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Department of  
Agriculture



Federal Crop  
Insurance  
Corporation



Product  
Development  
Division

FCIC-25550 (10-2001)

# **BLUEBERRY PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK**

**2002 and Succeeding Crop Years**



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

<b>FEDERAL CROP INSURANCE HANDBOOK</b>	<b>NUMBER: 25550</b>
<b>SUBJECT:</b>  <b>BLUEBERRY PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK 2002 AND SUCCEEDING CROP YEARS</b>	<b>DATE: October 15, 2001</b>
	<b>OPI: Product Development Division</b>
	<b>APPROVED:</b>  <b>Tim B. Witt</b>  Deputy Administrator, Research and Development

**THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2002 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR 2002 AND SUCCEEDING CROP YEARS, ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.**

**SUMMARY OF CHANGES/CONTROL CHART**

Major Changes: See changes or additions in text which have been **redlined**. Three stars (\*\*\*) identify information that has been removed.

Changes:

- A. Inserted a new subsection 3 A (3), adding information on the frost protection option, where allowed by the Special Provisions.
- B. Deleted the reference to limited coverage in subsection 3 B (3).
- C. Inserted a new subsection 3 D, "Quality Adjustment," adding information on quality adjustment for damage caused by hail or freeze, where allowed by the Special Provisions. Added subsection 3 D, "Quality Adjustment," to the Table of Contents and renumbered the Table of Contents pages accordingly.
- D. Deleted the first sentence in subsection 4 B.
- E. Inserted a new subsection (2) "Bearing Bushes" in subsection 4 C, providing instructions on determining the number of bearing bushes and renumbered the subsections accordingly. Added to the **EXAMPLE** following subsection 4 C (3) an example of the calculations for determining the number of bearing bushes.
- F. In sections 5 and 7, replaced the word "ripe" with the word "mature" and replaced the words "red and green" with "immature."

# BLUEBERRY LOSS ADJUSTMENT STANDARDS HANDBOOK

## SUMMARY OF CHANGES/CONTROL CHART (Continued)

- G. Added to the Appraisal Method table under subsection 5 A, under the “Use” column, at the end of the sentence, for both the Machine Harvested Appraisals and Lowbush Appraisals, the phrase “and the insured crop will not be harvested” to be consistent with the statement for Hand Harvested Appraisals.
- H. Inserted a new subsection 5 B (1) (b) adding information on conducting quality adjustment appraisals for hail or freeze damage if allowed by the Special Provisions. Relettered the remaining subsections accordingly. Added to the beginning of the first sentence in subsection (c) the words “If quality adjustment is not allowed, or is not applicable,” and added after the words “sample area” the words “including berries damaged by uninsured causes.” Also inserted in subsection (c) the word “(blue)” after the word “mature” to clarify that mature blueberries are those which have a blue color.
- I. Moved subsection 5 B (2) (b) to (f), inserted at the beginning of subsection (b) a new sentence “Harvest the sample rows.” and relettered the subsections accordingly.
- J. Inserted a new subsection 5 B (2) (c) adding instructions for quality adjustment appraisals where allowed by the Special Provisions and added references to subsections 3 D and 5 B (1) (b). Relettered the remaining subsections accordingly. Added the words “If quality adjustment is not allowed by the Special Provisions, or is not applicable,” to the beginning of the first sentence in subsection (d). In subsection (g) 1, added the word “(blue)” after the word “mature” and in (g) 3, added the words “(red and green)” after the word “immature.”
- K. Inserted in subsection 5 C (3), the words “Defer all” at the beginning of the sentence and inserted the word “until” after the word “appraisals.” Added to subsection (4) an explanation of how to determine the minimum number of samples for the illustration following the subsection and a reference to **TABLE C**.
- L. Added a new subsection 5 C (11) (d), instructions to document in the “Remarks” section of the Appraisal Worksheet how the percent of plant cover was determined. Clarified subsection 5 C (12) by removing the words “item 10 above” and inserting “the pounds per acre” and deleting the words “from item 11” and replacing with “determined from subsection (11) above.”
- M. Inserted a **NOTE** in subsection 7 B to determine the percent hail or freeze damage before appraising potential production and if the percent damage equals or exceeds that shown in the Special Provisions to make no entries in items 13–25 and 27–32 of the appraisal worksheet. Revised the information in the Appraisal Worksheet examples in subsections 7 B and C to match the illustration and **EXAMPLE** contained in subsection 4 C by changing the bush spacing example shown in subsection 7 B, item 6 from “8 X 10” to “6 X 10” and recalculating the worksheet examples accordingly. Added in the Remarks of the appraisal worksheet an example of the information to be recorded for determining the percent of hail damage. In subsection 7 B, inserted “**PART I**” after item 8 to identify the beginning of a different section of the appraisal worksheet.

# BLUEBERRY LOSS ADJUSTMENT STANDARDS HANDBOOK

## SUMMARY OF CHANGES/CONTROL CHART (Continued)

- N. Added in subsection 7 B, at the end of items 13 and 14, instructions for quality adjustment and a reference to the Special Provisions and subsection 5 B.
- O. Removed, at the beginning of item 16 of subsection 7 B, the word “calculated” and inserted “factored” and in item 17 added the word “consecutive” after “equals 4.” Added to item 20 the words “(plant density)” after the words “bushes per acre.” For items 24 and 25, clarified that rounding is to be done at the end of the calculation. For item 26, inserted at the end instructions to enter zero if the percent hail or freeze damage equals or exceeds that shown in the Special Provisions and to record the percent damage to the nearest tenth of a percent. Also added references to item 33, the Special Provisions, and subsection 5 B. For item 33, added the word “calculations” before the words “for plant density.”
- P. Inserted a **NOTE** in subsection 7 C to determine the percent hail or freeze damage before appraising potential production and if the percent damage equals or exceeds that shown in the Special Provisions to make no entries in items 15–18 of the appraisal worksheet. Inserted the words “sample” before the word “row” in the second line of item 14 and in the first line of item 15 of subsection 7 C. Added to item 14, instructions for quality adjustment and references to the Special Provisions and subsection 5 B. Corrected item 16 instructions to read “Item 14 divided by item 15” in place of “Column 15 divided by column 16.” For item 20, changed “column” to “item” and added instructions to round at the end of the calculations. For item 21, added at the end of the parenthesis “and, if applicable, the percent hail or freeze damage” and added instructions to record the percent damage to the nearest tenth of a percent. In item 23, corrected the spelling of the word “authorized.” Added in the Remarks of the appraisal worksheet an example of the information to be recorded for determining the percent of hail damage.
- Q. Added to section 7 D, item 18, a reference to subsection 5 C (11). Added instructions to item 19, to round at the end of the calculation. Added instructions to item 20, to document how the percent plant cover was determined. Added in the “Remarks” section of the Appraisal Worksheet example a statement indicating how the percent of plant cover was determined.
- R. Revised subsection 8 A (4) by deleting, in the first line, the words “any of the insureds” and inserting “the insured.” In the second line deleted the words “have not been met.” and inserted a period after the word “policy.” In the second sentence deleted the word “any” and replaced with the word “they.”
- S. In subsection 8 B, item 5, line one, changed the word “cause” to “cause(s).” Revised the information on gleaned acreage in Section I, items H and I, by deleting the sentence and inserting instructions to refer to the LAM for more information on gleaning.
- T. Added a new paragraph “s” to subsection 8 B Section I, Remarks, of the Production Worksheet instructions to explain an entry of “.000,” quality adjustment factor, entered in item “R.” Relettered the remaining paragraphs accordingly. Removed the last sentence in “t,” and added instructions to refer to the LAM for more information on gleaning.

