United States Department of Agriculture



Federal Crop Insurance Corporation



# **ACTUAL** REVENUE HISTORY **STRAWBERRY** PILOT LOSS **ADJUSTMENT STANDARDS** HANDBOOK

FCIC 25780

**2015 and Succeeding Crop Years** 

#### RISK MANAGEMENT AGENCY KANSAS CITY, MO 64133

TITLE: ARH STRAWBERRY PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK	NUMBER: 25780
EFFECTIVE DATE: 2015 and	ISSUE DATE:
succeeding crop years	Apríl 24, 2014
SUBJECT:	OPI: Actuarial and Product Design Division
Provides the loss adjustment procedures and instructions for administering the	APPROVED:
ARH Strawberry pilot program	/S/ Tím B. Wítt
	Deputy Administrator for Product Management

#### **REASON FOR ISSUANCE**

This handbook is being issued to provide procedures and instructions for administering the ARH strawberry crop insurance program for the 2015 and subsequent crop years.

This handbook contains the official FCIC-issued Loss Adjustment Standards under the ARH strawberry pilot crop insurance program for the 2015 and succeeding crop years.

This handbook is reissued with new format standards; therefore, the appearance and structure of the handbook is quite different. No items are highlighted.

This reissuance also includes clarifications with regard to:

• changes to the ARH strawberry crop provisions for the 2015 crop year

#### ARH STRAWBERRY PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK

ARH Strawberry Pilot Loss Adjustment Standards Handbook							
	TP	TC	Text	Exhibit	Exhibit	Date	Directive
	Page(s)	Page(s)	Page(s)	Number	Page(s)	Date	Number
Insert	Entire Handbook						
Current Index	1-2	1-2	1-15			04-2014	FCIC-25780
				1	16	04-2014	FCIC-25780
				2	17-18	04-2014	FCIC-25780
				3	19-23	04-2014	FCIC-25780
				4	24-29	04-2014	FCIC-25780
				5	30-44	04-2014	FCIC-25780
				6	45-48	04-2014	FCIC-25780

#### **CONTROL CHART**

# FILING INSTRUCTIONS

This handbook replaces FCIC-25780; ARH Strawberry Pilot Loss Adjustment Standards Handbook dated March 30, 2011. This handbook is effective for the 2015 and succeeding crop years.

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# (RESERVED)

#### **1** General Information

#### A. Purpose and Objective

The RMA-issued loss adjustment standards for this crop are the official standard requirements for adjusting losses in a uniform and timely manner. The RMA-issued standards for this crop and crop year are in effect as of the signature date for this crop handbook located at <u>www.rma.usda.gov/handbooks/25000/index.html</u>. All approved insurance providers (AIPs) will utilize these standards for both loss adjustment and loss training for the applicable crop year. These standards include crop appraisal methods, claims completion instructions, and form standards that supplement the general (not crop-specific) loss adjustment standards identified in the LAM.

This handbook remains in effect until superseded by reissuance of either the entire handbook or selected portions (through amendments, bulletins, or FADs). If amendments are issued for a handbook, the original handbook as amended shall constitute the handbook. A bulletin or FAD can supersede either the original handbook or subsequent amendments.

#### **B.** Related Handbooks

The following table identifies handbooks that shall be used in conjunction with this handbook.

Handbook	Relation/Purpose	
CIH Provides overall general underwriting (not crop specific) process.		
DSSH Provides the form standards and procedures for use in the sales and service of crop insurance contracts.		
LAM Provides overall general loss adjustment (not crop-specific) process		

- (1) Terms, abbreviations, and definitions general (not crop specific) to loss adjustment are identified in the LAM.
- (2) Terms, abbreviations, and definitions specific to ARH Strawberry Pilot loss adjustment and this handbook are in exhibits 1 and 2, herein.

#### C. CAT Coverage

CAT coverage is not provided under the ARH Strawberry Pilot Program.

#### 2 AIP Responsibilities

#### A. Utilization of Standards

All AIPs shall utilize these standards for both loss adjustment and loss training for the applicable crop year. These standards, which include crop appraisal methods, claims

completion instructions, and form standards, supplement the general (not crop-specific) loss adjustment standards identified in the LAM.

#### **B.** Form Distribution

The following is the minimum distribution of forms completed by the adjuster and signed by the insured (or the insured's authorized representative) for the loss adjustment inspection:

- (1) One legible copy to the insured; and
- (2) The original and all remaining copies as instructed by the AIP.

#### C. Record Retention

It is the AIP's responsibility to maintain records (documents) as stated in the SRA and described in the LAM.

#### **D.** Form Standards

- (1) The entry items and completion instructions in exhibits 3, 4, and 5 are the minimum requirements for the ARH Strawberry Pilot Appraisal Worksheet and Claim Form (hereafter referred to as "Production Worksheet"). All entry items are "Substantive" (they are required).
- (2) The Privacy Act and Non-Discrimination statements are required statements that must be printed on all forms or provided to the insured as a separate document. These statements are not shown on the example form(s) in exhibits 3, 4, and 5. The current Non-Discrimination Statement and Privacy Act Statement can be found on the RMA website at: <u>http://www.rma.usda.gov/regs/required.html</u> or successor website.
- (3) The certification statement required by the current DSSH must be included on the Production Worksheet directly above the insured's signature block immediately followed by the statement below:

"I understand the certified information on this Production Worksheet will be used to determine my loss, if any, to the above unit. The insurance provider may audit and approve this information and supporting documentation. The Federal Crop Insurance Corporation, an agency of the United States, subsidizes and reinsures this crop insurance."

(4) Refer to the DSSH for other crop insurance form requirements (such as point size of font, and so forth).

#### 3-10 (Reserved)

# PART 2 POLICY INFORMATION

The AIP determines the insured has complied with all policy provisions of the insurance contract. The ARH Strawberry pilot crop provisions, which are to be considered in this determination include (but are not limited to):

#### 11 Insurability

#### A. Insured Crop

The following may not be a complete list of insurability requirements. Refer to the Basic Provisions, Crop Provisions, and Special Provisions for a complete list.

- (1) The crop insured will be all strawberries in the county for which a premium rate is provided by the actuarial documents:
  - (a) In which the insured has a share;
  - (b) That is grown from nursery stock of an adapted variety;
  - (c) That is grown from nursery stock that is certified disease free by an appropriate authority in the state;
  - (d) That is grown as an annual;
  - (e) That is appropriately planted and meets all cultural requirements stated in section 9 of the Crop Provisions and in the Special Provisions if applicable;
  - (f) That is irrigated;
  - (g) That is grown for commercial sale; and
  - (h) That is grown by a person who, in at least three of the five previous crop years:
    - (i) Grew strawberries for commercial sale or;
    - (ii) Participated in managing a commercial strawberry farming operation.
  - (i) That is not direct marketed unless you comply with section 12(b) of the Crop Provisions.
- (2) Acreage that does not meet the cultural requirements contained in the Special Provisions (if applicable) will not be insurable.
- (3) Acreage planted prior to the earliest planting date, if one is specified in the Special Provisions, is insurable only if the population of plants on the final planting date is sufficient to produce a crop at least equal to the approved yield.

#### **11** Insurability (Continued)

- (4) Any 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 AIP agrees it is not practical to replant. It will not be considered practical to replant if transplants are not available. Acreage that should be replanted but that is not replanted is not insurable.
- (5) Refer to policy provisions for any limitations on the amount of insurable acreage. If the acreage limitation is triggered, an acreage factor is calculated and used throughout the loss calculations to reduce the revenue to count. Note: if no acreage limitation is imposed the acreage factor is 1.0.
- (6) Acreage on which cultural practices did not conform to the recommendation of agricultural experts in the area is NOT insurable. When the adjuster and AIP suspects the insured did not perform all cultural practices recommended for the area, the AIP must require the insured to provide evidence that they have performed ALL the recommended practices for the area.
- (7) Acreage planted prior to the cancelation date is insurable only if the population of plants on the final planting date is adequate to produce a crop equal to at least the insured's approved yield.
- (8) In addition to causes of loss excluded in section 12 of the Basic Provisions, insurance coverage is not provided against damage or loss of production due to:
  - (a) Mechanical damage;
  - (b) Failure to harvest in a timely manner;
  - (c) Inability to market the strawberries for any reason other than actual physical damage from an insurable cause as specified in the Crop Provisions;
  - (d) Soil salinity; or
  - (e) Disease or insect damage resulting from insufficient or improper application of insect or disease control measures (coverage, however, is provided if adverse weather conditions prevent application of control measures or cause control measures to be ineffective, and reapplication is not possible or permitted before damage occurs or if there is no pesticide registered for the particular insect or disease).

#### 12 Unit Division

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

#### 13 Strawberry Grade Requirements

As stated in the Crop Provisions, marketable strawberry production is defined as production that meets or exceeds the grading standards specified for U.S. No. 1 strawberries, or would be accepted by a packer, processor, or other handler even if failing to meet the grade standards.

#### 14 Treatment of Share

It is important to note that share is treated differently under ARH than it is under plans of insurance based on production. Production can be allocated between the landlord and the lessee in proportion to the stated arrangement. However, there is no reason to anticipate or require that each party realized the identical amounts of income from sales of the insured crop. Consequently, any appraisals must be converted to production to count for the insured's contract by multiplying by the insured's share. In addition, only the revenue from production actually sold by the insured is included in the revenue to count.

15-20 (Reserved)

# PART 3 APPRAISAL INFORMATION

Potential production for all types of inspections will be appraised in accordance with procedures as specified in this handbook and the LAM.

#### 21 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; or
  - (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.

#### **B.** Timing of Appraisals

- (1) During the period of harvest, plants are typically picked once every three to five days during a two to six month period. If the insured wishes to abandon or put the acreage to another use, any appraisal should be made within five days after the most recent picking was completed if possible.
- (2) Inspections/appraisals should be deferred until 21 days have elapsed from the date the plants were initially planted into the beds. This will allow the plants sufficient time to become established.
- (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, the insured 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. Appraisals for such damage 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).

#### 21 Strawberry Appraisals (Continued)

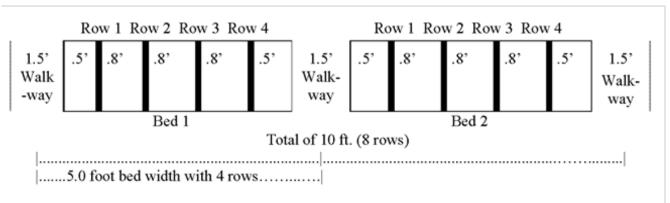
#### C. Selecting Representative Samples for Appraisals

- (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;
  - (b) Some areas within the field have recently been picked while other areas have not;
  - (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.

