

United States Department of Agriculture



Federal Crop Insurance Corporation

FCIC-20420L (08-2022)

# CANEBERRY LOSS ADJUSTMENT STANDARDS HANDBOOK

2023 and Succeeding Crop Years THIS PAGE IS INTENTIONALLY LEFT BLANK

## UNITED STATES DEPARTMENT FOF AGRICULTURE FARM PRODUCTION AND CONSEVATION RISK MANAGEMENT AGENCY KANSAS CITY, MO. 64133

TITLE: Caneberry Loss Adjustment Standards	NUMBER: FCIC – 20420L
Handbook	<b>OPI:</b> Product Administration and Standards Division
EFFECTIVE DATE: 2023 and Succeeding Crop Years	ISSUE DATE: 08/31/2022
SUBJECT:	APPROVED:
Provides the procedures and instructions for	/s/ Richard Flournoy
administering the Caneberry crop insurance	
program.	Deputy Administrator for Product Management

## **REASON FOR ISSUANCE**

This handbook is being issued to provide procedures and instructions for administering the Caneberry crop insurance program for the 2023 and succeeding crop years.

## SUMMARY OF CHANGES

Listed below are the changes to the Caneberry Crop Loss Adjustment Standards Handbook 2023 FCIC-20420L with significant content change. All changes and additions are highlighted. Minor changes and corrections are not included in this listing. \*\*\* used throughout the handbook indicate where major deletions occurred.

Reference	Description of Change
	Throughout changes were made modifying the format.
Subpara. 1B	Added source of authority regarding the Caneberry Crop Insurance Program.
Subpara. 1C	Added standard language related to Title VI of the Civil Rights Act of 1964.
Exhibit 2	Deleted definitions cut back, grow through, mow down, new planting, and primocane.
<u>Exhibit 4</u>	Removal of applicable references to direct marketing. Minor changes in the production worksheet were made to reflect the changes in codes related to change in practices. Incorporated editorial changes submitted on behalf of approved insurance providers.

## CANEBERRY LOSS ADJUSTMENT STANDARDS HANDBOOK

## **CONTROL CHART**

	TP Page(s)	TC Page(s)	Text Page(s)	Exhibit Page(s)	Date	Directive Number
Current Index	1-2	1	1-12	13-41	08-2022	FCIC-20420L

## FILING INSTRUCTIONS

This handbook replaces FCIC-20420L (09-2018 and 08-2019), Caneberry Loss Adjustment Standards Handbook. This handbook is effective for the 2023 and succeeding crop years and is not retroactive to any 2022 or prior crop year determinations.

## CANEBERRY LOSS ADJUSTMENT STANDARDS HANDBOOK

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#### 1 General Information

#### A. Purpose and Objective

The RMA issued loss adjustment standards for this crop are the official standard requirements for adjusting losses for the Caneberry crop insurance program in accordance with the CP (23-CB-6000) 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/Policy-and-Procedure/Privately-Developed-Products---20000.

This handbook remains in effect until superseded by reissuance of either the entire handbook subject to any directives contained in any bulletin or FAD released by RMA. A bulletin or FAD can supersede applicable portions of the original handbook.

#### B. Source of Authority

The Federal Crop Insurance Corporation Board of Directors approved the Caneberry 508(h) during the FCIC Board in May 2018, under section 508(h) of the Federal Crop Insurance Act, for the 2018 reinsurance year a(2019 commodity year).

#### C. Title VI of the Civil Rights Act of 1964

The USDA prohibits discrimination against its customers. Title VI of the Civil Rights Act of 1964 provides that "No person in the United States shall, on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance." Therefore, programs and activities that receive Federal financial assistance must operate in a nondiscriminatory manner. Also, a recipient of RMA funding may not retaliate against any person because they opposed an unlawful practice or policy, or made charges, testified or participated in a complaint under Title VI.

It is the AIPs' responsibility to ensure that standards, procedures, methods and instructions, as authorized by FCIC in the sale and service of crop insurance contracts, are implemented in a manner compliant with Title VI. Information regarding Title VI of the Civil Rights Act of 1964 and the program discrimination complaint process is available on the RMA public website at <u>www.ascr.usda.gov</u>. For more information on the RMA Non-Discrimination Statement see the DSSH.