# BLUEBERRY LOSS ADJUSTMENT STANDARDS HANDBOOK

## SUMMARY OF CHANGES/CONTROL CHART (Continued)

- U. Added to subsection 8 B Section II, completion instructions for items “Q<sub>1</sub>,” “Q<sub>2</sub>,” and “R” for mature blueberries qualifying for quality adjustment.
- V. In subsection 8 B, Production Worksheet example, corrected the entry in Section I, line two, item Q to read “31,500,” added quality adjustment information in the “Narrative” section and changed the example entries in Section II, Harvested Production, items I, N, and P to “33,000.” Changed the appraised potential in item J to reflect the information taken from revised Appraisal Worksheet example in subsection 7 B. In Section II, of the Production Worksheet, added entries in items Q<sub>1</sub>, Q<sub>2</sub>, and R to reflect quality adjustment. Recalculated the entries for items O and 17 in Section I and in Section II, items S, 22, 23, and 24.
- W. Added to section 9, **TABLE A**, procedure that allows, under certain conditions, on a unit basis the use of less than the recommended number of samples.
- X. Changed the phrases “see the LAM,” “see section 4,” “see the Special Provisions,” etc. to “refer to the LAM,” “refer to section 4,” “refer to the Special Provisions,” etc. wherever the phrases appeared within the handbook.
- Y. Added additional references to various sections and the tables throughout the handbook as well as corrections in punctuation and format.

Control Chart For: Blueberry Pilot Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Pages	Reference Material	Date	Directive Number
Remove	Entire Handbook and Replace with FCIC-25550 dated 10-2001					
Current Index	1-2	1-2	1-34	35-38	10-2001	FCIC-25550

# BLUEBERRY PILOT LOSS ADJUSTMENT HANDBOOK

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# 1. INTRODUCTION

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

## 2. SPECIAL INSTRUCTIONS

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This handbook remains in effect until superseded by reissuance of **either** the entire handbook **or** selected portions (through slip sheets or bulletins). If slip sheets have been issued for a handbook, the original handbook as amended by clipsheet 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 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 that are **general** (not crop-specific) to loss adjustment are identified in the LAM.
- (2) Terms, abbreviations, and definitions **specific** to blueberry loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.
- (3) Definition(s):

**Clone:** A parent plant with a system of rhizomes that produce offshoots that are genetically identical to the parent plant.

**Rhizome:** An underground plant stem that produces roots below ground and shoots above ground.

**Transect:** A sample area of vegetation, usually a long continuous strip (for lowbush blueberry appraisals, a strip 200 feet long).

### **3. INSURANCE CONTRACT INFORMATION**

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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 blueberries in the county, in which the insured has a share, for which a guarantee and premium rate is provided by the actuarial documents and:
  - (a) Are grown on bush varieties that:
    - 1 Were commercially available when the bushes were set out; and
    - 2 Are varieties adapted to the area of the following types:
      - a Highbush;
      - b Lowbush; or
      - c Rabbiteye blueberries;
  - (b) Are produced on bushes that have reached the minimum insurable age or have produced the minimum yield per acre designated in the Special Provisions; and
  - (c) If inspected, are considered acceptable by the insurance provider (refer to the Special Provisions);
- (2) Lowbush blueberry acreage must be pruned every other year to be insurable (refer to the Special Provisions);
- (3) Where applicable, insured producers may select the frost protection option (refer to the Special Provisions). To be eligible for the option, all blueberry acreage insured under the rates for an irrigated practice must have water supplied by an overhead solid set irrigation system. If part of the irrigated acreage does not have water supplied by an overhead solid set irrigation system, then none of the irrigated acreage qualifies for the option.

#### **B. PROVISIONS NOT APPLICABLE TO CAT COVERAGE**

- (1) Optional Units where allowed in the Special Provisions.
- (2) Written Agreements.
- (3) Hail and Fire Exclusion provisions (also not applicable if additional coverage is 65/100 or comparable coverage).

#### **C. UNIT DIVISION**

See the insurance contract for unit provisions. **NOTE:** Unless otherwise provided by the Special Provisions, only basic units are available.

## **D. QUALITY ADJUSTMENT**

Harvested sold production may be eligible for quality adjustment if allowed by the Special Provisions. Such production must sustain at least the percent of damage shown in the Special Provisions for unavoidable damage caused by hail or freeze that occurred during the insurance period. For harvested sold production, packer or processor records must clearly indicate the percent of hail or freeze damage. For production not harvested or harvested but not sold, determine the percent of damage from samples. If samples are not available for unsold production, use packer or processor records (refer to subsection 5 B (2)). If qualifying damaged production is not harvested or is harvested but not sold, the production to count will be zero.

## **4. BLUEBERRY APPRAISALS**

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### **A. GENERAL INFORMATION**

- (1) Potential production will be appraised in accordance with procedures specified in this handbook and the LAM.
- (2) Specifically for blueberries, circumstances that require an appraisal include (but are not limited to):
  - (a) If verifiable production records may not be available (roadside markets, etc.);
  - (b) If any production will be sold by direct marketing.
- (3) Make separate appraisals for each blueberry variety grown in the plot, as applicable.
- (4) Select representative sample areas from different parts or different rows in the unit or plot using subsection 4 B procedures. Identify the sample areas on a chart or map and indicate the sample bushes by row number and bush count within the chosen row (for lowbush types mark each of the one square meter sample areas with string and marking tape) so the same sample areas can be used for subsequent appraisals, as applicable.
- (5) **Applicability** - Within the policy provisions is a requirement that insureds file a “notice of damage or loss” unless the insurance period has ended prior to each of the following events:
  - (a) Within three days of the date harvest should have started if the crop will not be harvested.
  - (b) At least 15 days before any production from any unit will be sold by direct marketing. The insurance provider will conduct pre-harvest appraisals to determine production to count for production sold by direct marketing. If damage occurs after this appraisal, the insurance provider will conduct an additional appraisal.

**NOTE:** In the event of failure to give timely notice that production will be sold by direct marketing, apply an appraised amount of production to count of not less than the production guarantee per acre, if such failure results in the inability of the insurance provider to make the required appraisal.

- (c) If the insured gave notice previously, in accordance with section 14 of the Basic Provisions and intends to claim an indemnity on any unit, notice must be given at least 15 days prior to the beginning of harvest of the damaged variety so that the insurance provider may inspect the damaged production.
  - (d) 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 is to be considered undamaged and included as production to count.
- (6) **Appraisal dates:** Whenever possible, appraise blueberries before the fruit is removed from the bushes.

## **B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS**

\*\*\* Determine the number and general location of bushes/clones to be used as representative samples based on:

- (1) Total acreage and the number of bushes/clones;
- (2) Extent of variation in the amount of production or damage within the acreage and location of fruit on the bush;

**NOTE:** When variable damage causes the crop potential to be significantly different within the same acreage, or when the insured wishes to destroy a portion of the acreage, split the acreage into subplots and appraise each separately.

