



United States
Department of
Agriculture



Federal Crop
Insurance
Corporation

FCIC-25100 (09-2022)

CRANBERRY LOSS ADJUSTMENT STANDARDS HANDBOOK

2023 and Succeeding Crop Years

THIS PAGE IS INTENTIONALLY LEFT BLANK

**UNITED STATES DEPARTMENT OF AGRICULTURE
FARM PRODUCTION AND CONSERVATION
RISK MANAGEMENT AGENCY
KANSAS CITY, MO 64133**

TITLE: CRANBERRY LOSS ADJUSTMENT STANDARDS HANDBOOK	NUMBER: FCIC–25100 OPI: [Product Management]
EFFECTIVE DATE: 2023 and Succeeding Crop Years	ISSUE DATE: September 14, 2022
SUBJECT: Provides procedures and instructions for administering the Cranberry crop insurance program	APPROVED: <i>/s/ Richard H. Flournoy</i> Deputy Administrator for Product Management

REASON FOR ISSUANCE

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

SUMMARY OF CHANGES

Listed below are the changes to the 2023 FCIC–25100 Cranberry Loss Adjustment Standards Handbook with significant content change. Major 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 the handbook	FCIC loss adjustment handbook standards format and standard language was incorporated.
Throughout the handbook	References were revised to reflect the new handbook format, removal and arrangement of various sections and tables.
Throughout the handbook	Changes were made to correct spelling punctuation, formatting and to correct subparagraph and section numbering.
Throughout the handbook	Handbook was reformatted into parts, paragraphs, subparagraphs, sections, subsections, and exhibits accordance with the new handbook standards format.

CRANBERRY LOSS ADJUSTMENT HANDBOOK STANDARDS

CONTROL CHART

	TP Page(s)	TC Page(s)	Text Page(s)	Exhibit Page(s)	Date	Directive Number
Current Index	1-2	1	1-10	11-32	09-2022	FCIC-25100

FILING INSTRUCTIONS

This handbook replaces FCIC-25100, Cranberry Loss Adjustment Standards Handbook, dated August 2013. This handbook is effective for the 2023 and succeeding crop years. This handbook is effective upon approval and until obsoleted.

CRANBERRY LOSS ADJUSTMENT STANDARDS HANDBOOK

TABLE OF CONTENTS

PART 1: GENERAL INFORMATION AND RESPONSIBILITIES.....	1
1 General Information	1
2 Responsibilities	2
3-10 Reserved.....	3
PART 2: POLICY INFORMATION	4
11 Insurability	4
12 Unit Division.....	5
13 Notice of Damage or Loss	5
14-20 (Reserved).....	5
PART 3: APPRAISALS	6
21 General Appraisal Information	6
22 Selecting Representative Samples for Appraisals.....	6
23 Appraisal Methods.....	7
24 Appraisal Deviations and Modifications	8
25 General Information for Worksheet Entries and Completion Procedures.....	8
26-40 (Reserved).....	8
PART 4: PRODUCTION WORKSHEET	9
41 General Information for Worksheet Entries and Completion Procedures.....	9
42 Completing Indemnities Involving Quality Adjustment When the Value of Damaged Harvested Production is Not Available.....	9
EXHIBITS.....	11
Exhibit 1 Acronyms and Abbreviations	11
Exhibit 2 Definitions	12
Exhibit 3 Form Standards Appraisal Worksheet	13
Exhibit 4 Form Standards – Production Worksheet.....	15
Exhibit 5 Table A – Minimum Representative Sample Requirements	31

PART 1: GENERAL INFORMATION AND RESPONSIBILITIES

1 General Information

A. Purpose and Objective

The loss adjustment standards for this crop are the official standard requirements for adjusting losses in a uniform and timely manner. These standards for this crop and crop year are in effect as of the signature date for this handbook located at: www.rma.usda.gov.

This handbook remains in effect until cancelled or superseded by reissuance of 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 the relevant material in either the original handbook or subsequent amendments.

B. 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 non-discriminatory 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 USDA public website at www.ascr.usda.gov. For more information on the RMA Non-Discrimination Statement see the DSSH.

1 General Information (Continued)

C. Related Handbooks

The following table provides handbooks related to this handbook.

Handbook	Relation/Purpose
DSSH	This handbook provides the official FCIC approved form standards and procedures for use in the sale and service of any eligible Federal 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 Regulations Basic Provisions, including the Catastrophic Risk Protection Endorsement, Actual Production History Regulation Subpart G; the 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.
CIH	This handbook provides the official FCIC approved underwriting standards for policies administered by AIPs for the General Administrative Regulations, Actual Production History Regulation Subpart G; Common Crop Insurance Policy Basic Provisions, and Area Risk Protection Regulations.

- (1) Terms, abbreviations, and definitions general (not crop specific) to loss adjustment are identified in the GSH and LAM.
- (2) Terms, abbreviations, and definitions specific to cranberry loss adjustment and this handbook are in [Exhibits 1](#) and [Exhibit 2](#), herein.

D. CAT Coverage

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

2 Responsibilities

A. AIP Responsibilities

All AIPs shall utilize these standards for both loss adjustment and loss training for the applicable crop year. These standards, which include crop appraisal methods, claims completion instructions, and form standards, supplement the general (not crop-specific) loss adjustment standards identified in the LAM.