## D. Related Handbooks

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

Handbook	Relation/Purpose
СІН	This handbook provides the official FCIC-approved underwriting standards for policies administered by AIPs under the General Administrative Regulations; Actual Production History Regulation Subpart G; Common Crop Insurance Policy Basic Provisions, and Area Risk Protection Regulations.
DSSH	This handbook provides the official FCIC-approved form standards and procedures for use in the sale and service of any eligible crop insurance policy; required statements and disclosures; and the standards for submission and review of non-reinsured supplemental policies in accordance with the SRA.
GSH	This handbook provides the official FCIC-approved standards for policies administered by AIPs under the General Administrative Regulations; Common Crop Insurance Policy Basic Provisions, including the Catastrophic Risk Protection Endorsement, Actual Production History Regulation Subpart G; Area Risk Protection Insurance Regulations Basic Provisions; the Stacked Income Protection Plan of Insurance; the Rainfall and Vegetation Index Plans; and the Whole- Farm Revenue Protection Pilot Policy.
LAM	This handbook provides the official FCIC approved general loss adjustment standards for all levels of insurance provided under FCIC unless a publication specifies that none or only specified parts of this handbook apply.
Caneberry CISH	Provides specific underwriting guidelines for caneberries.

- (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.

## E. CAT Coverage

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

## F. 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 <u>Exhibits 3</u> and <u>4</u> 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 <u>Exhibits 3</u> and <u>4</u>. See the DSSH for statement requirements. \*\*\*
- (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: INSURANCE CONTRACT 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 <u>11A(1)</u>, 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 meet the minimum number of plants or boxes (of roots), as applicable, will not be insurable. See the definition of planted acreage and containers in <u>Exhibit 2</u>.

#### 12 Unit Divisions

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 (<u>Exhibit 4</u>), 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 on 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 on 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 on 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

#### 21 General Appraisal Information

- (1) Potential production will be appraised in accordance with procedures specified in this handbook and the LAM.
- (2) Specifically, for caneberry circumstances that require an appraisal include (but are not limited to):
  - (a) if verifiable production records may not be available; or
  - (b) any normal harvest during the harvest window that is not conducted or caneberry acreage will not be harvested or not be harvested by the end of the insurance period.
- (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 <u>Para. 22(2)</u> 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 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.
- (d) 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 time period, 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 caneberries 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 caneberry 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.

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## 22 Selecting Representative Sample Trees (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 caneberries, 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 caneberries.
  - (c) Harvest caneberries 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 <u>Exhibit 5</u>. See <u>Exhibit 6</u> 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 Appraisal Methods

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 Harvested Appraisal

- (1) Select representative sample areas using procedure in <u>Para. 22</u>. 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 <u>Para. 13B</u>), randomly select and weigh a sample of mature and immature caneberries from each sample. Separate and weigh the damaged production of caneberries (caneberries that will not grade U.S. No. 1) for each sample. Total the weight for all samples keeping the weight of damaged caneberries separate from the total weight. Determine the percent damage by dividing the total weight of damaged caneberries by the total weight for all caneberries 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.

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## A. Hand Harvested Appraisals (continued)

- **Example**: Assume a caneberry field is damaged by freeze and will not be harvested. Total weight for all caneberries from all samples is 1180 grams. Total weight of freeze damaged caneberries 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 caneberries from the sample area including caneberries damaged by uninsured causes. Separate the mature caneberries from the immature caneberries and weigh all the caneberries from each sample by weighing the mature caneberries separately from the immature caneberries. Total weights from all samples, keeping the mature caneberry weights separate from the immature caneberry weights and record the weights in pounds to tenths on the appraisal worksheet. Select caneberries for sampling as follows:
- (5) Weigh 100 mature caneberries and 100 immature caneberries using a scale in pounds and ounces or grams. Divide the weight of the 100 mature caneberries (item 27) by the weight of the 100 immature caneberries (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 caneberries 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 caneberries per bush in pounds to hundredths (item 18).

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

(7) For Container Caneberries: total the weight (in tenths) of immature caneberries 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 caneberries per bush in pounds to hundredths (item 19).

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

## A. Hand Harvested Appraisals (continued)

(8) For Container Caneberries: multiply the average pounds of mature caneberries 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 caneberries 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).

