United States Department of Agriculture

Federal Crop Insurance Corporation

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CANEBERRY LOSS ADJUSTMENT STANDARDS HANDBOOK

2020 and Succeeding Crop Years

RISK MANAGEMENT AGENCY
KANSAS CITY, MO 64133

TITLE: Caneberry Loss Adjustment Standards Handbook	**NUMBER: FCIC-20420L**
EFFECTIVE DATE: 2020 and Succeeding Crop Years	**ISSUE DATE: August 31, 2019**
SUBJECT: **Provides the procedures and instructions for administering the Caneberry crop insurance program**	**OPI: Product Administration and Standards Division** **APPROVED:** */s/ Richard Flournoy* **Deputy Administrator for Product Management**

REASON FOR ISSUANCE

The Caneberry Loss Adjustment Standards Handbook is being issued and effective for the Caneberry insurance program available beginning with the 2020 crop year. Revisions to this handbook are made to incorporated editorial changes submitted on behalf of approved insurance providers. Revisions in the text and examples have been highlighted and any information removed is identified with three stars (***).

This handbook provides procedures and instructions for administering the Caneberry insurance program.

CONTROL CHART

Caneberry Loss Adjustment Standards Handbook							
	TP Page(s)	TC Page(s)	Text Page(s)	Exhibit Number	Exhibit Page(s)	Date	FCIC Number
Remove	Entire Handbook					09-2018	FCIC-20420L
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FILING INSTRUCTIONS:

This handbook replaces FCIC-20420L (09-2018), Caneberry Loss Adjustment Standards Handbook. This handbook is effective for the 2020 and succeeding crop years and is not retroactive to any 2019 or prior crop year determinations.

CANEBERRY LOSS ADJUSTMENT STANDARDS HANDBOOK
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PART 1 GENERAL INFORMATION AND RESPONSIBILITIES

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 www.rma.usda.gov.

This handbook remains in effect until superseded by reissuance of either the entire handbook or selected portions (through amendments, bulletins, or FADs).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.
GSH	Provides general crop insurance information.
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 GSH and LAM.

(2) Caneberries is added to the GSH, Exhibit 8A, Crop Policy Information.

(3) Terms, abbreviations, and definitions specific to CB loss adjustment and this handbook are in exhibits 1 and 2, herein.

C. CAT Coverage

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

D. Irrigated Practice

Refer to the CIH and LAM for irrigation standards and the DSSH for irrigated practice guidelines.

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 in exhibits 3 - 4 are the minimum requirements for the Appraisal Worksheets and the 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 the form or provided to the insured as a separate document. These statements are not shown on the example form(s) in exhibits 3 - 4. The current Non-Discrimination Statement and Privacy Act Statement can be found on the RMA website at www.rma.usda.gov.

(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 Caneberry CP, 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 BP, CB CP, and the SP for a complete list.

*** (1) The crop insured will be all the caneberries in the county for which a guarantee and premium rate are provided by the actuarial documents and:

(a) In which the insured has a share;

(b) That are adapted varieties to the area;

(c) That are irrigated, unless the SP allow a non-irrigated practice; and

(d) That are grown for sale as fresh fruit.

(2) In addition to 11A(1), each type of caneberries will be insurable only if the insured provides the production records for the type for the most recent four continuous crop years or as otherwise specified on the SP. For example, if the insured provides the most recent four continuous crop years of production records for the raspberry type but does not provide the most recent four continuous years of production records for the blackberry type, the raspberry type will be insurable, and the blackberry type will not be insurable until the four-year record requirement is met for the blackberry type.

B. Insurable Acreage

Insurable acreage will be planted acreage of caneberries that contains the minimum number of:

(1) Plants per acre for caneberries planted in insurable containers for container acreage; or

(2) Boxes of roots per acre for in-ground caneberries;

specified on the SP. Caneberry acreage that does not contain the minimum number of plants or boxes of roots, as applicable, will not be insurable.

(See the definitions of planted acreage and containers.)

12 Unit Division

Refer to the insurance contract (BP, CB CP, or SP) for basic and optional unit provisions.

Enterprise and Whole Farm units are not available.

13 Caneberry Quality Adjustment

A. General Information

(1) Document QA information as described in the instructions for the Narrative section of the PW (exhibit 4), or on a Special Report.

(2) The adjuster must refer to the CP to determine if production is eligible for QA.

B. Quality Adjustment

(1) All harvestable mature production that meets or exceeds the United States Standards for Grades of U.S. No. 1, or such other applicable grading standards for the caneberry types contained in the SP will be considered production to count.

(2) Damaged production from acreage that does not qualify as production under item 1 will not be considered production to count. Only the actual weight of appraised or harvestable mature production of caneberries grading U.S. No. 1 (or such other grade standard specified in the SP) will be considered production to count.

(3) Harvested or unharvested damaged production of caneberries from damaged acreage may be eligible for QA if the percent of insurable damage equals or exceeds that shown in the SP for the type (refer section 12(d) of the CB CP). For qualifying damaged production that is:

(a) Not harvested or harvested but not sold, the production to count will be zero. The percent of damage must be determined from samples or buyer records of rejection indicating the cause and percent of damage. Obtain appropriate grade certificates based on field-harvested samples to document the percent of damage.

(b) Harvested and sold production will be counted without regard to any adjustment for quality.

14-20 (Reserved)

PART 3 APPRAISALS

21 General Information

(1) Potential production will be appraised in accordance with procedures specified in this handbook and the LAM.

(2) Specifically for caneberries, circumstances that require an appraisal include (but are not limited to):

(a) If verifiable production records may not be available;

(b) Any normal harvest during the harvest window that is not conducted or berry acreage will not be harvested or not be harvested by the end of the insurance period; or

(c) If any production will be sold by direct marketing (roadside markets, etc.).

(3) Make separate appraisals for each variety grown in the unit and for acreage damaged by uninsured causes, as applicable.

(4) Select representative bushes or sample areas from different parts or different rows in the unit or field using Para. 22(2) procedures. Identify the sample areas on a chart or map and indicate the sample bushes by row number and bush count (for container acreage) or sample row length (for in-ground acreage) within the chosen row so the same sample areas can be used for subsequent appraisals, as applicable.

(5) Policy provisions require that insureds file a "notice of damage or loss." If the insured intends to claim an indemnity on any unit, the insured must:

(a) Notify the AIP within three days of the date harvest should have started if the crop will not be harvested so the AIP may inspect the damaged production.

(b) Notify the AIP within 24 hours if any cause of loss occurs:

(i) Within 15 days of harvest;

(ii) When the caneberries are mature and ready for harvest; or

(iii) During harvest.

(c) Notify the AIP at least 15 days before any production from any unit will be sold by direct marketing. The AIP will conduct pre-harvest appraisals to determine production to count for production sold by direct marketing. If damage occurs after this appraisal, the AIP will conduct an additional appraisal. In the event of failure to give timely notice that production will be sold by direct marketing, apply an appraised amount of production to count of not less than the production guarantee per acre, if such failure results in the inability of the AIP to make the required appraisal.

(d) Notify the AIP 15 days prior to the beginning of harvest if a claim will be filed on any unit as the result of previously reported damage, so an inspection may be completed.

(e) Not destroy the damaged crop until after the AIP has given written consent to do so. If the insured fails to meet the requirements of the CP, and such failure results in the AIP's inability to inspect the damaged production, all such production is to be considered undamaged and included as production to count. Refer to the BP, the CB CP, and the LAM for more information on "notice of damage or loss."