B. Form Distribution

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

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

C. Record Retention

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

D. Form Standards

- (1) The entry items and completion instructions in [Exhibit 3](#), [Exhibit 4](#), and [Exhibit 5](#) are the minimum requirements for the Appraisal Worksheet and Claim Form (hereafter referred to as "Production Worksheet"). All entry items are "Substantive" (they are required).

- (2) The Privacy Act and Non-Discrimination statements are required statements. These statements are not shown on the example form(s) in [Exhibit 3](#) and [Exhibit 4](#). 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). The current DSSH can be found on the RMA website at: www.rma.usda.gov or successor website.

PART 2 – POLICY INFORMATION

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

11 Insurability

The following may not be a complete list of insurability requirements. Refer to the BP, CP, and SP for a complete list.

- (1) The crop insured will be all the cranberries in the county in which the insured has a share for which a premium rate is provided by the actuarial documents and that are grown:
 - (a) For harvest as cranberries;
 - (b) in a bog that, if inspected, is considered acceptable to the AIP; and
 - (c) on vines that have completed four growing seasons after the vines were set out, unless otherwise provided by the actuarial documents or by written agreement.
- (2) In addition to the BP, insurance coverage is NOT provided for damage or loss of production due to:
 - (a) Disease or insect infestation, unless adverse weather:
 - (i) Prevents proper application of control measures or causes properly applied control measures to be ineffective; or
 - (ii) promotes disease or insect infestation for which no effective control mechanism is available.
 - (b) Inability to market the cranberries for any reason other than actual physical damage from an insurable cause of loss. For example, the AIP will not pay the insured an indemnity if the insured is unable to market due to quarantine, boycott, or refusal of any person to accept production.
- (3) The cranberry industry operates under a Federal Marketing Order (U.S. Code reference: 7 CFR Part 929) with latent authority to invoke annual regulations of the total quantity of cranberries that handlers may handle. Such quantity, as apportioned to each producer's acreage (when under a regulation), may pre-empt the determination of per-acre production guarantees under APH guidelines. Quality (grade) requirements for the quantity actually handled would be as specified by the annual regulation. If such regulations are enacted, FCIC will issue appropriate procedures through a Manager's Bulletin.

12 Unit Division

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

13 Notice of Damage or Loss

- (1) In the event of damage or loss, the insured must file a “notice of damage or loss”:
 - (a) at least 15 days before the beginning of any harvesting; or
 - (b) immediately if probable loss is discovered after harvest has begun.
- (2) The insured must not sell or dispose of any damaged production until the earlier of 15 days from the date of notice of loss or when the AIP gives the insured written consent to do so.
- (3) If the insured fails to meet the requirements listed above, and such failure results in the AIP’s inability to inspect the damaged production, all such production will be considered undamaged and included as production to count. Refer to the BP, the CP, and the LAM for more information on “notice of damage or loss.”

14-20 (Reserved)

PART 3 APPRAISALS

21 General Appraisal Information

- (1) Potential production for all types of inspections will be appraised in accordance with procedures specified in this handbook and the LAM.
- (2) Circumstances that require an appraisal include (but are not limited to):
 - (a) If verifiable production records may not be available;
 - (b) acreage that will not be harvested;
 - (c) partially harvested acreage where production remains on the vines; or
 - (d) when inspections are required by the AIP.
- (3) Select representative sample areas from different parts of the bog using Paragraph 22 procedures. Identify the sample areas on a chart or map so sample areas can be used for subsequent appraisals, as applicable.
- (4) Appraisal dates:
 - (a) Delay any early-season appraisals until the time for cranberries to set fruit has passed. Delay appraisals until cranberries have reached maturity to allow for natural fruit drop.
 - (b) Appraise cranberries before fruit is removed from the vines.

22 Selecting Representative Samples for Appraisals

Determine the minimum number of samples, and general location of vines to be used as representative samples based on:

- (1) Total acreage and the number of required samples. Each bog or sub-bog must be appraised separately;
- (2) The extent of variation in the amount of production or damage within the acreage. When variable damage causes the crop potential to be significantly different within the same acreage, or when the insured wishes to renovate or destroy a portion of the acreage, split the acreage into sub-bogs and appraise each separately;
- (3) Age, density, and vigor of the vines in the acreage;
- (4) The acreage in the unit from which fruit has been harvested and the extent of variation in the amount of unharvested fruit on the vines; or
- (5) At least the minimum number (count) of representative samples required in [Exhibit 5](#) for each bog or sub-bog.

A. General Information

These instructions provide information on an appraisal method for:

Appraisal Method...	Use If...
Fruit Count Appraisals	any potential production remains on the acreage, or there is damage due to insurable or uninsurable causes.

