. Production direct marketed, penhooked, or sold for cash (excluding U-pick) from insurable acreage, enter “DIRECT MARKETED.”

F. - H. MAKE NO ENTRY.

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

- a. Line out “Bu., Ton, Lbs., Cwt,” and enter “\$” in column heading.
- b. Total net production in whole dollars, for unsold marketable harvested production; and production delivered to the buyer, processor, packer, shipper, or other first handler from item 20, Summary of Harvested Production.

J. - N. MAKE NO ENTRY.

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

- a. Whole dollar value of production from harvested acreage damaged solely by uninsured causes.
- b. If production records are NOT available from acreage damaged solely by uninsured causes, MAKE NO ENTRY.

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

***P - R. MAKE NO ENTRY.

***S. **Production to Count:** Result of subtracting the entry in Column “O” from Column “I” in whole dollars.

NOTE: For CAT policies, multiply result by .55, unless otherwise instructed by the insurance provider because adjustment will be made by another manual or automated computation process.

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

22. **Section II Total:**
- PRELIMINARY:** MAKE NO ENTRY.
- FINAL:** Total of Column “S,” in whole 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 **item** 22 and **item** 23, in whole dollars.
25. **Adjuster’s Signature, Code #, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured’s authorized representative) has signed. For an absentee insured, enter adjuster’s code number ONLY. The signature and date will be entered **AFTER** the absentee has signed and returned the Production Worksheet.
- NOTE:** Final indemnity inspections should be signed on the bottom line.
26. **Insured’s Signature and Date:** Insured’s (or insured’s authorized representative’s) signature and date. **BEFORE** obtaining insured’s signature, **REVIEW ALL ENTRIES** on the Production Worksheet **WITH THE INSURED**, particularly explaining codes, etc., that may not be readily understood.
- NOTE:** Final indemnity inspections should be signed on the bottom line.
27. **Page Numbers:**
- PRELIMINARY:** Page numbers - “1,” “2,” etc., at the time of inspection.
- FINAL:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

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

1 Crop/Code# Strawberries 0110	2 Unit # 00100	3 Legal Description SW5-30S-9E
4 Date of Damage	APR 16	JAN 5
5 Cause of Damage	Hail	Freeze
6 Primary Cause %	60	X
12 Additional Units	00200	
13 Est. Prod. Per Acre	35000	

7 Company Any Company
Agency Any Agency

8 Name of Insured I. M. Insured			
9 Claim # XXXXXXXXXX		11 Crop Year YYYY	
10 Policy # XXXXXXXXXX			
14 Date(s) Notice of Loss	1 st MM/DD/YYYY	2 nd	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	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)	
1 M/D	10.0	10.0	1.000	D01	002	211	H	To Peppers	13,380		.20		2,676.00	26,760	8,250	82,500	
2A		9.0	1.000	D01	002	211	H	H							8,250	74,250	
2B M/D		1.0	1.000	D01	002	211	P	WOC				8,250	8,250.00	8,250	8,250	8,250	
16 TOTAL	20.0													17 TOTALS	35,010	165,000	

NARRATIVE (If more space is needed, attach a Special Report) Field 1 was appraised, released and planted to peppers. Fields 1 and 2A permanent field measurements, refer to attached FSA aerial photo map. Field 2B wheel measured. Field 2B destroyed without consent and no production harvested.

SECTION II – HARVESTED PRODUCTION

18 Date Harvest Completed 06/15/YYYY	19 Is damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	20 Assignment of Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	21 Transfer of Right To Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
---	---	--	---

MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION										
A ₁ A ₂	B	C	D	E	F	G	H	I	J	K ₁ K ₂	L ₁ L ₂	M ₁ M ₂	N	O	P	Q ₁ Q ₂	R	S	
Share Field ID	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	Bu. Ton Lbs. Cwt	Shell/Sugar Factor	FM% Factor	Moisture% Factor	Test Wt. Factor	Adjusted Production (HorI) xJxK ₂ xL ₂ xM ₂	Prod. Not To Count	Production (N - O)	Value Mkt. Price	Quality Factor (Q ₁ ÷ Q ₂)	Production To Count (P x R)	
	Big Valley Fruit, 102 Berry Rd, Any Town, Any State							84,236											84,236
	Big Valley Processor, 109 Berry Rd, Any Town, Any State							6,016											6,016

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	90,252
23 Section I Total	35,010
24 Unit Total	125,262

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

9. REFERENCE MATERIAL

TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS

ACRES IN FIELD OR SUBFIELD	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 field or subfield.	

* Refer to subsection 4 C for situations where different varieties may be combined for appraisal purposes.

