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Federal Crop
Insurance
Corporation



CULTIVATED CLAM LOSS ADJUSTMENT STANDARDS HANDBOOK

FCIC 25800
(08-2017)

2018 and Succeeding Crop Years

(RESERVED)

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

TITLE: CULTIVATED CLAM LOSS ADJUSTMENT STANDARDS HANDBOOK	NUMBER: 25800
EFFECTIVE DATE: 2018 and succeeding crop years	ISSUE DATE: August 9, 2017
SUBJECT: Provides procedures and instructions for administering the cultivated clam insurance program	OPI: Actuarial and Product Design Division
	APPROVED: Deputy Administrator for Product Management

REASON FOR ISSUANCE

This handbook is being issued to provide procedures and instructions for administering the cultivated clam crop insurance program for the 2018 and subsequent crop years.

This handbook contains the official FCIC-issued Loss Adjustment Standards under the cultivated clam crop insurance program for the 2018 and succeeding crop years.

This reissuance removes all references to the word "pilot" from the handbook. The Cultivated Clam Crop Insurance Program was converted from a pilot program to a permanent program beginning in the 2018 crop year.

CULTIVATED CLAM LOSS ADJUSTMENT STANDARDS HANDBOOK

CONTROL CHART

Cultivated Clam Loss Adjustment Standards Handbook							
	TP Page(s)	TC Page(s)	Text Page(s)	Exhibit Number	Exhibit Page(s)	Date	Directive Number
Insert	Entire Handbook						
Current Index	1-2	1-2	1-12	1	13	08-2016	FCIC-25800
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FILING INSTRUCTIONS

This handbook replaces FCIC-25800; Cultivated Clam Pilot Loss Adjustment Standards Handbook dated August 25, 2016. This handbook is effective for the 2018 and succeeding crop years.

**CULTIVATED CLAM LOSS ADJUSTMENT STANDARDS HANDBOOK
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(RESERVED)

PART 1 GENERAL INFORMATION AND RESPONSIBILITIES

1 General Information

A. Purpose and Objective

- (1) 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 www.rma.usda.gov/handbooks/25000/index.html.
- (2) This handbook remains in effect until superseded by reissuance of either the entire handbook or selected portions (through amendments or bulletins). If amendments are issued for a handbook, the original handbook as amended shall constitute the handbook. A bulletin 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.
GSH	Provides overall general administrative procedures that apply across all plans of insurance.

- (1) Terms, abbreviations, and definitions general (not crop specific) to loss adjustment are identified in the GSH.
- (2) Terms, abbreviations, and definitions specific to Cultivated Clam loss adjustment and this handbook are in exhibits 1 and 2, herein.

C. CAT Coverage

Refer to the CIH and LAM for provisions and procedures not applicable to CAT coverage.

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 Cultivated Clam 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: <http://www.rma.usda.gov/regs/required.html> or successor website.
- (3) The certification statement required by the current DSSH must be included on the PW 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 Cultivated Clam CP, which are to be considered in this determination include (but are not limited to):

11 Insurability

A. Insured Crop

The crop insured will be all the clams in the county that:

- (1) Meet all the requirements for insurability and for which prices are provided in the actuarial materials;
- (2) Are acceptable to the AIP;
- (3) Are grown by a person, who in at least three of the five previous crop years:
 - (a) Grew clams for commercial sale; and
 - (b) Participated in the management of a clam farming operation by at least exercising decision-making authority over all operational aspects of the farm.
- (4) Are grown in a county for which a premium rate is provided in the actuarial documents;
- (5) Are in a growing location acceptable to the AIP;
- (6) Use a practice that fixes the insurable clams to the land within the growing location.

Refer to the SP for specific limitations associated with clam age restrictions.

12 Unit Division

Refer to the insurance contract for unit provisions.

A basic unit, as defined in the BP may be divided into optional units in accordance with the Cultivated Clam CP and, if allowed by the SP. In addition to the definition in the BP, the Cultivated Clam CP include additional requirements for dividing a basic unit into optional units. Refer to the insurance contract for additional information.

13 Penalties for Misreporting

A. Under Report Factor (Penalty for Under Insuring)

If the insured fails to report an amount of insurance equal at least to the value of the inventory at the time of any loss determination, a penalty in proportion to the amount of under insurance will be applied.

For example: The insured has a 100 percent share and the inventory value reported by the insured was \$100,000. At the time of loss, basic unit value before loss was \$125,000. $\$100,000 \div \$125,000 = .80$ under reporting factor.

B. Overstating Inventory Value

If the insured reports an amount of insurance that exceeds the actual value of the inventory, the insured will pay for coverage on which no indemnity can be collected. The policy will not pay any indemnity amount that exceeds the actual inventory value and premium dollars will be wasted. In addition, the crop year deductible will be overstated and will force the occurrence deductible to be applied for each loss in the case of multiple losses and the insured may not be indemnified.

14 Replanting Payment Procedures

A. Unless limited by the SP, a replanting payment is authorized for insurable claims.

B. To qualify for a replanting payment the:

- (1) insured crop must be damaged by an insurable cause of loss;
- (2) AIP must determine that it is practical to replant (refer to the LAM);
- (3) replanting payment must be the ONLY replanting payment on the lease parcel within the crop year;
- (4) replanting payment cannot accompany an indemnity for the same loss; and
- (5) AIP has given consent to replant.

C. The AIP must document the replanting payment qualifications have been met in the narrative of the PW or on a Special Report.

D. The maximum amount of the replanting payment per lease parcel will be the lesser of:

- (1) The insured's actual cost of replanting; or
- (2) The result obtained by multiplying the replanting payment amount contained in the SP by the insured's share.

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 Clam Appraisals

A. Selecting Representative Samples for Appraisals

Sample selection for clam appraisals will be conducted as follows:

- (1) South Carolina - Due to the frequency of seeding dates and favorable environmental conditions for relatively rapid growth, group seeding dates by calendar quarter and sample clams by calendar quarter.
 - (a) For example, ask the insured for December through February seedings and sample from this subgroup. The March through May seedings would form another subgroup, etc.
 - (b) Map the seedings. The quarterly seedings may or may not be in one area of the lease.
 - (c) Sample 1 percent of the total number of bags in the lease area. Sample proportionally from each of the seeding quarters. If any clams have been seeded during a quarter, sample at least one bag per seeding quarter.

- (2) South Carolina Bag Culture - Sample 1 percent of the bags for each seeding quarter. For bottom culture practices (includes round pens), use the sampling procedure for Bottom Culture, except instructions to sample by type, as outlined in (3) below. Note: Round sample computations to next whole number, for example 1.25 rounds to 2.

EXAMPLE:

No. of Bags (Practice) 023	Seeding Quarter	1 Percent of Quarter/ Practice	No. of Samples/ Quarter/ Practice 023
20	Q1	1 % of 20 = 0.20	1
125	Q2	1 % of 125 = 1.25	2
0	Q3	0	0
350	Q4	1 % of 350 = 3.50	4
Total Number of Bags 495			

21 Clam Appraisals (Continued)

- (3) Massachusetts and Virginia Bottom Culture, sample by type. Sample a minimum of 1 sample per 100 sq. ft. in the bed. If the insured has 9 beds or less, sample a minimum of 5 beds. If an insured has 10 or more beds, sample a minimum of 5 beds and 1 additional bed for every additional 5 beds, (i.e., 10 beds: sample 5 + 1 = 6).