B. Fruit Count Appraisals

- (1) Determine the appraised number of cranberries per square foot of vines for each sample as follows:
 - (a) Select a sample size (i.e., one square foot, three, or four square feet) for all samples in the bog or sub-bog. Use three or four square feet for the sample size where the stand is thin.
 - (b) Use one of the measuring devices described below to outline each sample area. The following devices can be constructed locally. Materials needed and construction steps are as follows:
 - (i) One square foot area: cut a one-square-foot hole in a piece of heavy cardboard.
 - (ii) Three square-foot inside area: construct a round hoop using 73.7 inches of one-half inch (inside) diameter plastic hose and three inches of one-half inch diameter wooden dowel material.
 - (iii) Four square-foot inside area: construct a round hoop using 85.1 inches of one-half inch (inside) diameter plastic hose and three inches of one-half inch diameter wooden dowel material.
 - (iv) Hoop assembly: insert the one-half inch wooden dowel pin halfway into one end of the hose. Form the hose into a circle and connect by inserting the protruding end of the wooden dowel pin into the other end of the hose.
 - (c) Outline each sample area by tossing one of the measuring devices described above into representative areas throughout the bog or sub-bog.
 - (d) Pick the cranberries within each sample area. For dry harvested cranberries only, if due to an insured cause(s), do not pick fruit that failed to develop a seasonally mature color by normal harvest time.
 - (e) Count the total number of appraised fruit from each sample area.

23 Appraisal Methods (Continued)

- (2) The number of cranberries in a sample square foot area is equivalent to the number of barrels per acre (100.0 pounds per barrel). Calculate the potential quantity per acre by:
 - (a) Determining the total number of square feet from all sample areas of the bog or sub-bog.
 - (b) Totaling the number of appraised cranberries in all sample areas of the bog or sub-bog.
 - (c) Dividing the total number of cranberries for all samples by the total square feet for all samples to determine the appraisal in barrels per acre to the nearest tenth.

24 Appraisal Deviations and Modifications

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

25 General Information for Worksheet Entries and Completion Procedures

- (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 are required for each unit and for acreage damaged by uninsured causes. Refer to Paragraph 22 for sampling instructions.
- (4) Standard appraisal worksheet items are numbered consecutively in [Exhibit 3](#). An example appraisal worksheet is also provided to illustrate how to complete entries.

26-40 (Reserved)

PART 4 PRODUCTION WORKSHEET

41 General Information for Worksheet Entries and Completion Procedures

The following are not applicable if the CAT level of coverage is elected:

- (1) The Production Worksheet is a progressive form containing all notices of damage for all preliminary and final inspections on a unit.
- (2) If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
 - (a) Acreage report errors.
 - (b) Delayed notices and delayed claims.
 - (c) Corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
 - (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use or other reasons described in the LAM).
 - (e) “No Indemnity Due” claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).
- (4) The adjuster is responsible for determining if the insured has complied with all of their requirements under the notice and claim provisions of the policy. If they have not, the adjuster should contact the AIP.
- (5) If the AIP determines the claim is to be DENIED, refer to the LAM for Production Worksheet completion instructions.
- (6) Instructions labeled “PRELIMINARY” apply to preliminary inspections only. Instructions labeled “FINAL” apply to final inspections only. Instructions not labeled apply to ALL inspections.

42 Completing Indemnities Involving Quality Adjustment When the Value of Damaged Harvested Production is Not Available

To be eligible for quality adjustment, cranberries must be damaged by insured causes, not meet minimum quality requirements specified in the CP, and have a value less than 75 percent of the market price for cranberries meeting the minimum requirements. Some packers or processors may not provide the insured with a value for damaged production until the cranberries are marketed, which could be in the following year. AIPs may handle such claims under normal delayed claim procedures (refer to the LAM for procedures on delayed claims when production records are not available) or use the procedure outlined in (1) through (3) below.

42 Completing Indemnities Involving Quality Adjustment When the Value of Damaged Harvested Production is Not Available (Continued)

- (1) If damaged harvested cranberry production is otherwise eligible for quality adjustment and the value of such production is not available by the end of the insurance period, AIPs may process indemnities for production losses upon completion of the production to count portion of the claim.
- (2) When the packer or processor provides the insured with the market value of the damaged harvested production, the AIP will determine if such production is eligible for quality adjustment. If eligible for quality adjustment and the production portion of the claim has been processed, the AIP will authorize and complete a corrected claim to pay any additional indemnity due.
- (3) The adjuster must document in the Narrative of the Production Worksheet or on a Special Report, as applicable, the reason for a corrected claim and how the value of damaged production was determined (also refer to the LAM for additional instructions on corrected claims).

EXHIBITS

Exhibit 1 Acronyms and Abbreviations

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

Approved Acronym/Abbreviation	Term
AIP	Approved Insurance Provider
APH	Actual Production History
BP	Basic Provisions
CAT	Catastrophic Risk Protection
CIH	Crop Insurance Handbook, FCIC-18010
CLU	Common Land Unit
CP	Crop Provisions
DSSH	Document and Supplemental Standards Handbook, FCIC-24040
FAD	Final Agency Determination
FCIC	Federal Crop Insurance Corporation
GSH	General Standards Handbook
LAM	Loss Adjustment Manual, FCIC-25010
PW	Production Worksheet
QAF	Quality Adjustment Factor
RMA	Risk Management Agency
SP	Special Provisions
SRA	Standard Reinsurance Agreement

Exhibit 2 Definitions

See the BP, GSH, CP, ISH, and LAM for definitions not specific to loss adjustment.

Exhibit 3 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 [Subparagraph 2D](#) and [Paragraph 35](#).