(6) Appraisal dates:

(a) Caneberries are a crop which normally blooms over an extended period of time, with an overlap of bloom and harvest periods resulting in the need for multiple harvests at short intervals. The canes may be harvested every other day to every third or fourth day over a period of several weeks.

(b) Delay early season appraisals until mature berries are present or until it becomes apparent that the bushes will not set fruit (e.g., all bushes are dead or will not bloom).

(c) Whenever possible, appraise caneberries before any fruit is removed from the bushes.

(d) A series of additional appraisals throughout the bloom/harvest period may be necessary to determine the amount of unharvested production or unharvested production that is damaged or lost due to uninsurable causes.

(e) Do not complete the claim until berry harvest is complete in order to recover any harvestable production.

22 Selecting Representative Samples for Appraisals

(1) Determine the number of representative samples and their general location based on:

(a) Total acreage;

(b) Extent of variation in the amount of production or damage within the acreage and location of fruit on the bush. When variable damage causes the crop potential to be significantly different within the same acreage, or when the insured wishes to destroy a portion of the acreage, split the acreage into subfields and appraise each separately.

(c) Different practices;

(d) The acreage in the unit from which fruit has been picked and the extent of variation in the amount of unpicked fruit on the bushes; and

(e) Whether or not any areas or canes have been partially harvested.

22 Selecting Representative Sample Plants for Appraisals (Continued)

(2) Select sample bushes or rows that have production representative of all the plants in the field or subfield.

(a) If the field or subfield has a mix of varieties, plant sizes, densities, vigor, fruit counts, fruit condition, or other factors that would affect the production per sample of marketable berries, select as many samples as necessary to make appraisals.

(b) Due to normal variability in berry potential, remove all mature fruit from the designated samples, including all damaged, undamaged, marketable, and unmarketable berries.

(c) Harvest berries in the normal manner (with stems, without stems, etc.). Handle the fruit carefully as if the fruit were intended for sale.

(3) Take not less than the minimum number of representative samples required in exhibit 5. See exhibit 6 to determine sample row length for in-ground caneberries.

The minimum sampling requirement may be reduced under certain conditions. See exhibit 7 and 8 for supplemental sample size and appraisal instructions.

23 Caneberry Acreage Appraisals

These instructions provide information for use of following appraisal method:

Appraisal Method...	Use...
Hand Harvested Appraisals	when there is damage due to insurable or uninsurable causes or when the insured crop will not be harvested.

A. Hand Harvest Appraisal

(1) Select representative sample areas using procedure in Para. 22. If additional samples are needed, explain in the Remarks section of the appraisal worksheet.

*** (2) Use a scale in pounds and ounces or grams to weigh samples. (convert grams to pounds by dividing by 453.6).

(3) If QA is applicable (refer to Para. 13B), randomly select and weigh a sample of mature and immature-berries from each sample. Separate and weigh the damaged production of berries (berries that will not grade U.S. No. 1) for each sample. Total the weight for all samples keeping the weight of damaged berries separate from the total weight. Determine the percent damage by dividing the total weight of damaged berries by the total weight for all berries for all samples. Round the result to the nearest tenth of a percent. For unharvested damaged production or harvested damaged production that is not sold, if the percent of damage exceeds the percent shown in the SP, the appraised production to count will be zero.

A. Hand Harvested Appraisals (continued)

Example: Assume a caneberry field is damaged by freeze and will not be harvested. Total weight for all berries from all samples is 1180 grams. Total weight of freeze damaged berries is 273 grams. 273 grams ÷ 1180 grams = .2314 or 23.1 percent damage. If the damage exceeds the percent shown on the SP then the appraised production to count for the field will be zero.

(4) If QA is not applicable [if the percentage of damaged production (unharvested and harvested) is less than the percentage contained on the SP], pick all berries from the sample area including berries damaged by uninsured causes. Separate the mature berries from the immature berries and weigh all the berries from each sample by weighing the mature berries separately from the immature berries. Total weights from all samples, keeping the mature berry weights separate from the immature berry weights, and record the weights in pounds to tenths on the appraisal worksheet. Select berries for sampling as follows:

(5) Weigh 100 mature berries and 100 immature berries using a scale in pounds and ounces or grams. Divide the weight of the 100 mature berries (item 27) by the weight of the 100 immature berries (item 26) to arrive at a maturity weight factor to three decimal places (item 28).

NOTE: For Sample Weights (items 13 and 14) that are initially determined in grams, convert the weights to pounds to hundredths by dividing by 453.6.

(6) For Container Caneberrries: Total weight (to tenths) of mature berries from all samples (item 15), divided by the total number of bushes sampled (item 17; 1 sample equals 8 consecutive bushes) to calculate the average sample weight of berries per bush in pounds to hundredths (item 18). ***

For In-ground Caneberries: Total weight (to tenths) of mature berries from all samples (item 15), divided by the total number of samples (item 17) to calculate the average sample weight of berries per sample in pounds to tenths (item 18). ***

(7) For Container Caneberries: Total the weight (in tenths) of immature berries from all the samples (item 16), divided by the number of bushes sampled (item 17; 1 sample equals 8 consecutive bushes) to calculate the average sample weight of berries per bush in pounds to hundredths (item 19).

For In-ground Caneberries: Total the weight (in tenths) of immature berries from all the samples (item 16), divided by the number of samples (item 17) to calculate the average sample weight of berries per sample in pounds to tenths (item 19).

(8) For Container Caneberries: Multiply the average pounds of mature berries per sample (item 18) times the number of bushes per acre (item 20) times the percent stand (item 21) to determine the pounds of mature caneberries to whole pounds (item 22).

For In-ground Caneberries: Multiply the average pounds of mature berries per sample (item 18) times the area conversion factor (item 20) times the percent stand (item 21) to determine the pounds of mature caneberries to whole pounds (item 22).

23 Caneberry Acreage Appraisals (Continued)

A. Hand Harvested Appraisals (continued)

(9) For Container Caneberries: Multiply the average pounds of immature berries per sample (item 19) times the number of bushes per acre (item 20) times the percent stand (item 21) to determine the pounds of immature caneberries to whole pounds (item 23).

For In-ground Caneberries: Multiply the average pounds of immature berries per sample (item 19) times the area conversion factor (item 20) times the percent stand (item 21) to determine the pounds of immature caneberries to whole pounds (item 23).

B. Determining Plant Density (bushes per acre) and Percent Stand

(1) Determine the number of bushes per acre as follows:

(a) Measure the space between bushes in the row from the center of one bush to the center of the adjacent bush. Measure across three or more bushes to determine the average distance between bushes rounded to tenths.

(b) Measure the space between rows from the center of a bush in one row to the center of a bush in the next row. Measure across three or more rows to determine the average row width rounded to tenths.

(c) See exhibit 9. Using the average distance between bushes and the average width between rows, determine the bushes per acre.

(2) Determine the number of missing, dead or nonbearing bushes and subtract from the total number of bushes per acre as determined in item (1)(c).

(3) Divide the result of item B(2) by the number of bushes per acre from item B(1)(c) to determine the percent of stand.

Example: Caneberry bushes are spaced 2.0 feet apart within the row and 8.0 feet apart between rows. Based on the 2.0 ft. x 8.0 ft. spacing, the number of bushes per acre is 2,723. 2,723 bushes per acre - 163 missing, dead or nonbearing bushes per acre = 2,560 bearing bushes per acre. If there are 2,560 bearing bushes in the one- acre field, 2,560 ÷ 2,723 = .94 (94 percent stand).