(9) For Container Caneberries: multiply the average pounds of immature caneberries 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 caneberries 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) Using the average distance between bushes and the average width between rows, determine the bushes per acre, see Exhibit 9.
- (2) Determine the number of missing, dead or nonbearing bushes and subtract from the total number of bushes per acre as determined in Para. B(1)(c).
- (3) Divide the result of Para. <u>B(2)</u> by the number of bushes per acre from Para. <u>B(1)(c)</u> 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. × 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).

## 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 <u>Exhibit 5</u> 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 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); and
  - (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**

## Exhibit 1 Acronyms and Abbreviations

Approved Acronyms	Term
AIP	Approved Insurance Provider
АРН	Actual Production History
BP	Basic Provisions
СВ	Caneberry(ies)
CAT	Catastrophic Risk Protection
CIH	Crop Insurance Handbook
CISH	Crop Insurance Standards Handbook
СР	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
OPI	Office of Primary Interest
PW	Production Worksheet
QA	Quality Adjustment
RMA	Risk Management Agency
SP	Special Provisions
SRA	Standard Reinsurance Agreement
USDA	United States Department of Agriculture

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

Acre: 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 varietal group, as applicable.

<u>Adapted varieties</u>: Varieties of the insured crop that are recognized as compatible with agronomic and weather conditions in the county where caneberry insurance coverage is provided in the actuarial documents.

Box: A container of 25 lbs. of caneberry roots.

**<u>Caneberries</u>**: Edible fruit of the caneberry types contained in the Special Provisions which are grown for the commercial sale of fresh raspberries and blackberries.

**<u>Container</u>**: 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 requirement contained in the Special Provisions, if applicable.

**<u>Crop year</u>**: 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. **\*\*\*** 

**Damaged production:** 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. **\*\*\*** 

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

Harvest period: Each timeframe as specified on the Special Provisions.

<u>Mature production</u>: Caneberries ready to harvest that meet or exceed the United States Standards for Grades of U.S. No. 1, for the caneberry types contained in the Special Provisions or such other applicable grading standards, if allowed on the Special Provisions.

Mechanical damage: Damage to the plant or fruit caused by improper use of machinery or tools. \*\*\*

**<u>Planted acreage</u>**: In addition to the definition of planted acreage contained in the Basic Provisions, planted acreage of caneberries will include caneberries planted in containers.

**<u>Planting schedule</u>**: A document containing the number of caneberry acres for each unit, by harvest period, practice, and varietal group, for the crop year.

## Exhibit 2 Definitions (Continued)

**<u>Practice</u>**: Each production practice contained on the Special Provisions used for producing caneberries. \*\*\*

**<u>Type</u>**: A category of caneberries of the genus Rubus subgenus Ideobatus (Raspberries) and Eubatus (Blackberries) identified as a type on the Special Provisions.

**<u>Unit of measure</u>**: Pounds, unless otherwise specified on the Special Provisions.

**<u>Varietal group</u>**: A category (containing one or more varieties) within a type of caneberries and contained on the Special Provisions.

Verify 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 <u>Para. 2D</u> and <u>Para 25</u>.

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 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" (as valid).
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.
<ol> <li>Bush Spacing (in- ground or containers)</li> </ol>	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. × 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

Element/Item Number	Standard
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 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 <u>Exhibit 5</u>, <u>Exhibit 7</u> (if applicable), and <u>Exhibit 8</u> (if applicable); herein, to determine the number of representative samples for items 13 and 14.

## Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

Element/Item Number	Standard
13. Sample Weight	Weight in pounds rounded to hundredths of all mature caneberries in the
Mature Caneberries	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 gram
	÷ 453.6 = 1.65 lbs.).
14. Sample Weight	Weight in pounds rounded to hundredths of all sound, immature caneberries
Immature	in the sample (that will grade U.S. No. 1 when mature). When sample
Caneberries	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	Weight in nounds rounded to tenths of all sample entries in item 13
Samples - Mature	Weight in pounds rounded to tenths of an sample entries in item 13.
16. Total Weight All	Transfor the entry from item 20 Perfor to Part II, items 25-20
Samples - Immature	

## **Container Caneberry Item No. and Instructions**

Element/Item Number	Standard
17. Total No. Bushes Sampled	Total number of sample bushes. One sample equals 8 consecutive bushes (e.g., 3 samples × 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 <u>Para. 23B</u> and <u>Exhibit 9</u> ).