Element/Item Number	Description
Company Name	Name of AIP, if not preprinted on the worksheet (Company Name).
1. Insured's Name	Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.
2. Policy No.	Insured's assigned policy number.
3. Unit No.	Unit number from the Summary of Coverage after it is verified to be correct.
4. Crop Year	Four-digit crop year, as defined in the policy, for which the claim is filed.
5. Unit Acres	Number of acres, to tenths, in the unit being appraised.
6. Appraisal Date	Appraisal date in MM/DD/YYYY format.
7. Bog ID	Bog or sub-bog identification symbol.
8. Acres Appraised	Number of acres, to tenths, in the bog or sub-bog being appraised as determined by the adjuster.
9. 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 number from the actuarial documents.
10. Square Feet	Number of square feet used for each sample (e.g., "3" square feet).
11. Number of Berries per Sample	Number of sound, ripe cranberries counted for the sample. For uninsured appraisals, enter the number of cranberries with uninsured damage on a separate worksheet.
12. Total No. of Berries All Samples	Total number of cranberries counted for all samples in item #10.
13. Total Sq. Ft. All Samples	Total number of square feet sampled, determined by multiplying the number of square feet used for each sample (item #10) by the total number of samples in item #11.
14. Appraisal in Barrels per Acre	Divide item #12 by item #13 and enter the result in barrels to tenths. For insured damage appraisals: Transfer entry to column 31 "Appraised Potential" on the Production Worksheet. For uninsured damage appraisals: Refer to Production Worksheet column 37, "Unins. Causes" instructions.
15. Remarks:	Enter any pertinent appraisal information.
Adjuster's Signature, Code No., and Date (not illustrated)	Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks section of the Appraisal Worksheet (if applicable); otherwise, document the appraisal date in the Narrative of the Production Worksheet.
Insured's Signature and Date (not illustrated)	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 (or insured's authorized representative), particularly explaining codes, etc., which may not be readily understood.
Page (not illustrated)	Page numbers. (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.)

Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

COMPANY NAME: *Any Company*

CLAIM NO.: *XXXXXXXX*

CRANBERRY APPRAISAL WORKSHEET Mature Fruit (For Illustration Purposes Only)				1. Insured's Name <i>I.M. Insured</i>					2. Policy No. <i>XXXXXXXX</i>				
				3. Unit No. <i>0001-0001BU</i>		4. Crop <i>YYYY</i>	5. Unit <i>15.0</i>		6. Appraisal Date <i>MM/DD/YYYY</i>				
7. BOG ID	8. ACRES APPRAISED	9. PRACTICE	10. SQUARE FEET	11. NUMBER OF BERRIES PER SAMPLE					12. TOTAL NO. BERRIES ALL SAMPLES	13. TOTAL SQ. FT. ALL SAMPLES	14. APPRAISAL IN BARRELS PER ACRE		
				<i>6</i>	<i>8</i>	<i>10</i>	<i>9</i>	<i>15</i>					
<i>A</i>	<i>5.0</i>	<i>997</i>	<i>3</i>						<i>48</i>	<i>÷</i>	<i>15</i>	<i>=</i>	<i>3.2</i>
15. Remarks													
<i>Fruit damaged by hail on MM/DD.</i>													

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

Exhibit 4 Form Standards – Production Worksheet

Verify and/or make the following entries for each production worksheet element/item number. A completed production worksheet example is at the end of this exhibit. For general form standards and other general information, see [Subparagraph 2D](#) and [Paragraph 21](#).

Element/Item Number	Standard
1. Crop/Code No.	Cranberries (0058).
2. Unit No.	Unit number from the Summary of Coverage verified as correct.
3. Location Description	Land location that identifies the legal description, if available, and the location of the unit (section, township, and range; FN; CLU and tract numbers; GPS identifications; or grid identifications) as applicable for the crop.
4. Date(s) of Damage	<p>First three letters of the month(s) during which the determined insured damage occurred for the inspection and the cause(s) of damage listed in item 5 below. If no entry in item 5 below, make no entry.</p> <p>(a) For progressive damage, enter the month that identifies when the majority of insured damage occurred. Include the specific date where applicable as in the case of hail damage (e.g., Aug. 11).</p> <p>(b) Enter additional dates of damage in extra spaces, as needed. If more space is needed, document additional dates of damage in the Narrative or on a Special Report. Refer to the illustration in item 6 below.</p> <p>Important: Make no entry if there is no insurable cause of loss and a no indemnity due claim will be completed.</p>
5. Causes of Damage	<p>Name of the determined insured cause(s) of damage for this crop as listed in the LAM for the date of damage listed in item 4 above for this inspection.</p> <p>(a) If an insured cause(s) of damage is coded as “Other,” explain in the Narrative.</p> <p>(b) Enter additional causes of damage in the extra spaces, as needed. If more space is needed, document additional determined insured causes of damage in the Narrative or on a Special Report. Refer to the illustration in item 6 below.</p> <p>(c) If it is evident that no indemnity is due, enter “No Indemnity Due” across the column in item 5.</p> <p>Important: Refer to the LAM for more information on no indemnity due claims.</p>