#### D. Measuring Row Width for Sample Selection

Use these instructions for the appraisal method:

- (1) Use a measuring tape marked in tenths of a foot (or convert measurements made with a tape marked in inches to tenths of a foot) to measure row width (refer to the LAM for conversion table).
- (2) Row widths are determined by measuring from the center of one walkway to the center of another walkway across two or more beds. Divide the total measurement by the number of rows included in these beds to determine the average row width. The result is rounded to the nearest hundredth of a foot.
- (3) Use the determined row width and **Table B** to determine the length of bed or row required for a 1/1000 of an acre sample size. Larger sample sizes may be used, if needed. For example:



**EXAMPLE:** 10 feet divided by 8 rows = 1.25 ft. average row width. Use **TABLE B** to determine sample row length.

#### 22 Appraisal Methods

#### A. General Information

These instructions provide information on appraisal methods for:

Use
From planting until end of insurance in all cases.

- (1) For unharvested strawberries, appraised production to count will include only the fruit which meets the standards in the policy including strawberries that would be accepted by a packer, processor, or other handler even if failing to meet those grading standards.
- (2) 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 Part 21.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 in the sample by the total number of plants in the sampled area that were placed in the original planting.

**EXAMPLE:** The loss adjuster determines the total number of original plants for all samples taken from a unit was 175 and the total number of surviving plants is 72. The

percent of surviving plants equals 72 divided by 175 = 41 percent remaining stand (rounded to the nearest 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 (round to the nearest whole pound).

**EXAMPLE:** If potential production was 6,995 pounds, multiply by 41 percent remaining stand = 2,868 lbs. per acre adjusted potential production remaining.

#### C. Potential Production Method for Acreage with Timely Notices

- (1) Part I of the Strawberry Appraisal Worksheet (Potential Production) is used to determine the expected potential production for an undamaged crop for a period of time in which the insured did not or will not harvest. Part II (Stand Reduction) is used to determine the per acre potential production to count. 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) for any picking that is on the plants when the appraisal is performed. An adjuster must be present when the representative samples are harvested.
- (2) If there is unharvested marketable production on the plants at the time of loss adjustment, pick and weigh all unharvested fruit in each sample that could have been packed and sold. Include fruit damaged by uninsured causes. Do NOT pick berries that ripened after the date harvest ceased. Record the weight of each sample, in pounds to tenths (use **Table C1** to convert ounces to tenths or **Table C2** to convert grams to tenths) of a pound. Determine the average sample weight and multiply by the fraction of an acre represented by the sample size (e.g., 1,000 for 1/1,000 of an acre). Express all determinations in pounds to tenths.

**EXAMPLE:** Three samples are taken in a unit. The samples weighed 0.3 lbs., 0.2 lbs., and 0.4 lbs., for an average weight of 0.9 lbs. / 3 samples = 0.3 lbs. / sample. Multiply 0.3 lbs. average sample weight by the factor for 1,000 (for 1/1000 sample size) = 300 lbs. per acre unharvested production from the previous picking.

(3) Determine the remaining potential production as illustrated below.

**EXAMPLE:** Assume strawberry plants were damaged by an insured cause in May. The insured elects to continue harvesting the strawberries until a picking is completed on August 14 then elects to destroy the remaining plants. Timely notice was filed. There is no unharvested marketable production from the picking that ended on August 14. The process described below shows how to use the information shown in the Special Provisions to determine the amount of expected production during the remainder of the crop year. The example uses the August 1 to 31 picking period in Monterey County, CA for the winter planted type.

Days the insured did NOT harvest during a picking period	17	August 15 to August 31
Total days in picking period	31	August 1 to August 31
Portion of current period remaining	54.8%	17days divided by 31 days) (3 decimals)
Month Percent of Approved Yield	18.0 %	From Special Provisions
Approved yield	62,500#	Approved yield
Potential production for picking period	11,250#	18.0% X 62,500
Potential production for picking period multiplied by the portion of current picking period remaining	6,165#	11,250 X 54.8%
Sum of Month Percent of Approved Yield for all remaining periods	5.6 %	From Special Provisions; September picking period
Potential production for all remaining picking periods	3,500#	62,500# x 5.6%
Appraised unharvested production	9,665#	6,165#+3,500#

(4) For a delay in picking, count the number of days beginning on the day after the last picking through the day before the next picking commenced. Divide this result by the days between pickings shown in the Special Provisions. The process shown below is a slight modification of the process shown in C(3):

**EXAMPLE:** Assume a picking in Monterey County, CA ended on June 17. The next picking commenced on June 26. The days between pickings in the Special Provisions is three days in this picking period.

Date picking ended	June 17	
Date next picking should have	June 20	2 days between pickings (June
started		18 & 19)
Date picking started	June 26	
Days pickings were missed	6	June 20 to June 25
Days in picking period	30	
Percent of picking period missed	20.0%	6 days divided by 30 days
Approved yield	62,500#	
Period % of approved yield	24.0%	Special Provisions
Expected production in period	15,000#	24.0% X 62,500#
Appraisal for delay in picking	3,000#	20.0% X 15,000#

#### 22 Appraisal Methods (Continued)

(5) Whenever 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, do not count the recovery time when determining the potential remaining production. 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.

**EXAMPLE:** Assume damage occurs on June 15 and the plants will require 30 days before marketable strawberries are again produced. The insured wishes to destroy the crop and has provided a timely notice. No potential production will be assessed for the remainder of the June picking period or for the first half of the July picking period.

(6) The potential production on acreage with timely notices of damage or loss will be multiplied by the percent of stand reduction if applicable.

#### D. Potential Production Method for Acreage without Timely Notices

If TIMELY NOTICE of a delay in initial harvest or a harvest delay has not been provided and/or the AIP 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 value per acre for the acreage affected.
- (2) One or more pickings (but not all the pickings) on the acreage, determine the strawberries that could have been harvested under normal growing conditions during the time period in question using the instructions in subsection C(5).
- (3) When timely notice has not been provided or acceptable records are not available, do NOT reduce the potential production for stand reduction.

#### 23 Deviations and Modifications

- A. Deviations in appraisal methods require FCIC written authorization (as described in the LAM) prior to implementation.
- B. There are no pre-established modifications contained in this handbook. Refer to the LAM for additional information.

#### 24-30 (Reserved)

# **PART 4 WORKSHEET INFORMATION**

#### 31 General Information for Worksheet Entries and Completion Procedures

#### A. Appraisal Worksheets

- (1) Include the AIP's name in the appraisal worksheet title if not preprinted on the AIP's worksheet, when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the AIP), 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 marketing from more than one field or subfield for a picking within a unit and to record appraisals for any plants or production lost due to uninsured causes.
- (5) Standard appraisal worksheet items are numbered consecutively in subsection B. An example appraisal worksheet is also provided to illustrate how to complete all entries, except the last three items on the appraisal worksheet.

#### B. Summary of Harvested Strawberry Production Worksheet

- (1) Use the Summary of Harvested Strawberry 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, etc.);
  - (b) Each first handler (buyer, packinghouse, processor); or
  - (c) Marketable production that is harvested but not sold.
- (2) This Worksheet is used to determine the annual price and document the total revenue from sales. Only pounds sold and revenue supported by ADEQUATE documentation is to be included. Refer to the LAM if documentation for all or part of the harvested production is not adequate.
- (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.
- (5) AIPs 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.

#### **31** General Information for Worksheet Entries and Completion Procedures (Continued)

#### C. Production Worksheet (Claim Form)

- (1) The Production Worksheet is a progressive form containing all notices of damage for all preliminary and final inspections (including "No Indemnity Due" claims) made 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 the insured are to initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
  - (a) Acreage report errors.
  - (b) Delayed notices and delayed claims.
  - (c) Corrected claims or fire losses (double coverage), and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
  - (d) Claims involving a Certification Form, (when all the acreage on the unit has been appraised to be put to another use or other reasons described in the LAM).
  - (e) "No Indemnity Due" claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).
- (4) The adjuster is responsible for determining if any of the insured's requirements under the notice and claim provisions of the policy have not been met. If any have not, the adjuster should contact the AIP.
- (5) Instructions labeled "**PRELIMINARY**" apply to preliminary inspections only. Instructions labeled "**FINAL**" apply to final inspections only. Instructions not labeled apply to ALL inspections.
- (6) Refer to section 15 (b) of the Basic Provisions for information on determining production to count when acreage is harvested after the crop has been appraised.
- (7) In order to make the unharvested production adjustment calculation flow better throughout the various worksheets, the calculation can now be performed on the Production Worksheet with the additional data that has been included. However, an example of the unharvested production adjustment calculation can be found below.
  - (a) Multiply approved yield by coverage level and share;
  - (b) Multiply the number of acres damaged solely by uninsured cause by the result of (a);

#### **31** General Information for Worksheet Entries and Completion Procedures (Continued)

- (c) Multiply the entries in Part II, item 33of the Strawberry Appraisal Worksheet for each completed Strawberry Appraisal Worksheet by the insured's share and by the number of acres appraised;
- (d) Sum the values determined in step (c) and add amount from step (b);
- (e) Add the total pounds delivered from item 24 of the final Summary of Harvested Strawberry Production Worksheet to the result determined in step (d);
- (f) Multiply pounds in step (a) by the number of insured acres; and
- (g) Multiply the acreage factor by the result of step (e) and subtract this result from the result of step (f).

**EXAMPLE:** Assume the insured has an approved yield of 62,500 lbs. per acre, has 10.0 insured acres, a 75 percent coverage level, and a 100 percent share. All 10.0 acres were appraised, resulting in an appraisal of 3,673 lbs. (see example Strawberry Appraisal Worksheet). Harvested production was 112,312 lbs. (see example last Summary of Harvested Strawberry Production Worksheet). No acreage is damaged solely by an uninsured cause. The calculations would be as follows:

- (a) 62,500 lbs. (approved yield) X 0.75 (coverage level) X 1.000 (share) = 46,875 lbs.;
- (b) 46,875 lbs. (result of step (a)) X 0.0 acres = 0 lbs.
- (c) 3,673 appraised lbs. X 1.000 (share) X 10.0 appraised acres = 36,730 lbs.; No additional Strawberry Appraisal Worksheets were completed
- (d) 36,730 lbs. (resulting sum of (c) and (b));
- (e) 36,730 lbs. (total appraised lbs.) + 112,312 lbs. (harvested production) = 149,042 lbs.;
- (f) 46,875 lbs. X 10.0 acres = 468,750 lbs.;
- (g) 468,750 lbs. -149,042 lbs. = 319,708 lbs.

This amount will be entered on the Production Worksheet in Section I item 34 with a stage code "UA."

