



United States  
Department of  
Agriculture



Federal Crop  
Insurance  
Corporation

FCIC-25550 (09-2022)

# **BLUEBERRY LOSS ADJUSTMENT STANDARDS HANDBOOK**

## **2023 and Succeeding Crop Years**

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

<b>TITLE: BLUEBERRY LOSS ADJUSTMENT STANDARDS HANDBOOK</b>	<b>NUMBER: FCIC-25550 OPI: Product Management</b>
<b>EFFECTIVE DATE: 2023 and Succeeding Crop Years</b>	<b>ISSUE DATE: September 14, 2022</b>
<b>Provides procedures and instructions for administering the Blueberry crop insurance program.</b>	<b>APPROVED:</b>  <i>/s/ Richard H. Flournoy</i>  <b>Deputy Administrator for Product Management</b>

**REASON FOR ISSUANCE**

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

**SUMMARY OF CHANGES**

Listed below are the changes to the 2023 FCIC 25550 Blueberry 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.

<b>Reference</b>	<b>Description of Change</b>
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.

## BLUEBERRY LOSS ADJUSTMENT STANDARDS HANDBOOK

### CONTROL CHART

	<b>TP Page(s)</b>	<b>TC Page(s)</b>	<b>Text Page(s)</b>	<b>Exhibit Page(s)</b>	<b>Date</b>	<b>Directive Number</b>
Current Index	1-2	1	1-15	16-49	09-2022	FCIC-25550

### FILING INSTRUCTIONS

This handbook replaces FCIC25550-APH Blueberry Loss Adjustment Standards Handbook, dated November 2010. This handbook is effective for the 2023 and succeeding crop years. This handbook is effective upon approval and until obsoleted.

# BLUEBERRY LOSS ADJUSTMENT STANDARDS HANDBOOK

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## PART 1: GENERAL INFORMATION AND RESPONSIBILITIES

### 1 General Information

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#### 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](http://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](http://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 blueberry loss adjustment and this handbook are in [Exhibit 1](#) and [Exhibit 2](#), herein.

## 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](#), [Exhibit 5](#), and [Exhibit 6](#) 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](#), [Exhibit 4](#), [Exhibit 5](#), and [Exhibit 6](#). 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](http://www.rma.usda.gov) or successor website.



## PART 2: POLICY INFORMATION

### 11 Insurability

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The AIP determines if 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):

- (1) The insured crop will be all the blueberries in the county, in which the insured has a share, for which a guarantee and premium rate is provided by the actuarial documents and:
  - (a) Are grown on bush varieties that:
    - (i) were commercially available when the bushes were set out or have subsequently become commercially available; and
    - (ii) are varieties adapted to the area and are of the following blueberry types:
      - (A) Highbush;
      - (B) Lowbush;
      - (C) Rabbiteye; or
      - (D) Other as listed on the SP.
  - (b) Are produced on bushes that have reached the minimum insurable age or have produced the minimum yield per acre designated in the SP.

#### (2) Pruning Requirements

Pruning requirements contained in the CP or if specified in the SP for types other than Lowbush must be followed in order for acreage to be eligible for insurance. Lowbush blueberries must be pruned every other year.

#### (3) Frost Protection

As stated in the CP, determine if insured blueberry acreage complies with the frost protection requirements (as identified on the application) contained in the SP. If acreage does not comply, explain in the Narrative of the PW or on a Special Report form the reason(s) for non-compliance.

### 12 Provisions and Procedures not applicable to CAT Coverage

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

### 13 Unit Division

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

**A. Eligibility**

Harvested or unharvested damaged blueberries may be eligible for QA if the percent of insurable damage exceeds that shown in the SP for the type (refer to Paragraph 24B below and Section 10 of the CP). For qualifying damaged production that is:

- (1) 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.
- (2) Harvested and sold, packer or processor records must clearly indicate the cause and percent of damage. If pre-sorting is done before delivery, obtain appropriate grade certificates based on field-harvested samples. Because the price election is established as a "field price," determine the production to count by subtracting the harvest costs contained in the SP from the price received and dividing the result (not to be less than zero) by the maximum price election for the county (round this result to three decimal places). Multiply the three-decimal quality factor, not to be less than zero, by the pounds of damaged blueberries. If subtracting harvest costs from the price received results in a zero value, the production to count will be zero.

**B. Percent Damage**

Harvested or unharvested damaged blueberries with the percent of damage less than that shown in the SP for the type, are not eligible for further QA, only the actual weight of blueberries grading U.S. No. 1 (or such other grade standard specified in the SP) will be considered to be production to count.

**15-20 (Reserved)**

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## PART 3: APPRAISALS

### 21 General Information

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

#### A. When To Appraise

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

- (1) if verifiable production records may not be available; or
- (2) if any production will be sold by direct marketing (roadside markets, etc.).

#### B. Separate Appraisals

Make separate appraisals for each blueberry variety grown in the plot, and for acreage damaged by uninsured causes, as applicable.