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
6. Insured Cause %	<p>Preliminary: Make no entry.</p> <p>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%.</p> <p>(a) If additional space is needed, enter 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%.</p> <p>(b) Make no entry if there is no insurable cause of loss, and a no indemnity due claim will be completed.</p> <p>(c) Example entries for item #s 4-6 and the Narrative, reflecting entries for multiple dates of damage, the corresponding insured causes of damage and insured cause percent:</p> <p>(i) Damage occurred in May with excess moisture as the cause of damage insured cause 10%.</p> <p>(ii) Damage occurred on June 30 with tornado as the cause of damage insured cause 20%.</p> <p>(iii) Damage occurred on June 30 with hail as the cause of damage insured cause 15%.</p> <p>(iv) Damage occurred in August with drought as the cause of damage insured cause 25%.</p> <p>(v) Damage occurred in August with heat as the cause of damage insured cause 20%.</p>
7. Company/Agency	Name of the AIP and agency servicing the contract.
8. Name of Insured	Name of insured that identifies exactly the person (legal entity) to whom the policy is issued.
9. Claim No.	Claim number as assigned by the AIP.
10. Policy No.	Insured’s assigned policy number.
11. Crop Year	Four-digit crop year, as defined in the policy, for which the claim is filed.

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
12. Additional Units	<p>Preliminary: Make no entry.</p> <p>Final:</p> <p>(a) 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.</p> <p>(b) Additional non-loss units may be entered on a single PW.</p> <p>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.</p>
13. Est. Prod. Per Acre	<p>Preliminary: Make no entry.</p> <p>Final: Make no entry.</p>
14. Date(s) of Notice of Loss	<p>Preliminary:</p> <p>(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.</p> <p>(b) A third notice of damage of loss for a preliminary inspection (if needed) requires an additional set of PW. Enter the date of notice for a third preliminary inspection in the 1st space of item #14 on the second set of PW.</p> <p>(c) Reserve the “Final” space on the first page of the first set of PW for the date of notice for the final inspection.</p> <p>(d) If the inspection is initiated by the AIP, enter “Company Insp” instead of the date.</p> <p>(e) If the notice does not require an inspection, document as directed in the Narrative instructions.</p> <p>Final: Transfer the last date in the 1st or 2nd space from first or second set of PW to the final space if a final inspection should be made because 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 PW. For a delayed notice of loss or a delayed claim, refer to the LAM.</p>

SECTION I DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

- (1) Types, irrigated practice, cropping practice, or organic practice, as applicable;
- (2) APH yields;
- (3) Appraisals;
- (4) Adjustments to appraised mature production (QAF);
 - (a) Stages or intended use(s) of acreage;
 - (b) (Shares (e.g., 50 percent and 75 percent shares on the same unit); or
 - (c) Appraisals for damage due to hail or fire if a Hail and Fire Exclusion is in effect.

Element/Item Number	Standard
15. Companion Policy(s)	<ul style="list-style-type: none"> (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 (not crop-hail or fire). <ul style="list-style-type: none"> (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; and (3) if unable to verify the existence of a companion contract, enter “Unknown” and contact the AIP for further instructions. <p>Important: Refer to the LAM for further information regarding companion contracts.</p>
16. Field ID	The field identification symbol from a sketch map or an aerial photograph. Refer to the Narrative instructions.
17. Multi-Crop Code	The applicable two-digit code for first crop second crop. Refer to the LAM for instructions regarding entry of first crop and second crop codes.

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
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 subfield. If there are no under-reported acres, make no entry.
19. Determined Acres	<p>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:</p> <ul style="list-style-type: none"> (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. <p>Final: Determined acres to tenths. Acreage breakdowns within a unit may be estimated (enter “E” in front of the acres) if a determination is impractical. Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements. Account for all planted acreage in the unit.</p>
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	Three-digit code for the correct “Rate” specified on the actuarial documents. If a “Rate” or “High Risk Area” is not specified on the actuarial document maps, make no entry. Verify with the Summary of Coverage and if the Rate is found to be incorrect, revise according to the AIP’s instructions. Refer to the LAM. Unrated land is uninsurable without a written agreement.
22. Type	Three-digit code number, entered exactly as specified on the actuarial documents for the type grown by the insured. If “No Type worksheet 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. If “No Class Specified,” is shown in the actuarial documents, enter the appropriate three-digit code (997) from the actuarial documents. If actuarial documents do not contain classes, make no entry.
24. Sub-class	Three-digit code number, entered exactly as specified on the actuarial documents for the Sub-class. If “No Sub-class Specified,” is shown in the actuarial documents, enter the appropriate three-digit code (997) from the actuarial documents. If actuarial documents do not contain Sub-classes, make no entry.

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
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,” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents for Cropping Practice (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	<p>Preliminary: Make no entry.</p> <p>Final: Stage abbreviation as shown below:</p> <p>(a) 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.</p> <p>(b) H - Harvested.</p> <p>(c) UH - Unharvested or put to other use with consent.</p> <p>Gleaned Acreage: Refer to the LAM for information on gleaning.</p>
30. Use of Acres	<p>Use the following “Use of Acres” abbreviations.</p> <p>(a) “Bulldozed,” etc. - Use made of acreage.</p> <p>(b) “WOC” - Other user without consent.</p> <p>(c) “SU” - Solely uninsured.</p> <p>(d) “ABA” - Abandoned without consent.</p> <p>(e) “H” - Harvested.</p> <p>(f) “UH” - Unharvested.</p>