For the purpose of completing the Production Worksheet, assume the approved revenue per acre for this unit is \$40,627. The payment factor is 1.00 and the share is 1.000. The amount of insurance per acre is \$40,627 X 0.75 (coverage level) X 1.000 (share) X 1.00 (payment factor) = \$30,470. The value per acre is \$40,627 X 0.75 (coverage level) X 1.000 (share) = \$30,470.

#### A. General Information

The procedures herein and the example Summary of Harvested Strawberry Production Worksheets illustrate how to calculate and document the annual price.

#### **B.** Determining the Annual Price

- (1) Use the insured's Net Dollars Received as the value of sold or Direct Marketed harvested production if the AIP determines the insured received a reasonable price per pound for such production. A reasonable price is the price buyers in the area are paying on the date of sale for strawberries of the same quality.
- (2) If the AIP determines the price was reasonable, the **annual price** will be the total of the net dollars received divided by the pounds sold.
- (3) This value is determined for each unit by planting period as follows:
  - (a) the total revenue received from the unit divided by the total pounds sold from that unit; or
  - (b) if there was no sold production from that unit or the price is determined not reasonable, the amount determined in (a) for a similar unit in the same planting period from which you did have sold production; or
  - (c) if there is no unit in the same planting period that is determined to be reasonable, the total revenue to count from all units in the same planting period divided by the total pounds sold; or
  - (d) if there were no sales from any unit or if we determine you did not receive a reasonable price per pound, the season average price per pound received by producers for strawberries in the state where the crop was insured as calculated from the data reported by NASS in the publication "Noncitrus Fruits and Nuts YYYY Preliminary Summary" (released in January following harvest) or the price per pound determined by RMA if said publication is not available.
- (4) If the insured's revenue is derived from sales that are not representative of an average price for an entire crop year, the AIP may reduce the annual price as determined in accordance B(3) if the insured you can provide at least three years of marketing records that demonstrate seasonality of price.
- (5) Harvested production damaged or defective due to insurable causes and not marketable will have a zero value and will not be included in determining the **annual price.**

# Acronyms and Abbreviations

Approved Acronym/Abbreviation	Term
AIP	Approved Insurance Provider
ARH	Actual Revenue History
BP	Basic Provisions
CAT	Catastrophic Risk Protection
CIH	Crop Insurance Handbook, FCIC-18010
СР	Crop Provisions
DSSH	Document and Supplemental Standards Handbook, FCIC-24040
FAD	Final Agency Determination
FCIC	Federal Crop Insurance Corporation
LAM	Loss Adjustment Manual, FCIC-25010
RMA	Risk Management Agency
SP	Special Provisions

The following table provides the acronyms and abbreviations used in this handbook.

#### Definitions

Acreage factor – The ratio of the insured acres to the planted acres. This factor will be 1.00 unless the insured plants acreage that exceeds the amount permitted to be insured under a limitation stated in the actuarial documents.

**Adapted variety** – A variety of strawberries recognized by the National Institute of Food and Agriculture (NIFA) as compatible with agronomic and weather conditions in the county.

ARH Endorsement – The Actual Revenue History Pilot Endorsement.

Annual – Nursery stock planted into insured acreage for each crop year with the plants destroyed after the end of the insurance period for the same crop year.

**Annual price** – In addition to the definition contained in the ARH Endorsement, the annual price is the value we will use to determine the revenue to count for any appraised or unsold marketable production in accordance with section 4(d).

**Commercial sale** – A transaction in which possession or ownership of the picked strawberries is transferred to any person, including transfer to a first handler who is the same person as the insured. **Crop year** – The period from the date insurance attaches to any strawberries insured under these Crop Provisions until the end of the insurance period, designated by the calendar year that follows the sales closing date.

**Cultural practices** – The term has the same meaning as the term "good farming practice" in section 1 of the Basic Provisions.

**Days between pickings** – Values shown in the actuarial documents that are our determination of the average number of days that elapse between pickings of mature strawberries during distinct picking periods.

**Delay in picking** – A condition that exists when the time between pickings equals or exceeds the days between pickings plus two days.

**Direct marketing** – The sale of the insured crop directly to consumers without the intervention of an intermediary such as a wholesaler, retailer, packer, processor, shipper, buyer, or broker. 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.

**Drop** – The removal of unmarketable strawberries from all the plants in a portion of or the entire field due to damage and leaving those unmarketable strawberries in the field.

**First handler** – Any business enterprise regularly engaged in receiving strawberry production directly from the field, and who acts as an intermediary to ship and sell the strawberries to a final retail market. The first handler must possesses all licenses and permits for handling strawberries that are required by the state in which it operates, and must possess the facility space to timely move the strawberries. If you are also the first handler, you must also comply with section 4(e), 8(b) and 12(d).

Harvest – Completion of the final picking of strawberry fruit from the plants for the crop year.

**Marketable production** – Strawberry production that meets or exceeds the quality standards specified for U.S. No. 1 strawberries, or would be accepted by a packer, processor, or other first handler even if failing to meet those grading standards.

**Mechanical damage** – Physical injury to strawberry fruit such that it is not marketable, caused by the improper use of tools or machinery.

**Mulch** – A barrier, such as plastic (polyethylene) sheeting or other material recommended by agricultural experts, to control the growth of weeds in the raised bed.

**Nursery stock** – Strawberry plants grown using vegetative reproduction that are placed into an environment where the plants will be allowed to grow and produce fruit.

#### **Definitions (Continued)**

**Penhooked** – Are individuals who purchase the right to harvest the crop remaining in the field after commercial harvest has been completed.

Picking – Removal of marketable strawberry fruit from the plants.

**Picking period** – One or more sets of dates specified in the actuarial documents that designate the beginning and ending calendar dates when the strawberry fruit normally would be picked.

Planted – Proper placement of nursery stock into the insured acreage.

**Planting period** - The period of time designated in the actuarial documents in which the strawberries must be planted to be considered summer or winter planted strawberries.

**Pound** – A unit of weight equal to 16 ounces avoirdupois.

**Raised bed** – A cultural practice in which the surface into which nursery stock is planted is above the surrounding soil at a height sufficient to allow adequate drainage.

**Reasonable price per pound** – A value per pound paid by buyers in the local area for strawberries of similar variety and quality on the date of sale.

**Revenue reporting date** – The same date as the acreage reporting date contained in the actuarial documents.

**Soil salinity** – A condition in which the concentration of salts in the soil is sufficient to adversely impact the development of strawberry plants or fruit.

Strawberry – The fruit of the Rosaceae fragaria plant, grown for commercial sale.

**Unharvested production adjustment** – A dollar amount per pound contained in the actuarial documents that we use to assess a cost for that portion of the approved yield that is not harvested or not otherwise counted as revenue to count (e.g., appraised unharvested marketable production). Since the amount of insurance includes harvesting costs, this value represents our determination of the expenses included in your approved revenue that were not incurred for the insurance year.

**Value per acre** – The approved revenue per acre multiplied by the expected revenue factor, the coverage level percent, and your share.

Verify or make the following entries:

Item No.	Information Required
Company Name:	Name of AIP, if not preprinted on the worksheet (Company Name).
Claim No.:	Claim number as assigned by the AIP, if required.
1.	<b>Insured's Name:</b> 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.	<b>Unit No.:</b> Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
4.	<b>Crop Year:</b> Four digit crop year, as defined in the policy, for which the claim has been filed.
5.	<b>Type/Variety:</b> Three-digit code number, entered exactly as specified on the actuarial documents, for the type grown by the insured. If "No Type Specified," enter appropriate three-digit code number from the actuarial documents. Enter the variety name if applicable (refer to the Special Provisions for insurable varieties); enter NS if no variety is specified in the Special Provisions.
6.	<b>Bed Width:</b> Width of the raised planting bed, rounded to the nearest tenth of a foot.
7.	Number of Rows: Number of rows planted per bed.
8.	<b>Row Width:</b> Row width, rounded to the nearest hundredth of a foot. Refer to subsection 4D for row width determination information.
9.	<b>Plant Spacing:</b> Plant spacing within the row in feet to tenths (e.g., 12 in. entered as 1.0 ft.).
10.	<b>Fraction of an Acre:</b> 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 <b>TABLE B</b> for determining sample row length. Multiply the row lengths in <b>TABLE B</b> by the appropriate factor if a sample size other than 1/1000 acre is used. For example, multiply the row length by 4 if the sample size is 1/250 of an acre.

# PART I: POTENTIAL PRODUCTION

# Items 11 through 20.

Item No.	Information Required
11.	Field ID: Field or subfield identification symbol. For Part I, use a separate appraisal
	worksheet for each field or subfield being appraised.

Item No.	Information Required										
12.	Calendar Dates for Picking Period:										
	<ul> <li>First line of FIELD ID:</li> <li>a. Enter the beginning and ending dates when the insured did NOT harvest during a picking period. Start with the first day after the previous picking ended; or</li> <li>b. If a plant recovery time for damage due to insured causes (see section 5C(6)) is needed, enter the date the damage occurred and the number of days allowed for plant recovery in the "Remarks" section (e.g., for the example in section 5C(6),</li> </ul>										
	enter the date damage occurred as "June 15 (or 6/15)" document the 30-day recovery period in "Remarks" and enter the remaining harvest period July 15-31 (or 7/15-7/31)). Refer to the Special Provisions for picking periods; or										
	c. To account for a delay in picking for which a timely notice was NOT provided, enter the beginning and ending dates of the harvest delay (e.g., if a picking should have begun on January 18 but did not begin until January 28, enter the time period as "January $18 - 27$ (or $1/18 - 1/27$ )"). Enter in "Remarks" the circumstances for the harvest delay.										
	Second line of FIELD ID:										
	Use only when the plants are to be destroyed. Enter the beginning date for the next picking period and the ending date for the last picking period shown on the Special Provisions.										
	<b>IMPORTANT:</b> Account for the entire period of time for which the insured did not or will not harvest the acreage (e.g., for the example in section 5C(3), enter August 15 to August 31 on the first line and September 1– September 30 on the second line (or 8/15 – 8/31 and 9/1–9/30)).										
13.	<b>Number of Days:</b> First line of FIELD ID: Enter the calculated number of days between the calendar dates shown in item 12. Second line of FIELD ID: MAKE NO ENTRY.										
14.	<b>Total Days:</b> First line of FIELD ID: Enter the total number of days in the picking period that includes the dates in item 13 as shown in the Special Provisions. Second line of FIELD ID: MAKE NO ENTRY.										
15.	<b>Remaining Percent of Picking Period:</b> First line of FIELD ID: Divide item 13 by item 14, rounding the result to 3 decimal places. Second line of FIELD ID: Enter 1.000 if dates are shown in item 12. MAKE NO ENTRY if dates are not shown.										