TABLE B - SAMPLE ROW LENGTH FOR 1/1000 OF AN ACRE

ROW WIDTH (FEET TO HUNDRETHS/EQUIVALENT INCHES)	ROW LENGTH (FEET TO TENTHS)	ROW WIDTH (FEET TO HUNDRETHS/EQUIVALENT INCHES)	ROW LENGTH (FEET TO TENTHS)
.50 (6 in.)	87.1	1.92 (23 in.)	22.7
.58 (7 in.)	75.1	2.00 (24 in.)	21.8
.67 (8 in.)	65.0	2.08 (25 in.)	20.9
.75 (9 in.)	58.1	2.17 (26 in.)	20.1
.83 (10 in.)	52.5	2.25 (27 in.)	19.4
.92 (11 in.)	47.3	2.33 (28 in.)	18.7
1.00 (12 in.)	43.6	2.42 (29 in.)	18.0
1.08 (13 in.)	40.3	2.50 (30 in.)	17.4
1.17 (14 in.)	37.2	2.58 (31 in.)	16.9
1.25 (15 in.)	34.8	2.67 (32 in.)	16.3
1.33 (16 in.)	32.8	2.75 (33 in.)	15.8
1.42 (17 in.)	30.7	2.83 (34 in.)	15.4
1.50 (18 in.)	29.0	2.92 (35 in.)	14.9
1.58 (19 in.)	27.6	3.00 (36 in.)	14.5
1.67 (20 in.)	26.1	3.08 (37 in.)	14.1
1.75 (21 in.)	24.9	3.17 (38 in.)	13.7
1.83 (22 in.)	23.8	3.25 (39 in.)	13.4

One acre is equal to 43,560 square feet. Linear feet of row per acre equals 43,560 square feet divided by the row width in feet to tenths. Divide the result by 1000 to obtain the 1/1000 per acre sample row length (rounded to tenths). For a 1/1000 of an acre sample that spans the width of the bed (includes all rows), divide the sample row length shown in the table by the number of rows in the bed to obtain the sample bed length. Larger sample sizes may be used if warranted by damage to the crop.

EXAMPLE: 5 foot raised bed with 4 rows (15 inch average row spacing), the table shows the result of 43,560 sq. ft. per acre divided by 1.25 (15 inches divided by 12 inches) row width = 34,848 linear feet of row per acre. 34,848 linear feet divided by 1000 = 34.8 foot row length for a one-row 1/1000 of an acre sample. For a 4 row 1/1000 of an acre sample that spans the entire width of the planting bed, divide 34.8 foot row length by 4 rows to determine 8.7 foot bed length. If a larger sample size is needed, use 34.8 foot row length and include all 4 rows in the bed for a sample size of 4/1000 (or 1/250) of an acre.

TABLE C - POTENTIAL PRODUCTION

California Counties:

First Day of Month	Ventura		Santa Barbara	Fresno	Merced
	Winter Planting Pounds Per Acre	Summer Planting Pounds Per Acre	Winter Planting Pounds Per Acre	Summer Planting Pounds Per Acre	Summer Planting Pounds Per Acre
August					
September		15,508			
October		14,908		20,720	20,720
November		8,088		20,280	20,280
December		1,488		(Dormant Period)	(Dormant Period)
January	62,046				
February	59,566				
March	56,206		56,859		
April	42,255		53,139	19,680	19,680
May	18,255		42,639	13,080	13,080
June	4,305		19,906	4,400	4,400
July			4,906		

Pounds per acre for each month reflect the potential production remaining from the first day of the month through the end of the insurance period.

EXAMPLE: For Ventura County, winter planted acreage, the 62,040 pounds for the month of November reflect the potential production remaining from the first day of November through the last day of July, while the 59,566 pounds for the month of February reflect the potential production remaining from the first day of February through the last day of July (refer to subsection 5 C for additional information).

TABLE C - POTENTIAL PRODUCTION (Continued)

Florida Counties:

	Hillsborough and Manatee Counties
First Day of Month	Winter Planting Pounds Per Acre
December	27,500
January	23,677
February	18,204
*** March	11,050

NOTE: Pounds per acre for each month reflect the potential production remaining from the first day of the month through the end of the insurance period.

Louisiana Counties: Livingston and Tangipahoa.

Month/Days	Pounds Per Acre	
	Single Set Row (Planting)	Double Set Row (Planting)
*** December 17 – February 14	15,741	18,691
*** February 15 – March 31	11,745	13,939
April 1- May 15	2,565	3,045

NOTE: Pounds per acre for each time period reflect the potential production remaining from the first day in the time period above through the end of the insurance period.

North Carolina Counties: Brunswick, Columbus, Cumberland, Duplin, New Hanover, Pender, and Robeson.

Month/Days	Pounds Per Acre
*** April 10 – May 15	21,600

NOTE: Pounds per acre for each time period reflect the potential production remaining from the first day in the time period above through the end of the insurance period.

TABLE C - POTENTIAL PRODUCTION (Continued)

North Carolina Counties: Johnston and Wake.

Month/Days	Pounds Per Acre
*** April 15 - May 20	21,600

NOTE: Pounds per acre for each time period reflect the potential production remaining from the first day in the time period above through the end of the insurance period.

North Carolina Counties: Guilford.

Month/Days	Pounds Per Acre
*** April 25 – May 31	22,200

NOTE: Pounds per acre for each time period reflect the potential production remaining from the first day in the time period above through the end of the insurance period.