## In-ground Caneberry Item No. and Instructions

Element/Item Number	Standard
17. Total No. of Samples	Total number of samples.
18. Average Wt. Per	Item 15 divided by Item 17, results in pounds rounded to tenths
Sample - Mature	
19. Average Wt. Per	Itom 16 divided by item 17 results in nounds rounded to tenths
Sample - Immature	liem to divided by item 17, results in pounds rounded to tentils.
20. Area Conversion	Enter 100
Factor	Enter 100.

## Container and In-ground Caneberry Item No. and Instructions

Element/Item Number	Standard
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.	Item 18 times item 20 times item 21, rounded to whole nounds
Mature	tem 10 times item 20 times item 21, founded to whole pounds.
23. Average Lbs./Ac.	Itam 19 times item 20 times item 21, rounded to whole pounds
Immature	item 19 times item 20 times item 21, founded to whole pounds.
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## Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

Element/Item Number	Standard
24. Total Appraised	Total of items 22 and 23 entered in whole pounds. If the percent of
Production	damaged production equals or exceeds that shown on the SP enter zero
	unless the production is harvested and sold (also refer to item 31, the SP,
	and <u>Para. 13B</u> ).
	(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 Caneberries (Container and In-ground)

Element/Item Number	Standard
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-100 Mature	Weight of 100 sound, mature caneberries in pounds rounded to
Caneberries	hundredths.
27. Weight-100 Immature	Weight of 100 sound, immature caneberries in pounds rounded to
Caneberries	hundredths.
28. Maturity Weight	Item 26 divided by item 27 to determine the maturity factor, rounded to
Factor	three decimal places (e.g., 1.90 divided by 1.10 = 1.727).
29. Total Weight of	Total weight in pounds of immature caneberries for all samples (the total of
Immature Caneberries	item 14 entries to hundredths).
30. Total Immature	Result of item 28 multiplied by item 29 entered in pounds rounded to
Weight all Samples	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.

Element/Item Number	Standard
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 Numbers	Page numbers (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

#### Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

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

#### PART I:

Field ID	Acres	Variety	Practice	13 Sample Weight Mature Berries 14 Sample Weight			Total Weight All Samples 16 Mature		Total No. Bushes Sampled	Avg. Sample Wt. Per Bush 18 Mature		No. Bushes Per Acre	Percent Stand	Avg. Lbs./Ac. 22 Mature		Total Appraised Production (22 +23)		
9	10	11	12		Immature Berries			17 Immature		17	1	9 Immature	2	2		23	24	
				1	1	1	1.		1	5		1		× 3,630	× 1.00	2	8	
А	5.0	Maravilla	<mark>310</mark>	1	0	0	0.		1	4	÷ 24	1		× 3,630	× 1.00	2	7	= 1,561
				1					1			1		×	×	2		
				1					1		÷	1		×	×	2		=
				1					1			1		×	×	2		
				1					1		÷	1		×	×	2		=
				1					1			1		×	×	2		
				1					1		1 ÷	1		×	×	2		=

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

Field ID	Weight of 100 Mature Berries	Weight of 100 Immature Berries	Maturity Weight Factor	Total Weight of Immature Berries (Total of 14)	Total Immature Weight All Samples (Transfer to 16)
25	26	27	28	29	30
А	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  $\div$  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  $\div$  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.)

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#### Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

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

#### PART I:

FANTI.																		
Field ID	Acres	Variety	Practice	13 5	13 Sample Weight Mature Berries			Tota All S	l Weight Samples	Total No. of	Av	/g. Wt. Per Sample	Area Conversion	Percent Stand	Ave	3. Lbs./Ac.	Total Appraised Production	
				145	ample Weig	ht Immature	e Berries		15 1	Mature	Samples	1	.8 Mature	Factor		22	? Mature	(22 +23)
9	10	11	12						16 li	mmature	17	1	9 Immature	20	21	23	Immature	24
			242	13	8.44	8.81	8.54		15	25.8		18	8.60	× 100	× .971 =	22	835	4.500
В	6.5	Maravilla	312	14	4.43	4.69	4.11		16	23.4	÷ 3 =	19	7.80	× 100	× .971 =	23	757	= 1,592
				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	Weight of 100 Mature Berries	Weight of 100 Immature Berries	Maturity Weight Factor	Total Weight of Immature Berries	Total Immature Weight All Samples
				(Total of 14)	(Transfer to 16)
25	26	27	28	29	30
А	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  $\div$  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  $\div$  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.)