24 Appraisal Deviations and Modifications

A. Deviations

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

B. Modifications

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

25 General Information for Appraisal Worksheet Entries and Completion Procedures

A. General Information

(1) Include the AIP's name in the appraisal worksheet title if not preprinted on the AIP's worksheet or 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 must be completed for each unit appraised and for each field or sub-field including acreage with differing base (APH) yields or farming practices (applicable to preliminary and final claims). See exhibit 5 for sampling requirements. Separate appraisals are required for each unit inspected and for unit acreage that is damaged by uninsured causes.

(4) Refer to Para. 22 for sampling instructions and exhibit 5 for sampling requirements.

(5) Standard appraisal worksheet items are numbered consecutively. Completion instructions and example appraisal worksheets are provided in exhibit 3 that illustrate form completion.

(6) For all zero appraisals, refer to the LAM.

B. Worksheet Entries and Completion Information for Hand Harvested Appraisals

If applicable, determine the percent damaged production prior to appraising potential production. If the percent damage for the field or sub field equals or exceeds that shown on the SP do not complete items 13 through 24 and items 25 through 32. Explain the Remarks section that production for the field or subfield exceeded the percent shown on the SP and is not included in the appraisal and production to count.

26-30 (Reserved)

PART 4 PRODUCTION WORKSHEET

31 General Information for PW Entries and Completion Procedures

(1) The PW is a progressive form containing all notices of damage for all preliminary and final inspections (including "No Indemnity Due" claims) on a unit.

(2) If a PW has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.

(3) Refer to the LAM for instructions regarding the following:

(a) Acreage report errors.

(b) Delayed notices and delayed claims.

(c) Corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.

(d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use or other reasons described in the LAM).

(e) "No Indemnity Due" claims (which must be verified by an appraisal or notification from the insured that the production exceeded the guarantee).

(4) The adjuster is responsible for determining if the insured has complied with all of the requirements under the notice and claim provisions of the policy. If the insured has not, the adjuster should contact the AIP.

(5) For insured caneberry acreage that is harvested after it has been appraised, determine production to count in accordance with section 15(b) of the BP.

(6) Instructions labeled "Preliminary" apply to preliminary inspections only. Instructions labeled "Final" apply to final inspections only. Instructions not labeled apply to all inspections.

(7) If the AIP determines the claim is to be denied, refer to the LAM for PW completion instructions.

32-40 (Reserved)

EXHIBITS

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
CB	Caneberry
CAT	Catastrophic Risk Protection
CIH	Crop Insurance Handbook
CP	Crop Provisions
DSSH	Document and Supplemental Standards Handbook
FAD	Final Agency Determination
FCIC	Federal Crop Insurance Corporation
GSH	General Standards Handbook
LAM	Loss Adjustment Manual
PW	Production Worksheet
QA	Quality Adjustment
RMA	Risk Management Agency
SP	Special Provisions
SRA	Standard Reinsurance Agreement

Definitions

Acre means an acre will be each physical acre of:
(a) In-ground caneberry types containing the minimum number of boxes of roots per acre specified on the Special Provisions; and
(b) Container caneberry types containing the minimum number of plants per acre, specified on the Special Provisions, by practice and varietal group, as applicable.

Caneberries means edible fruit of the caneberry types contained in the Special Provisions which are grown for the commercial sale of fresh raspberries and blackberries.

Crop year means the period of January 1 and extending until the April 30 of the following calendar year. Crop year is designated by the year in which the insurance period begins.

*** Cut back means cutting a primocane below the last fruiting laterals from the primocane harvest and regrowth of vegetative laterals that produce fruit.

Damaged production means caneberries ready to harvest that due to an insured cause of loss do not meet the United States Standards for Grades of U.S. No. 1 or other applicable grading standards for the caneberry types contained in the Special Provisions.

Grow through means growth of new primocane through the existing cane structure being harvested.

Harvest means the picking or removal of mature caneberries from the plant either by hand or machine.

Harvest period means each timeframe as specified in the Special Provisions.

Mature production means caneberries ready to harvest that meet or exceed the United States Standards for Grades of U.S. No. 1, or such other applicable grading standards for the caneberry types contained in the Special Provisions.

Mechanical damage means damage to the plant or fruit caused by improper use of machinery or tools.

Mow down means cutting all canes to ground level or the level of the growing medium.

New planting means first growth of primocanes/fruiting laterals for harvest following the planting.

Planted acreage means in addition to the definition of planted acreage contained in the Basic Provisions, planted acreage of caneberries will include caneberries planted in containers.

Planting schedule means a document containing the number of caneberry acres for each unit, by harvest period, practice, and varietal group for the crop year.

Container means a container with dimensions commonly used in caneberry production and:
(a) Containing a recommended growing medium;
(b) Containing the minimum weight of roots per container specified in the Special Provisions; and
(c) Meeting any other insurability requirements contained in the Special Provisions, if applicable.

Definitions (Continued)

Practice means each production practice, by harvest period, contained in the Special Provisions used for producing caneberries.

Primocane means a fruit cane in its first year of growth.

Type means a category of caneberries of the genus Rubus subgenus Ideobatus (Raspberries) and Eubatus (Blackberries) identified as a type in the Special Provisions.

Unit of measure means pounds, unless otherwise specified in the Special Provisions.

Varietal group means a category within a type of caneberries (one or more varieties) and contained in the Special Provisions.

Form Standards – Appraisal Worksheet

Verify and/or make the following entries for each appraisal worksheet element/item number. A completed appraisal worksheet example is at the end of this exhibit. For general form standards and other general information, see Para. 2D and Para 25.

If applicable, determine the percent damaged production prior to appraising potential production. If the percent damage for the field or sub field equals or exceeds that shown on the SP do not complete items 13 through 24 or items 25 through 32.

Element/Item Number	Standard
Company	Name of AIP if not preprinted on the worksheet (Company Name).
Claim Number	Claim number as assigned by the AIP.
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. Crop/Type	Enter "Caneberry" and the type, either "Raspberry" or "Blackberry".
4. Unit Number	Unit number from the Summary of Coverage after it is verified to be correct.
5. Crop Year	Four- digit crop year, as defined in the policy, for which the claim is filed.
6. Bush Spacing (in-ground or containers)	For container and in-ground caneberries, measure and enter distance between bushes in the row and the distance between rows. Measure the distance between rows for in-ground caneberries (used to determine the sample row length in exhibit 6). Enter in the Remarks section the distance between rows and bushes in the row. Record all measurements in feet rounded to tenths (e.g., 1.5 ft. X 8.0 ft.). (These measurements are used to determine the bushes per acre (see exhibit 9) and the percent of stand. Refer to Para. 23B.)
7. Cause of Damage	Primary insured cause of damage.
8. Date of Damage	First three letters of the month during which most of the insured damage (including progressive damage) occurred. Include the specific date where applicable, as in the case of hail damage (e.g., JUN 10).
PART I	
9. Field ID	Field or sub field identification symbol.
10. Acres	Number of determined acres rounded to tenths for field or sub field being appraised.
11. Variety	Variety name of caneberries being appraised (e.g., Maravilla, etc.).
12. Practice	Three-digit code number, entered exactly as specified on the actuarial documents for the practice carried out by the insured. If "No Practice Specified," enter appropriate three-digit code from the actuarial documents.
Refer to exhibit 5 (exhibits 7 or 8 if applicable), herein, to determine the number of representative samples for items 13 and 14	
13. Sample Weight Mature Berries	Weight in pounds rounded to hundredths of all mature caneberries in the sample that will grade U.S. No. 1. When sample weight is in grams, convert grams to pounds by dividing gram weight by 453.6 (e. g., 750.3 g ÷ 453.6 = 1.65 lbs.).