From the schematic provided by the insured, randomly select insurable clams from seeded beds of stage 2, and stage 3 clams to measure. Select the number of seeded plots to sample, by type, based on the proportion of a particular type's area to total area.

EXAMPLE:

An insured has ten 14 x 100 beds of stage 2 clams and thirty 14 x 100 beds of stage 3 clams. Stage 2 clams constitute 14,000 square feet of area (10 x 14 x 100) and stage 3 clams constitute 42,000 square feet of area (30 x 14 x 100). Stage 2 clams comprise 25 percent of the total area (14,000 divided by 56,000) and stage 3 clams comprise 75 percent of the total area.

The insured has a total of 40 beds of stage 2 and 3 clams. Of the ten beds of stage 2 clams, randomly sample the minimum five beds plus one additional bed from the remaining five beds for a total of six. Of the thirty beds of stage 3 insurable clams, randomly sample the minimum five beds plus one additional bed for each five beds in the remaining twenty-five beds for a total of ten. In this example, 16 of the insured's insurable clam beds would be sampled.

B. Unit Value Before Loss

The Cultivated Clam CP require the insured submit an inventory value report of all growing locations, stage values and shares by growing location. At the AIP's option, documentation may be required to support any part of the report. For CAT level of coverage only, the insured must report the previous year's clam sales on the clam inventory value report. The insured may be required to provide documentation to support such sales.

For loss adjustment, the value of the inventory value report is updated to the day before the loss occurred. Document on a Special Report form the initial number of clams seeded, sold and reseeded. The number of clams sold is deducted from the inventory. Stage and stage values of growing clams are updated.

The survival factor from the actuarial documents or the insured's records (if the insured has three consecutive years) is applied to inventory that is initially seeded and to inventory that has been restocked or added since the initial inventory value report.

If the survival factor has been applied to initially seeded inventory and that inventory updates to a new stage group before the loss occurs, transfer the survival-adjusted inventory to the new stage group.

21 Clam Appraisals (Continued)

C. Basic Unit Value Before Loss

If optional units are applicable, this is the sum of the optional unit values before loss.

D. Unit Value After Loss

The Cultivated Clam CP define the unit value after loss as the value of the remaining insurable clams in each basic or optional unit based on the percentage of the maximum reference price contained in the actuarial materials, immediately following the occurrence of a loss as determined by our appraisal, plus any reduction in value due to uninsured causes. This is used to determine the loss of value for each individual unit so that losses can be paid on an individual unit basis, optional or basic, as applicable.

22 Appraisal Methods

A. General Information

Appraisal Method...	Use...
Bottom Culture	For appraising clams that are set directly into the substrate.
Bagged Culture	For appraising clams that are placed in grow-out bags before being set in the substrate.

B. Bottom Culture

- (1) Determine the distribution of stage 2 and stage 3 clams in the plots at the field site.
 - (a) Have the insured provide the GPS coordinates for each site and a schematic diagram of the site, including the length and width of each growing area and the date the clams were seeded; or
 - (b) Interview the insured on-site, and identify the growing areas with stage 2 and stage 3 clams. Generate a diagram from this interview.
- (2) Determine the overall area in square feet that has been seeded to each stage group.
 - (a) Based on the schematic diagram provided by the insured or that was generated from the interview, calculate the surface area of growing areas that have been seeded with each of the insurable stage groups or types of clams.
 - 1 If the growing areas are all similar, count the number of growing areas that have been seeded, and measure the surface area of one growing area. Calculate the total surface area seeded; or

22 Appraisal Methods (Continued)

- 2 If each growing area is different, measure the surface area that has been seeded in each, and calculate the total area.
- (b) Enter the total surface area in square feet in item 28 of the Clam Appraisal Worksheet for Bottom and Round Pen Culture.
- (3) Measure the density of clams in each of the plots.
- (a) At each of the seeded plots, randomly select and mark three points within the bed for measuring the density. Do not sample at the edges of the bed.
- (b) With permission of the insured either lift the netting to permit access or cut an "X" through the anti-predator netting at a spot of sufficient size to sample the bed. Two methods to sample the bed are:

1 PVC Pipe

- a Insert the core into the sediment to a depth of six inches at the marked site and extract a sample of the substrate and clams.
- b Convert the pipe diameter to square feet by the following formula and enter the factor, rounded to the nearest thousandth, in item 20 of the appraisal worksheet. Show the calculation of the factor in the remarks section, and note the size of the PVC pipe used.
- c $144 \div (3.14 * r^2)$ where r = pipe radius

EXAMPLE: 12-inch diameter pipe { $144 \div (3.14 * 6^2) = 1.274$ }

If PVC pipe is used for stage 2 or stage 3 clams the minimum diameter pipe must be 12 inches. A one (1) square foot sampler may be constructed and used without the conversion factor.

2 Rake Widths Across the Bed

- a For a particular clam bed, rake across the width of the bed.
- b Rake across the bed in three different locations.

Xx	xx	xx
Xx	xx	xx
Xx	xx	xx
Xx	xx	xx
Xx	xx	xx
Xx	xx	xx

c If this sampling procedure is used, enter the total number of square feet in the three sample areas in item 21 and enter 1.00 in item 22 of the Clam Appraisal Worksheet for Bottom and Round Pen Culture.

d When using the rake method for sampling stage 2 and stage 3 clams, the rake basket must be lined with mesh having holes not larger than 9 mm.

(c) Sort the sample through a one-quarter inch mesh sieve, and count all of the live clams. Live clams are relatively heavy, and their hinges are closed.

(d) After counting, return live clams to the substrate.

(e) Close the cut in the netting--dental floss in a tapestry needle can be used to stitch the netting back together.

C. Bagged Culture

(1) Determine the distribution of bags by seeding quarter. Mark their locations on the map of the lease area.

(2) Count the total number of bags in each seeding quarter and enter in item 21 of the appraisal worksheet. Enter 1.00 in item 20 of the appraisal worksheet.

(3) Randomly select bags to sample within each seeding quarter. See section 21A for sampling requirements.

(4) The number of live clams per bag may be assessed by:

(a) Counting all live clams in the bag; or

(b) Volumetric Sampling:

1 Sort the live clams from the dead clams. Live clams are relatively heavy and their hinges are closed.

2 Determine the total number of live clams in a graduated cylinder's measured volume by counting the number of live clams in a small subsample whose volume already has been measured.

3
$$\frac{\text{No. of Live Clams in Subsample}}{\text{Volume (ml)}} \times \text{Total Vol. of Live Clams Subsample} = \text{Total Number of Live Clams}$$

4 Appropriate volumes for the size of clams counted are:

Growout Bag.....100 - 4000 ml.

22 Appraisal Methods (Continued)

5 Clam Sizes Number per pound and hinge size below are approximate:

- Cherrystone 3-4 per pound 2 inch hinge
- Top Neck 5-7 per pound 1 1/2 inch hinge
- Middle Neck 7-9 per pound 1 1/4 inch hinge
- Little Neck 10-13 per pound 1 inch hinge
- 7/8 Inch 14-18 per pound 7/8 inch hinge
- Pasta 18-25 per pound 3/4 inch hinge

Growout - Clams are primarily grown on estuarine or coastal submerged lands leased from the State of Florida. Since clams are bottom-dwelling animals, growout systems are designed to place the clam seed on the bottom and provide protection from predators. Most clam growers in the state use a soft bag of polyester mesh material. The bag is staked to the bottom and naturally occurring sediments serve as the bottom substrate. Bag culture usually involves a 2-step process. The first step entails field nursing seed with shell lengths of 5-6 mm (1/4 inch) in a small-mesh bag. After about 3-6 months, the seed reach a growout size of 12-15 mm shell length (1/2 inch) and they are transferred to a bag of larger mesh size. A crop of littleneck clams (25 mm or 1-inch shell width) can be grown in 12-18 months.