- (3) Percent of each variety, practice, or type in the acreage;
- (4) Bush/clone age, size, density, and vigor; and
- (5) The acreage in the unit from which fruit has been picked and the extent of variation in the amount of unpicked fruit on the bushes.

Take not less than the minimum number (count) of representative samples required in **TABLE A**, **TABLE B**, and **TABLE C**.

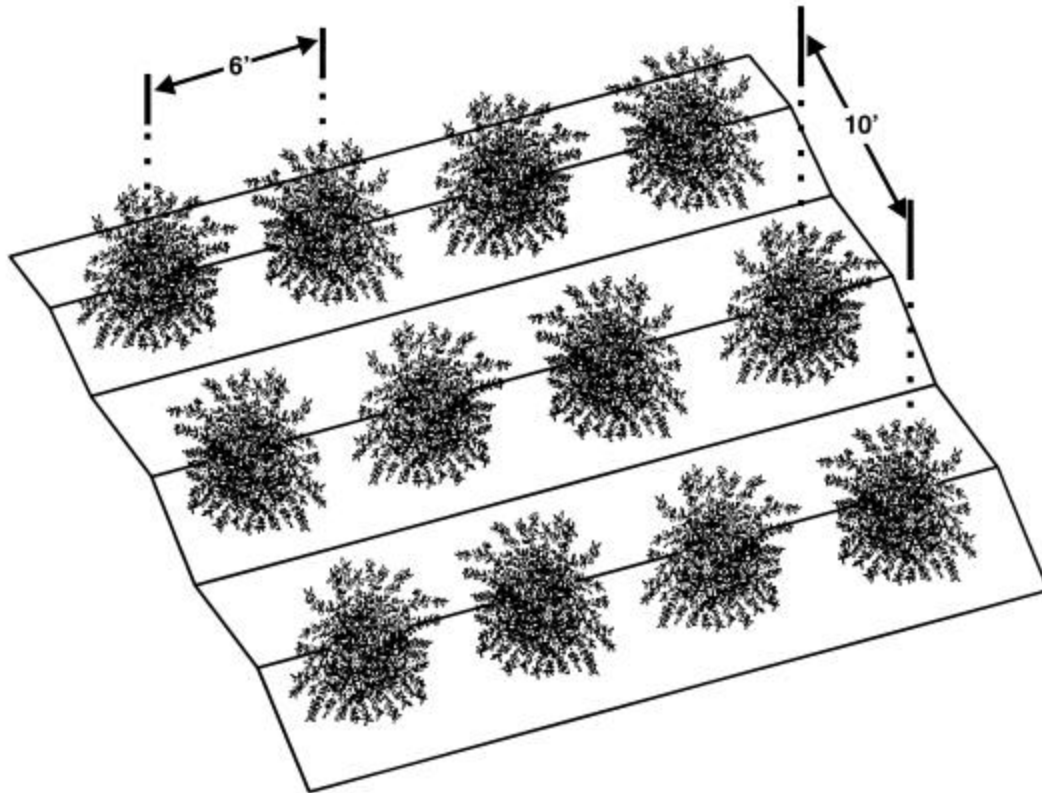
## **C. DETERMINING PLANT DENSITY AND PERCENT STAND**

**These calculations apply only to the hand and machine harvested appraisal methods for highbush and rabbiteye blueberries.**

- (1) **Plant Density.** Calculate the area in square feet occupied by a single bush by multiplying the average distance between bushes within the same row times the average distance between rows in the field (refer to diagram below).
  - (a) Measure the space between bushes in the row from the center of one bush to the center of the adjacent bush. Measure across three or more bushes to determine the average width.

- (b) Measure the space between rows from the center of a bush in one row to the center of a bush in the next row. Measure across three or more rows to determine the average row width.
- (c) Determine the plant density (or bushes per acre) by dividing the square feet per acre (43,560) by the square feet per bush .

**NOTE:** Round measurements to the nearest tenth of a foot, as applicable.



Measuring the Distance Between Bushes and Between Rows

- (2) **Bearing Bushes.** Determine the number of missing, dead or nonbearing bushes and subtract from the total number of bushes per acre to determine the number of bearing bushes per acre.
- (3) **Percent Stand.** Divide the number of bearing bushes per acre by the total number of bushes per acre (from item (1) (c) above).

**EXAMPLE:**

- ! Blueberry bushes are spaced 6 feet apart within the row and 10 feet apart between rows.  
 ! 6 ft. x 10 ft. = 60 sq. ft./bush.  
 ! 43,560 (sq. ft./acre) ) 60 sq. ft./bush = **726 plant density** (bushes per acre).  
 ! **726 bushes per acre - 41 missing, dead or nonbearing bushes = 685 bearing bushes.**  
 ! If there are 685 bearing bushes in the field,  $685 \div 726 =$  **94 percent stand.**

## 5. APPRAISAL METHODS

### A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

Appraisal Method...	Use...
Hand Harvested Appraisals	when any potential production from highbush or rabbiteye acreage will be sold for direct marketing or when there is damage due to insurable or uninsurable causes, and the insured crop will not be harvested.
Machine Harvested Appraisals	when any potential production from highbush or rabbiteye acreage will be sold for direct marketing or when there is damage due to insurable or uninsurable causes, and the insured crop will not be harvested.
Lowbush Appraisals	when any potential production from lowbush acreage will be sold by direct marketing or when there is damage due to insurable or uninsurable causes, and the insured crop will not be harvested.

### B. Highbush and Rabbiteye Appraisals

#### (1) Hand Harvested Appraisals

- (a) Select representative sample areas using procedure in subsection 4 B.

**NOTE:** If additional samples are needed, explain in the Remarks section of the appraisal worksheet.

- (b) If quality adjustment is allowed by the Special Provisions, randomly select and weigh 100 mature (blue) and immature (red and green) berries from each sample. Separate and weigh the hail or freeze damaged berries for each sample (berries severely damaged by freeze will have a dark shrunken appearance and if cut open will have a discolored brown interior, almost hollow or dried out). To determine light freeze damage cut each of the 100 berries in half (freeze damage will appear as a brown discoloration in one or more seed cavities.) Total the weight for all samples keeping the weight of hail or freeze damaged berries separate from the total weight. Determine the percent damage by dividing the total weight of hail or freeze damaged berries by the total weight for all berries. Round the result to the nearest tenth of a percent. If the percent of hail or freeze damage equals or exceeds that shown in the Special Provisions, do not count the unharvested production from the field or sub field (also refer to subsection 3 D).

**EXAMPLE:** Assume a blueberry field is damaged by both hail and freeze and will not be harvested. Total weight for all berries from all samples is 2.6 lbs. Total weight of hail and freeze damaged berries is .6 lbs.  $.6 \text{ lbs} \div 2.6 \text{ lbs} = .2308$  or 23.1 percent damage. If the percent damage equals or exceeds that shown on the Special Provisions then the appraised production to count for the field will be zero.