Form Standards – Appraisal Worksheet (Continued)

Element/Item Number	Standard
14. Sample Weight Immature Berries	Weight in pounds rounded to hundredths of all sound, immature caneberries in the sample (that will grade U.S. No. 1 when mature). When sample weight is in grams, convert grams to pounds as described in item 13 above. Tally all item 14 entries and enter results in item 29.
15. Total Weight All Samples - Mature	Weight in pounds rounded to tenths of all sample entries in item 13.
16. Total Weight All Samples - Immature	Transfer the entry from item 30. Refer to Part II, items 25-30.
Container Caneberry Item No. and Instructions	
17. Total No. Bushes Sampled	Total number of sample bushes. One sample equals 8 consecutive bushes (e.g., 3 samples X 8 bushes per sample = 24 bushes).
18. Average Sample Wt. Per Bush - Mature	Item 15 divided by Item 17, results in pounds rounded to hundredths.
19. Average Sample Wt. Per Bush - Immature	Item 16 divided by item 17, results in pounds rounded to hundredths.
20. No. Bushes Per Acre	Calculate number of bushes per acre (refer to Para. 23B. and exhibit 9).
In-ground Caneberry Item No. and Instructions	
17. Total No. of Samples	Total number of samples.
18. Average Wt. Per Sample - Mature	Item 15 divided by Item 17, results in pounds rounded to tenths.
19. Average Wt. Per Sample - Immature	Item 16 divided by item 17, results in pounds rounded to tenths.
20. Area Conversion Factor	Enter 100
Container and In-ground Caneberry Item No. and Instructions	
21. Percent Stand	Enter percent stand as a three-place decimal (refer to Para. 23B). Determine the total number of bushes and bearing bushes per acre. Divide the number of bearing bushes per acre by the total number of bushes per acre to determine the percent stand. Show the calculations in "Remarks."
22. Average Lbs./Ac. - Mature	Item 18 times item 20 times item 21, rounded to whole pounds.
23. Average Lbs./Ac. - Immature	Item 19 times item 20 times item 21, rounded to whole pounds.

Form Standards – Appraisal Worksheet (Continued)

Element/Item Number	Standard
24. Total Appraised Production	Total of items 22 and 23 entered in whole pounds. If the percent of damaged production equals or exceeds that shown in the SP enter zero unless the production is harvested and sold (also refer to item 31, the SP, and Para. 13B).
a. Insured cause appraisals: Transfer entry to column 31, "Appraised Potential" on the PW.	
b. Uninsured cause appraisals: See item 31, Appraisal Worksheet and item 37 on the PW for instructions.	
PART II: Factored Weight of Immature Berries (Container and In-ground)	
25. Field ID	Field or sub field identification symbol which must correspond to the same symbol used in item 9 for the same acreage being appraised.
26. Weight of 100 Mature Berries	Weight of 100 sound, mature caneberries in pounds rounded to hundredths.
27. Weight of 100 Immature Berries	Weight of 100 sound, immature caneberries in pounds rounded to hundredths.
28. Maturity Weight Factor	Item 26 divided by item 27 to determine the maturity factor, rounded to three decimal places (e.g., 1.90 divided by 1.10 = 1.727).
29. Total Weight of Immature Berries	Total weight in pounds of immature berries for all samples (the total of item 14 entries to hundredths).
30. Total Immature Weight all Samples	Result of item 28 multiplied by item 29 entered in pounds rounded to tenths. Transfer this total to item 16.
31. Remarks	Enter any pertinent appraisal information (e.g., unit acreage, uninsured cause(s) of damage, calculations for bushes per acre, percent plant stand). If applicable, record calculations for percent damage for QA determinations and show the results to the nearest tenth of a percent. Explain if the damaged production was harvested and sold and included in the production to count.
The following required entries are not illustrated on the appraisal worksheet example below.	
32. Adjuster's Signature, Code No., and Date	Signature of the adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the "Remarks" section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the PW.
33. 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.
34. Page:	Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

Form Standards – Appraisal Worksheet (Continued)

CANEBERRY APPRAISAL WORKSHEET Hand Harvest Appraisal (Container)	1. Insured's Name	2. Policy No.	3. Crop –Type	4. Unit No
	I. M. Insured	***XXXXXXX***	***Caneberry Raspberry***	***0001-0001BU***
	5. Crop Year	6. Bush Spacing	7. Cause of Damage	8. Date of Damage
	YYYY	***1.5 X 8.0***	***Freeze***	***Feb 10***

PART I:

Field ID (9)	Acres (10)	Variety (11)	Practice (12)		13 Sample Weight Mature Berries / 14 Sample Weight Immature Berries					15 Mature / 16 Immature		Total Weight All Samples (17)		18 Mature / 19 Immature		Avg. Sample Wt. Per Bush	No. Bushes Per Acre (20)	Percent Stand (21)		22 Mature / 23 Immature		Total Appraised Production (22 +23) (24)
A	5.0	Maravilla	358	13	1.80	1.88	1.82		15	5.5	÷ 24 =		18	.23	× 3,630	× 1.00 =		22	835	= 1,561
				14	0.89	0.94	0.87		16	4.8			19	.20	× 3,630	× 1.00 =		23	726	
				13					15		÷ =		18		×	×		22		=
				14					16				19		×	×		23		
				13					15		÷ =		18		×	×		22		=
				14					16				19		×	×		23		
				13					15		÷ =		18		×	×		22		=
				14					16				19		×	×		23		

PART II: FACTORED WEIGHT OF IMMATURE BERRIES

Field ID (25)	Weight of 100 Mature Berries (26)	Weight of 100 Immature Berries (27)	Maturity Weight Factor (28)	Total Weight of Immature Berries (Total of 14) (29)	Total Immature Weight All Samples (Transfer to 16) (30)
A	0.23	.13	1.769	2.70	4.8

31. Remarks

Container appraisal worksheet example.

15.0 total unit total acres. Field A is Container Caneberries. 3,630 bearing bushes per acre ÷ 3,630 total bushes per acre = 1.000 or 1.00. Bushes per acre based bush spacing (1.5 x 8.0 feet). Sample weight of damaged production is 260 grams; total weight of damaged and undamaged production is 633 grams. 260 ÷ 633 = 41.1% damaged production. Damaged production is less the 80% contained on the SP. The damaged production was not harvested and sold or included in the production to count.

For Illustration Purposes Only
This form does not illustrate all required entry items (e.g., signature, etc.)