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## Exhibit 4 Form Standards: Production Worksheet

Verify 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 <u>Para. 2D</u> and <u>Para. 31</u>.

Element/Item Number	Standard
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.
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 %	<ul> <li>Preliminary: Make no entry.</li> <li>Final: Whole percent of damage for the insured cause of damage listed in item 5 above for this inspection. Enter additional "Insured Cause %" in the extra spaces, as needed. If additional space is needed, enter the additional determined "Insured Cause %" in the Narrative or on a Special Report. The total of all "Insured Cause %" including those entered in the Narrative must equal</li> </ul>

Element/Item Number	Standard
6. Insured Cause %	If there is no insurable cause of loss, and a no indemnity due claim will be
(Continued)	completed, make no entry.
	Example entries for items 4 through 6 and the Narrative, reflecting entries for multiple dates of damage, the corresponding insured causes of damage and insured cause percents:
	4 Date of Damage Ech 5 June 20
	4. Date of Damage Feb 5 Julie 50
	5. Causes of Damage Freeze Hall
	6. Insured Cause % 80 20
7. Company/Agency	Name of the AIP and agency servicing the contract.
8. Name if Insured	Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.
9. Claim #	Claim number as assigned by the AIP.
10. Policy #	Insured's assigned policy number.
11. Crop Year	Four-digit crop year, as defined in the policy, for which the claim is filed.
12. Additional Units	Preliminary: Make no entry.
	<b>Final</b> : 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.
13. Est. Prod. Per Acre	Preliminary: Make no entry.
	<b>Final</b> : Estimated yield per acre, in whole pounds, for all non-loss units for the crop at the time of final inspection.
14. Date(s) of Notice of	Preliminary:
Loss	<ul> <li>(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.</li> </ul>
	(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.
	(e) If the notice does not require an inspection, document as directed in the Narrative instructions.

Element/Item Number	Standard
14. Date(s) of Notice of Loss (Continued)	<b>Final</b> : Transfer the last date in the 1st or 2nd space from first or second set of PW 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)	<ul> <li>(a) If no other person has a share in the unit (insured has a 100 percent share), make no entry.</li> <li>(b) In all cases where the insured has less than a 100 percent share of a loss-affected unit, ask the insured if the other person sharing in the unit has a multiple-peril contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter "None."</li> <li>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</li> </ul>
	<ul> <li>instructions.</li> <li>If the other person has a multiple-peril contract and a different AIP or agent services it, enter the name of the AIP and/or agent (and contract number) if known.</li> <li>If unable to verify the existence of a companion contract, enter "Unknown" and contact the AIP for further instructions.</li> <li>(c) Refer to the LAM for further information regarding companion contracts.</li> </ul>

## 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.

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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. Determined Acres	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.
	***
	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. Туре	Three-digit code 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 from the actuarial documents (e.g., 997). If type is not specified on the actuarial documents, make no entry.
23. Class	Three-digit code 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 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 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 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 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 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 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 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 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 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 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 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.
	<ul> <li>"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.</li> <li>"H" Harvested.</li> </ul>
	"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.

Element/Item Number	Standard
30. Use of Acreage	Use the following "Use of Acreage" abbreviations:
	UseExplanation"Bulldozed," etcUse made of acreage"WOC"Other use without consent"SU"Solely uninsured"ABA"Abandoned without consent"H"Harvested"UH"UnharvestedVerify any "Use of Acreage" entry. If the final use of the acreage was not asindicated, strike out the original line and initial it. Enter all data on a new lineshowing the correct "Use of Acreage."Gleaned Acreage: Refer to the LAM for information on gleaning.
31. Appraised Potential	<ul> <li>Transfer the per-acre appraisal from column 24 of the appraisal worksheet in whole pounds of potential production from appraised acreage.</li> <li>Refer to the appraisal methods and applicable appraisal worksheet for additional instructions. If there is no potential on UH acreage, enter "0," (zero).</li> <li>Refer to Para. 13B and Exhibit 3, Item 24 of this handbook. Refer to the LAM for procedures for documenting "0" (zero) yield appraisals.</li> </ul>
32a33.	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).