- (c) If quality adjustment is not allowed, or is not applicable, pick all berries from the sample area including berries damaged by uninsured causes. Separate the mature (blue) berries from the immature (red and green) berries and weigh all the berries from each sample by weighing the mature berries separately from the immature berries. Total weights from all samples, keeping the mature berry weights separate from the immature berry weights, and record the weights in pounds to tenths on the appraisal worksheet. Select berries for sampling as follows:
- 1 Harvest all sound, marketable, mature and immature berries in the sample area.
  - 2 Separate the mature berries from the immature berries.
- (d) Weigh 100 mature berries and weigh 100 immature berries. Divide the weight of the 100 mature berries by the weight of the 100 immature berries to arrive at a maturity weight factor.
- (e) Total the weight of the mature berries from all samples, divided by the total number of bushes sampled (1 sample equals 4 consecutive bushes) to calculate the average pounds of berries per bush.
- (f) Total the weight of the immature berries from all the samples, multiply times the maturity weight factor and divide by the number of bushes sampled (1 sample equals 4 consecutive bushes) to calculate the average pounds of berries per bush.
- (g) Multiply the average pounds of mature berries per bush times the number of bushes per acre times the percent stand times the mature berry grade factor (0.84) to calculate the average pounds of mature berries per acre.
- (h) Multiply the average pounds of immature berries per bush times the number of bushes per acre times the percent stand times the immature berry grade factor (0.70) to calculate the average pounds of immature berries per acre that will reach maturity.

**NOTE:** The grade factor of 0.84 is the average percent of sound mature berries less the percent of unsound berries and foreign material contained in a harvested blueberry sample. The grade factor of 0.70 is the average percent of sound immature berries that will reach maturity less the percent of unsound berries and foreign material contained in a harvested blueberry sample.

## (2) Machine Harvested Appraisals

- (a) Select representative sample rows using procedure in subsection 4 B.
- (b) Harvest the sample rows. Weigh each sample and record weight in pounds to tenths on the appraisal worksheet.

(c) If quality adjustment is allowed by the Special Provisions, randomly select a 1 pound sample of berries from those harvested from each sample. Separate and weigh the hail or freeze damaged berries for each sample. (Refer to subsection 5 B (1) (b) for additional information on freeze damaged berries.) Total the weight of hail or freeze damaged berries for all samples. Determine the percent damage by dividing the total weight of hail or freeze damaged berries for all samples by 1 (one pound). Round the result to the nearest tenth of a percent. If the percent of hail or freeze damage equals or exceeds that shown in the Special Provisions, do not count the unharvested production from the field or sub field (refer to subsection 3 D).

(d) If quality adjustment is not allowed by the Special Provisions or is not applicable, count the total number of bushes machine harvested in the sample row.

(e) Divide the weight of the berries machine harvested by the number of bushes in the sample row to calculate the average weight per bush.

(f) Multiply the average weight per bush times the number of bushes per acre times the percent stand, times the grade factor (0.84) to calculate the average number of pounds of berries per acre.

**NOTE:** Calculate the percent stand using section 4 procedures.

(g) There will be at least one additional appraisal of the sample area unless:

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

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

## C. LOWBUSH APPRAISALS

(1) Commercial lowbush blueberry fields in Maine are cultivated stands of wild clones. A clone is the original parent plant with a rhizome system that covers a wide area with no recognizable rows. Any given field will contain many clones representing plants of varying age, color, or fruit size. Each clone is genetically different from the neighboring plants. The size of the area a clone covers is related to the plant's age.

(2) Materials needed for appraisals:

(a) Gram scale.

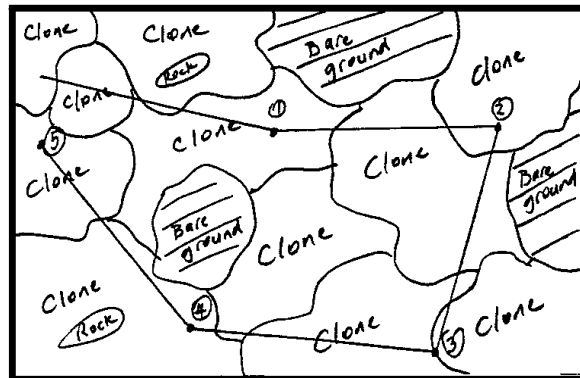
(b) One square meter frame (1 meter = 39.37 inches) or circular tubing measuring 44.4 inches in diameter.



**NOTE:** Construct a square meter frame using tubing or wood so the inside measurement of the frame is equal to one square meter.

- (c) One gallon pail.
  - (d) Five gallon pail.
  - (e) 100 foot measuring tape.
  - (f) Hand held blueberry rake.
- (3) **Defer all** appraisals **until** approximately 90 percent of the fruit in the field is ripe.
- (4) Use field acreage to determine the required number of 200-foot transects and the number of square meter samples. **In the diagram below, for a 20.0 acre field, 5 transects were made requiring at least 10 samples (2 samples per transect) to be taken (refer to TABLE C).**
- (5) Position transects so that samples are representative of the amount and severity of crop damage in the field (**refer to** diagram below).

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



- (6) On each transect, place a square meter frame at the 100-foot, and 200-foot mark.
- (7) Harvest all berries in the square meter frame using a hand held blueberry rake. Winnow the blueberries into a one-gallon pail allowing the wind to blow the leaves and foreign material from the sample.
- (8) Weigh each sample separately using a gram scale (with at least 1 gram resolution) and enter each sample weight on the appraisal worksheet.
- (9) Total the weight of all samples for each field and divide by the number of samples taken to calculate the average weight per sample (in grams).
- (10) Multiply the average sample weight in grams by 8.92 to convert to pounds per acre.

- (11) Determine percent plant cover by one of the following methods, as applicable:
- (a) Visual observation (preferred method). The adjuster makes several visual observations while walking through the field noting the area covered by blueberry clones, weeds, open land, rocks, and ledges. An accurate estimate of plant cover can be made if all areas of the field are observed. Subtract 5 percent from the plant cover determination to account for shrinkage.
  - (b) Use FSA aerial photographs of the field to determine the percent plant cover. Take the percent ground covered by blueberries minus 5 percent for shrinkage to obtain the percent plant cover.
  - (c) If the plant cover estimate cannot be determined as described in 11(a) and 11(b) above, enter .60.
  - (d) Document in the "Remarks" section of the Appraisal Worksheet how the percent of plant cover was determined and, if applicable, calculations used to determine percent of hail or freeze damage.
- (12) Calculate the production in pounds from each field by multiplying the pounds per acre by the percent plant cover determined from subsection (11) above.

## **6. APPRAISAL DEVIATIONS AND MODIFICATIONS**

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### **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**

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### **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 or plot inspected. Refer to section 4 for sampling instructions.

**NOTE:** Standard appraisal worksheet items are numbered consecutively in subsections B-D below. Example appraisal worksheets are also provided to illustrate how to complete entries.

## **B. WORKSHEET ENTRIES AND COMPLETION INFORMATION FOR HAND HARVESTED APPRAISALS**

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

Verify or make the following entries:

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

### **Item No.**

### **Information Required**

\*\*\*

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

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

1. **Insured's Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy No.:** Insured's assigned policy number.
3. **Type:** Type of blueberries (e.g., highbush or rabbiteye), as applicable.
4. **Unit No.:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
5. **Crop Year:** Crop year, as defined in the policy, for which the claim is filed.
6. **Bush Spacing:** Measure distance between bushes in a row and the distance between rows (e.g., 6 X 10). (Refer to section 4 guidelines.)
7. **Cause of Damage:** Primary insured cause of damage.
8. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred. Include the SPECIFIC DATE where applicable, as in the case of hail damage (e.g., JUN 10).