Form Standards – Appraisal Worksheet (Continued)

CANEBERRY APPRAISAL WORKSHEET Hand Harvest Appraisal (In-Ground)	1. Insured's Name	2. Policy No.	3. Crop –Type	4. Unit No
	I. M. Insured	***XXXXXXX***	***Caneberry Raspberry***	***0001-0001BU***
	5. Crop Year	6. Row Width	7. Cause of Damage	8. Date of Damage
	YYYY	***1.5 X 8.0***	***Freeze***	***Feb 10***

PART I:

Field ID 9	Acres 10	Variety 11	Practice 12	13 Sample Weight Mature Berries / 14 Sample Weight Immature Berries					15 Mature / 16 Immature		Total Weight All Samples 15 Mature 16 Immature	Total No. of Samples 17	Avg. Wt. Per Sample 18 Mature 19 Immature		Area Conversion Factor 20	Percent Stand 21	Avg. Lbs./Ac. 22 Mature 23 Immature		Total Appraised Production (22 +23) 24
B	6.5	Maravilla	350	13	8.44	8.81	8.54		15	25.8	÷ 3 =	18	8.60		× 100	× .971 =	22	835	= 1,592
				14	4.43	4.69	4.11		16	23.4		19	7.80		× 100	× .971 =	23	757	
				13					15		÷ =	18			×	×	22		=
				14					16			19			×	×	23		
				13					15		÷ =	18			×	×	22		=
				14					16			19			×	×	23		
				13					15		÷ =	18			×	×	22		=
				14					16			19			×	×	23		

PART II: FACTORED WEIGHT OF IMMATURE BERRIES

Field ID 25	Weight of 100 Mature Berries 26	Weight of 100 Immature Berries 27	Maturity Weight Factor 28	Total Weight of Immature Berries (Total of 14) 29	Total Immature Weight All Samples (Transfer to 16) 30
A	0.23	.13	1.769	13.23	23.4

31. Remarks

In-ground appraisal worksheet example.

15.0 total unit total acres. Field B is in-ground caneberries. 3,525 bearing bushes per acre ÷ 3,630 total bushes per acre = 0.971. Bushes per acre based on bush/row spacing (1.5 x 8.0 feet). Sample weight of damaged production is 260 grams; total weight of damaged and undamaged production is 633 grams. 260 ÷ 633 = 41.1% damaged production. Damaged production is less the 80% contained on the SP. The damaged production was not harvested and sold or included in the production to count.

For Illustration Purposes Only
This form does not illustrate all required entry items (e.g., signature, etc.)

Form Standards – Production Worksheet

Verify and/or make the following entries for each PW element/item number. A completed PW example is at the end of this exhibit. For general form standards and other general information, see Para. 2D and Para. 31.

Element/Item Number	Standard
1. Crop/Type	Enter Caneberry and the type, either Raspberry or Blackberry.
2. Unit Number	Unit number from the Summary of Coverage after it is verified to be correct.
3. Location Description	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. Date(s) of Damage	First three letters of the month(s) during which the determined insured damage occurred for the inspection and 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). Enter additional dates of damage in the extra spaces, as needed. If more space is needed, document the 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. 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 the additional determined insured causes of damage in the Narrative or on a Special Report. Refer to the illustration in item 6 below. If it is evident that no indemnity is due, enter "No Indemnity Due" across the columns 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.
6. Insured Cause %	**Preliminary**: Make no entry. **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%.

<table>
<tr><th colspan="2">Element/Item Number</th><th>Standard</th></tr>
<tr><td>6.</td><td>Insured Cause % (Continued)</td><td>If there is no insurable cause of loss, and a no indemnity due claim will be completed, make no entry.

Example entries for items 4 – 6 and the Narrative, reflecting entries for multiple dates of damage, the corresponding insured causes of damage and insured cause percents:

<table>
<tr><td>4. Date(of) Damage</td><td>Feb 5</td><td>Jun 30</td><td></td><td></td></tr>
<tr><td>5. Causes) of Damage</td><td>Freeze</td><td>Hail</td><td></td><td></td></tr>
<tr><td>6. Insured Cause %</td><td>80</td><td>20</td><td></td><td></td></tr>
</table>
</td></tr>
<tr><td>7.</td><td>Company/Agency</td><td>Name of the AIP and agency servicing the contract.</td></tr>
<tr><td>8.</td><td>Name if Insured</td><td>Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.</td></tr>
<tr><td>9.</td><td>Claim #</td><td>Claim number as assigned by the AIP.</td></tr>
<tr><td>10.</td><td>Policy #</td><td>Insured’s assigned policy number.</td></tr>
<tr><td>11.</td><td>Crop Year</td><td>Four-digit crop year, as defined in the policy, for which the claim is filed.</td></tr>
<tr><td>12.</td><td>Additional Units</td><td>Preliminary: Make no entry.

Final: Unit number(s) for all non-loss units for the crop at the time of final inspection. A non-loss unit is any unit for which a PW has not been completed. Additional non-loss units may be entered on a single PW. If more spaces are needed for non-loss units, enter the unit numbers identified as “Non-Loss Units,” in the Narrative or on an attached Special Report.</td></tr>
<tr><td>13.</td><td>Est. Prod. Per Acre</td><td>Preliminary: Make no entry.

Final: Estimated yield per acre, in whole pounds, for all non-loss units for the crop at the time of final inspection.</td></tr>
<tr><td>14.</td><td>Date(s) of Notice of Loss</td><td>Preliminary:
a. Date the notice of damage was given for the unit in item 2 in the 1st or 2nd space, as applicable. Enter the complete date (e.g., “MM/DD/YYYY”) for each notice.

b. A third notice of damage or loss for a preliminary inspection (if needed) requires an additional PW. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second PW.

c. Reserve the “Final” space on the first page of the first PW for the date of notice for the final inspection.

d. If the inspection is initiated by the AIP, enter “Company Insp” instead of the date.</td></tr>
</table>

Element/Item Number	Standard
14. Date(s) of Notice of Loss (continued)	e. If the notice does not require an inspection, document as directed in the Narrative instructions. **Final**: Transfer the last date in the 1st or 2nd space from first or second set of PWs to the final space of the first set 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 PWs. For a delayed notice of loss or a delayed claim, refer to the LAM.
15. Companion Policy(s)	a. If no other person has a share in the unit (insured has a 100 percent share), make no entry. b. In all cases where the insured has less than a 100 percent share of a loss-affected unit, ask the insured if the other person sharing in the unit has a multiple-peril contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter "None." Refer to the LAM for further information regarding companion contracts. (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. (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. (3) If unable to verify the existence of a companion contract, enter "Unknown" and contact the AIP for further instructions.

Section I – Determined Acreage Appraised, Production and Adjustments

Make separate line entries for varying:

(1) Types, irrigated practices, cropping practices, or organic practices, as applicable;

(2) APH yields;

(3) Appraisals;

(4) Adjustments to appraised mature production (quality adjustment factors);

(5) Stages or intended uses 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.

Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
16. Field ID	The field identification symbol from a sketch map or an aerial photograph. Refer to the Narrative instructions.
17. Multi-Crop Code	Make no entry.
18. Reported Acres	In the event of over-reported acres, handle in accordance with the individual AIP's 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.
19. DeterminedAcres	Refer to the LAM or CIH for definition of acceptable determined acres for perennial crops used herein. Determined acres to tenths (include "E" if estimated) for which consent is given for other use and/or: a. Put to other use without consent. b. Abandoned. c. Damaged by uninsured causes. d. For which the insured failed to provide acceptable records of production. e. From which production was sold by direct marketing if the insured failed to meet the requirements contained in the CP. *** Acreage breakdowns within a unit may be estimated (enter "E" in front of the acres) if a determination is impractical. Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements. Account for all planted acreage in the unit.
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. Risk	Make no entry
22. Type	Three-digit code number, entered exactly as specified on the actuarial documents for the type grown by the insured. If "No Type Specified," is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If type is not specified on the actuarial documents, make no entry.
23. Class	Three-digit code number, entered exactly as specified on the actuarial documents for the class grown by the insured. If "No Class Specified," is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If class is not specified on the actuarial documents, make no entry.
24 Sub-class	Three-digit code number, entered exactly as specified on the actuarial documents for the sub-class grown by the insured. If "No Sub-class Specified," is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If sub-class is not specified on the actuarial documents, make no entry.