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
30. Use of Acres (Continued)	<p>Verify any “Use of Acreage” entry. If the final use of the acreage was not indicated, strike out the original line and initial it. Enter all data on a new line showing the correct “Use of Acres.”</p> <p>Gleaned Acreage: Refer to the LAM for information on gleaning.</p>
31. Appraised Potential	<p>Per-acre appraisal in barrels rounded to tenths of POTENTIAL production for the acreage appraised. Refer to appraisal methods for additional instructions. If there is no potential on UH acreage, enter “0.0” (zero). Refer to the LAM for procedures on documenting “0” (zero) yield appraisals.</p>
32a. Moisture %	<p>Make no entry.</p>
32b. Factor	<p>Make no entry.</p>
33. Shell %, Factor, or Value	<p>Make no entry.</p>
34. Production Pre-QA	<p>Column 19 multiplied by column 31, results in whole pounds.</p>
35. Quality Factor	<p>Under section 15 (j) of the Basic Provisions, if due to insured causes, a Federal or State agency has ordered the appraised crop or production to be destroyed, enter the factor “0.000.” Instruct the insured to complete and submit a Certification Form stating the date the crop or production WAS DESTROYED and the method of destruction (refer to item #40 and the Narrative below). Also refer to the LAM paragraphs for additional information. If no destruction order, make no entry.</p>
36. Production Post-QA	<p>if the production is destroyed per section 15 (j) of the Basic Provisions, enter the result of multiplying item #34 by item #35; otherwise, transfer entry from column 34.</p>
37. Uninsured Cause	<p>Uninsured Cause(s): result of per acre appraisals for uninsured causes (taken from the appraisal worksheet or other documentation) multiplied by column 19 in barrels rounded to tenths. Refer to the LAM for information on how to determine uninsured cause loss appraisals. If no uninsured causes, make no entry.</p> <p>(a) Hail and Fire exclusion is not in effect.</p> <p>(i) 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.</p>

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
37. Uninsured causes (Continued)	<p>(ii) On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged SOLELY by uninsured causes separate from other production.</p> <p>(iii) For acreage that is damaged PARTLY by uninsured causes, enter the result of multiplying the APPRAISED UNINSURED loss of production per acre in barrels rounded to tenths, for any such acreage. Refer to the LAM for instructions regarding assessing uninsured cause appraisals.</p> <p>(b) Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.</p> <p>(c) Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.</p> <p>(d) For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.</p>
38. Total to Count	Column 36 plus column 37, results in barrels to tenths
39. Total	Total of column 19 acres to tenths.
40. Quality	<p>Check the applicable qualifying QA condition(s) affecting the unit's appraised and harvested production (refer to CP and SP) in the list below:</p> <p>(1) TW (Test Weight)</p> <p>(2) KD (Total Defects)</p> <p>(3) Aflatoxin</p> <p>(4) Vomitoxin</p> <p>(5) Fumonisin</p> <p>(6) Garlicky</p> <p>(7) Dark Roast</p> <p>(8) Slerotinia</p> <p>(9) Ergoty</p>

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
40. Quality (Continued)	<p>(10) COFO (Commercially Objectionable Foreign Material)</p> <p>(11) Other</p> <p>(12) None</p> <p>(a) Check “Other” if the identified injurious substances or conditions are not listed (refer to item 65 below). For mycotoxins, also refer to item #41 below. Document in the Narrative (or on a Special Report):</p> <ul style="list-style-type: none"> (i) Insurable causes of damage that reduce production that are not associated with destruction orders as described below (e.g., excess precipitation, freeze damage, etc.); (ii) 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 (iii) 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. <p>Otherwise, check “None.”</p>
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	Separately total columns 34, 36, 37, and 38 in barrels to tenths. If a column has no entries, make no entry.

Narrative Instructions

a.	If more space is needed, document on a Special Report, and enter “See Special Report.” Attach the Special Report to the Production Worksheet.
b.	If no acreage is released on the unit, enter “No acreage released,” adjuster’s initials, and date.
c.	If notice of damage was given and no inspection is required, enter “No Inspection,” the unit number(s), date, and adjuster’s initials (do not enter unit numbers for which notice has not been given). The insured’s signature is not required.
d.	Explain any uninsured causes, unusual, or controversial cases.
e.	If there is an appraisal in column “37” for uninsured causes due to a Hail and Fire Exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
f.	Document the actual appraisal date if an appraisal was performed prior to the adjuster’s signature date on the appraisal worksheet, and the date of the appraisal if not recorded on the appraisal worksheet.
g.	State that there is “No other fire insurance” when fire damages or destroys the insured crop, and it is determined that the insured has no other fire insurance. Refer to the LAM for additional information.
h.	Explain any errors found on the Summary of Coverage.
i.	Explain any commingled production. Refer to the LAM for additional information.
j.	Explain any entry for “Production not to Count” in column “62” (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit.
k.	Explain “NO” checked in item #44.
l.	<p>Attach a sketch map or aerial photograph to identify the total unit:</p> <ul style="list-style-type: none"> (1) if consent is or has been given to put part of the unit to another use or to replant; (2) if uninsured causes are present; or (3) for unusual or controversial cases. <p>Indicate on the aerial photograph or sketch map, the disposition of acreage destroyed or put to other use with or without consent.</p>
m.	Explain any differences between date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
n.	When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and the date of inspection.
o.	Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with the AIP’s instructions.
p.	Explain any delayed notices or delayed claims as instructed in the LAM.
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.