## PART I

9. **Field ID:** Field or sub field identification symbol (refer to item 27 for additional instructions).
10. **Acres:** Number of determined acres, to tenths, for field or sub field being appraised.
11. **Variety:** Variety name of blueberries being appraised (e.g., Bluecrop, Jersey, etc.).
12. **Practice:** Three-digit code number, entered exactly as specified on the actuarial documents, for the practice carried out by the insured. If “No Practice Specified,” enter appropriate 3-digit code from the actuarial documents.
13. **Sample Weight Mature Berries:** Weight in pounds to tenths of all sound, marketable, ripe (mature) blueberries in the sample.
14. **Sample Weight Immature Berries:** Weight in pounds to tenths of all sound, immature (green and red) blueberries in the sample. Sum item 14 entries and enter total in item 31.
15. **Total Weight All Samples - Mature:** Weight in pounds to tenths of all sample entries in item 13.
16. **Total Weight All Samples - Immature:** Factored weight in pounds to tenths of all sample entries in item 14, entry from item 32. Refer to Part II, items 27-32.
17. **Total No. Bushes Sampled:** Total number of sample bushes. One sample equals 4 consecutive bushes (e.g., 3 samples X 4 bushes per sample = 12 bushes).
18. **Average Sample Wt. Per Bush - Mature:** Item 15 divided by Item 17, results in pounds to tenths.
19. **Average Sample Wt. Per Bush - Immature:** Item 16 divided by item 17, results in pounds to tenths.
20. **No. Bushes Per Acre:** Calculate number of bushes per acre - (plant density) per acre (refer to section 4 and TABLE D).
21. **Percent Stand:** Percent stand to two-decimal places (refer to Section 4 D). Determine the total number of bushes and bearing bushes per acre. Divide the number of bearing bushes per acre by the total number of bushes per acre to determine the percent stand to the nearest whole percent. Show the calculations in “Remarks.”
22. **Grade Factor - Mature:** MAKE NO ENTRY, if the 0.84 factor is pre-printed on the appraisal worksheet for mature blueberries, otherwise enter 0.84.
23. **Grade Factor - Immature:** MAKE NO ENTRY, if the 0.70 factor is pre-printed on the appraisal worksheet for immature blueberries, otherwise enter 0.70.

24. **Average Lbs./Ac. - Mature:** Item 18 times item 20 times item 21 times item 22, results in whole pounds rounded at the end of the calculation.
25. **Average Lbs./Ac. - Immature:** Item 19 times item 20 times item 21 times item 23, results in whole pounds rounded at the end of the calculation.
26. **Total Appraised Production:** Total of items 24 and 25 entered in whole pounds. If the percent of hail or freeze damage equals or exceeds that shown in the Special Provisions enter zero (also refer to item 33, the Special Provisions, and subsection 5 B).

## PART II: FACTORED WEIGHT OF IMMATURE BERRIES

27. **Field ID:** Field or sub field identification symbol which must correspond to the same symbol used in item 9 for the same acreage being appraised.
28. **Weight of 100 Mature Berries:** Weight of 100 sound, ripe (mature) blueberries in pounds to tenths.
29. **Weight of 100 Immature Berries:** Weight of 100 sound, immature blueberries in pounds to tenths.
30. **Maturity Weight Factor:** Item 28 divided by item 29 to determine the maturity factor to three decimal places (e.g., 1.9 lbs divided by 1.1 lbs = 1.727).
31. **Total Weight of Immature Berries:** Total weight of immature berries for all samples entered after totaling item 14.
32. **Total Immature Weight all Samples:** Result of item 30 multiplied by item 31 entered in pounds to tenths. Transfer this total to item 16.
33. **Remarks:** Enter any pertinent appraisal information (e.g., calculations for plant density, plant stand, and, if applicable, calculations for percent hail or freeze damage. Record percent hail or freeze damage to the nearest tenth of a percent).
34. **Adjuster's Signature, Code Number, and Date:** Signature of the adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the "Remarks/Narrative" section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the "Narrative" of the Production Worksheet.
35. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the Appraisal Worksheet WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.
36. **Page:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

Company Name: Any Company

Claim No.: XXXXXXXX

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

**PART I:**

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

**PART II: FACTORED WEIGHT OF IMMATURE BERRIES**

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

33. Remarks

685 bearing bushes per acre ÷ 726 bushes per acre = .944 or .94. Calculations for percent hail damage: .3, .1, .2, 0 = .6 lbs hail damaged berries. .6 lbs ÷ 3.8 lb total weight of sample = .1579 or 15.8 percent hail damage.

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

Verify or make the following entries:

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

### Item

### No.

### Information Required

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

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

1. **Insured's Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy Number:** Insured's assigned policy number.
3. **Type:** Name of crop type (e.g. highbush or rabbiteye), as applicable.
4. **Unit No.:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
5. **Crop Year:** Crop year, as defined in the policy, for which the claim is filed.
6. **Bush Spacing:** Measure distance between bushes in a row and the distance between rows (refer to section 4 guidelines).
7. **Cause of Damage:** Primary insured cause of damage.
8. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred. Include the SPECIFIC DATE where applicable, as in the case of hail damage (e.g., JUN 10).
9. **Field ID:** Field or sub field identification symbol.
10. **Acres:** Number of determined acres, to tenths, in field or sub field being appraised.
11. **Variety:** Variety name of blueberries being appraised (e.g., Bluecrop, Jersey, etc.).
12. **Practice:** Three-digit code number, entered exactly as specified in the actuarial documents, for the practice carried out by the insured. If "No Practice Specified," enter appropriate 3-digit code number from the actuarial documents.

13. **Number of Rows Sampled:** The number of rows sampled, rounded up to the next whole number (refer to TABLE B).
  
- NOTE:** Documenting the number of rows sampled ensures that the minimum sample requirements have been satisfied and as a check for the total number of bushes sampled in item 20.
  
14. **Total Lbs. Machine Harvested:** The total pounds to tenths of all berries from the bushes in the sample row (or rows) harvested. If the percent of hail or freeze damage equals or exceeds the percent shown in the Special Provisions enter zero (also refer to item 21, the Special Provisions, and subsection 5 B).
  
15. **Total No. of Bushes Sampled:** Total number of bushes in each sample row (or rows) that are machine harvested for sampling.
  
16. **Avg. Lbs Per Bush:** Item 14 divided by item 15, in pounds to tenths.
  
17. **No. Bushes Per Acre:** Calculate the number of bushes per acre (plant density), refer to subsection 4 D.
  
18. **Percent Stand:** Percent stand to two-decimal places (refer to subsection 4 D). Determine the total number of bushes and bearing bushes per acre. Divide the number of bearing bushes per acre by the total number of bushes per acre to determine the percent stand to the nearest whole percent. Show the calculations in “Remarks.”
  
19. **Grade Factor:** MAKE NO ENTRY, if 0.84 grade factor for mature blueberries is printed on the appraisal worksheet, otherwise enter 0.84.
  
20. **Avg. No. Lbs. Per Acre:** Item 16, times item 17, times item 18, times item 19, in pounds to tenths, round at the end of the calculation.
  
21. **Remarks:** Pertinent information about the appraisal (e.g., calculations for plant density and, if applicable, percent hail or freeze damage. Record percent damage to the nearest tenth of a percent).
  