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.
	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.
	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 all of column 19 acres to tenths.

Element/Item Number	Standard
40. Quality	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.
	Qualifying QA Condition: Aflatoxin Vomitoxin Fumonisin None ***
	<ul> <li>(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):</li> </ul>
	<ul> <li>(1) insurable causes of damage that are not associated with destruction orders as described below (e.g., excess precipitation, freeze damage, etc.);</li> </ul>
	(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; and
	(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."
41. Mycotoxins exceed FDA, State, or other health organization maximum limits	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.
42. Totals	Total of columns 34, 36, 37, and 38, if there is an entry in the respective columns; otherwise, make no entry.

## **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.
с.	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. 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:
	if consent is or has been given to put part of the unit to another use:
	if uninsured causes are present; or
	for unusual or controversial cases.
	Indicate on the equiplicate group on elected men the dispersition of express destroyed or put to
	I indicate on the aerial photograph or sketch map, the disposition of acreage destroyed or but to
	other use with or without consent.
١.	other use with or without consent. Explain any difference between inspection and signature dates. For an absentee insured, enter the
Ι.	other use with or without consent. 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.
l. m.	other use with or without consent.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.When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code
l. m.	other use with or without consent. 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. 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.
l. m. n.	other use with or without consent.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.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.Explain the reason for a "No Indemnity Due" claim. No Indemnity Due claims are to be distributed
l. m. n.	<ul> <li>other use with or without consent.</li> <li>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.</li> <li>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.</li> <li>Explain the reason for a "No Indemnity Due" claim. No Indemnity Due claims are to be distributed in accordance with the AIP's instructions.</li> </ul>
l. m. n. o.	<ul> <li>other use with or without consent.</li> <li>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.</li> <li>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.</li> <li>Explain the reason for a "No Indemnity Due" claim. No Indemnity Due claims are to be distributed in accordance with the AIP's instructions.</li> <li>Explain any delayed notices or delayed claims as instructed in the LAM.</li> </ul>
l. m. n. o. p.	<ul> <li>other use with or without consent.</li> <li>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.</li> <li>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.</li> <li>Explain the reason for a "No Indemnity Due" claim. No Indemnity Due claims are to be distributed in accordance with the AIP's instructions.</li> <li>Explain any delayed notices or delayed claims as instructed in the LAM.</li> <li>Document any authorized estimated acres shown in column 19 as follows: "Line 3, E acres</li> </ul>
l. m. n. o. p.	<ul> <li>other use with or without consent.</li> <li>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.</li> <li>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.</li> <li>Explain the reason for a "No Indemnity Due" claim. No Indemnity Due claims are to be distributed in accordance with the AIP's instructions.</li> <li>Explain any delayed notices or delayed claims as instructed in the LAM.</li> <li>Document any authorized estimated acres shown in column 19 as follows: "Line 3, E acres authorized by AIP MM/DD/YYYY."</li> </ul>
l. m. n. o. p. q.	<ul> <li>other use with or without consent.</li> <li>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.</li> <li>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.</li> <li>Explain the reason for a "No Indemnity Due" claim. No Indemnity Due claims are to be distributed in accordance with the AIP's instructions.</li> <li>Explain any delayed notices or delayed claims as instructed in the LAM.</li> <li>Document any authorized estimated acres shown in column 19 as follows: "Line 3, E acres authorized by AIP MM/DD/YYYY."</li> <li>Document the method and calculation used to determine acres for the unit. Refer to the LAM.</li> </ul>
l. m. n. o. p. q. r.	<ul> <li>other use with or without consent.</li> <li>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.</li> <li>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.</li> <li>Explain the reason for a "No Indemnity Due" claim. No Indemnity Due claims are to be distributed in accordance with the AIP's instructions.</li> <li>Explain any delayed notices or delayed claims as instructed in the LAM.</li> <li>Document any authorized estimated acres shown in column 19 as follows: "Line 3, E acres authorized by AIP MM/DD/YYYY."</li> <li>Document the method and calculation used to determine acres for the unit. Refer to the LAM.</li> <li>Specify the type of insects or disease when the insured cause of damage or loss is listed as insects</li> </ul>
l. m. n. o. p. q. r.	<ul> <li>other use with or without consent.</li> <li>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.</li> <li>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.</li> <li>Explain the reason for a "No Indemnity Due" claim. No Indemnity Due claims are to be distributed in accordance with the AIP's instructions.</li> <li>Explain any delayed notices or delayed claims as instructed in the LAM.</li> <li>Document any authorized estimated acres shown in column 19 as follows: "Line 3, E acres authorized by AIP MM/DD/YYYY."</li> <li>Document the method and calculation used to determine acres for the unit. Refer to the LAM.</li> <li>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.</li> </ul>
l. m. n. o. p. q. r. s.	<ul> <li>other use with or without consent.</li> <li>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.</li> <li>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.</li> <li>Explain the reason for a "No Indemnity Due" claim. No Indemnity Due claims are to be distributed in accordance with the AIP's instructions.</li> <li>Explain any delayed notices or delayed claims as instructed in the LAM.</li> <li>Document any authorized estimated acres shown in column 19 as follows: "Line 3, E acres authorized by AIP MM/DD/YYYY."</li> <li>Document the method and calculation used to determine acres for the unit. Refer to the LAM.</li> <li>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.</li> <li>Document the name and address of the charitable organization when gleaned acreage is</li> </ul>