Narrative Instructions (Continued)

t.	<p>For production that qualifies for quality adjustment and, as applicable, for production ordered to be destroyed due to presence of injurious substances or conditions, document the following:</p> <ol style="list-style-type: none"> (1) Explain any “0.000” quality adjustment factor entered in column 35 and 65 and, as applicable, the name of the Federal or State agency that ordered the destruction of the crop or production and why. (2) The date the crop was destroyed and the method of destruction. (3) Explain any deficiencies, substances, or conditions that allowed for quality adjustment, as well as any which were not allowed. (4) Document all calculations used to determine quality adjustment factors.
u.	<p>Document any other pertinent information, including any data to support any factors used to calculate the production.</p>

SECTION II – DETERMINED HARVESTED PRODUCTION

- (a) 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, as applicable. This production will be the basis for computing losses from the insured and uninsured causes of damage on the Production Worksheet.
- (b) Account for ALL HARVESTED PRODUCTION (for ALL ENTITIES sharing in the crop).
- (c) For production commercially stored, sold, etc., enter the name and address of storage facility, buyer, packinghouse, or processor as applicable in columns “49” through “52.”
- (d) If the first handler was not a packer or processor, the production will be determined by the adjuster on the basis of available records.
- (e) The insured must maintain satisfactory records of ALL production sold. Verify any packinghouse or processor records. If acceptable sales records are not available, refer to the LAM.
- (f) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:
 - (i) Different FIRST handlers (buyers, packinghouses, or processors).
 - (ii) Harvested production that fails to meet the applicable grade (quality) requirements because of INSURED damage.
- (g) Varying shares; e.g., 50 percent and 75 percent shares on same unit. There will generally be no harvested production entries in columns “47” through “68” for preliminary inspections.

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
43. Date Harvest Completed	<p>Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM.</p> <p>Preliminary: Make no entry.</p> <p>Final:</p> <p>(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.</p> <p>(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.”</p> <p>(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.”</p> <p>(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. This is item #43 on the worksheet.</p>
44. Damage Similar to Other Farms in the Area?	<p>Preliminary: Make no entry.</p> <p>Final: Check “Yes” or “No.” Check “Yes” if amount and cause of damage due to insurable causes is similar to the experience of other fields or bogs in the area. If “Yes” is checked, document in either the Narrative of the PW or on a Special Report attached to the PW how you determined the amount and cause of damage due to insurable causes was similar to other surrounding farms. If “No” is checked, explain in the Narrative.</p>
45. Assignment of Indemnity	<p>Check “Yes” only if an assignment of indemnity is in effect for the crop year; otherwise, check “No.” Refer to the LAM.</p>
46. Transfer of Right to Indemnity	<p>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.</p>
47a. Share	<p>RECORD ONLY VARYING SHARES on SAME unit to three decimal places.</p>
47b. Field ID	<p>(a) If only one practice and/or type of harvested production is listed in Section I, make no entry.</p> <p>(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).</p>
48. Multi-Crop Code	<p>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.</p>

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
49.-52. Length or Diameter/Width/Depth/Deduction	For cranberry production that is sold, enter name and address of the buyer or processor. For cranberries otherwise disposed of, indicate method of disposition.
53.-55. Net Cubic Feet/Conversion Factor/ Gross Prod.	Make no entry.
56. Bu., Ton, Lbs., Cwt.	Line through column heading and enter “Barrels.” Enter harvested cranberry production in barrels rounded to tenths as determined by delivery records, production recaps, sales receipts from processors, etc. (must be NET WEIGHT).
57.-60b. Shell/Sugar Factor/ FM%/ Factor/ Moisture %/Factor/Test Weight/Factor	Make no entry.
61. Adjusted Production	Transfer entry from column 56.
62. Prod. Not to Count	Net production NOT to count, in barrels rounded to tenths, WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., acreage damaged solely by uninsured causes). THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN ANY “PRODUCTION NOT TO COUNT” IN THE NARRATIVE.
63. Prod. Pre-QA	Column 61 minus column 62, results in barrels to tenths.
64a. Value	<p>For harvested production that is eligible for quality adjustment, enter the value in dollars and cents per barrel for cranberries damaged by insurable causes that:</p> <ul style="list-style-type: none"> (a) Do not meet the United States Standards for Fresh Cranberries, if available; (b) Would not meet such standards if properly handled;, or (c) Do not meet the quality requirements of the receiving handler if the United States Standards for Fresh Cranberries are not available.
64b. Market Price	When there is an entry in column 64a, enter the applicable market price in dollars and cents per barrel for cranberries meeting the minimum quality requirements.