22. **Adjuster's Code Number, Signature, and Date:** Signature of the adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to the signature date, document the date of appraisal in the “Remarks/Narrative” section of the Appraisal Worksheet (if available); otherwise, document the appraisal in the “Narrative” of the Production Worksheet.
  
23. **Insured's Signature and Date:** Insured's authorized representative's signature and date. Before obtaining insured's signature, REVIEW ALL ENTRIES on the Appraisal Worksheet WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.
  
24. **Page:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).



Company Name: Any Company

Claim No.: XXXXXXXXX

<b>For Illustration Purposes Only</b>				1. Insured's Name <b>I. M. Insured</b>				2. Policy Number <b>XXXXXXXX</b>			3. Type <b>Highbush</b>	
<b>Highbush and Rabbiteye Blueberry Appraisal Worksheet Machine Harvest Method</b>				4. Unit No. <b>00100</b>		5. Crop Year <b>YYYY</b>	6. Bush Spacing <b>6 X 10</b>	7. Cause of Damage <b>Hail</b>				8. Date of Damage <b>JUN 10</b>
Field ID 9	Acres 10	Variety 11	Practice 12	Number of Rows Sampled 13	Total Lbs. Machine Harvested 14	Total No. of Bushes Sampled 15	Avg. Lbs. Per Bush 16	No. Bushes Per Acre 17	Percent Stand 18	Grade Factor 19	Avg. No. Lbs. Per Acre 20	
A	5.0	Bluecrop	002	5	192.1	40	4.8	X <b>726</b>	X <b>.94</b>	X <b>0.84</b>	= <b>2752</b>	
						÷	=	X	X	X <b>0.84</b>	=	
						÷	=	X	X	X <b>0.84</b>	=	
						÷	=	X	X	X <b>0.84</b>	=	
						÷	=	X	X	X <b>0.84</b>	=	
21. Remarks												
<p><b>685</b> bearing bushes per acre ÷ <b>726</b> bushes per acre = <b>.944</b> or <b>.94</b>. Calculations for percent hail damage: Total weight of hail damaged berries in one pound sample <b>.1 lb.</b> <b>.1 lb ÷ 1.0 = .10</b> or <b>10.0</b> percent hail damage.</p>												
22. Adjuster's Signature <b>I. M. Adjuster</b>				* Code No. <b>12345</b>		* Date <b>MM/DD/YYYY</b>		23. Insured's Signature <b>I. M. Insured</b>				* Date <b>MM/DD/YYYY</b>

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## **D. WORKSHEET ENTRIES AND COMPLETION INFORMATION FOR LOWBUSH APPRAISALS**

Verify or make the following entries:

**Item  
No.**

**Information Required**

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

1. **Insured's Name:** Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy Number:** Insured's assigned policy number.
3. **Crop Year:** Crop year, as defined in the policy, for which the claim has been filed.
4. **Unit Number:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
5. **Cause of Damage:** Primary insured cause of damage.
6. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred. Include the SPECIFIC DATE where applicable, as in the case of hail damage (e.g., JUN 10).
7. **Claim Number:** The number as assigned by the insurance provider, if required.
8. **Appraised Acres:** Appraised acres, rounded to tenths.
9. **Practice:** Three-digit code number entered exactly as specified in the actuarial documents, for the practice carried out by the insured. If "No Practice Specified," enter appropriate three-digit code number from the actuarial documents.
10. **Field ID:** Field or sub field identification symbol.
11. **Plot Acres:** Number of determined acres, to tenths, in each field or sub field.
12. **Practice:** Three-digit code number, entered exactly as specified in the actuarial documents, for the practice carried out by the insured. If "No Practice Specified," enter appropriate 3-digit code number from the actuarial documents.
13. **Sample Weight In Grams:** Weight of each sample in grams to tenths.
14. **Total From All Samples:** Total of all sample weights by line in item 13 "Sample Weight in Grams" in grams to tenths.

15. **No. of Samples:** Total number of samples taken by line in item 13 “Sample Weight in Grams.”
16. **Avg. No. Of Grams Per Sample:** Item 14 “Total from all Samples” divided by item 15 “No. of Samples” results in grams to tenths.
17. **Grams To Lbs Factor:** MAKE NO ENTRY, if factor of 8.92 for converting grams to pounds is pre-printed on the appraisal worksheet, otherwise enter 8.92.
18. **% Plant Cover Minus 5 %:** Estimated percent plant cover less 5 percent for shrinkage. Refer to subsection 5 C (11).
19. **Appraisal in Lbs./Acre:** Item 16 times item 17 times item 18, result in whole pounds, round at the end of the calculation.
20. **Remarks:** Enter pertinent information about the appraisal. Document how the percent plant cover was determined.
21. **Adjuster's Signature, Code Number, and Date:** Signature of the adjuster, code number, and date signed **after** the insured (or insured’s authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the “Remarks/Narrative” section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the “Narrative” of the Production Worksheet.
22. **Insured's Signature, and Date:** Insured (or insured’s authorized representative’s) signature and date. BEFORE obtaining insured’s signature REVIEW ALL ENTRIES on the Appraisal Worksheet WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.
23. **Page:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

COMPANY NAME: Any Company

<b>For Illustration Purposes Only</b>  <b>LOWBUSH BLUEBERRY APPRAISAL FORM</b>			1 INSURED'S NAME <b>I. M. Insured</b>					2 POLICY NUMBER <b>XXXXXXX</b>			3 CROP YEAR <b>YYYY</b>									
			4 UNIT NUMBER <b>0100</b>					5 CAUSE OF DAMAGE <b>Hail</b>			6 DATE OF DAMAGE <b>JUN 10</b>									
			7 CLAIM NUMBER <b>XXXXXXXX</b>					8 APPRAISED ACRES <b>5.0</b>			9 PRACTICE <b>002</b>									
FIELD ID 10	PLOT ACRES 11	PRACTICE 12	SAMPLE WEIGHT IN GRAMS 13							TOTAL FROM ALL SAMPLES 14	NO. OF SAMPLES 15	AVG. NO. OF GRAMS PER SAMPLE 16	GRAMS TO LBS FACTOR 17	% PLANT COVER MINUS 5% 18	APPRAISAL IN LBS./ACRE 19					
A	5.0	002	120.0	115.0	135.2	140.1	101.9		612.2	÷	5	=	122.4	X	<b>8.92</b>	X	.55	=	600	
										÷		=		X	<b>8.92</b>	X		=		
										÷		=		X	<b>8.92</b>	X		=		
										÷		=		X	<b>8.92</b>	X		=		
										÷		=		X	<b>8.92</b>	X		=		
20 REMARKS <b>Percent plant cover determined by field inspection.</b>																				
21 ADJUSTER'S SIGNATURE <b>I. M. Adjuster</b>					* CODE NO. <b>12345</b>			* DATE <b>MM/DD/YYYY</b>			22 INSURED'S SIGNATURE <b>I. M. Insured</b>					* DATE <b>MM/DD/YYYY</b>				

## **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 have not been met. 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 #:** “Blueberries” (0019).
2.      **Unit #:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
3.      **Legal Description:** Section, township, and range number or other legal description that identifies the location of the unit.
4.      **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., AUG 11).
5.      **Cause of Damage:** Name of insured **cause(s)** of loss for **this crop** as listed in the LAM. If it is evident that no indemnity is due, enter “NONE.” If an insured cause of loss is coded as “Other,” explain in the Narrative.  
  