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. See 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 of the appraisal worksheet (when required by the AIP), when a worksheet entry is not provided.
- (3) Cultivated Clam appraisals are to be made when directed by the AIP or when a notice of damage has been received. Refer to the LAM for additional reasons for appraisals.
- (4) Make separate appraisals for each practice and basic unit, if applicable. Refer to section 21A for sampling requirements.
- (5) Document all uninsured causes of loss in the REMARKS section.
- (6) Standard appraisal worksheet items are numbered consecutively in paragraph B. An example appraisal worksheet is also provided to illustrate how to complete entries.
- (7) The Privacy Act and Non-Discrimination statements are required statements that must be printed on the form or provided to the insured as a separate document. These statements are not shown on the example form in this section. The current Non-Discrimination Statement and Privacy Act Statement can be found on the RMA website at: <http://www.rma.usda.gov/regs/required.html> or successor website.
- (8) Refer to the DSSH for other crop insurance form requirements (e.g., font point size, etc.).

B. Production Worksheet (Claim Form)

- (1) The claim form (hereafter referred to as the "Production Worksheet") is a form specific to Cultivated Clam loss adjustment. A separate set of PWs are needed for each loss inspection; each PW can accommodate up to six optional units.
- (2) If a change or correction is necessary, strike out entry and re-enter correct entries above previous entry. The adjuster and insured should initial any changes.
- (3) Refer to the LAM for instructions regarding the following:
 - (a) Delayed notices and delayed claims.
 - (b) Corrected claims and cases involving concealment, misrepresentation, or litigation.

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

B. Production Worksheet (Claim Form) (continued)

- (c) “No Indemnity Claims” which must be verified by a Cultivated Clam APPRAISAL or NOTIFICATION from the insured that the Unit Value After Loss equals Unit Value Before Loss.
- (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) All Cultivated Clam inspections initiated through a notice of loss are considered final inspections.
- (6) Specific loss calculations are discussed in the instructions for the completion of the Cultivated Clam PW. For each loss occurrence, the claim is settled on a basic unit basis. When optional units apply, the loss on each optional unit is calculated separately, and then combined to derive the basic unit indemnity. The amount of insurance paid and occurrence deductible withheld for each optional unit will modify the basic unit effective amount of insurance and the effective crop year deductible available for the next optional unit.
- (7) Once unit numbers are assigned for an optional unit, the number must remain specific for that particular optional unit for the entire crop year. If a loss is reported for part of a basic unit, the entire basic unit must be appraised (all optional units must be separately appraised, even if only one optional unit has been damaged).

32-40 (Reserved)

Acronyms and Abbreviations

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

Approved Acronym/Abbreviation	Term
AIP	Approved Insurance Provider
APH	Actual Production History
BP	Basic Provisions
CAT	Catastrophic Risk Protection
CIH	Crop Insurance Handbook, FCIC-18010
CP	Crop Provisions
DSSH	Document and Supplemental Standards Handbook, FCIC-24040
FAD	Final Agency Determination
FCIC	Federal Crop Insurance Corporation
GPS	Global Positioning System
GSH	General Standards Handbook
ISH	Insurance Standards Handbook
LAM	Loss Adjustment Manual, FCIC-25010
PW	Production Worksheet
RMA	Risk Management Agency
SP	Special Provisions

Definitions

Amount of insurance means for each basic unit, the insured's inventory value multiplied by the coverage level percentage the insured elects, and multiplied by the insured's share. However, for catastrophic risk protection policies, amount of insurance is the insured's inventory value multiplied by the coverage level percentage (for CAT coverage the level is limited to 50 percent), multiplied by the insured's share, and multiplied by 55 percent. The insured's accumulated paid indemnities during the crop year for each basic or optional unit may not exceed the insured's amount of insurance.

Basic Unit Value Before Loss means the stage value of all undamaged insurable clams, in the basic unit or, if elected, all optional units combined, immediately prior to the occurrence of any loss as determined by our appraisal. This allows the amount of insurance under the policy to be prorated among the individual units based on the actual value of the clams in the unit at the time of loss. It is also the basis for determining whether or not an indemnity is due. This value is used to ensure that the insured has not under-reported the clam inventory value.

Crop Year Deductible means the deductible percentage multiplied by the sum of the inventory values within each basic unit. The crop year deductible will be increased for any increases in the inventory value on the inventory value report. The crop year deductible will be reduced by any previously incurred deductible if the insured timely reports each loss to the AIP.

Global Positioning System (GPS) means a space based radio position, navigation, and time transfer system involving satellites and computers to determine the latitude and longitude of a receiver on Earth by computing the time difference for signals from different satellites to reach the receiver and referenced in the SP.

Inventory Value means the total of the stage values from the inventory value report.

Inventory Value Report means the insured's report that declares the stage values of insurable clams in accordance with section 6 of the Cultivated Clam CP. See the Cultivated Clams ISH, Exhibit 5 for the inventory value report instructions and form.

Nursery Environment means bags, trays, pens, or properly protected bottom culture where nursery stock is grown at high densities for the purpose of producing seed clams suitable for stocking into a grow out environment.

Occurrence Deductible means

- (a) This deductible allows a smaller deductible than the crop year deductible to be used when:
 - (1) Inventory values are less than the reported basic unit value; or
 - (2) The insured has elected optional units, if applicable.

- (b) The occurrence deductible is the lesser of:
 - (1) The deductible percentage multiplied by the unit value before loss multiplied by the under-report factor; or
 - (2) The crop year deductible.

Definitions (Continued)

Practical to Replant means in lieu of the definition of “Practical to replant” contained in section 1 of the BP, unless limited by the SP, practical to replant is defined as our determination, after loss or damage to the insured crop, based on factors including, but not limited to the causes of loss listed in section 10 of the Cultivated Clam CP, that replanting the insured crop will allow the crop to develop normally during the remainder of the crop year. Unavailability of seed clams will not be considered a valid reason for failure to replant.

Practice means the cultural methods of producing clams such as trays, mesh bags, round pens, lantern nets or bottom planting.

Rake means the hand-operated harvesting device (sometimes called a bull rake) used for clam fishing.

Replant means unless limited by the SP, performing the cultural practices necessary to prepare for replacement of insurable clams that were destroyed by an insurable cause of loss and then placing living insurable clams into mesh bags or pens, or seeding them into prepared growout beds, bottom culture, bottom trays, or floating trays on insurable acreage.

Special Provisions of Insurance means the county actuarial documents, which are part of the policy, which contain statements that clarify or amend the policy terms and conditions and also lists insurable types and practices and relevant dates that may vary by geographical area.

Stage represents clams that have attained the size or stage specified for stage 2, 3, or 4 as defined in the SP.

Stage Value means the dollar value of the inventory of all insurable clams at each stage based on the survival factors and the prices shown in the actuarial documents for such stages, in each unit on the insured’s inventory value report, including any revision that increases the value of insurable inventory.