Item No.	Information Required							
16.	Month Percent of Approved Yield: First line of FIELD ID: Enter the Month							
	Percent of Approved Yield shown in the Special Provisions for the entire picking							
	period that includes the calendar dates shown in item 12 (3-digit decimal). Second line							
	of FIELD ID: Enter the sum of the Month Percent of Approved Yield shown in the							
	Special Provisions for all remaining picking periods. MAKE NO ENTRY if dates are							
	not shown.							
17.	Approved Yield: First line of FIELD ID: Enter the Approved Yield for the acreage.							
	Second line of FIELD ID: Enter the Approved Yield for the acreage if dates are							
	shown in item 12. MAKE NO ENTRY if dates are not shown.							
18.	<b>Potential Production:</b> First line of FIELD ID: Multiply the entry in item 16 by the							
	entry in item 17, rounded to whole pounds. Second line of FIELD ID: Multiply the							
	entry in item 16 by the entry in item 17 if there are entries in those items. MAKE NO							
	ENTRY otherwise.							
19.	Total Lbs. Per Acre: Multiply the entry in item 15 by the entry in item 18 and enter							
	the result in whole pounds.							
20.	Total Lbs. Per Acre Potential Production: Total the item 19 entries.							

# PART II: STAND REDUCTION

Do NOT complete Part II when timely notice has not been provided or acceptable records are not available.

Item No.	Information Required
21.	Field ID: Enter the field or subfield identification symbol. Use two lines for each
	field ID.
22.	Acres: Enter the number of determined acres, to tenths, for the field ID.
23.	Number of Surviving Plants Per Sample: Enter the number of viable plants counted
	in the sample on the first line for the field ID.
24.	Number of Original Plants Per Sample: Enter the number of plants originally
	planted in the area included in the sample on the second line for the field ID.
25.	Surviving: Enter the sum of all item 23 entries.
26.	<b>Original:</b> Enter the sum of all item 24 entries.
27.	<b>% Remaining Stand</b> : Enter the result of dividing item 25 by item 26, rounded to 2
	decimal places.
28.	<b>Expected Potential Prod.:</b> Enter the value from Part I item 20 of the Strawberry
	Appraisal Worksheet.
29.	Adjusted Potential Prod.: Enter the result of multiplying item 27 by item 28,
	rounded to the nearest whole pound.

Item No.	Information Required
30.	Avg. Sample Weight: If at the time of the appraisal there is unharvested marketable
	production from a previous picking in each sample row or bed, pick and weigh all
	unharvested fruit that could have been packed and sold. Include fruit damaged by
	uninsured causes. Do NOT count fruit that ripened after the last picking was
	completed. Record the individual sample weights, in pounds to tenths, and divide by
	the number of samples to determine the average weight per sample in pounds to tenths.
	Record the individual sample weights and the calculation of the average weight in the
	Remarks. If no unharvested marketable fruit enter "0."
31.	<b>Factor:</b> 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.).
32.	Sample Lbs. Per Acre: Enter the result of multiplying item 30 by item 31, rounded to
	the nearest whole pound.
33.	Total Lbs. Per Acre: Enter the result of summing items 29 and 32.
34.	<b>Remarks:</b> 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," "9 pickings completed before harvest ended," etc.).
35.	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.
36.	<b>Insured's Signature and Date:</b> 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.
37.	Page: Page numbers (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

If there are multiple pages to the appraisal worksheet, complete items 35 and 36 (signature of adjuster and signature of insured) only on the last page of the Appraisal Worksheets.

# Form Standards – Appraisal Worksheet (Continued)

	on Purposes Only 1. INSURED'S NAME						2. POLICY NO.								3. UNIT NO. 4. CF					4. CROP YEAR 5. TYPE/VARIETY							
	STRAWBERRY						XXXXXXX					00100				YYYY		211/NS									
APPRAISAL WORKSHEET			-	6. BED WIDTH 7. NUMBER OF ROWS								8. ROW WIDTH					. PLANT SPA	ACING						10. FRA	CTION	N OF AN	ACRE
				4.9 ft					4 1.23 ft									1	.0 ft						1/1,000		
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Verify or make the following entries:

Item No.	Information Required
Company	Name of AIP, if not preprinted on the worksheet (Company Name).
Name:	
1.	<b>Insured's Name:</b> Name of the insured that identifies EXACTLY the person (legal
	entity) to whom the policy is issued.
2.	<b>Crop Year:</b> Four-digit crop year, as defined in the policy, for which the claim is filed.
3.	Policy Number: Insured's assigned policy number.
4.	<b>Unit Number:</b> Five-digit unit number from the Summary of Coverage after it is
	verified to be correct (e.g., 00100).
5.	Claim Number: Claim number as assigned by the AIP.
6.	Type/Disposition/Variety: Strawberry type, disposition, and variety name of the
	strawberries represented by this Harvested Production Worksheet. 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 or roadside stand;
	"Cash Sale" for production sold for cash.
7.	Name, Address, and Phone Number of Buyer, Broker, Processor, Packer,
	Shipper, Other First Handler, Penhooker, Etc.: Name, address, and telephone
	number of the broker, processor, packer, shipper, other first handler; location of
	harvested unsold production, U-pick field, roadside stand, or name and location of
	farmers' market. Use a separate worksheet for each buyer.

# **PART I - PRODUCTION**

# Items 8 through 18.

The Summary of Harvested Strawberry Production Worksheet may be completed using either an individual lot listing or using data from an annual summary document issued by the first handler. The illustration demonstrates the method for individual lot listing.

# ALL DOLLAR ENTRIES MUST INCLUDE ONLY THAT PORTION OF THE PRODUCTION INCLUDED BY THE INSURED SHARE

Item No.	Information Required
8.	<b>Date:</b> Enter the date of sale or delivery. Use the date of the summary from the buyer
	if using the annual summary method for completing this form. MAKE NO ENTRY
	for marketable harvested production that is not sold.
9.	Load, Lot, or Summary: Enter the identification of the sale or delivery, such as the
	ticket number of the load, lot number in which the load was sold, or the grower
	identification number from a season summary.
10.	<b>Container Description:</b> 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.)
	Separately list each type of container within the load, lot, or summary identifier listed
	in item 9.
11.	Number of Containers: Enter the number of containers.

Item No.	Information Required
12.	<b>Net Lbs. per Container:</b> Enter the approximate number of net pounds of production rounded to the nearest tenth of a pound, held by each container. Use <b>TABLE D</b> to determine the average net weight of containers. For containers not listed in <b>TABLE D</b> , determine the average weight for each type of container by filling a container of that description with 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 fruit and the container. If representative samples of production are not available and the containers are not listed in <b>TABLE D</b> , AIPs may authorize the use of the producer's/buyer's marketing records to establish the weight per container. Document in "Remarks" how container weights were determined when <b>TABLE D</b> is not used.
13.	<ul> <li>Pounds Delivered: Enter the insured's share of the number of whole pounds of strawberries per load, lot, pool, or account, as delivered.</li> <li>a. The result of multiplying item 11 by item 12, rounded to whole pounds; or</li> <li>b. The total pounds of marketable harvested unsold production.</li> </ul>
14.	<b>Pounds Sold:</b> Sold Production: Enter the insured's share of the number of whole pounds per load, lot, pool, or account that were sold. Strawberries that are unmarketable according to policy grading standards, yet are purchased by a packer, processor, or other handler, must be included in the sold production. Harvested unmarketable strawberries, not purchased by a packer, processor, or other handler, are reported as the difference between pounds delivered and pounds sold and must be explained in the Remarks section. Unsold Production: Harvested marketable pounds which are <b>Unsold</b> must be reported on a separate Unsold Production Worksheet and must be identified as Unsold in column 6. Direct Marketed production: Transfer entry from column 13.
15.	<ul> <li>Gross Dollars Received: Enter         <ul> <li>a. The total dollar amount received to the nearest whole dollar by the insured for the load, lot, or summary identifier account number in item 9; or</li> <li>b. The total dollars received for sales from U-pick acreage, farmer's market, roadside stand, or cash sale when the total dollars received from such sales can be determined from acceptable records. Document entries of dollars received when there is no entry in item 13 in the NARRATIVE. MAKE NO ENTRY for marketable harvested unsold production.</li> </ul> </li> </ul>
16.	Adjustment to Gross Dollars: Enter the amount of any handling costs such as cooling, grading, or other activities included in the gross dollars received.
17.	<b>Net Dollars Received:</b> Enter the result of subtracting the entry in item 16 from the entry in item 15.
18.	<b>Total:</b> Enter the sum of the entries in items 13, 14, 15, 16 and 17.

# PART II - SUMMARY VALUES BY TYPE AND UNIT

<ul> <li>19. Total Net Dollars Received: On the final worksheet for sold or direct market the sum of the net dollars received for Sold and Direct Marketed Production fr column 17 "Totals" from the appropriate worksheets. Leave the item blank or Unsold Production Worksheet. Transfer this entry to Section II, column 66 "Production to Count" on the Production Worksheet.</li> <li>20. Total Pounds Delivered: On the final worksheet for each disposition (sold, u directed marketed) enter the sum of the total pounds delivered for all column 1 from the appropriate worksheets. Transfer this entry to section II, column 55 or Production Worksheet.</li> <li>21. Total Pounds Sold: On the final worksheet for each disposition (sold, unsold directed marketed) enter the sum of the total pounds sold for all column 14 ent from the appropriate worksheets. Transfer this entry to section II, column 56 or production Worksheet.</li> </ul>	om n the unsold or 13 entries on the l or tries							
column 17 "Totals" from the appropriate worksheets. Leave the item blank or Unsold Production Worksheet. Transfer this entry to Section II, column 66 "Production to Count" on the Production Worksheet.20.Total Pounds Delivered: On the final worksheet for each disposition (sold, u directed marketed) enter the sum of the total pounds delivered for all column 1 from the appropriate worksheets. Transfer this entry to section II, column 55 or Production Worksheet.21.Total Pounds Sold: On the final worksheet for each disposition (sold, unsold directed marketed) enter the sum of the total pounds sold for all column 14 ent from the appropriate worksheets. Transfer this entry to section II, column 56 or	n the unsold or 13 entries on the l or tries							
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from the appropriate worksheets. Transfer this entry to section II, column 56 of								
	on the							
Production Worksheet.								
22. <b>Average Value per Pound:</b> On the final worksheet for sold or direct markete	enter							
the result of dividing column 19 by column 21 in cents per pound as a three-pl	ace							
decimal (e.g., \$1.102 is entered as 1.102, etc.). Transfer this entry to Section I	I,							
column 64a. "Value" on the Production Worksheet. On the final worksheet fo	r unsold,							
make no entry.								
23. <b>Total Net Dollars Received –UNIT:</b> On the final worksheet for each unit, en	iter the							
sum of the net dollars received for Sold and Direct Marketed Production from	sum of the net dollars received for Sold and Direct Marketed Production from all							
column 19 entries, as appropriate.								
24. <b>Total Pounds Delivered -UNIT:</b> On the final worksheet for each unit, enter t	the sum							
of the total pounds delivered for all column 20 entries from the appropriate								
worksheets. Transfer this entry to section I, column 32a on the Production We	orksheet.							
25. <b>Total Pounds Sold -UNIT:</b> On the final worksheet for each unit, enter the su	m of the							
total pounds Sold and Direct Marketed from all column 21 entries, as appropri	ate. DO							
NOT INCLUDE POUNDS FROM THE UNSOLD WORKSHEET.								
26. <b>Annual Price per Unit:</b> On the final worksheet for each unit enter the result of								
dividing column 23 by column 25 in cents per pound as a three-place decimal								
\$1.102 is entered as1.102, etc.). Transfer this entry to the appropriate cells of	section I							
Column 33a "Annual Price", and the UNSOLD cells of section II Column 64b	). "Mkt.							
Price", of the Production Worksheet.								
27. <b>Remarks:</b> If applicable, identify:								
a. How the container weight was determined if <b>Table D</b> was not used.								
b. How entries in item 14 were determined when item 13, above, applies.								
c. How production was determined if acceptable records are not available.								
d. Any pertinent information such as the reason harvested production was	not sold.							
e. Explain any cull production, rejects due to quality, etc.								
f. Unsold marketable strawberries, if any, must be subtracted from the unit	t total							
amount before calculating the annual price. This calculation should be								
in the remarks section if applicable.	uotatou							