Element/Item Number	Standard
25. Intended Use	Three-digit code number, entered exactly as specified on the actuarial documents for the intended use of the crop grown by the insured. If "No Intended Use Specified," is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an intended use is not specified on the actuarial documents, make no entry.
26. Irr. Practice	Three-digit code number entered exactly as specified on the actuarial documents for the irrigated practice carried out by the insured. If "No Irrigation Practice Specified," is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If irrigation practice is not specified on the actuarial documents, make no entry.
27. Cropping Practice	Three-digit code number, entered exactly as specified on the actuarial documents for the cropping practice carried out by the insured. If "No Cropping Practice Specified" or "No Practice Specified," is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If cropping practice is not specified on the actuarial documents, make no entry.
28. Organic Practice	Three-digit code number, entered exactly as specified on the actuarial documents for the organic practice carried out by the insured. If "No Organic Practice Specified," is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If organic practice is not specified on the actuarial documents, make no entry.
29. Stage	**Preliminary**: Make no entry. **Final**: Stage 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, or from which production was sold by direct marketing if the insured failed to meet the requirements contained in the CP. "H"..... Harvested. "UH"..... Unharvested or put to other use with consent. "TZ" ..... UUF/Third Party Damage – Zero production on same acreage. "TA" ..... UUF/Third Party Damage – Appraised production on same acreage. "TH".....UUF/Third Party Damage – Harvested production on same acreage. **Gleaned Acreage**: Refer to the LAM for information on gleaning.

Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
30. Use of Acreage	Use the following "Use of Acreage" abbreviations: **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." **Gleaned Acreage**: Refer to the LAM for information on gleaning.
31. Appraised Potential	Transfer the per-acre appraisal from column 24 of the appraisal worksheet in whole pounds of potential production from appraised acreage. Refer to the appraisal methods and applicable appraisal worksheet for additional instructions. If there is no potential on UH acreage, enter "0," (zero). Refer to Para. 13B and exhibit 3, Item 24 of this handbook. Refer to the LAM for procedures for documenting "0" (zero) yield appraisals.
32a. -33.	Make no entry.
34. Production Pre-QA	Column 19 multiplied by column 31, results rounded to whole pounds. Make no entry if the entry in column 31 is zero.
35. Quality Factor	Under section 15(j) of the BP, if due to insured causes, a Federal or State agency has ordered the appraised insured crop or production to be destroyed, enter "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). Also, refer to LAM for additional information. If not applicable, make no entry.
36. Production Post-QA	If no entry in column 35: Transfer entry, if applicable, from column 34. If a "0.000" entry in column 35, enter "0" (zero).

Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
37. Unins. Causes	Make the following entries rounded to whole pounds. For uninsured causes appraisals: Column 19 multiplied by the per acre appraisal for uninsured causes (taken from the appraisal worksheet or uninsured appraisal from other documentation, as applicable). Explain in the Narrative. If no uninsured causes, make no entry. a. Hail and Fire exclusion not in effect. (1) Enter not less than the insured's production guarantee per acre in whole pounds, for the line, (calculated by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any "P" stage acreage. On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged solely by uninsured causes separate from other production. (2) For acreage that is damaged partly by uninsured causes, enter the appraised uninsured loss of production per acre in whole pounds, for any such acreage. Refer to the LAM for instructions regarding assessing uninsured cause appraisals. b. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire. c. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals. d. For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.
38. Total to Count	Column 36 plus column 37.
39. Total	Total of all column 19 acres to tenths.

<table>
<tr><th>Element/Item Number</th><th>Standard</th></tr>
<tr><td>40. Quality</td><td>Check the applicable qualifying QA condition(s) affecting the unit's appraised and harvested production (refer to the CP and SP) in the Table below.

<table><tr><th>Qualifying QA Condition:</th></tr><tr><td>TW (Test Weight)</td></tr><tr><td>KD (Total Defects)</td></tr><tr><td>Aflatoxin</td></tr><tr><td>Vomitoxin</td></tr><tr><td>Fumonisin</td></tr><tr><td>Garlicky</td></tr><tr><td>Dark Roast</td></tr><tr><td>Sclerotinia</td></tr><tr><td>Ergoty</td></tr><tr><td>COFO (Commercially Objectionable Foreign Odor)</td></tr><tr><td>Other</td></tr><tr><td>None</td></tr></table>
a. Check "Other" if the identified injurious substances or conditions are not listed above (refer to item 35 above). For mycotoxins, also refer to item 41 below. Document in the Narrative (or on a Special Report):

(1) Insurable causes of damage that are not associated with destruction orders as described below (e.g., excess precipitation, freeze damage, etc.);

(2) A description of the injurious substance or condition for which a destruction order was issued, the date the crop was destroyed and the method of destruction;

(3) Attach to the claim, the completed Certification Form, a copy of the destruction order issued by the Federal or State agency and (if possible) the results of the laboratory test that confirms the presence of injurious substances or conditions.

b. Otherwise, check "None."</td></tr>
<tr><td>41. Mycotoxins exceed FDA, State, or other health organization maximum limits</td><td>Check "Yes" if any mycotoxin listed in item 40 (including any identified as "Other") exceed the Federal, State, or other health organization maximum limits; otherwise, make no entry.</td></tr>
<tr><td>42. Totals</td><td>Total of columns 34, 36, 37 and 38, if there is an entry in the respective columns; otherwise, make no entry.</td></tr>
</table>

Narrative Instructions

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

a.	If no acreage is released on the unit, enter "No Acreage Released," adjuster's initials, and date.
b.	If notice of damage was given and an inspection is not necessary, enter the unit number(s), "No Inspection," date, and adjuster's initials. The insured's signature is not required.
c.	Explain any uninsured causes, unusual, or controversial cases.
d.	If there is an appraisal in 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.
e.	Document the actual appraisal date if an appraisal was performed prior to the adjuster's signature date on the appraisal worksheet, and the date of the appraisal if not recorded on the appraisal worksheet.
f.	State that there is "No Other Fire Insurance" when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Also refer to the LAM.
g.	Explain any errors found on the Summary of Coverage.
h.	Explain any commingled production. Refer to the LAM.
i.	Explain any entry for "Production Not to Count" in column 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).
j.	Explain a "No" checked in item 44.
k.	Attach a sketch map or aerial photograph to identify the total unit: (1) If consent is or has been given to put part of the unit to another use; (2) If uninsured causes are present; or (3) For unusual or controversial cases. Indicate on the aerial photograph or sketch map, the disposition of acreage destroyed or put to other use with or without consent.
l.	Explain any difference between inspection and signature dates. For an absentee insured, enter the date of the inspection and the date of mailing the PW for signature.
m.	When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
n.	Explain the reason for a "No Indemnity Due" claim. No Indemnity Due claims are to be distributed in accordance with the AIP's instructions.
o.	Explain any delayed notices or delayed claims as instructed in the LAM.
p.	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.	Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.
s.	Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.

t.	For production that qualifies for QA and, as applicable, for production ordered to be destroyed due to presence of injurious substances or conditions, document the following: (1) Explain zero production entry in column 31. (2) Explain any "0.000" quality adjustment factor entered in column 35 or 65 and, as applicable, the name of the Federal or State agency that ordered the destruction of the crop or production and why. (3) As applicable, the 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) the results of the laboratory test that confirms the presence of injurious substances or conditions. (4) As applicable, explain any deficiencies, substances, or conditions that allowed for QA, as well as any which were not allowed. (5) Refer to the LAM for additional documentation requirements.