Substrate means the sediment in which the clam lives.

Survival factor means the factor shown on the actuarial documents that represents the expected percentage of clams that will normally survive. If the insured provides production records for three consecutive years, those records will be used in lieu of the factor contained in the actuarial document to determine the survival factor.

The survival factor is applied at the time of inventory and is not applied a second time to the same inventory when a loss occurs. Clams that are seeded subsequent to the annual inventory report must be adjusted by the survival factor.

Under-Report Factor means the factor that adjusts the insured’s indemnity for under-reporting of inventory values. The factor is always used in determining any indemnities. The under-report factor is the lesser of: a) 1.000 or; b) the sum of all stage values reported on all the inventory value reports, minus the total of all previous losses, as adjusted by any previous under-reporting factors, divided by the basic unit value before loss.

Definitions (Continued)

Unit Value After Loss means the value of the remaining insurable clams in each basic or optional unit based on the percentage of the reference maximum dollar amount contained in the actuarial documents, immediately following the occurrence of a loss as determined by the AIP's appraisal, plus any reduction in value due to uninsured causes. This is used to determine the loss of value for each individual unit so that losses can be paid on an individual unit basis, optional or basic, as applicable.

Unit Value Before Loss means the stage value of undamaged insurable clams in the basic or optional unit, as applicable, immediately prior to the loss occurrence. The determined value will include the number of seeded and harvested clams and stages that existed on the date of the inventory value report, adjusted for changes in accordance with subparagraph 22A(2) of the Insurance Standards Handbook, including but not limited to; the reference maximum dollar amount contained in the actuarial documents; and the applicable survival factors. This allows the amount of insurance under the policy to be divided among the individual units in accordance with the value of the clams in the unit at the time of loss for determining whether the insured is entitled to an indemnity for insured losses in the unit, optional or basic, as applicable.

Clams that are seeded subsequent to the annual inventory report must be adjusted by the survival factor before they are added to the beginning inventory during the process of establishing the "Unit value before loss."

Form Standards – Appraisal Worksheet for Bagged Culture

Verify or make the following entries:

Element/Item Number	Description
Company	Name of AIP, if not preprinted on the worksheet.(Company Name).
1. Insured's Name	Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. Policy Number	Insured's assigned policy number.
3. Unit Number	Eight-digit unit number and two-character alpha code from the Summary of Coverage after it is verified to be correct (e.g., 0001-0001 BU).
4. Claim Number	Claim number as assigned by the AIP.
5. Crop Year	Four-digit crop year, as defined in the policy, for which the claim is filed.
6. Cause of Loss	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 9 below. If an insured cause(s) of damage is coded as "Other," explain in the Narrative. Document any additional determined insured causes of damage in the Narrative (or on a Special Report). If it is evident that no indemnity is due, enter "No Indemnity Due" across the columns in Item 7 (refer to the LAM for more information on no indemnity due claims).
7. CAT Policy	Check the appropriate box for "Yes" if the insured selected CAT level of coverage or "No" if the insured selected additional level of coverage.
8. Optional Units	Check the appropriate box for "Yes" if the insured selected optional unit coverage or "No" if the insured selected basic unit coverage.
9. Date of Damage	First three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE where applicable as in the case of a tidal wave (e.g., AUG 11). If more space is needed, document the additional dates of damage in the Narrative (or on a Special Report).
10. Inspection Number	Number of the inspection (e.g., 1, 2).
11. Lease Parcel ID	Identification of the lease parcel.
12. Lease Area Size	Size of the leased area in acres, to hundredths.
13. Global Positioning Coordinates (GPS)	Enter the coordinates of the lease site. Each coordinate will be provided in the format: DDDMMddd where; DDD = degrees (right justified and left zero filled where appropriate) MM = minutes (right justified and left zero filled where appropriate) ddd = decimal minutes, rounded where necessary to 3 positions.

Form Standards – Appraisal Worksheet for Bagged Culture (Continued)

Element/Item Number	Description
14. Practice	Three-digit code number entered exactly as specified on the actuarial documents, for the practice carried out by the insured. If “No Practice Specified,” enter appropriate 3-digit code number from the actuarial documents.
15. Seeding Date	Quarter the clams were seeded. Seeding quarters are designated as follows: 1st Quarter.....December – February 2nd Quarter.....March – May 3rd Quarter.....June – August 4th Quarter.....September – November
16. Type – Stage	Three-digit code number entered exactly as specified on the actuarial documents, for the type grown by the insured. If “No Type Specified,” enter appropriate 3-digit code number from the actuarial documents.
17. Number of Live Clams per Sample	Number of live clams in the sample area.
18. Total	Total of the entries in item 17.
19. Number of Samples	Total number of samples taken.
20. Average	Item 18 divided by item 19, rounded to the nearest whole number.
21. No. of Bags	Total number of bags for the type appraised.
22. Total Number of Clams	Item 20 times item 21, rounded to the nearest whole number.
23. Price	Price per clam (for the appropriate type - stage calculated by multiplying the maximum dollar amount per clam from the actuarial documents times the price factor for the applicable stage. For CAT level of coverage, multiply the reference price factor by the reference CAT price decimal. EXAMPLE: Maximum dollar amount per clam = \$0.18 Price factor for applicable stage (stage 2) = 0.50 Price per clam ($\$0.18 \times 0.50$) = \$0.09 For CAT level of coverage ($\$0.09 \times 0.55$) = \$0.0495.
24. Value	Item 22 times item 23, rounded to the nearest whole number.
25. Unit Value After Loss	Sum of item 24 entries.
26. Remarks	Information pertinent to the appraisal, sampling, conditions, etc. Include any appropriate calculations.
27. Adjuster’s Signature, Code No., and Date	Signature of adjuster, code number, and date signed after the insured (or insured’s authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the PW.

Form Standards – Appraisal Worksheet for Bagged Culture (Continued)

Element/Item Number	Description
28. Insured's Signature and Date	Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the Appraisal Worksheet WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.
29. Page	Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

Form Standards – Appraisal Worksheet for Bottom and Round Pen Culture

Verify or make the following entries:

Element/Item Number	Description
Company	Name of AIP, if not preprinted on the worksheet. (Company Name).
1. Insured's Name	Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. Policy Number	Insured's assigned policy number.
3. Unit Number	Unit number from the Summary of Coverage after it is verified to be correct (e.g., 0001-0001 BU).
4. Claim Number	Claim number as assigned by the AIP.
5. Crop Year	Four-digit crop year, as defined in the policy, for which the claim is filed.
6. Cause of Loss	<p>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 9 below. If an insured cause(s) of damage is coded as "Other," explain in the Narrative. Document any additional determined insured causes of damage in the Narrative (or on a Special Report).</p> <p>If it is evident that no indemnity is due, enter "No Indemnity Due" across the columns in Item 6 (refer to the LAM for more information on no indemnity due claims).</p>
7. CAT Policy?	Check the appropriate box for "Yes" if the insured selected CAT level of coverage or "No" if the insured selected additional level of coverage.
8. Optional Units?	Check the appropriate box for "Yes" if the insured selected optional unit coverage or "No" if the insured selected basic unit coverage.
9. Date of Damage	First three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE where applicable as in the case of a tidal wave (e.g., AUG 11).
10. Inspection Number	Number of the inspection (e.g., 1).
11. Lease Parcel ID	Identification of the lease parcel.
12. Lease Site ID	Identification of the lease site if different than item 11.
13. Global Positioning Coordinates (GPS)	Enter the coordinates of the lease site. Each coordinate will be provided in the format: DDDMMddd where; DDD = degrees (right justified and left zero filled where appropriate) MM = minutes (right justified and left zero filled where appropriate) ddd = decimal minutes, rounded where necessary to 3 positions.
14. Practice	Three-digit code number entered exactly as specified on the actuarial documents, for the practice carried out by the insured. If "No Practice Specified," enter appropriate 3-digit code number from the actuarial documents.
15. Type – Stage	Three-digit code number entered exactly as specified on the actuarial documents, for the type grown by the insured. If "No Type Specified," enter appropriate 3-digit code number from the actuarial documents. Each type – stage will require a different appraisal worksheet.