**NOTE:** **Refer to** the Basic Provisions and the crop provisions for the crop for information pertaining to insured and uninsured causes of loss.
6.      **Primary Cause %:**  
  
**PRELIMINARY:** MAKE NO ENTRY.  
  
**FINAL:** Percent of damage as a result of the cause of damage listed in item 5 above that is determined to be the primary cause of damage, to the nearest whole percent. The primary cause of damage must exceed 50 percent (e.g., 51%). Enter an “X” for the major secondary cause of damage.
7.      **Company/Agency:** Name of the company and agency servicing the contract.
8.      **Name of Insured:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
9.      **Claim #:** Claim number as assigned by the insurance provider.
10.     **Policy #:** Insured’s assigned policy number.
11.     **Crop Year:** 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, identified as “Non-loss Units,” in the Narrative or on an attached Special Report.

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

**PRELIMINARY:** MAKE NO ENTRY.

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

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

**PRELIMINARY:**

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

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

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

- a. If no other person has a share in the unit (insured has a 100 percent share), MAKE NO ENTRY.

- b. In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril crop insurance contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter “NONE.”
- (1) If the other person has a multiple-peril crop insurance contract and it can be determined that the SAME insurance provider services it, enter the contract number. Handle these companion policies according to insurance provider instructions.
  - (2) If the OTHER person has a multiple-peril crop insurance contract and a DIFFERENT insurance provider or agent services it, enter the name of the insurance provider and/or agent (and contract number) if known.
  - (3) If unable to verify the existence of a companion contract, enter “Unknown,” and contact the insurance provider for further instructions.

**NOTE:** Refer to the LAM for further information regarding companion contracts.

## SECTION I - ACREAGE APPRAISED, PRODUCTION, AND ADJUSTMENTS

Make separate line entries for varying:

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

**Verify or make the following entries:**

### **Item**

### **No.      Information Required**

A. **Field ID:** The field identification symbol from a sketch map or an aerial photo. See the Narrative. In the margin (or in a separate column), enter the date of inspection for the last line entry of each inspection.

B. **Preliminary Acres:**

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

**FINAL:** MAKE NO ENTRY.



C. **Final Acres:** Refer to the LAM for definition of acceptable determined acres used herein.

Determined acres to tenths (include "E" if estimated) for which consent is given for other use and/or:

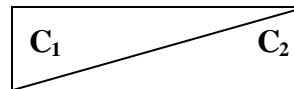
- a. Put to other use without prior consent;
- b. Abandoned;
- c. Damaged by uninsured causes;
- d. For which the insured failed to provide acceptable records of production; or
- e. From which production was sold by direct marketing if the insured failed to meet the requirements contained in the crop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

**FINAL:** Determined acres to tenths.

**NOTE:** Acreage breakdowns WITHIN a unit may be estimated (enter "E" in front of the acres) if a determination is impractical AND if authorization was received from the insurance provider. Document authorization in the Narrative.

ACCOUNT FOR ALL ACREAGE IN THE UNIT. In the event of over-reported acres, handle in accordance with individual insurance provider's instructions. In the event of under-reported acres, draw a diagonal line in column "C" as shown below.

C<sub>1</sub> Enter the ACTUAL acres for the field or sub field.  
C<sub>2</sub> Enter the REPORTED acres for the field or sub field.



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

E. **Risk:** The correct rate class from the actuarial documents. 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.

**NOTE:** Unrated land is uninsurable without a written agreement.

F. **Practice:** Three-digit code number, entered exactly as specified on the actuarial documents, for the practice carried out by the insured. If "No Practice Specified," enter appropriate 3-digit code number from the actuarial documents.

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

H. **Stage:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Stage abbreviations as shown below.

<u>STAGE</u>	<u>EXPLANATION</u>
“P” . . . . .	Acres abandoned without consent, put to other use without consent, damaged solely by uninsured causes, for which the insured failed to provide records of production which are acceptable to the insurance provider, or from which production was sold by direct marketing if the insured failed to meet the requirements contained in the crop provisions (also refer to the Special Provisions).
“H” . . . . .	Harvested.
“UH” . . . . .	Unharvested or put to other use with consent.

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

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

<u>USE</u>	<u>EXPLANATION</u>
“WOC” . . . . .	Other use without consent.
“SU” . . . . .	Solely uninsured.
“ABA” . . . . .	Abandoned without consent.
“H” . . . . .	Harvested.
“UH” . . . . .	Unharvested.

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

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

J. **Appraised Potential:** Per-acre appraisal in whole pounds of POTENTIAL production for the acreage appraised. Refer to appraisal methods for additional instructions.

**NOTE:** If there is no potential on “UH” acreage, enter “0.”

K<sub>1</sub>. - L. MAKE NO ENTRY.

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

a. Hail and Fire exclusion NOT in effect.

- (1) Enter NOT LESS than the insured’s production guarantee per acre in whole pounds for the line (calculated by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any “P” stage acreage.

**NOTE:** On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged SOLELY by uninsured causes separate from other production.

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

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

c. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.

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

N. **Adjusted Potential:** Column "J" plus column "M" in whole pounds.

O. **Total to Count:** Column "C" or "C<sub>1</sub>" (**actual** acres) times Column "N," in whole pounds.

P. **Per Acre:** Per Acre Guarantee - Enter the per-acre production guarantee from the insured's policy.

Q. **Total:** Column "C<sub>2</sub>" (**reported** acres; "C" if acreage is not under-reported) times Column "P," to tenths.

16. **Total Acres:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Total Actual Acres [Column "C" (or "C<sub>1</sub>" if there are under-reported acres)], to tenths.

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

17. **Totals:**

**PRELIMINARY:** MAKE NO ENTRY.

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

## NARRATIVE:

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

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

**NOTE:** 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, item “C” as follows: “Line 3 ‘E’ acres authorized by the insurance provider MM/DD/YYYY.”
- q. Document the method and calculation used to determine acres for the unit. **Refer to the LAM.**
- r. Specify the type of insects, disease or wildlife when the insured cause of damage or loss is listed as insects, disease or wildlife. Explain why control measures did not work.
- s. **Explain any “.000” QA factor entered in item R. Enter the maximum price election for the county and the price received minus the harvest expense shown in the Special Provisions. Document any excess transportation costs or conditioning costs used to determine 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. Document any other pertinent information, including any data to support any factors used to calculate the production.

## **SECTION II - HARVESTED PRODUCTION**

### **GENERAL INFORMATION:**

- (1) Account for ALL HARVESTED PRODUCTION (for **ALL ENTITIES** sharing in the crop) except production appraised BEFORE harvest and shown in Section I because the quantity cannot be determined later.
- (2) For production commercially stored, sold, etc., enter the name and address of, buyer, packinghouse, or processor as applicable in items B through E. For fruit otherwise disposed of, indicate the disposition (sold at roadside stand, etc.).
- (3) If additional lines are necessary, the data may be entered on a continuation sheet. **USE SEPARATE LINES FOR:**
  - (a) Different **FIRST** handlers (buyers, packing houses, or processors). The insured must have maintained satisfactory records of ALL production sold. Verify any packing house or processor records.