# The following required entries are not illustrated on the appraisal worksheet example below.

Item No.	Information Required
28.	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.
29.	<b>Insured's Signature and Date:</b> Insured's (or insured's authorized representative's)
	signature and date on each page. Before obtaining the insured's signature, REVIEW
	ALL ENTRIES WITH THE INSURED or the insured's authorized representative,
	particularly explaining codes, etc., which may not be readily understood.
30.	Page: Page number of the Summary of Harvested Production pages APPLICABLE TO
	THE STRAWBERRY TYPE, e.g., Page 1 of 2 Pages, Page 2 of 2 Pages, etc.

SUMMAR		COMPA	NY NAME	Page 1 of	Page 1 of 2									
HARVEST STRAWBE	CRRY	1. INSUR <b>I.M. In</b>	RED'S NAI Sured	ME			2. CROP YYYY				3. POLICY NUMBER XXXXXXX			
PRODUCT WORKSH	ЕЕТ		0001-0001BU					M NUMBER <b>XXXX</b>			6. TYPE/DISPOSITION/VARIETY Fresh/Sold/Camarosa			
7. NAME, ADDRES Acme Packing ( Any Street Any Town, State	Company			BUYER/PACKI	ER									
						PAR	T I – PF	RODUCTION						
DATE 8.	LOAD/LOT/POOL/ SUMMARY NO. 9.		CONTAINTER DESCRIPTION 10.		No. of CONTAINTE RS 11.	E NET LBS per CONTAINTER 12.		POUNDS DELIVERED 13.	POUNDS SOLD 14.	GROSS DOLLARS RECEIVED 15.	ADJUSTMENT TO GROSS DOLLARS RECEIVED 16.	NET DOLLARS RECEIVED 17.		
mm/dd/yyyy	20-E	-BV03 Flat 1		Pint mesh	300 12.		2.0	3,600	3,600	3,600	0	3,600		
mm/dd/yyyy	20-BV05		Flat 1 Pint mesh		950	950 12		11,400	11,400	11,400	0	11,400		
mm/dd/yyyy	<i>ld/yyyy</i> 20-BV08		1 Lb. Clamshell		2,125 8.		.0	17,000	17,000	17,000	0	17,000		
mm/dd/yyyy	20-BV14		1 Lb. Clamshell		1,770 8		.0	14,160	14,160	14,160	0	14,160		
mm/dd/yyyy	20-BV28		Flat 1 Pint mesh		1,030 12		2.0	12,360	12,360	12,360	0	12,360		
mm/dd/yyyy	20-BV37		1 Lb. Clamshell		950 8.		.0	7,600	7,600	7,600	0	7,600		
mm/dd/yyyy	20-BV42		Flat 1 Pint mesh		700	700 12		8,400	8,400	8,400	0	8,400		
mm/dd/yyyy	20-BV42		1 Lb. Clamshell		218	18 8.		1,744	1,744	1,744	0	1,744		
18. TOTALS								76,264	76,264	107,115	0	\$107,115		
						PART I	I - SUM	MARY VALUES						
19. TOTAL NET DOLLARS RECEIVED			20. TOTAL P DELIVER					21. TOTAL POUNI SOLD	DS		22. AVERAGE VALUE PER POUND			
23. TOTAL NET DOLLARS RECEIVED -UNIT-			24. TOTAL POU DELIVEREI -UNIT-		RED			25. TOTAL POUNE SOLD -UNIT -	DS	26. ANN	IUAL PRICE per -UNIT-			
27. REMARKS:					SOLD	FRE	SH F.	RUIT EXA	MPLE					
			This f	form exam	ple does no	t illustr	ate all 1	required entry it	ems (e.g., si	gnatures, etc.).				

SUMMAR	COMPA	COMPANY NAME: Any CompanyPage 2 of 2														
HARVEST								2. CROP YEAR					3. POLICY NUMBER			
STRAWBE PRODUCT		I.M. In	sured	I									XXXXXXX			
WORKSH							5. CLAIM NUMBER					OSITION/VARIET	Y			
7. NAME, ADDRES		ABER OF				XXXXXXXX				Fre	Fresh/Sold/Camarosa/					
Acme Packing (				b o i biti i i i i i												
Any Street																
Any Town, State	e (XXX	) XXX-X	XXX													
					· · · · · · · · · · · · · · · · · · ·	PAR	T I – PH	RODUCTION			1					
DATE	LOAD/LOT/POOL/ SUMMARY NO.		CONTAINTER DESCRIPTION		No. of CONTAINTE NET L RS CONTA		1	POUNDS DELIVERED	POUNDS SOLD			DOLLARS EIVED	ADJUSTMENT TO GROSS DOLLARS RECEIVED			
8.				10.	11. 12		2.	13.		14.		5.	16.	17.		
mm/dd/yyyy	20-1	-LH01 Flat 1 Pint mesh		Pint mesh	616	6 12.0		7,392	7,	7,392 3,		696	0	3,696		
mm/dd/yyyy	20-LH05		Flat 1 Pint mesh		667	67 12.		7,992	7,9	7,992 3,9		3,916 0		3,916		
mm/dd/yyyy	20-LH08		Flat 1 Pint mesh		620	20 12.0		7,440	7,4	7,440 3		571	0	3,571		
mm/dd/yyyy	20-LH13		Flat 1 Pint mesh		416	5 12.0		4,992	4,9	992	2,296		0	2,296		
mm/dd/yyyy	20-I	20-LH18 Flat 1		Pint mesh 240		12.0		2,880	2,8	2,880 1,210		210	0	1,210		
mm/dd/yyyy	20-I	20-LH23 Flat		Pint mesh	173	12.0		2,076	2,076		810		0	810		
mm/dd/yyyy	20-L	20-LH35 Flat		Pint mesh	153	12	.0	1,836	1,836		643		0	643		
mm/dd/yyyy	20-LH40		Flat 1 Pint mesh		120	12	.0	1,440	1,4	1,440		475 0		475		
18. TOTALS								36,048	36,	,048	16,	617	0	\$16,617		
						PART II	- SUM	MARY VALUES								
	19. TOTAL NETDOLLARS RECEIVED123,7		20. TOTAL P732DELIVER				2	21. TOTAL POUND SOLD		5 112,312			RAGE VALUE R POUND	\$1.102		
23. TOTAL NET DOLLARS RECEIVED -UNIT-		123,732	24. TOTAL PO 3,732 24. TOTAL PO DELIVER -UNIT		RED 112,312		2	25. TOTAL POUND SOLD -UNIT -	DS	112,312		26. ANNUAL PR -UNIT-		\$1.102		
27. REMARKS:																
					SOID	FRF	SH F	RUIT EXA	MPI	F						
					JULD			NUII LAA								
			<b>T</b> 1 ·	c	1 1	. •11	. 11	• • •	,							
			1 h1s 1	form exam	pie does no	t illustra	ate all i	required entry it	ems (e	e.g., sig	natures,	etc.).				

# Verify or make the following entries:

Item No.	Information Required
1.	Crop/Code #: "Strawberries" (0154).
2.	<b>Unit #:</b> Unit number from the Summary of Coverage after it is verified to be correct.
3.	<b>Location Description:</b> Land location that identifies the legal description, if available, and the location of the unit (e.g., section, township, and range; FSA Farm Numbers; FSA Common Land Units (CLU) and tract numbers; GPS identifications; or Grid identifications) as applicable for the crop.
4.	<b>Date(s) of Damage:</b> First three letters of the month(s) during which the determined insured damage occurred for the inspection and the cause(s) of damage listed in item 5 below. If no entry in item 5 below MAKE NO ENTRY. For progressive damage, enter in chronological order the month that identified when the majority of insured damage occurred. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., Aug 11, etc.). Enter additional dates of damage in the extra spaces, as needed. If more space is needed, document additional dates of damage in the Narrative or on a Special Report. Refer to the illustration in item 6 below.
	If there is no insurable cause of loss, and a no indemnity due claim will be completed, MAKE NO ENTRY.
5.	<ul> <li>Cause(s) of Damage: Name of the determined insured cause(s) of damage for this crop as listed in the LAM for the date of damage listed in item 4 above for this inspection. If an insured cause(s) of damage is coded as "Other," explain in the Narrative. Enter additional causes of damage in the extra spaces, as needed. If more space is needed, document additional determined insured causes of damage in the Narrative or on a Special Report. Refer to the illustration in item 6 below.</li> <li>If it is evident that no indemnity is due, enter "NO INDEMNITY DUE" across the column in item 5. Refer to the LAM for more information on no indemnity due claims. If the claim is denied, enter "DC" and refer to the LAM for further instructions.</li> </ul>
6	instructions.
6.	<ul> <li>Insured Cause %:</li> <li>PRELIMINARY: MAKE NO ENTRY.</li> <li>FINAL: Whole percent of damage for the insured cause of damage listed in item 5 above for this inspection. Enter additional "Insured Cause %" in the extra spaces, as needed. If additional space is needed, enter the additional determined "Insured Cause %" in the Narrative or on a Special Report. The total of all "Insured Cause %" including those entered in the Narrative must equal 100%.</li> </ul>
	If there is no insurable cause of loss, and a no indemnity due claim will be completed, MAKE NO ENTRY.