Form Standards – Appraisal Worksheet for Bottom and Round Pen Culture (Continued)

Element/Item Number	Description
16. Bed ID	Three-digit number assigned by the adjuster on the first loss to identify the individual bed that was sampled.
17. Seeding Date	The Date (MM/DD/YYYY) the clams were seeded in the medium.
18. Bed Dimensions	The measurements of the bed being sampled.
19. Number of Live Clams per Sample	The Number of live clams in the sample area.
20. Total	Total of the entries from item 19.
21. Number of Samples	The Total number of samples taken. If three rake widths across the bed is the method of sampling, enter the total square feet of the sample area in this item.
22. Sq. Ft. Factor	If using a sampling device that does not measure one square foot in diameter, enter the factor, expressed to the nearest thousandth, necessary to convert the diameter to one square foot. Otherwise, enter 1.000.
23. Average # of clams per Sq. Ft.	Result of item 20 divided by item 21 multiplied by item 22, rounded to the nearest whole number.
24. Total	Sum of entries for column 23.
25. Total of all samples	Total from item 24.
26. Number of Beds Sampled	Total number of beds sampled.
27. Average # of clams per Sq. Ft.	Result of item 25 divided by item 26, rounded to the nearest whole number.
28. Total Area	Total square feet of seeded area for the appraisal.
29. Total Number of Clams	Result of multiplying Item 27 times Item 28.
30. Price	Price per clam for the appropriate type – stage calculated by multiplying the maximum dollar amount per clam times the price factor for the applicable stage. EXAMPLE: Maximum dollar amount per clam = \$0.18 Price factor for applicable stage (stage 2) = 0.50 Price per clam (\$0.18 x 0.50) = \$0.09 For CAT level of coverage (\$0.09 x 0.55) = \$0.0495.
31. Type – Stage Value Loss	Result of multiplying item 29 by item 30, rounded to the nearest whole number.
32. Unit Value After Loss	Entry from item 31, which is the total of all after loss stage values in the unit.
33. Remarks	Enter information pertinent to the appraisal, sampling, conditions, etc. Include any appropriate calculations.
34. Adjuster's Signature, Code No. and Date	Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the PW.

Form Standards – Appraisal Worksheet for Bottom and Round Pen Culture (Continued)

Element/Item Number	Description
35. Insured's Signature and Date	Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the Appraisal Worksheet WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.
36. Page	Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

Form Standards – Appraisal Worksheet for Bottom and Round Pen Culture (Continued)

FOR ILLUSTRATION ONLY CLAM APPRAISAL WORKSHEET FOR BOTTOM AND ROUND PEN CULTURE			Company COMPANY NAME				1. Insured's Name I. M. INSURED				2. Policy Number XXXXXXXX				3. Unit Number 0001-0001 BU				
4. Claim Number XXXXX				5. Crop Year YYYY				6. Cause of Loss FREEZE				7. CAT Policy? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>				8. Optional Units? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>			
9. Date of Damage JAN 10		10. Inspection Number 1			11. Lease Parcel ID LEASE PARCEL 17			12. Lease Site ID BR549			13. GPS Coordinates lat: 03740109 long:12223825				14. Practice 024		15. Type – Stage 084		
Bed ID 16.	Seeding Date 17.	Bed Dimensions 18.	Number of Live Clams per Sample 19.									Total 20.	Number of Samples 21.	Sq. Ft. Factor 22.	Avg. # of Clams per sq. ft. 23.				
												÷	x	=					
123	10/10/07	14 X 100	3	5	18	10	44	7	21	8	19								
			23	54	63	12	26					313	14	1.000	22				
124	10/11/07	14 X 100	18	22	47	57	20	8	5	8	66								
			78	43	29	88	41					530	14	1.000	38				
125	10/12/07	14 X 100	98	88	78	42	17	88	56	75	32								
			23	11	82	29	63					782	14	1.000	56				
126	10/13/07	14 X 100	33	43	34	55	66	12	17	29	77								
			18	97	65	47	18					611	14	1.000	44				
127	10/14/07	14 X 100	67	93	41	88	45	78	22	23	26								
			77	26	83	33	12					714	14	1.000	51				
														24. Total 211					
25. Total of all Samples			26. Number of Beds Sampled			27. Average # of Clams per sq ft per Bed			28. Total sq ft of Seeded Area			29. Total Number of Clams		30. Price	31. Type – Stage Value		32. Unit Value After Loss		
211			5			42			7,000			294,000		.09	\$26,460		\$26,460		
33. Remarks																			
This form example does not illustrate all required entry items (e.g., signatures, dates, etc.)																			

Form Standards – Production Worksheet

Verify or make the following entries:

Element/Item Number	Description
1. Crop and Code No	"Cultivated Clam" (0116).
2. Basic Unit	Eight-digit basic unit number from the Summary of Coverage, after it is verified to be correct, (e.g., 0001-0001 BU).
3. Cropping Practice	Three-digit code number, entered exactly as specified on the actuarial documents for the cropping practice (practice) carried out by the insured, e.g., 023 (Grow-out Bag or 024 Bottom Culture, as applicable).
4. Coverage Level	Enter the coverage level percent selected by the insured.
5. Legal Description	Enter the lease parcel number and Global Positioning Coordinates (GPS) that identifies the location of the unit.
6. Date of Damage	First three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE where applicable as in the case of a tidal wave (e.g., AUG 11).
7. Cause 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 6 above. If an insured cause(s) of damage is coded as "Other," explain in the Narrative. Document any additional determined insured causes of damage in the Narrative (or on a Special Report). If it is evident that no indemnity is due, enter "No Indemnity Due" across the columns in Item 6 (refer to the LAM for more information on no indemnity due claims).
8. Primary Cause %	Percent of damage for the cause of damage listed in item 5 above that is determined to be the primary cause of damage. The primary cause of damage must exceed 50 percent (e.g., 51 percent)]. Enter an "X" in the major secondary cause of damage.
9. Optional Units	For buy-up coverage, if optional units have been elected by the insured, enter ALL optional unit numbers contained in the basic unit. If optional units have NOT been elected, enter NONE. Optional units are not applicable to CAT policies.
10. Company/Agency	Name of AIP and the name of the agency servicing the contract.
11. Name of Insured	Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
12. Claim Number	The claim number as assigned by the AIP.
13. Crop Year	Four-digit crop year, as defined in the Cultivated Clam CP, for which the claim is filed.
14. Policy Number	Insured's assigned policy number.
15. Date Notice of Loss	Enter the date the notice of damage was given for the basic unit in item 2. Always enter the complete Date of Notice (month, day, and year).
16. 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 and GSH.
17. Transfer of Right to Indemnity	Check "Yes" only if a transfer of right to indemnity is in effect for the unit for the crop year; otherwise, check "No". Refer to the LAM and GSH.