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:
	Explain zero production entry in column 31.
	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.
	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.
	As applicable, explain any deficiencies, substances, or conditions that allowed for QA, as well as any which were not allowed.
	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:
	<ul> <li>(a) The earlier of the date the entire acreage on the unit was (1) harvested,</li> <li>(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.</li> </ul>
	(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.
	<b>Final</b> : 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.

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.
4952. 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.
5355.	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.
5760.	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.

Element/Item Number	Standard
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.).

1. Crop/Cod	de #		2. Unit #	3.	Location	Descrip	tion	7.	Compan	iy .		Any			8.	8. Name of Insured							
C	aneberr	/	0001	-	SIA/1-9	6N-30	<b>N</b> /			Compa	ny								I. M. In	sured			
	6000		0001B	U	5001-5	0/1-50		Age	ency		A	ny Ager	ncy										
4. Date(s) of	Damage		EFB 1	0											9.	Claim #	#			11. Crop	Year		
5. Cause(s) (	of Damag	e	Ereez								_				10.	Policy	<u> </u>	****			XXXXXXX	<u>YYY</u>	
6. Insured C	ause %	_	100								- Co	ntainer	and In-	Ground	14.	, Date(s)	) Notice	1st	2r	nd	Fin	əl	
12. Addition	al Units		100									Cai	neberrie	!S		of Loss	;	 MM/00/	//////		м		v
13. Est. Prod	. Per Acre	2									_				15.	Compa	anion Po	licv(s)				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
SECTIO	ON I: DE	TERMIN	ED ACREAG		RAISED, P	RODUC		ND AD.	JUSTME	NTS													
A. ACTUA	RIAL				,										B. POT	ENTI/	AL YIELD	)					
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31	. –	32a. 32b.	33.	34.	35.	36.	37.	38.
Field ID	Multi- Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Туре	Class	Sub- Class	Intende Use	ed Irr. Practice	Cropping Practice	Organic Practice	Stage	Use of Acres	f Appra Poter	ntial F	oisture % actor	Shell %, Factor, or Value	Production Pre QA	Qualit Y Factor	Productior Post QA	Uninsured Causes	Total to Count
А			5.0	1.000		132	017	997	997	002	008	001	UH	UH	1,56	j1			7,805		7,805		7,805
В			6.5	1.000		132	017	997	997	002	<mark>102</mark>	001	UH	UH	1,59	2			10,348		10,348		10,348
с			3.5	1.000		132	017	997	997	002	102	001	н	н		_							
39.	TOTAL		15.0	40. Qu Scleroti 41. Do a	ality: TW [ nia 🗆 Erg any mycoto:	〕KD □ oty □ C kins exce	Aflato oFo □ ed FDA,	xin □ \ Other □ State or (	/omitoxin None ⊠ other hea	n 🗆 Fumo 1 Ith organiza	nisin 🗆 ation maxi	Garlicky ( mum limi	□ Dark R its? Yes □	ioast 🗆			42	. TOTALS	18,153		18,153		18,153
NARRATIVE	(If more s	pace is ne	eded, attach a	Special	Report) Acı	es deter	mined u	sing GPS.	Fields A a	and B not h	arvested d	ue to fre	eze. Qua	ılity adjust	tment not	applica	able.						
SECTION	III: DET	ERMINE	D HARVEST	ED PRC	DUCTION	1																	
43. Date Ha	arvest Con	npleted:				44. C	44. Damage similar to other farms in the area				rea?	45	5. Assign	ment of Ir	ndemnity:				46. Transf	er of Right	to Indemn	ity?	
		MM/E	DD/YYYY					Yes	Х	No				Yes		No	o X			Yes		No X	
A. MEASU	JREMEN	TS				B. G	ROSS F	RODU	CTION		C. ADJ	USTME	NTS TO	HARVES	STED PRO	DDUCT	TION						
47a.	- 48	3 4	.9 50	51	52	53		54	55	56	57	58a.	5	9a. 9b	60a.	_	61	62	63	6	i4a.	65	66
Share		Lengt	th or							Du. Tau	ch-III/	FM%	Mois	ture %	Test WT			Due d Mat		V	alue		Dued to
Field ID.	-Cro	p Diam	neter Width	Dept	h Deduc- tion	Cubi	c -s t Fa	ion ctor	Gross Prod.	Lbs. CWT	Sugar Factor	Factor	Fa	ctor	Factor	Adj Proc	justed duction	to Count	Prod. Pre- QA	Mkt	. Price	Quality Factor	Count
			Acme Can Anytov	eberry C /n, State	òo.					18,278						- 18	3,278		18,278				18,278
																	67	7Totals	18,278	68. S	ection II To	al	18,278