Item No.	Information Required					
6. (Cont.)	Example entries for items $4 - 6$ and the Narrative, reflecting entries for multiple dates					
	of damage, the correspondin	g insured ca	auses of dan	nage and ins	ured cause p	ercents:
		3.6.4.37		11111 20		
	4. Date(s) of Damage	MAY	JUN 30	JUN 30	AUG	AUG
	5. Cause(s) of Damage	Excess Moisture	Tornado	Hail	Drought	Heat
	6. Insured Cause %	10	20	15	25	20
	Narrative: <i>Additional dat</i> <i>insured cause Percent</i> = .	• •	ge – SEP 5,	cause of dai	mage – Free	ze,
7.	Company/Agency: Name of	of the AIP a	nd agency s	ervicing the	contract.	
8.	Name if Insured: Name of			-		n (legal
	entity) to whom the policy is				-	
9.	Claim #: Claim number as a	assigned by	the AIP.			
10.	<b>Policy #:</b> Insured's assigned	l policy nur	nber.			
11.	Crop Year: Four-digit crop	year, as de	fined in the	policy, for v	which the cla	im is filed.
12.	Additional Units:					
	<ul><li>PRELIMINARY: MAKE NO ENTRY.</li><li>FINAL: Unit number(s) for all non-loss units for the crop at the time of final inspection. A non-loss unit is any unit for which a Production Worksheet has not been completed. Additional non-loss units may be entered on a single Production Worksheet. If more spaces are needed for non-loss units, enter the unit numbers</li></ul>					
1.0	identified as "Non-Loss Units," in the Narrative or on an attached Special Report.					
13.	Est. Prod. Per Acre: PRELIMINARY: MAKE I FINAL: Estimated yield pe the time of final inspection.			of all non-l	oss units for	the crop at
14.	<b>Date(s) of Notice of Loss:</b>					
	<ul> <li>PRELIMINARY:</li> <li>a. Date the first or second in the 1<sup>st</sup> or 2<sup>nd</sup> space, "MM/DD/YYYY") for</li> <li>b. A notice of damage or an additional set of Propreliminary inspection Worksheets.</li> </ul>	as applicab or each notic closs for a t oduction W	le. Enter th ce. hird prelimi orksheets.	e complete o nary inspect Enter the da	late (e.g., ion (if neede te of notice f	d) requires or a third

Item No.	Information Required
14. (Cont.)	<ul> <li>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.</li> <li>d. If the inspection is initiated by the AIP, enter "Company Insp" instead of the date.</li> <li>e. If the notice does not require an inspection, document as directed in the Narrative instructions.</li> </ul>
	<b>FINAL:</b> Transfer the last date (in the 1 <sup>st</sup> or 2 <sup>nd</sup> space from first or second set of Production Worksheets) to the FINAL space on the first page of the first set of Production Worksheets if a final inspection should be made as a result of the notice. Always enter the complete date of notice (e.g., "MM/DD/YYYY") 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 a delayed claim, refer to the LAM.
15.	<ul> <li>Companion Policy(s): <ul> <li>a. If no other person has a share in the unit (insured has a 100 percent share), MAKE NO ENTRY.</li> <li>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 contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter "NONE."</li> <li>(1) If the other person has a multiple-peril contract and it can be determined that the SAME AIP services it, enter the contract number. Handle these companion policies according to AIP instructions.</li> <li>(2) If the OTHER person has a multiple-peril contract and a DIFFERENT AIP or agent services it, enter the name of the AIP and/or agent (and contract number) if known.</li> <li>(3) If unable to verify the existence of a companion contract, enter "Unknown" and contact the AIP for further instructions.</li> <li>c. Refer to the LAM for further information regarding companion contracts.</li> </ul> </li> </ul>

# SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

- (1) Rate classes, types, irrigated practices, or organic practices, as applicable;
- (2) APH yields;
- (3) Appraisals;
- (4) Adjustments to appraised mature production (quality adjustment factors);
- (5) Stages or intended use(s) of acreage;
- (6) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (7) Appraisals for damage due to hail or fire if a Hail and Fire Exclusion is in effect.

Item No.	Information Required	
16.	<b>Field ID:</b> The field identification symbol from the appraisal worksheet, sketch map, or	
	an aerial photograph, as applicable. Refer to the Narrative instructions.	
17.	MAKE NO ENTRY.	
18.	<b>Reported Acres:</b> In the event of over-reported acres, handle in accordance with the individual AIP instructions. In the event of under-reported acres, enter the reported acres to tenths for the field or sub-field. If there are no under-reported acres, MAKE NO ENTRY. Refer to the LAM or CIH for acreage determination specific to perennial crops.	
19.	<ul> <li>Determined Acres: Refer to the LAM or CIH for definition of acceptable determined acres for perennial crops used herein. Enter the determined acres to tenths for which consent is given for other use and/or:         <ul> <li>a. Put to other use without consent.</li> <li>b. Abandoned.</li> <li>c. Damaged by uninsured causes.</li> <li>d. For which the insured failed to provide acceptable records of production.</li> </ul> </li> <li>Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements.</li> <li>FINAL: Determined acres to tenths. Acreage breakdowns WITHIN a unit may be estimated (enter "E" in front of the acres) if a determination is impractical. ACCOUNT FOR ALL PLANTED ACREAGE IN THE UNIT.</li> </ul>	
20.	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.	
21.	MAKE NO ENTRY.	
22.	<b>Type:</b> Three-digit code number (e.g., 997) entered exactly as specified on the actuarial documents for the type grown by the insured.	
2326.	MAKE NO ENTRY.	
27.	<b>Cropping Practice:</b> Three-digit code number (e.g., 211, 706, 977, 978, 985, 986, etc.), entered exactly as specified on the actuarial documents for the practice carried out by the insured.	
28.	MAKE NO ENTRY.	
29.	Stage: PRELIMINARY: MAKE NO ENTRY.	

Item No.	Information Required		
29. (Cont.)	<b>FINAL:</b> Enter the applicable abbreviation as shown below.		
	STAGE EXPLANATION		
	"P" Acreage abandoned without consent, put to other use without		
	consent, damaged solely by uninsured causes, or for which the		
	insured failed to provide records of production which are acceptable		
	to the AIP.		
	"H" Harvested.		
	"UA" Unharvested Production Adjustment		
	"UH" Unharvested or put to other use with consent.		
	GLEANED ACREAGE: Refer to the LAM for information on gleaning.		
30.	Use of Acreage: Enter the applicable abbreviation as follows:		
	USE EXPLANATION		
	"Bulldozed," etc Use made of acreage		
	"WOC" Other use without consent		
	"SU" Solely uninsured		
	"ABA" Abandoned without consent		
	"H" Harvested		
	"UH" Unharvested		
	Verify any "Use of Acreage" 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 "Use of Acreage." For the Unharvested Production Adjustment MAKE NO		
	ENTRY.		
	GLEANED ACREAGE: Refer to the LAM for information on gleaning.		
31.	Appraised Potential:		
	a. Transfer the per-acre appraisal in whole pounds from column 33, on the		
	appraisal worksheet. If there is no potential on UH acreage, enter "0" (zero). Refer to paragraph 85 in the LAM for procedures for documenting "0" (zero)		
	yield appraisals.		
	b. For the <b>Unharvested Production Adjustment</b> enter the approved yield per acre		
	multiplied by the coverage level, the share, and the number of acres insured.		
270	Also see the example displayed in 10B(7).		
32a.	<b>Moisture%:</b> a. For appraised strawberry MAKE NO ENTRY.		
	b. For the <b>Unharvested Production Adjustment</b> enter the total pounds delivered		
	from column 24 of the Summary of Harvested Strawberry Production		
	Worksheet.		

Item No.	Information Required
32b.	Factor:
	a. For appraised strawberry MAKE NO ENTRY.
	b. For the Unharvested Production Adjustment enter the sum of column 36 and
	column 37.
33.	Shell %, Factor, or Value: Line through the column heading and enter "Annual
	Price."
	a. For appraised strawberry production enter the annual price from item 26 of the
	appropriate Summary of Harvested Strawberry Production Worksheet or the
	appropriate annual price as determined in accordance with the annul price
	procedure, section 8(B). Notate appropriately how this price was calculated.
	b. For the <b>Unharvested Production Adjustment</b> enter the dollar amount per
	pound contained in the Special Provisions for hand or machine harvest, as
	applicable.
34.	Production Pre QA:
	a. For appraised strawberry production column 19 multiplied by column 31, results
	rounded to whole pounds.
	b. For the <b>Unharvested Production Adjustment</b> enter the greater of zero (0) or
	the result of column 31 less column 32a and column 32b multiplied by the
25	acreage factor (i.e., column 31 – (column 32a. + column 32b.) X acreage factor).
35.	Quality Factor: Under section 15 (j) of the Basic Provisions, if due to insured causes,
	a Federal or State agency has ordered the appraised crop or production to be destroyed,
	enter the factor "0.000." Instruct the insured to complete and submit a Certification
	Form stating the date the crop or production WAS DESTROYED and the method of
	destruction (refer to item 40 and the Narrative below). Also refer to LAM paragraphs $0 \le 1 \le 2$ and $102$ A formulation relation of the sector of the sect
	96 J (2) and 102 A for additional information. If no destruction order, MAKE NO
26	ENTRY.
36.	<b>Production Post-QA:</b> Make the following entries in whole pounds.
	a. For appraisals with destruction order, column 34 multiplied by column 35.
	b. For appraisals <b>without</b> destruction order, transfer entry from column 34.
27	c. For the <b>Unharvested Production Adjustment</b> , MAKE NO ENTRY.
37.	Unins. Causes: Make the following entries in whole pounds.
	For uningurad causes entroisely, column 10 multiplied by the new core entroised in
	For uninsured causes appraisals, column 19 multiplied by the per-acre appraisal in column 35 on the appraisal worksheet for uninsured causes or other documentation;
	otherwise, MAKE NO ENTRY.
	a. Hail and Fire exclusion NOT in effect.
	(1) Enter NOT LESS than the insured's approved yield multiplied by coverage
	level, and the share and the number of acres damaged solely by uninsured
	causes, for any "P" stage acreage. On preliminary inspections, advise the
	insured to keep harvested production from any acreage damaged SOLELY
	by uninsured causes separate from other production.
	(2) For acreage that is damaged PARTLY by uninsured causes, enter the
	APPRAISED UNINSURED loss of production in whole pounds (i.e.,
	Column 35 from the appropriate appraisal worksheet multiplied by column
	19 of the Production Worksheet). Refer to the LAM for information
	regarding assessing uninsured cause appraisals.