Form Standards – Production Worksheet (Continued)

Element/Item Number	Description
18. Companion Policies	<p>a. If no other person has a share in the unit (insured has 100 percent share), MAKE NO ENTRY.</p> <p>b. In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril crop insurance contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter "NONE."</p> <p>(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's instructions.</p> <p>(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.</p> <p>(3) If unable to verify the existence of a companion contract, enter "Unknown" and contact the AIP for further instructions.</p> <p>(4) Refer to the LAM for further information regarding companion contracts.</p>

SECTION I – IMMEDIATELY PRIOR TO THIS LOSS

Verify or make the following entries:

Element/Item Number	Description
19a. Basic Unit Amount of Insurance	<p>This is the current basic unit amount of insurance WITHOUT SHARE. It is the reported Total Inventory Value (from the Clam Inventory Value Report plus any Revised Inventory Value Report values), times the coverage level percentage expressed as a decimal, in whole dollars. Complete this entry on only the first page of each inspection when multiple-page basic unit production worksheet forms are required. Do not copy the computed amount of insurance from the Clam Inventory Value Report for this entry. If optional units are applicable, this value is the sum of the optional units' Total Inventory Values times the coverage level percentage.</p>

Form Standards – Production Worksheet (Continued)

Element/Item Number	Description
19b. Basic Unit Previous Indemnity(ies)	<p>Previous preliminary indemnities (item 38) calculated during previous loss occurrences for the basic unit.</p> <p>a. If the Inspection Number equals 1, enter “0.”</p> <p>b. Enter the sum of all Preliminary Indemnities (item 35) calculated during previous loss occurrences. This figure cannot exceed the amount entered in item 19a.</p> <p>c. Complete this entry on only the first page of each inspection when multiple-page basic unit production worksheet forms are required.</p>
19c. Effective Amount of Insurance	<p>Basic Unit Amount of Insurance (item 19a) minus Basic Unit Previous Indemnities (item 19b). For multiple page production worksheets to account for a basic unit with more than six optional units, enter the amount from the previous page’s column a. Unit No.’s Effective Amount of Insurance Remaining (item 38).</p> <p>An upward-revised Clam Inventory Value Report is used where additional insurance coverage is purchased for the remainder of the crop year to add coverage for added clam inventory and/or to cover restocked clams after a loss. There is a 30-day waiting period for restock or added coverage to become effective. Coverage is not retroactive.</p>
20a. Basic Unit Crop Year Deductible	<p>The current basic unit reported Total Inventory Value (from the Clam Inventory Value Report) plus any revisions times (1.00 minus the coverage level percent expressed as a decimal), in whole dollars. Complete this entry on only the first page of each inspection when multiple-page basic unit claim forms are required.</p>
20b. Basic Unit Previous Occurrence Deductible(s)	<p>The applied Basic Unit Occurrence Deductible from previous loss occurrences for the basic unit.</p> <p>a. If the Inspection Number equals 1, enter “0”.</p> <p>b. Enter the sum of all occurrence deductibles applied (32g) from previous loss occurrences. This figure cannot exceed the amount entered in item 20a.</p> <p>c. Complete this entry on only the first page of each inspection when multiple-page basic unit claim forms are required.</p>
20c. Effective Crop Year Deductible (CYD)	<p>Basic Unit Crop Year Deductible (item 20a) minus Basic Unit Previous Occurrence Deductible (item 20b). For multiple page production worksheets due to a basic unit with more than six optional units, enter the amount from the previous page’s column g. Unit No., Crop Year Deductible Remaining (item 34).</p>

Form Standards – Production Worksheet (Continued)**SECTION II - THIS LOSS**

There are six columns (a through f) provided on each production worksheet. If optional units are applicable, use one column for each optional unit and enter its unit number, e.g., 0001-0001 OU, etc., and use additional pages if the basic unit has more than six optional units. If optional units are NOT applicable, use the left hand column, "a. Unit No." to calculate the loss. Complete "g. Summary" on the last page of the production worksheets to document the basic unit loss. For "CAT level of Coverage" policies with two practices, use one column for each practice completing the requested information through item 31. Add the entries in column a and b to obtain basic unit totals and enter the resulting sums on the appropriate line of column g. Complete column g in the normal manner to document the basic unit loss. (The occurrence deductible must be calculated from the sum of all practices.)

Element/Item Number	Description
21. Inspection Number	If the inspection is due to a notice of damage, enter the number of the inspection, (e.g., 1), otherwise leave blank.
22. Reported Basic Unit Value	Sum the Basic Unit Amount of Insurance (item 19a) plus the Basic Unit Crop Year Deductible (item 20a). Sum the Clam Inventory Value Report and any Revised Clam Inventory Value Reports in effect for the basic unit on the date the damage occurs.
23. Sum of Prev. Losses	The sum of all previous basic unit losses (19b + 20b).
24. Basic Unit Value Before Loss	Sum all Unit Values Before Loss (item 28) in the Basic Unit. For CAT and for policies without optional units, the Unit Value Before Loss and the Basic Unit Value Before Loss are the same.
25. Under Reporting Factor	The lesser of a) 1.000, or b) ((the Reported Basic Unit Value (item 22) minus Sum of the Previous Losses (item 23)) divided by the Basic Unit Value (item 24)), rounded to three decimal places (e.g., .775).
26. Damage Similar to Other Lease Parcels in the area	Check "Yes" or "No." Check "Yes" if amount and cause of damage due to insurable causes is similar to the experience of other clam lease parcels in the area. If "No" is checked, explain in the narrative.
27a-27g. Columns a. Through g.	In the spaces provided, enter: a. For a BASIC UNIT WITHOUT OPTIONAL UNITS, the unit number (e.g., eight-digit number and two-character alpha code for the unit number, e.g., 0001-0001 BU). b. For a basic "CAT" unit when two practices are applicable, enter the unit number (e.g. 0001-0001 BU) and the appropriate PRACTICE code in columns 27a and 27b. c. For a BASIC UNIT WITH OPTIONAL UNITS, the unit number (e.g., 0001-0001 BU) in column 27a. Complete column b through f for each additional optional unit, continuing on to additional worksheet pages, and columns a. through f. as necessary. Due to the nature of the occurrence deductible and its effect on the indemnity calculation, the order of optional units listed in columns a. through f. must be entered and calculated from the lowest optional unit number to the highest (e.g., 00101 followed by 00102, etc.), until all optional units are calculated. NOTE: All optional units in the basic unit must be included in calculations.