North Carolina Counties: Buncombe, Haywood, and Henderson.

Month/Days	Pounds Per Acre
*** May 10 – June 15	22,200

NOTE: Pounds per acre for each time period reflect the potential production remaining from the first day in the time period above through the end of the insurance period.

TABLE D - STANDARD CONTAINER WEIGHTS

The following table provides the average weight of berries a container will hold. For California, the weight includes the weight of the container (which is overfilled to account for the container weight). For all other states, the weight does not include the weight of the container.

State/ UPC No.	Container Types *	Number Per Flat/Box	Average Weight (Lbs./Flat)
California:		(12 x 20)	
33383 20001	1 pint mesh (12 ounce)	12 per flat	12.0
*** 33383 20003	1 pint mesh (half-flat)	12 per flat	6.0
33383 20004	1 pint mesh (flat)	12 per flat	12.0
*** 33383 20026	8 ounce clamshell	12 per flat	8.0
33383 20027	1 pound clamshell	8 per flat	8.5
33383 20028	10.3 ounce clamshell	12 per flat	7.7
33383 20030	2 pound clamshell	4 per flat	8.0
33383 20031	Stem berries: 1 pound clam shell	8 per flat	8.0
33383 20032	Stem berries: 8 ounce clam shell	16 per flat	8.0
*** Florida:			(Net Average Weight (Lbs./Flat or Box))
	12X20 box	12 open pints per box	11.2
	1 pound Clamshell	8 per flat	9.2
	2 pound Clam shell	4 per flat	9.2
	4 pound Clam shell	2 per flat	9.2
Louisiana:	Flat		10.0
North Carolina:			(Net Lbs./Container)
	4 quart bucket		5.0
	5 quart bucket		6.0
	1 gallon basket (cardboard)		6.0

*** *** NOTE:** For containers not listed in TABLE D, if possible, fill a container with several representative samples of marketable production, weigh the samples (for California this will be the weight in pounds to tenths for both the container and the strawberries), in all other states, weigh the empty container and deduct the weight of the container from the weight of the full container to determine the average weight, in pounds to tenths, that the container will hold. If representative samples of production are not available, the insurance provider may authorize the use of the producer's/buyer's marketing records.

EXHIBIT 1

DECISION CHART FOR STAGE AND APPRAISAL ENTRIES

	Section I, Production Worksheet Entry Required for:		
If the Insured:	Stage Codes Columns H and I	Column J	Column M *
Harvested all pickings	H/H	No	No*
Harvested 1 picking and no other pickings harvested due to insured causes	H/H	Yes	No*
Harvested 1 picking, but no other pickings harvested due to uninsured causes	H/H	No	Yes
Harvested all pickings, but production records unacceptable	P/H	No	Yes
Did not harvest any pickings due to insured causes	UH/UH	Yes	No*
Did not harvest any pickings due to uninsured causes	P/UH	No	Yes
Plants destroyed with consent due to insured causes and planted to peppers, no pickings were harvested	UH/To Peppers	Yes	No*
Plants destroyed without consent and no pickings harvested	P/WOC	No	Yes
Harvested 2 pickings, skipped 7 pickings (23 day gap** and timely notice provided) due to hail damage and harvested last 6 pickings	H/H	Yes (for hail damage)	No*
Harvested 2 pickings, skipped 6 pickings (19 day gap** and no notice provided) with NO verifiable insured cause of loss and harvested last 7 pickings	H/H	No	Yes (for the 6 skipped pickings)
Harvested all pickings except last 2 pickings due to low market price	H/H	Yes	No*
Harvested all pickings except last 4 pickings due to insured damage, but after crop recovery harvested 2 pickings after end of insurance period	H/H	Yes (for insured damage)***	No*
Harvested all pickings including two pickings after end of insurance period	H/H	No***	No*
Harvested 2 pickings, skipped 10 pickings due to frost damage and harvested the last 6 pickings. Adjuster determined plants were producing harvestable berries the last 4 of the 10 skipped pickings	H/H	Yes (for frost damage)**	Yes (Last 4 Pickings Skipped)
First 4 pickings not harvested due to uninsured causes, next 8 pickings harvested, and last 4 pickings not harvested due to insured causes	H/H	Yes (for insured damage)**	Yes (for first 4 pickings)

* Appraisal entries may be required in Column "M" of the Production Worksheet if "uninsured causes" are also present.

** If this county has a 21 day "harvest delay" notice requirement, the insured must provide notice if harvest is delayed 21 days or more. Acceptable harvest records must be provided and the delay in harvest must be due to an insured cause of loss. Otherwise, it must be assumed the plants produced harvestable berries during the harvest delay and an appraisal for uninsured causes is required.

*** If the insured delayed harvest of a picking until after the end of the insurance period and it was possible to harvest the picking(s) in question prior to the end of the insurance period, then any production harvested after the end of the insurance period is considered production to count. If the production records are not acceptable or available or if it is known production records will not be available, enter an appraisal in Column "M."