Item No.	Information Required	
37. (Cont.)	<ul> <li>b. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.</li> <li>c. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.</li> <li>d. For fire losses, if the insured also has other fire insurance (double coverage),</li> </ul>	
38.	refer to the LAM.         Total to Count:       a. Add column 36 to column 37, and multiply that result by the column 33 and the	
	acreage factor. Ent	er the result in whole dollars. ed Production Adjustment, column 33 multiplied by column
39.		nd multiply that result by the acreage factor, rounded to
40.	Quality: Check the applicable condition(s) affecting the unit's appraised and harvested production (refer to the crop provisions and Special Provisions) in the Tab below.	
	Qualify	ing Quality Adjustment Conditions Table
	TW (Test Weight)	Dark Roast
	KD (Total Defects)	Sclerotinia
	Aflatoxin	Ergoty
	Vomitoxin	CoFo (Commercially Objectionable Foreign Material)
	Fumonisin	Other
	Garlicky	None
	above (refer to item Document in the Na (1) A description of order was issued destruction; (2) Attach to the cla destruction order	
41.		ed FDA, State, or other health organization maximum
	limits: Check "Yes" if an "Other") exceed Federal, so <u>otherwise, leave blank</u> . R in the Narrative or on a Sp a. Sold: Document th	by mycotoxins listed in item 40 (including any identified as state, or other health organization maximum limits; efer to the LAM for information on mycotoxins. Document becial Report, the disposition of the production that was: e name and address of the buyer, or nt the date(s) of the disposition, how the production was used,

Item No.	Information Required
42.	Totals: Separately total columns 36, and 37, in whole pounds and column 38 in whole
	dollars. If a column has no entries, MAKE NO ENTRY.

## NARRATIVE:

	pace is needed, document on a Special Report, and enter "See Special Report." Attach the
Special R	Report to the Production Worksheet.
a.	When there is acreage that has been harvested that has fruit remaining on the plants
	(unharvested fruit): explain an entry in column "31" for such fruit that meets or
	exceeds the policy grade requirements.
b.	If no acreage is released on the unit, enter "No Acreage Released," adjuster's initials,
	and date.
c.	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.
d.	Explain any uninsured causes, unusual, or controversial cases.
e.	If there is an appraisal in column "37" for uninsured causes due to a hail/fire exclusion,
	show the original hail/fire liability per acre and the hail/fire indemnity per acre.
f.	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.
g.	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.
h.	Explain any errors found on the Summary of Coverage.
i.	Explain any commingled production. Refer to the LAM.
j.	Explain any entry for "Revenue Not to Count" and/or any revenue not included in Section
	II, item 62 and/or any production not included in column "56" entries (e.g., harvested
	production from uninsured acreage that can be identified separately from the insured
	acreage in the unit).
k.	Explain a "No" checked in item 44.
1.	Attach a sketch map or aerial photograph to identify the total unit:
	(1)If consent is or has been given to put part of the unit to another use;
	(2)If uninsured causes are present; or
	(3)For unusual or controversial cases.
	Indicate on the aerial photograph or sketch map, the disposition of acreage destroyed or
	put to other use with or without consent.
m.	Explain any difference between inspection and signature dates. For an ABSENTEE
	insured, enter the date of the inspection AND the date of mailing the Production
	Worksheet for signature.
n.	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.

0	Explain the reason for a "No Indemnity Due" claim. No Indemnity Due claims are to
0.	be distributed in accordance with the AIP's instructions.
р.	Document any authorized estimated acres shown in column "19" as follows: "Line 3 'E' acres authorized by AIP MM/DD/YYYY."
q.	Document the method and calculation used to determine acres for the unit. Refer to the LAM.
r.	<ul> <li>For production ordered destroyed by a Federal or State agency due to the presence of injurious substances or conditions, document the following: <ul> <li>(1) Explain any ".000" factor entered in columns 35 and 65.</li> <li>(2) A description of the injurious substance or condition for which a destruction order was issued. The circumstances that caused the crop to be affected by an injurious substance or condition, date the crop was destroyed and the method of destruction. Attach to the claim the insured's completed Certification Form, a copy of the destruction order issued by the Federal or State agency and (if applicable) a copy of the laboratory test results that confirms the presence of injurious substances or conditions.</li> </ul> </li> <li>Refer to the LAM for additional documentation requirements.</li> </ul>
S.	Explain any losses due to fire where weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed.
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, other than harvested fresh production calculations, and harvest cost calculations.

## SECTION II – DETERMINED HARVESTED PRODUCTION

#### GENERAL INFORMATION:

- (1) When all acreage has been harvested, determine total production from warehouse receipts, packer/processor receipts, or farm management records (refer to the LAM for farm record requirements) verified by the adjuster and supported by written records from the first handler. This production will be the basis for computing losses from the insured and uninsured causes of damage on the Production Worksheet.
- (2) Account for ALL HARVESTED PRODUCTION AND REVENUE FOR THE INSURED PERSON ONLY except production appraised BEFORE harvest and shown in SECTION I because the quantity cannot be determined later.
- (3) The insured must maintain satisfactory records of ALL production sold. Verify any processing/packing house records. If acceptable sales records are not available, refer to the LAM.
- (4) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:

- (a) Separate storage facilities.
- (b) Different FIRST handlers (buyers, packing houses, or processors). The insured must have maintained satisfactory records of ALL production sold or stored. Verify any packing house or processor records. In all localities, if the first handler was not a packer or processor, the production will be determined by the adjuster on the basis of available records.
- (c) Harvested fruit of any type that failed to meet the applicable grade (quality) requirements because of INSURED damage.
- (d) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
- (e) Harvested production from more than one insured practice (or crop) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in columns "47a." through "66" by crop. If production has been commingled, refer to the LAM.
- (5) There will generally be no harvested production entries in columns "47a." through "66" for preliminary inspections.

Item No.	Information Required	
43.	<b>Date Harvest Completed:</b> Used to determine if there is a delayed notice or a delayed	
	claim. Refer to the LAM.	
	<b>PRELIMINARY:</b> 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.	
44.	Damage Similar to Other Farms in the Area?:	
	<b>PRELIMINARY:</b> 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 fields in the area. If "No" is	
	checked, explain in the "Narrative."	
	encence, explain in the Thurlatte.	

Item No.	Information Required		
45.	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.		
46.	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.		
47a.	Share: RECORD ONLY VARYING SHARES on SAME unit to three decimal		
	places.		
47b.	Field ID:		
	a. If only one practice and/or type of harvested production is listed in section I, MAKE NO ENTRY.		
	b. If more than one practice and/or type of harvested production is listed in Section		
	I, and a separate approved APH yield exists, indicate for each practice/type, the		
	corresponding Field ID (from column "16").		
	c. Enter the applicable two-digit code for first crop or second crop.		
48.	Multi-Crop Code: The applicable two-digit code for first crop and second crop.		
	REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRY OF FIRST		
	CROP AND SECOND CROP CODES.		
49 52.	Length or Diameter/Width/Depth/Deduction:		
	a. Strike column headings, and enter "Disposition". Enter the method(s) of		
	disposition from the Summary of Harvested Production Worksheet(s) (e.g.,		
	Disposition - Sold, Unsold, or Direct Marketed, as applicable). Refer to section		
	9, herein.		
	b. When there is Sold/Unsold and Direct Marketed production from the same insured		
	acreage, make separate line entries, as applicable (refer to the example Production Worksheet, herein).		
5354.	MAKE NO ENTRY.		
55.	Gross Prod.: Delivered production in whole pounds for strawberry production		
55.	determined by delivery records, production recaps, sales receipts from processors, etc.,		
	(must be NET WEIGHT). Transfer entry from total pounds delivered column 20 on		
	the Summary of Harvested Strawberry Production Worksheet for all sold, unsold, and		
	direct marketed harvested production.		
56.	<b>Bu., Ton, Lbs., Cwt.:</b> Circle "Lbs." in column heading. Sold strawberry production		
	in whole pounds for strawberry production determined by delivery records, production		
	recaps, sales receipts from processors, etc., (must be NET WEIGHT). Transfer entry		
	from the total pounds sold column 21 entry on the Summary of Harvested Strawberry		
	Production Worksheet for all sold, unsold, and direct marketed harvested production.		
	a. Strawberries which are unmarketable due to insurable causes are not counted as		
	production to count.		
	b. Any undamaged marketable strawberries or strawberries that the producer		
	cannot market that meet the minimum grade standards must be counted as		
	production to count.		
57. – 61.	MAKE NO ENTRY.		

Item No.	Information Required
62.	<b>Prod. Not to Count:</b> 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., other units or uninsured
	acreage). THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON
	THE SAME LINE. EXPLAIN ANY "PRODUCTION NOT TO COUNT" IN THE
	"NARRATIVE."
63.	<b>Production Pre-QA:</b> Make the following entries in whole pounds.
	a. For harvested production with production not to count: Column 56 minus
	column 62.
	b. For harvested production without production not to count: Transfer entry from
	column 56.
64a.	Value: Make the following entries for the value per pound as a three-place decimal
	(e.g., enter \$0.685 as 0.685, etc.) as follows:
	a. For all sold and direct marketed harvested production, transfer entry from
	column 22 on the Summary of Harvested Strawberry Production Worksheet.
	b. For all unsold harvested production, MAKE NO ENTRY.
64b.	Market Price: Make the following entries for the market price per pound as a three-
	place decimal (e.g., enter \$0.685 as 0.685, etc.) as follows:
	a. For all sold and direct marketed harvested production, MAKE NO ENTRY.
	b. For all unsold harvested production, transfer entry from column 26 on the Final
	Summary of Harvested Strawberry Production Worksheet for the unit as
~ =	appropriate in accordance with the annual price procedure.
65.	<b>Quality Factor:</b> Under section 15 (j) of the Basic Provisions, if due to insured causes,
	a Federal or State agency has ordered the appraised crop or production to be destroyed, enter the factor "0.000." Instruct the insured to complete and submit a Certification
	Form stating the date the crop or production WAS DESTROYED and the method of
	destruction (refer to item 40 and the Narrative below). Also refer to LAM paragraphs
	96 J (2) and 102 A for additional information.
66.	<b>Production to Count:</b> Make the following entries in whole dollars.
	a. For all sold and direct marketed harvested production, transfer appropriate entry
	from column 19 on the Summary of Harvested Strawberry Production
	Worksheet.
	b. For all unsold harvested production, multiply column 63 by column 64b.
	c. For production with a destruction order, column 63 multiplied by the applicable
	price in column 64 multiplied by column 65.
67.	Total: Total of column 63 entries in whole pounds. If no entry in column 63, MAKE
	NO ENTRY.
68.	Section II Total: Total column 66 entries and multiply that result by the acreage
	factor, results in whole dollars.
69.	Section I Total: Total of column 38 entries, results in whole dollars.
70.	<b>Unit Total:</b> Item 68 plus item 69, results in whole dollars.