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 PW.

(2) Account for all harvested production (for all entities sharing in the crop) except production appraised before harvest and shown in Section I because the quantity cannot be determined later.

(3) For production commercially stored, sold, etc., enter the name and address of storage facility, buyer, packing house, or processor as applicable in column 49 through 52. For fruit otherwise disposed of, indicate the method of disposition (e.g., sold at roadside stand, etc.)

(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) If there is 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 68 for preliminary inspections.

Element/Item Number	Standard
43. Date Harvest Completed	Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM. **Preliminary**: Make no entry. **Final**: a. The earlier of the date the entire acreage on the unit was (1) harvested, (2) totally destroyed, (3) put to other use, (4) a combination of harvested, destroyed, 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. Similar Damage	**Preliminary**: Make no entry. **Final**: Check "Yes" or "No." Check "Yes" if amount and cause of damage due to insurable causes is similar to the experience of other acreage in the area. If "No" is checked, explain in the Narrative.
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.

Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
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). ***
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. If not applicable, make no entry.
49.- 52. Length or Diameter/Width/Depth/Deduction Buyer	For production sold, enter the name and address of the buyer, packing house, or processor**,** as applicable. For fruit otherwise disposed of, indicate the method of disposition.
53.-55.	Make no entry.
56. Bu., Ton, Lbs., Cwt.	Circle "Lbs." in column heading. Enter harvested production in whole pounds as determined by delivery records, production recaps, sales receipts from processors (must be net weight), etc.
57.-60.	Make no entry.
61. Adjusted Production	Transfer entry from column 56.
62. Prod. Not to Count	Net production not to count in whole pounds when acceptable records identifying such production are available, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., 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. Production Pre-QA	Column 61 minus column 62.
64a. Value	Make no entry.
64b. Mkt. Price	Make no entry.
65. Quality Factor	Under section 15(j) of the BP, if due to insured causes, a Federal or State agency has ordered the appraised insured crop or production to be destroyed, enter "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). Also, refer to LAM for additional information.

Element/Item Number	Standard
65. Quality Factor (Continued)	Otherwise, make no entry. A copy of all supporting QA documents must be included in the insured's claim folder. Refer to the LAM for additional QA definitions, instructions, documentation, qualifications, and testing requirements. Also refer to the QA instructions in the Narrative, herein.
66. Production to Count	Column 63 multiplied by column 65 results in whole pounds. If no QA, transfer entry from column 63.
67. Total	Total of column 63 entries. If no entry in column 63, make no entry.
68. Section II Total	Total of column 66 entries.
69. Section I Total	Total of column 38 entries.
70. Unit Total	Item 68 plus item 69.
71. Allocated Prod.	Refer to the LAM 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 PW. 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: a. When there are entries in column 37 and/or item 71: Item 70 minus item 71, minus total of column 37; b. When there is no entry in item 71 and column 37: 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 PW example below.	
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 PW. Final indemnity inspections should be signed on the bottom line.
74. Insured's Signature and Date	Insured's (or insured's authorized representative's) signature and date. Before obtaining the insured's signature, review all entries on the PW 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	Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

Form Standards – Production Worksheet (Continued)

1. Crop/Code #	2. Unit #	3. Location Description	7. Company		8. Name of Insured
Caneberry 6000	*0001-0001BU*	*SW1-96N-30W*	*Any Company* Agency *Any Agency*		*I. M. Insured*
4. Date(s) of Damage	**FEB 10**				9. Claim # *XXXXXXX* / 11. Crop Year *YYYY*
5. Cause(s) of Damage	**Freeze**				10. Policy # *XXXXXXX*
6. Insured Cause %	**100**			*Container and In-Ground Caneberries*	14. Date(s) Notice of: 1st *MM/DD/YYYY* / 2nd / Final *MM/DD/YYYY*
12. Additional Units					15. Companion Policy(s)
13. Est. Prod. Per Acre					

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL / **B. POTENTIAL YIELD**

16. Field ID	17. Multi-Crop Code	18. Reported Acres	19. Determined Acres	20. Interest or Share	21. Risk	22. Type	23. Class	24. Sub-Class	25. Intended Use	26. Irr Practice	27. Cropping Practice	28. Organic Practice	29. Stage	30. Use of Acres	31. Appraised Potential	32a./32b. Moisture % / Factor	33. Shell %, Factor, or Value	34. Production Pre QA	35. Quality Factor	36. Production Post QA	37. Uninsured Causes	38. Total to Count
A			5.0	1.000		132	017	997	997	002	098	997	UH	UH	1,561			7,805		7,805		7,805
B			6.5	1.000		132	017	997	997	002	094	997	UH	UH	1,592			10,348		10,348		10,348
C			3.5	1.000		132	017	997	997	002	095	997	H	H								
39. TOTAL			15.0	40. Quality: TW ☐ KD ☐ Aflatoxin ☐ Vomitoxin ☐ Fumonisin ☐ Garlicky ☐ Dark Roast ☐ Sclerotinia ☐ Ergoty ☐ CoFo ☐ Other ☐ None ☒ TOTALS											42.			18,153		18,153		18,153

NARRATIVE (If more space is needed, attach a Special Report) Acres determined using GPS. Fields A and B not harvested due to freeze. Quality adjustment not applicable.

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed: MM/DD/YYYY	44. Damage similar to other farms in the area?	45. Assignment of Indemnity:	46. Transfer of Right to Indemnity?
	Yes X No	Yes No X	Yes No X

A. MEASUREMENTS / **B. GROSS PRODUCTION** / **C. ADJUSTMENTS TO HARVESTED PRODUCTION**

47a./47b. Share Field ID.	48 Multi-Crop Code	49 Length or Diameter	50 Width	51 Depth	52 Deduction	53 Net Cubic Feet	54 Conversion Factor	55 Gross Prod.	56 Bu., Ton Lbs. CWT	57 Shell/Sugar Factor	58a./58b. FM% Factor	59a./59b. Moisture % Factor	60a./60b. Test WT Factor	61 Adjusted Production	62 Prod. Not to Count	63 Production Pre-QA	64a./64b. Value Mkt. Price	65 Quality Factor	66 Production to Count
		Acme Caneberry Co. Anytown, State							18,278					18,278		18,278			18,278
																18,278	68. Section II Total		18,278
																	69. Section I Total		18,153
																	70. Unit Total		36,431
																	71.Allocated Production		
																	72. Total APH Production		36,431

For Illustration Purposes Only

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

Minimum Representative Sample Requirements

Acres in Field or Subfield	Minimum Number of Samples*
0.1 - 10.0	3
One additional sample is required for each additional 40.0 acres (or fraction thereof) in field or subfield.	

Row Width and Length Chart

Row Width (Feet)	4	6	8	10	12
1/100 Acre (Sample Row Length in Feet)	109	73	54	44	36

This table is used to determine the sample length of row for in-ground caneberries. Samples should be chosen from representative areas of the field or sub field.

If the row width is other than what is shown in the table above, then calculate the sample row length by:
43,560 sq. ft. per acre ÷ 100 ÷ row width = sample row length for 1/100 acre (rounded to the nearest whole foot).

Example: If the row width is determined to be 7 feet, then the 1/100 acre sample row length is 62 feet. 43,560 sq. ft. per acre ÷ 100 ÷ 7 ft = 62.2 = 62 (ft).

A. Use of less than the "Recommended Minimum Number of Samples" is authorized on a unit basis in the situations outlined below if the bushes or rows selected for sampling are representative of the field or sub field (refer to Para. 22).