Form Standards – Production Worksheet (Continued)

Element/Item Number	Description
27a-27g. Columns a. Through g. (continued)	d. Complete columns a through f for items 28 through 31, for each practice. Sum the entries in columns a through f to obtain basic unit totals, and enter the resulting sums on the appropriate line of column g. Complete the column g calculation in the normal manner. (The occurrence deductible MUST be calculated from the sum of all types).
28. Unit Value Before Loss	Enter the appraised BEFORE LOSS inventory whole-dollar value for this notice of loss. (Refer to exhibit 2, Definitions).
29a. Unit Value After Loss – Value remaining-ins. Cause	Enter the appraised AFTER LOSS inventory whole-dollar value for this notice of loss. Transfer the amount in item 25 of the Bag Culture appraisal worksheet or item 32 of the Bottom and Round Pen appraisal worksheet.
29b. Unit Value After Loss – Value assessed-uninsured cause	Uninsured cause of loss appraisals NOT INCLUDED in the appraisal worksheet, in whole dollars. Document on a Special Report or the Remarks Section of the Appraisal Worksheet.
29c. Unit Value After Loss – Unit value after loss (TOTAL)	Sum of item 29a and item 29b, in whole dollars.
30. Unadjusted Loss	(item 28) Unit Value Before Loss, as defined in the policy, minus item 29c, Unit Value After Loss (TOTAL) in whole dollars.
31. Adj. Loss (for Under reporting)	Item 30, Unadjusted Loss, times item 25, Under Reporting Factor in rounded to whole dollars.
32. Occurrence Deductible	<p>a. For a basic unit or the first optional unit, enter in whole dollars, the LESSER OF:</p> <ul style="list-style-type: none"> (1) The calculated Occurrence Deductible (Unit Value Before the Loss (item 28) times (100 minus Coverage Level percent) times the Under Reporting Factor (item 25) for the unit); or (2) The Effective Crop Year Deductible (item 20c);or (3) The Adjusted Loss (item 31). <p>b. For additional optional units with losses, enter in whole dollars, the LESSER OF:</p> <ul style="list-style-type: none"> (1) The calculated Occurrence Deductible (Unit Value Before the Loss (item 28) times (100 minus Coverage Level percent) times the Under Reporting Factor (item 25) for the unit);or (2) The CYD Remaining (item 34 of the previous optional unit);or (3) The Adjusted Loss (item 31).
33. Unadjusted Indemnity	Adjusted Loss (item 31) minus Occurrence Deductible (item 32).
34. CYD Remaining	<p>a. For a basic unit or first optional unit within a basic unit, subtract the calculated Occurrence Deductible (item 32) from the Effective Crop Year Deductible (item 20c) and record in whole dollars.</p> <p>b. For additional optional units, subtract the calculated Occurrence Deductible (item 32) from the CYD Remaining (item 34 of the previous optional unit), and record in whole dollars.</p> <p>c. The CYD Remaining must be equal to or greater than zero.</p>

Form Standards – Production Worksheet (Continued)

Element/Item Number	Description
35. Preliminary Indemnity:	a. For the first basic unit or the first optional unit within a basic unit, enter the LESSER OF the Unadjusted Indemnity (item 33) or the Effective Amount of Insurance (item 19c), in whole dollars. b. For additional optional units within the basic unit, enter the LESSER OF the Unadjusted Indemnity (item 33) or the Effective Amount of Insurance Remaining (item 38 of the previous optional unit) in whole dollars.
36. Share	Insured’s interest in the crop to three decimal places, determined at the time of inspection, but will not exceed the insured’s share at the earlier of the time of loss or the beginning of harvest (e.g. 1.000).
37. Indemnity	The result of the Preliminary Indemnity (item 35), times Share (item 36), rounded to whole dollars.
38. Effective Amount of Insurance Remaining	a. For a basic unit or the first optional unit within a basic unit, enter the result of the Effective Amount of Insurance (item 19c) for the basic unit minus the Preliminary Indemnity (item 35) for this unit, in whole dollars. b. For additional optional units within a basic unit, enter the Effective Amount of Insurance Remaining (item 38 of the previous optional unit) minus the Preliminary Indemnity (item 35) for this optional unit, in whole dollars.
39. Narrative	If more space is needed, document on a Special Report, and enter “See Special Report.” Attach the Special Report to the Production Worksheet. a. Explain any uninsured causes, unusual, or controversial cases. b. Explain any errors found on the Inventory Value Report. c. Explain a "No" checked in item 26. d. 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. e. When any other adjuster or supervisor or consultant accompanied the adjuster on the inspection, enter the code number of any adjuster, or supervisor, and the name of any consultant present during the inspection and the date of inspection. f. Explain any delayed notices or delayed claims as instructed in the LAM. g. Document any other pertinent information. If on an attachment, enter "See attachment". h. Document the insured’s coverage level.
40. Insured’s Signature and Date	Insured’s (or insured’s authorized representative’s) signature and date. BEFORE obtaining insured’s signature, REVIEW ALL ENTRIES on the Production Worksheet WITH THE INSURED, particularly explaining codes, etc., that may not be readily understood.

Form Standards – Production Worksheet (Continued)

Element/Item Number	Description
41. Adjuster's Signature, Code Number, and Date	Signature of adjuster, code number, and date signed after the insured (or 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.
42. Witness' Signature and Date	Signature of witness and date signed after the insured (or insured's authorized representative) and adjuster has signed. For an absentee insured or if signatures are not observed, leave blank.
43. Other Signature(s) and Date(s)	Signature(s) of others if present when the loss adjustment was conducted, e.g., consultants, etc., and the date signed.
44. Page	Page 1 of 1, Page 1 or 2, Page 2 of 2, etc.

Form Standards – Production Worksheet (Continued)

PRODUCTION WORKSHEET CALCULATION REFERENCE

For each loss occurrence

The following items are completed **ONLY** on page 1 of the production worksheet for each basic unit.

19a Basic Unit Amount of Insurance Report	19b Basic Unit Previous Indemnities Sum of 35, prev. losses	19c Effective Amount of Insurance 19a - 19b
20a Basic Unit Crop Year Deductible Report	20b Basic Unit Previous Occurrence Deductibles Sum of 32, prev. losses	20c Effective Crop Year Deductible 20a - 20b
22 Reported Basic Unit Value 19a + 20a	23 Sum Prev. Losses (Adj. Losses) 19b + 20b	24 Basic Unit Value Sum of 28
	25 Under reporting factor (URF) (22 - 23) ÷ 24	

The following items are completed for each unit whether it is a basic or optional unit.

Item	Optional Unit 0001-0001 BU or OU	Optional Unit 0001-0002 OU...etc.
28 Unit Value Before Loss	Adjuster det.	Adjuster det.
29a. Value remaining-ins. cause	Adjuster det.	Adjuster det.
29b. Value assessed-units. cause	Adjuster det.	Adjuster det.
29 Unit Value After Loss 29c. (TOTAL)	29a + 29b	29a + 29b
30 Unadjusted Loss	28 - 29c	28 - 29c
31 Adj. Loss (for Under reporting; 30 X 25)	30 X 25	30 X 25
32 Occurrence Ded. OD (Unit Value Before Loss) (URF) (100 - level %)	<(31, calc. 32 or 20c)	<(31, calc. 32 or 34)
33 Unadjusted Indemnity	31 - 32a	31 - 32
34 CYD Remaining	20c - 32a	34a - 32b => etc.
35 Preliminary Indemnity	<(33 or 19c)	<(33 or 38a) => etc.
36 Percent Share	Report	Report
37 Indemnity	35 X 36	35 X 36
38 Effective Amount of Insurance Remaining	19c - 35a	38a - 35b => etc.