Item No.	Information Required
71.	Allocated Prod.: Refer to the LAM paragraphs $126 \text{ C} (1-3)$ and $127$ for instructions
	for determining allocated production. Total production, in whole pounds, allocated to
	this unit that is included in sections I or II of the Production Worksheet. Document
	how allocated production was determined and record supporting calculations in the
	Narrative or on a Special Report.
72.	Total APH Prod: Make the following entries in whole dollars.
	a. When there is an entry in item 71: Item $70 - item 71$ .
	b. When there is no entry in item 71. Transfer entry from item 70.
	MAKE NO ENTRY when separate APH yields are maintained by type, practice, etc., within the unit.

### The following required entries are not illustrated on the Production Worksheet example below.

Item No.	Information Required
73.	Adjuster's Signature, Code # and Date: Signature of adjuster, code number, and
	date signed after the insured (or insured's authorized representative) has signed. For
	an absentee insured, enter adjuster's code number ONLY. The signature and date will
	be entered AFTER the absentee has signed and returned the Production Worksheet.
	Final indemnity inspections should be signed on the bottom line.
74.	<b>Insured's Signature and Date:</b> Insured's (or insured's authorized representative's)
	signature and date. BEFORE obtaining the insured's signature, REVIEW ALL
	ENTRIES on the Production Worksheet WITH THE INSURED or insured's
	authorized representative, particularly explaining codes, etc., that may not be readily
	understood. Final indemnity inspections should be signed on the bottom line.
75.	Page Numbers:
	<b>PRELIMINARY:</b> Page numbers - "1," "2," etc., at the time of inspection.
	<b>FINAL:</b> Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

										INO			UNIX									
1. Crop	o/Code #		2. Unit #	3. L	ocation I	Descripti	ion	7. Com	pany		Aı	пу Сотр	oany		8. Na	me of Insu	red					
C ta	a h anni	es/0154	0001-	SE	C-1 TW	P-96N F	RNG-	Age	ncy		A	ny Agen	ісу					I. M.	Insured			
Sire	awberri	es/0154	0001BU	IJ	3	0W									9. Cl	aim #			11. Crop Y	Tear		
4. Date	e(s) of Da	amage	May 20	9												XXX	XXXX			YYY	(Y	
5. Caus	()	U	Rain												10. Po	licy #			XXX	XXXXX		
6. Insu			100%												14. Da	te(s)	1st		$2^{nd}$	Fina	ıl	
	ditional	•	00200												Notice	of Loss	MM/D	D/YYYY			MM/DD/Y	YYYY
13. Est	. Prod. P	Per Acre	60,000	)											15. Co	mpanion Po	olicy(s)					
SECT	ION I -	- DETER	MINED AC	REAGE	APPRA	AISED,	PROD	UCTIO	N AND	ADJU	STMEN	TS										
A. AC	CTUAF	RIAL													<b>B.</b> POTE	ENTIAL Y	IELD					
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a. 32b.	33.	34.	35.	36.	37.	38.
Field	Multi- Crop	Reported	Determined	Interest or	Risk	Tuna	Class	Sub-	Intended	Irr	Cropping	Organic	Stage	Use of	Appraised	Moisture %	Annual	Production	Quality	Production	Unins.	Total to
ID	Code	Acres	Acres	Share	NISK	Туре	Class	Class	Use	Practice	Practice	Practice	Stage	Acres	Potential	Factor	Price	Pre QA	Factor	Post QA	Causes	Count
A			10.0	1.000		<i>99</i> 7				002			UH	UH	3,673		1.102	36,730		36,730		40,480
В													UA		468,750	112,312	.24	319,708				76,730
Б													UA		400,750	36,730	.24	519,700				70,750
	20	TOTAL	10.0								Fumoni	isin 🗆 🛛	Garlicky	Dark I	Roast 🗆	12	TOTALO			26.720		117 010
	39.	TOTAL	10.0				oty 🗆 C				⊔ rganizatio	n maximi	ım limite	? Yes		42	TOTALS			36,730		117,210
NARP	ATIVE	(If more	space is need		<i>,</i>						0					Workshaa	te			<u> </u>	<u> </u>	
11/11/1/			space is need	icu, attac	n a spec	ua nej	Jone	ricia A	, пог т	u vesieu.	riciu D	product	uon ji0i	i mu veste	<i>a i rouuciion</i>	i monksnee	<i>i</i>					

#### PRODUCTION WORKSHEET

#### Exhibit 5

SECTIO	)N II –	DETER	RMINE	D HAI	RVEST	ED PR	ODU	CTION											
43. Date Harvest Completed 44. Damage similar to other farms in the								the area?	area? 45. Assignment of Indemnity							46. Transfer of Right to Indemnity?			
	1	MM/DD/	YYYYY			Yes X No								Yes	No X		Yes	No X	
A. MEA	ASURE	MENTS	5			<b>B.</b> G	ROSS	PRODUC	CTION	C. ADJ	USTMEN	TS TO H	ARVEST	FED PROD	UCTION				
47a. 47b.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a. 58b.	59a. 59b.	60a. 60b.	61.	62.	63.	64a. 64b.	65.	66.
Share	Multi-	Length	<b>W</b> . 44	Denth	Deduc-		Conver	Gross	Bu, Ton	Shell/	FM%	Moisture %	Test WT	Adjusted	Prod. Not	Production	Value	Oralita Eratar	Production
Field ID	Crop Code	or Diameter	wiath	Depth	tion	Cubic Feet	-sion Factor	Prod.	Lbs.) CWT	Sugar Factor	Factor	Factor	Factor	Production	to Count	Pre-QA	Mkt. Price	Quality Factor	to Count
		SOLD						112,312	112,312							112,312	1.102		123,732
						8									67. TOTAL	112,312	68. Se	ection II Total	123,732
							E	хамрі	<b>LE STR</b> A	WBE	RRYC	LAIM			•		69. Se	ction I Total	117,210
			This	famm		nla d					-		(0.0.0	ionotuno	a ata )		70. Un	it Total	240,942
			1 ms	IOLU	exam	ipie d	ioes l			-			(e.g., s	signature	s, etc.).		71. Al	located Prod.	
	(For Illustration Purposes Only)												72. To	tal APH Prod.	240,942				

# TABLE A – MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS

ACRES IN FIELD OR SUBFIELD	MINIMUM NO. OF SAMPLES
.01 - 10.0	3*
10.1 - 20.0	4*
Add one additional sample for each addition subfield.	al 10.0 acres (or fraction thereof) in the field or

\* 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)	<b>ROW LENGTH</b> (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	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
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	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

For row widths not included above: One acre is 43,560 square feet. The linear feet of a single row to obtain a sample of 1/1000 of an acre equals 43,560 square feet divided by the row width in feet to hundredths. Divide the result by 1,000 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 1,000 = 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 or multiply the row length by 4 (e.g., 34.8 x 4 = 139.2 feet of a single row).

# TABLE C1 – CONVERSION FACTORS FOR OUNCES TO TENTHS OF APOUND

	Tenths of
Ounces	Pounds
1	0.1
2	0.1
3	0.2
4	0.3
5	0.3
6	0.4
7	0.4
8	0.5
9	0.6
10	0.6
11	0.7
12	0.8
13	0.8
14	0.9
15	0.9
16	1.0

# TABLE C2 – CONVERSION FACTORS FOR GRAMS TO TENTHS OF A POUND

More Than Less than	
Grams	Pounds
Less than 20	0.0
21.0 to 66.0	0.1
66.1 to 112.0	0.2
112.1 to 157.0	0.3
157.1 to 202.0	0.4
202.1 to 247.0	0.5
247.1 to 293.0	0.6
293.1 to 338.0	0.7
338.1 to 384.0	0.8
384.1 to 430.0	0.9
430.1 to 475.0	1.0

# **TABLE D – STANDARD CONTAINER WEIGHTS**

The following table provides the average weight of berries a container will hold. The weight includes the weight of the container (which is overfilled to account for the container weight).

		Number	Average Weight
State/UPC No.	Container Types *	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)	6 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
	Stem berries: 1		
33383 20031	pound clamshell	8 per flat	8.0
	Stem berries: 8 ounce		
33383 20032	clamshell	16 per flat	8.0

For containers not listed in TABLE D, if possible, fill a container with several representative samples of marketable production, weigh the samples in pounds to tenths for both the container and the strawberries. If representative samples of production are not available, the AIP may authorize the use of the producer's/buyer's marketing records.

EXHIBIT 1						
DECISION CHART FOR STAGE AN	D APPRAISAL E	NTRIES				
	Section 1, Proc	luction Works	heet Entry			
	Required for:					
	Stage Codes					
	Columns H					
If the Insured:	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		Yes (for hail				
pickings	H/H	damage	No*			
Harvested 2 pickings, skipped 6 pickings (19 day gap** and no			Yes (for the 6			
notice provided) with NO verifiable insured cause of loss and			skipped			
harvested last 7 pickings	H/H	No	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		Yes (for				
damage, but after crop recovery harvested 2 pickings after end	<b>XX</b> /XX	insured	NT v			
of insurance period	H/H	damage)***	No*			
Harvested all pickings including two pickings after end of	H/H	No***	No*			
insurance period	Π/Π	INO	1004			
Harvested 2 pickings, skipped 10 pickings due to frost damage			Vec (Leet 4			
and harvested the last 6 pickings. Adjuster determined plants		Yes (for frost	Yes (Last 4			
were producing harvestable fruit the last 4 of the 10 skipped pickings	H/H	damage)**	Picking			
First 4 pickings not harvested due to uninsured causes, next 8	Π/Π	Yes (for	Skipped)			
pickings harvested, and last 4 pickings not harvested due to		insured	Yes (for first 4			
insured causes	H/H	damage)**	pickings)			
* Appraisal entries may be required in Column "M" of the Proc	uction worksheet	ii uninsured ca	auses are also			
present.						
** If this county has a 21 day "harvest delay" notice requirement	nt, the insured mus	t provide notice	e if harvest is			
delayed 21 days or more. Acceptable harvest records must be p	rovided and the de	elay in harvest n	nust be due to an			
insured cause of loss. Otherwise, it must be assumed the plants	produced harvest	able fruit during	g 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."