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

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

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

If the damaged production equals or exceeds the grade standard percentage contained on the SP, and the damaged production for the samples is comparable, use of the remaining 2 samples is optional.

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

Example: A 10.0 acre field has a production guarantee per acre of 3,500 pounds. Five samples are to be taken. The appraisal for the first 3 samples averaged 3,800 pounds per acre which exceeds the 3,500 pound per acre guarantee. Use of the remaining 2 samples is optional. When the damaged production equals or exceeds the grade standard percentage contained on the SP and the damaged production for the samples is comparable, use of the remaining 2 samples is optional.

(3) The appraised production from at least 60 percent of the samples indicates their damaged production exceeds the grade standard percentage contained in the SP.

Example: Five samples are to be taken. The first 3 samples have insurable damage resulting in a "zero" appraisal (exceeds the grade standard percentage contained in the SP), the remaining 2 samples are optional if the damaged production for the samples is comparable.

B. If use of less than the "Recommended Minimum Number of Samples" is elected, pick, sample, and, if applicable, calculate the QA percentage from each sample for production damaged by insured causes. Record the results separately for each sample on the appraisal worksheet. Otherwise, the QA percentage is based on the total of all caneberries compared to the total damaged caneberries (see Para. 23A).

A. When damage is due to hail, use of less than the "Recommended Minimum Number of Samples" is authorized on a unit basis if the criteria below are met and the bushes selected for sampling are representative of the unit, field, or subfield (refer to Para. 21 and 22). This method is not allowed to be used in conjunction with the "Supplemental Sample Size and Appraisal Information" method above that permits foregoing the remaining 40 percent of required samples.

(1) Hail damage must be uniform throughout the field or subfield.

(2) Damage from hail only must exceed the 80% level provided in the SP and be uniform across the sample(s) (a combination of disease or other type of damage, and hail damage, cannot be used to meet the SP level).

a. These determinations will be made from the first "full" sample(s) conducted (all eight bushes of the first sample(s) must be picked). The number of samples for which a full sample will be required is the greater of 1 sample or 20% (rounded to the nearest whole number) of required samples. For example, if you have a large field that requires 9 samples, this would mean that you must take 2 full samples of 8 bushes or representative row lengths each to verify damage level and uniformity (20% x 9 = 1.8; 1.8 rounded to the nearest whole number is 2, which is greater than 1).

b. The percent hail damage (average percent from all eight bushes) of the initial full sample must be greater than the 80% level provided in the SP. When more than one full sample is required, the average will be calculated using all bushes from the full samples.

c. The percent of hail damage from each bush of the initial full sample must be within 10% of the average of all eight bushes. When more than one full sample is required, the percent of damage from each bush must be within 10% of the average calculated in b. above.

Supplemental Sample Size and Appraisal Information - Uniform Hail Damage Only; Bushes Have Heavy Fruit Loads Container Cranberries (Continued)

Example: The damage level provided in the SP is 80%; nine representative samples and two full sample are required (greater of 1full sample or 20% x 9 = 1.8 rounded to 2), producing the following results:

	Full Sample No. 1							
	Bush 1	**Bush 2**	**Bush 3**	**Bush 4**	**Bush 5**	**Bush 6**	**Bush 7**	**Bush 8**
A. % Hail Damage	82.0%	81.0%	82.0%	83.0%	82.0%	81.0%	80.0%	83.0%
B. Avg. Damage for all (8)	**81.8%**	**81.8%**	**81.8%**	**81.8%**	**81.8%**	**81.8%**	**81.8%**	**81.8%**
C. Each Bush's % of Avg. (A/B)	100.2%	99.0%	100.2%	101.5%	100.2%	99.0%	97.8%	101.5%
D. Difference from Avg. (100% -	**.2%**	**-1.0%**	**.2%**	**1.5%**	**.2%**	**-1.0%**	**-2.2%**	**1.5%**

	Full Sample No. 2							
	Bush 1	**Bush 2**	**Bush 3**	**Bush 4**	**Bush 5**	**Bush 6**	**Bush 7**	**Bush 8**
A. % Hail Damage	83.0%	82.0%	83.0%	84.0%	83.0%	82.0%	81.0%	84.0%
B. Avg. Damage for all (8)	**82.8%**	**82.8%**	**82.8%**	**82.8%**	**82.8%**	**82.8%**	**82.8%**	**82.8%**
C. Each Bush's % of Avg. (A/B)	100.2%	99.0%	100.2%	101.4%	100.2%	99.0%	97.8%	101.4%
D. Difference from Avg. (100% -	**.2%**	**-1.0%**	**.2%**	**1.4%**	**.2%**	**-1.0%**	**-2.2%**	**1.4%**

The average damage level from all 16 bushes is 82.3% (the result of adding the average in line B and dividing by 2), which is greater than the 80% found in the SP. Additionally, the difference in the percent of damage of each bush compared to the average from all 16 bushes (found in line D for each full sample) is within $\pm$ 10%. As such, for this example, the requirements of (2) have been met and use of less than the "Recommended Minimum Number of Samples" is authorized.

(3) The initial harvest has yet to begin or has only just begun (for example, the initial harvest has been going on for about a day, when a hail storm comes through damaging the crop and ceasing harvest).

(4) It is estimated that if not for hail damage, production would meet or exceed the approved yield.

(5) Document all pertinent information and calculations in the Remarks section of the appraisal worksheet or on a Special Report form.

B. When the criteria in A are met, this method reduces the required number of bushes per sample from eight to two for remaining required samples. For example, when the criteria in A are met, and nine total samples are required, after all eight bushes in each of the first two full samples have been picked, the remaining seven samples will require picking of only two bushes, not eight.

Number of Bushes Per Acre

		Distance Between Bushes in Row (in feet)									
		1	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**
	1	43560	21780	14520	10890	8712	7260	6223	5445	4840	4356
Distance Between Rows (In Feet)	**2**	21780	10890	7260	5445	4356	3630	3111	2723	2420	2178
	3	14520	7260	4840	3630	2904	2420	2074	1815	1613	1452
	4	10890	5445	3630	2723	2178	1815	1556	1361	1210	1089
	5	8712	4356	2904	2178	1742	1452	1245	1089	968	871
	6	7260	3630	2420	1815	1452	1210	1037	908	807	726
	7	6223	3111	2074	1556	1245	1037	889	778	691	622
	8	5445	2723	1815	1361	1089	908	778	681	605	545
	9	4840	2420	1613	1210	968	807	691	605	538	484
	10	4356	2178	1452	1089	871	726	622	545	484	436
	11	3960	1980	1320	990	792	660	566	495	440	396
	12	3630	1815	1210	908	726	605	519	454	403	363
	13	3351	1675	1117	838	670	558	479	419	372	335
	14	3111	1556	1037	778	622	519	444	389	346	311
	15	2904	1452	968	726	581	484	415	363	323	290
	16	2723	1361	908	681	545	454	389	340	303	272
	17	2562	1281	854	641	512	427	366	320	285	256

Use this table for both container and in-ground caneberries. For spacing not shown on the chart, multiply the distance between bushes (to the nearest tenth of a foot) times the distance between rows (to the nearest tenth of a foot) and divide the result into 43,560 square feet (round result to the nearest whole number). Refer to the LAM for additional information on calculating the number of bushes per acre.

Example: 43,560 ft. ÷ (1.5 ft. between bushes X 10.0 ft) = 2,904 bushes/acre.