67Totals	18,278	68. Section II Total	18,278	
FOR ILLUSTRATION PURPOSES ONLY		69. Section I Total	18,153	
This form example does not illustrate all entry items (e.g., signatures, etc.)		70. Unit Total	36,431	
		71.Allocated Production		
		72. Total APH Production	36,431	

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.

## Exhibit 6 Row Width and Length Chart

Row Width (in 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  $\div$  100  $\div$  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  $\div 100 \div 7$  ft. = 62.2 = 62 (ft).

## Exhibit 7 Supplemental Sample Size and Appraisal Information Container and In-Ground Caneberry

- 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 <u>Para. 22</u>).
  - (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 = 1,900 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).

#### FCIC-20420L

## Exhibit 8 Supplemental Sample Size and Appraisal Information - Uniform Hail Damage Only; Bushes Have Heavy Fruit Loads Container Caneberry

- 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 is met and the bushes selected for sampling are representative of the unit, field, or subfield (refer to <u>Para. 21</u> and <u>22</u>). 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 on 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 means that you must take 2 full samples of 8 bushes or representative row lengths each to verify damage level and uniformity ( $20\% \times 9 = 1.8$ ; 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 on 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 <u>b</u>. above.

## Exhibit 8 Supplemental Sample Size and Appraisal Information - Uniform Hail Damage Only; Bushes Have Heavy Fruit Loads Container Caneberry (Continued)

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

	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	81.8%	81.8%	81.8%	81.8%	81.8%	81.8%	81.8%	81.8%
C. Each Bush's % of Avg.	100.2%	99.0%	100.2%	101.5%	100.2%	99.0%	97.8%	101.5%
D. Difference from Avg.	0.2%	-1.0%	0.2%	1.5%	0.2%	-1.0%	-2.2%	1.5%

## Full Sample No.

Full Sample No.	
-----------------	--

	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	82.8%	82.8%	82.8%	82.8%	82.8%	82.8%	82.8%	82.8%
C. Each Bush's % of Avg.	100.2%	99.0%	100.2%	101.4%	100.2%	99.0%	97.8%	101.4%
D. Difference from Avg.	0.2%	-1.0%	0.2%	1.4%	0.2%	-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 hailstorm 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 <u>A</u> 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 <u>A</u> 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.

	1	2	3	4	5	6	7	8	9	10
1	43560	21780	14520	10890	8712	7260	6223	5445	4840	4356
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

Distance Between Bushes in Row (in Feet) × Distance Between Rows (in Feet)

**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.  $\div$  (1.5 ft. between bushes  $\times$  10.0 ft) = 2,904 bushes/acre.

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