**NOTE:** In all localities, if the first handler was not a packer or processor, the production will be determined by the adjuster on the basis of available records.
  - (b) Varying shares; e.g., 50 percent and 75 percent shares on same unit.

- (c) Varying determinations of production (varying value, etc.).
- (4) There will generally be no harvested production entries in items A<sub>1</sub> through N for preliminary inspections.

**Verify or make the following entries:**

**Item  
No.**

**Information Required**

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

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:**

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

19. **Similar Damage:**

**PRELIMINARY:** MAKE NO ENTRY.

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

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

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

- A<sub>1</sub>. **Share:** RECORD ONLY VARYING SHARES on SAME unit to three decimal places.

A<sub>2</sub>. **Field ID:** If only one practice and/or type of harvested production is listed in Section I, MAKE NO ENTRY.

If more than one practice and/or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type the corresponding Field ID (from Section I, item "A").

B. - E. **Length or Diameter, Width, Depth, Deduction:** For production sold, enter name and address of the **Buyers, Packing house, or Processor**. For fruit otherwise disposed of, indicate the method of disposition (sold at roadside stand, etc.).

F. - H. MAKE NO ENTRY.

I. **Bu., Ton, Lbs., Cwt.:** Circle "Lbs." in column heading. Production in whole pounds as determined by delivery records, production recaps, sales receipts from processors (must be NET WEIGHT), etc.

J. - M<sub>2</sub>. MAKE NO ENTRY.

N. **Adjusted Production:** Enter whole pounds from Column "I."

O. **Prod. Not to Count:** Net production NOT to count in whole pounds, WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., acreage damaged solely by uninsured causes).

**NOTE:** 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 whole pounds.

Q<sub>1</sub>. **Value:** When applicable, for harvested sold production eligible for quality adjustment due to hail or freeze damage (refer to the Special Provisions), enter the value received less the amount for harvesting as shown in the Special Provisions. Entry must not be less than zero. Make no entry for harvested unsold production.

Q<sub>2</sub>. **MKT. Price:** If an entry is in column "Q<sub>1</sub>," enter the maximum price election for the county.

R. **Quality Factor:** For harvested sold production eligible for quality adjustment (refer to the Special Provisions), enter the 3-digit quality adjustment factor determined by the result of Q<sub>1</sub> divided by Q<sub>2</sub>.

S. **Production to Count:** Enter the result from Column "P," in whole pounds.

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

22. **Section II Total:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Total of Column "S," in whole pounds.

23. **Section I Total:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Enter figure from Section I, Column "O" total.

24. **Unit Total:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Total of 22 and 23 in whole pounds.

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

**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., which 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# Blueberries 0019	2 Unit # 00100	3 Legal Description SW 1-96N -30W
4 Date of Damage	JUN 10	
5 Cause of Damage	Hail	
6 Primary Cause %	100	
12 Additional Units	00200	
13 Est. Prod. Per Acre	3500	

7 Company Any Company  
Agency Any Agency

8 Name of Insured I. M. Insured			
9 Claim # XXXXXXXX	11 Crop Year YYYY		
10 Policy # XXXXXXXX			
14 Date(s) Notice of Loss	1 <sup>st</sup> MM/DD/YYYY	2 <sup>nd</sup>	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 <sub>1</sub> K <sub>2</sub>	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+ Uninsured Cause	Adjusted Potential	Total to Count (C x N)	Per Acre	Total (C x P)
A M/D		5.0	1.000	A01	002	002	UH	UH	2587				2587	12,935	3,500	17,500
B1		9.0	1.000	A01	002	002	H	H							3,500	31,500
B2 M/D		1.0	1.000	A01	002	002	P	WOC				3500	3500	3500	3,500	3,500
16 TOTAL		15.0											17 TOTALS	16,435		52,500

**NARRATIVE** (If more space is needed, attach a Special Report) Acreage determined by wheel measurement, see attached Special Report for measurements. Field A appraised and released. Field B2 destroyed without consent. Value of sold production \$.48 per lb. - \$.15 per lb. for harvesting = \$.33 per lb.

**SECTION II – HARVESTED PRODUCTION**

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

MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION									
A <sub>1</sub> A <sub>2</sub>	B	C	D	E	F	G	H	I	J	K <sub>1</sub> K <sub>2</sub>	L <sub>1</sub> L <sub>2</sub>	M <sub>1</sub> M <sub>2</sub>	N	O	P	Q <sub>1</sub> Q <sub>2</sub>	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 (Horl) xJxK <sub>2</sub> xL <sub>2</sub> xM <sub>2</sub>	Prod. Not To Count	Production (N – O)	Value Mkt. Price	Quality Factor (Q <sub>1</sub> ÷ Q <sub>2</sub> )	Production To Count (P X R)
	Berry Processor, City, State							33,000					33,000		33,000	.33 .58	.569	18,777

I certify the information provided above, to the best of my knowledge, to be true and complete and that it will be used to determine my loss, if any, to my insured crops. I understand that this Production Worksheet and supporting papers are subject to audit and approval by the company. I understand that this crop insurance is subsidized and reinsured by the Federal Crop Insurance Corporation, an agency of the United States. I understand that any false or inaccurate information may result in the sanctions outlined in my policy and administrative, civil, and criminal sanctions under 18 U.S.C. §§ 1006 and 1014, 7 U.S.C. § 1506, 31 U.S.C. §§ 3729 and 3730 and other federal statutes

22 Section II Total	18,777
23 Section I Total	16,435
24 Unit Total	35,212

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

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## 9. REFERENCE MATERIAL

**TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS FOR HAND HARVESTED Highbush and Rabbiteye Blueberries**

Acres in Field or Sub field	Recommended Minimum Number of Samples*
0.1 - 1.0	2 Samples
1.1 - 3.0	3 Samples
3.1 - 5.0	4 Samples
5.1 - 10.0	5 Samples
10.1 - 40.0	6 Samples
40.1 and greater	1 additional sample per 10.0 acres

\* One sample equals four consecutive bushes. Samples should be chosen from representative areas of the field or sub field.

### Supplemental Sample Size and Appraisal Information

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

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

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

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

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

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

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

**NOTE:** Follow the procedure in the LAM for “No Indemnity Due Claims” or complete and sign a “Withdrawal of Claim” form, as applicable.

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

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

- B. Pick, sample, and, if applicable, calculate the quality adjustment percentage for production damaged by hail or freeze from each sample. Record the results separately for each sample on the appraisal worksheet (refer to section 5).

**TABLE B - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS FOR MACHINE HARVESTED Highbush AND Rabbiteye Blueberries**

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

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

A minimum of 1 row per unit will be sampled.

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

**TABLE C - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS FOR MAINE Lowbush Blueberries**

Acres in Field or Sub field	Number of Transects*	Samples Required
0.0 to 10.0	3	6
10.1 and above	Add 1 transect (2 samples) for each additional 5 acres (or fraction thereof) in the field or sub field	
*Take one sample (one square meter) at the 100 foot measurement and a second sample at the 200 foot measurement of each transect, two samples per transect.		

**TABLE D - NUMBER OF BUSHES PER ACRE**

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

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

**Example:** 6.5 ft. between bushes X 10 ft. between rows = 65 sq. ft., so:  $43,560 \div 65 = 670$  bushes per acre.