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
65. Quality Factor	<p>For harvested production that is eligible for quality adjustment, make the following percentage entry as a three-place decimal (e.g., enter 37.5 percent as 0.375, etc.). If no quality adjustment, make no entry.</p> <p>(a) Column 64a divided by column 64b; or</p> <p>(b) Under section 15 (j) of the BP, if due to insured causes, a Federal or State agency has ordered the harvested crop or production to be destroyed, enter the factor “0.000.” Instruct the insured to complete and submit a Certification Form stating the date the crop or production WAS DESTROYED and the method of destruction (refer to the Narrative above). Refer to the LAM for additional information.</p>
66. Production to Count	<p>Make the following entries in barrels rounded to tenths.</p> <p>(a) When the entry in column 65 is less than 75 percent: Column 63 multiplied by column 65.</p> <p>(b) When the entry in column 65 is 75 percent or greater or for no quality adjustment: Transfer entry from column 63.</p>
67. Total	Total of column 63 entries in barrels to tenths. If no entry in column 63, make no entry.
68. Section II Total	Total of column 66 entries, result in barrels to tenths.
69. Section I Total	Total of column 38 entries, result in barrels to tenths.
70. Unit Total	Item #68 plus item #69, result in barrels to tenths.
71. Allocated Prod.	<p>Refer to the LAM for instructions for determining allocated production. Total production, in barrels rounded to tenths, allocated to this unit that is included in sections I or II of the Production Worksheet. Document how allocated production was determined and record supporting calculations in the Narrative or on a Special Report.</p>
72. Total APH Production	<p>Make the following entries in barrels to tenths.</p> <p>(a) When there are entries in column 37 and/or item #71: Item #70 minus item #71, minus total of column 37.</p> <p>(b) When there is no entry in item #71 and column 37: Transfer entry from item #70.</p> <p>Make no entry when separate APH yields are maintained type, practice, etc., within the unit.</p>

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
Insured’s Signature and Date (not illustrated)	Insured’s (or insured’s authorized representative’s) signature and date. BEFORE obtaining insured’s signature, REVIEW ALL ENTRIES on the Production Worksheet WITH THE INSURED (or insured’s authorized representative), particularly explaining codes, etc., that may not be readily understood. Final indemnity inspections and final replanting payment inspections should be signed on bottom line.
Adjuster’s Signature, Code #, and Date (not illustrated)	Signature of adjuster, code number, and date signed after the insured (or insured’s authorized representative) has signed. For an absentee insured, enter adjuster’s code number ONLY. The signature and date will be entered AFTER the absentee has signed and returned the Production Worksheet. Final indemnity inspections should be signed on the bottom line.
Page (not illustrated)	<p>Preliminary: Page numbers - “1,” “2,” etc., at the time of inspection.</p> <p>Final: Page numbers. (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.)</p>

Exhibit 4 Form Standards – Production Worksheet (Continued)

PRODUCTION WORKSHEET										
<i>Any Company</i>										
<i>Any Agency</i>										
1. Crop/Code # <i>Cranberries</i> <i>0058</i>	2. Unit # <i>0001-0001BU</i>	3. Location Description <i>SW1-96N-30W</i>			7. Company Agency					8. Name of Insured <i>I. M. Insured</i>
4. Date(s) of Damage <i>JUN 15</i>	5. Cause(s) of Damage <i>Hail</i>	6. Insured Cause % <i>100</i>			10. Policy # <i>XXXXXXXX</i>					11. Crop Year <i>YYYY</i>
12. Additional Units	13. Est. Prod. Per Acre			14. Date(s) Notice of Loss 1st <i>MM/DD/YYYY</i>					2nd Final <i>MM/DD/YYYY</i>	
15. Companion Policy(s)										

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL													B. POTENTIAL 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	Type	Class	Sub-Class	Intended Use	IP Practice	Cropping Practice	Organic Practice	Stage	Use of Acres	Appraised Potential	Moisture % Factor	Shell % Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Unlabeled Causes	Total to Count	
A	NS		5.0	1.000		997				997			UH	UH	3.2			16.0		16.0			16.0
B	NS		9.0	1.000		997				997			H	H									
C	NS		1.0	1.000		997				997			P	WOC									146.0
39 TOTAL			15.0	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Ergonol <input type="checkbox"/> Garlicy <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input checked="" type="checkbox"/> None <input type="checkbox"/>										42 TOTALS		16.0		16.0	146.0	162.0			

NARRATIVE (If more space is needed, attach a Special Report)
Bog A to be removed. Bog C destroyed without consent. Bog B harvested, with quality damage. \$15.00/bbl fresh market price for damaged cranberries item 64a entry. \$40.00/bbl fresh market price for undamaged cranberries item 64b entry.

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed <i>MM/DD/YYYY</i>				44. Damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>				45. Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>				46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>							
A. MEASUREMENTS				B. GROSS PRODUCTION				C. ADJUSTMENTS TO HARVESTED PRODUCTION											
47a	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a	59a	60a	61.	62.	63.	64a	65.	66.
47b	Multi-Crop Code	Length or Diameter	Width	Depth	Deduct	Net Cubic Feet	Gross Factor	Gross Prod.	Bu. Per Tons	Shell/Sugar Factor	FM%	Moisture %	Test WT	Adjusted Production	Prod. Not to Count	Production Pre-QA	Value	Quality Factor	Production to Count
	NS	<i>Acme Cranberry Co.</i>							640.0					640.0		640.0	15.00	0.375	240.0
																67. TOTAL	640.0		240.0
																68. Section II Total			240.0
																69. Section I Total			162.0
																70. Unit Total			402.0
																71. Allocated Prod.			
																72. Total APH Prod.			256.0

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

Exhibit 5 Table A – Minimum Representative Sample Requirements

Acres in Bog or Portion of Bog	Minimum No. of Samples
0.1-10.0	3
10.1 - 20.0	4

Note: Add one additional sample for each additional 10.0 acres (or fraction thereof) in the bog or portion of a bog.