Form Standards – Production Worksheet (Continued)

For Illustration Purposes Only CLAM PRODUCTION WORKSHEET/CLAIM FORM										
1. Crop and Code No. Cultivated Clam 0116	2. Basic Unit 0001-0001 BU	3. Cropping Practice: 023	4. Coverage Level 75%	5. Legal Description Parcel 17, GPS Coordinates, lat: 03740109, long:12223825	10. Company Any Insurance Company Any City, Any State Agency ABC Agency Any City, Any State			11. Name of Insured I.M. Insured		
6. Date of Damage JAN 10		7. Cause of Damage FREEZE		8. Primary Cause % 100		9. Optional Units 0001-0001 OU		12. Claim Number XXXXXXXX	13. Crop Year YYYY	14. Policy Number XXXXXXXX
15. Date Notice of Loss MM/DD/YYYY		16. Assign. of Indemnity Yes <input type="checkbox"/> No <input type="checkbox"/> X <input checked="" type="checkbox"/>		17. Transfer of Right to Indemnity Yes <input type="checkbox"/> No <input type="checkbox"/> X <input checked="" type="checkbox"/>		18. Companion Policy(ies)				
SECTION I - IMMEDIATELY PRIOR TO THIS LOSS										
19a. Basic Unit Amount of Insurance 75,000			19b. Basic Unit Previous Indemnity(ies) (Sum of 35, previous losses) 0			19c. Effective Amount of Insurance (19a - 19b or 36 from page 1 > 6 units) 75,000				
20a. Basic Unit Crop Year Deductible (Inventory Value X (1.00 - Cov. Level)) 25,000			20b. Basic Unit Previous Occurrence Deductible(s) (Sum of 32, previous losses) 0			20c. Effective Crop Year Deductible (CYD) (20a – 20b or 34 from page 1 if > 6 units) 25,000				
SECTION II - THIS LOSS										
21. Inspection Number 1		22. Reported Basic Unit Value (19a + 20a) 100,000		23. Sum of Prev. Losses (Adj. Losses) (Adj. Losses) (19b + 20b) 0		24. Basic Unit Value Before Loss (Sum of Item 28 entries) 95,000		25. Under Reporting Factor (URF) Lesser of 1.000 or ((22 – 23) ÷ 24)] 1.000		
26. Damage similar to other lease parcels in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		27a. Unit No. 0001-0001 OU	27b. Unit No. 0001-0002 OU	27c. Unit No.	27d. Unit No.	27e. Unit No.	27f. Unit No.	27g. Summary		
28. Unit value before loss		80,000	15,000					95,000		
29. Unit value after loss	29a. Value remaining-ins. cause		26,460	7,500				33,960		
	29b. Value assessed-unins. cause		0	0				0		
	29c. Unit value after loss (Total) (29a + 29b)		26,460	7,500				33,960		
30. Unadjusted Loss (28 - 29c)		53,540	7,500					61,040		
31. Adj. Loss (for Under reporting: 30 x 25)		53,540	7,500					61,040		
32. Occurrence Ded. (OD) < (Unit Value Before Loss x URF x (100 – level 75 %)) or 20c. or 31.		20,000	3,750					23,750		
33. Unadjusted Indemnity (31 - 32)		33,540	3,750					37,290		
34. CYD Remaining [Opt. Unit A - (20c - 32)] [Remaining Units - (34 - 32)]		5,000	1,250					1,250		
35. Preliminary Indemnity [Opt. Unit A < (33 or 19c)] [Remaining Units < (33 or 38)]		33,540	3,750					37,290		
36. Percent Share		1.000	1.000					1.000		
37. Indemnity		33,540	3,750					37,290		
38. Effective Amount of Insurance Remaining [Opt. Unit A - (19c - 35)] [Remaining Units - (38 - 35)]		41,460	37,710					37,710		
39. Narrative (If more space is needed, attach a Special Report). This production worksheet example incorporates the appraisal worksheet information for unit 0001-0001 BU.										
This form example does not illustrate all required entry items (e.g., certification statements, signatures, etc.).										

Form Standards – Production Worksheet (Continued)

For Illustration Purposes Only CLAM PRODUCTION WORKSHEET/CLAIM FORM										
			75%	Parcel 17 GPS Coordinates, lat: 03740109, long:12223825						
1. Crop and Code No. Cultivated Clam 0116	2. Basic Unit 0001-0001 BU	3. Cropping Practice 023	4. Coverage Level	5. Legal Description			10. Company Any Insurance Company Any City, Any State		11. Name of Insured I.M. Insured	
6. Date of Damage May 12		7. Cause of Damage Tidal Wave					Agency ABC Agency Any City, Any State		12. Claim Number XXXXXXXX	13. Crop Year YYYY
8. Primary Cause % 100		9. Optional Units 0001-0001 OU 0001-0002 OU							14. Policy Number XXXXXXXX	15. Date Notice of Loss MM/DD/YYYY
										18. Companion Policy(ies)

SECTION I - IMMEDIATELY PRIOR TO THIS LOSS		
19a. Basic Unit Amount of Insurance 75,000	19b. Basic Unit Previous Indemnity(ies) (Sum of 35, previous losses) 37,290	19c. Effective Amount of Insurance (19a - 19b or 36 from page 1 if > 6 units) 37,710
20a. Basic Unit Crop Year Deductible (Inventory Value X (1.00 - Cov. Level)) 25,000	20b. Basic Unit Previous Occurrence Deductible(s) (Sum of 32, previous losses) 23,750	20c. Effective Crop Year Deductible (CYD) (20a – 20b or 34 from page 1 if > 6 units) 1,250

SECTION II - THIS LOSS										
21. Inspection Number 2		22. Reported Basic Unit Value (19a + 20a) 100,000			23. Sum of Prev. Losses (Adj. Losses) (Adj. Losses) (19b + 20b) 61,040		24. Basic Unit Value Before Loss (Sum of Item 28 entries) 37,960		25. Under Reporting Factor (URF) [<(1.000 or ((22 - 23) ÷ 24))] 1.000	
26. Damage similar to other lease parcels in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		27a. Unit No. 0001-0001 OU	27b. Unit No. 0001-0002 OU	27c. Unit No.	27d. Unit No.	27e. Unit No.	27f. Unit No.	27g. Summary		
28. Unit value before loss		23,960	15,000					37,960		
29. Unit value After loss	29a. Value remaining-ins. cause		23,960	8,500				32,460		
	29b. Value assessed-unins. cause		0	0				0		
	29c. Unit value after loss (Total) (29a + 29b)		23,960	8,500				32,460		
30. Unadjusted Loss (28 - 29c)		0	6,500					5,500		
31. Adj. Loss (for Under reporting; 30 x 25)		0	6,500					5,500		
32. Occurrence Ded. (OD) < (Unit Value Before Loss x URF x (100 – level 75 %)) or 20c. or 31.		0	1,250					1,250		
33. Unadjusted Indemnity (31 - 32)		0	5,250					4,250		
34. CYD Remaining [Opt. Unit A - (20c - 32)] [Remaining Units - (34 - 32)]		1,250	0					0		
35. Preliminary Indemnity [Opt. Unit A < (33 or 19c)] [Remaining Units < (33 or 38)]		0	5,250					4,250		
36. Percent Share		1.000	1.000					1.000		
37. Indemnity		0	5,250					4,250		
38. Effective Amount of Insurance Remaining [Opt. Unit A - (19c - 35)] [Remaining Units - (38 - 35)]		37,710	32,460					33,460		

39. Narrative (If more space is needed, attach a Special Report)
This is a continuation of the previous example. After the first loss on these optional units, \$1,000 and \$1,500 of inventory was sold from optional unit 0001-0001 OU. Optional unit 2 0001-0002 OU was restocked with a \$7,500 inventory and a subsequent loss occurred.

This form example does not illustrate all required entry items (e.g., certification statements, signatures, etc.).