#### C. Sampling Information

Select representative sample areas from different parts or different rows in the unit or plot using Paragraph 22 procedures. Identify the sample areas on a chart or map and indicate the sample bushes by row number and bush count within the chosen row (for lowbush types, mark each of the one square meter sample areas with string and marking tape) so the same sample areas can be used for subsequent appraisals, as applicable.

#### D. Notice of Damage or Loss

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:

- (1) 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.
- (2) Notify the AIP within 24 hours if any cause of loss occurs:
  - (a) within 15 days of harvest;
  - (b) when the blueberries are mature and ready for harvest; or
  - (c) during harvest.

**D. Notice of Loss (Continued)**

- (3) Notify the AIP at least 15 days before any production will be harvested if any portion of the crop will be direct marketed. The AIP will conduct pre-harvest appraisals to determine production to count for production sold by direct marketing. If damage occurs after this appraisal, the AIP will conduct an additional appraisal. These appraisals and acceptable records provided by the insured will be used to determine production to count. In the event of failure to give timely notice that production will be harvested for direct marketing, apply an appraised amount of production to count of not less than the production guarantee per acre, if such failure results in the inability of the AIP to make the required appraisal.
- (4) 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.
- (5) Not sell or dispose of 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 AIPs 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 CP, and the LAM for more information on “notice of damage or loss.”

**E. Appraisal Dates**

Whenever possible, appraise blueberries before any fruit is removed from the bushes.

**22 Appraisal Methods**

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**A. Representative Samples**

Determine the number and general location of bushes/clones to be used as representative samples based on:

- (1) total acreage and the number of bushes/clones;
- (2) 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 subplots and appraise each separately;
- (3) percent of each variety, practice, or type in the acreage;
- (4) bush/clone age, size, density, and vigor; and
- (5) the acreage in the unit from which fruit has been picked and the extent of variation for fruit on the bushes.

**B. Number of Samples**

Take not less than the minimum number (count) of representative samples required in [Exhibit 7](#), [Exhibit 8](#) or [Exhibit 9](#), as applicable.

Explain reasons for additional appraisals in the Remarks section of the appraisal worksheet.

**C. Plant Density**

Calculate the area in square feet occupied by a single bush by multiplying the average distance between bushes within the same row times the average distance between rows in the field.

- (1) 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 width.
- (2) 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.
- (3) Determine the plant density (or bushes per acre) by dividing the square feet per acre (43,560) by the square feet per bush. Round measurements to the nearest tenth of a foot, as applicable.

**D. Determine Number of Bearing Bushes**

Determine the number of bearing bushes subtract total missing from total bushes from all acres (as determined from [Exhibit 10](#)), or plant density calculation Paragraph 22C above, to determine the number of bearing bushes per acre.

**E. Calculate Percent Stand**

Divide the number of bearing bushes per acre by the total number of bushes per acre (from item C (2) (c) above).

**Example:** Blueberry bushes are spaced 6.0 feet apart within the row and 10.0 feet apart between rows.  $6.0 \text{ ft.} \times 10.0 \text{ ft.} = 60 \text{ sq. ft./bush}$ .  $43,560 \text{ (sq. ft./acre)} \div 60 \text{ sq. ft./bush} = 726 \text{ plant density (bushes per acre)}$ .  $726 \text{ bushes per acre} - 41 \text{ total for all acres} = 685 \text{ bearing bushes per acre}$ . If there are 685 bearing bushes in the one-acre field,  $685 \div 726 = 94 \text{ percent stand}$ .

**F. General Information**

These instructions provide information on appraisal methods for:

Appraisal Method...	Use...
Hand Harvested Appraisals	When any potential production from highbush or rabbiteye acreage will be harvested for direct marketing or when there is damage due to insurable or uninsurable causes, and the insured crop will not be harvested.
Machine Harvested Appraisals	When any potential production from highbush or rabbiteye acreage will be harvested for direct marketing or when there is damage due to insurable or uninsurable causes, and the insured crop will not be harvested.
Lowbush Appraisals	When any potential production from lowbush acreage will be harvested for direct marketing or when there is damage due to insurable or uninsurable causes, and the insured crop will not be harvested.

**G. Highbush and Rabbiteye Appraisals**

(1) Hand-harvested Appraisals

- (a) Select representative sample areas using procedure in Paragraph 22A & B. If additional samples are needed, explain in the Remarks section of the appraisal worksheet.
- (b) Use a scale in pounds and ounces or grams to weigh samples. Convert weights to pounds to tenths (convert grams to pounds to tenths by dividing by 453.5).
- (c) If QA is applicable, randomly select and weigh a sample of mature (blue) and immature (red and green) berries from each sample. Separate and weigh the damaged berries for each sample. Berries severely damaged by freeze will have a dark shrunken appearance and if cut open will have a discolored brown interior, almost hollow or dried out. To determine light freeze damage cut each berry in half. Light freeze damage will appear as a brown discoloration in one or more seed cavities. Total the weight for all samples keeping the weight of damaged berries separate from the total weight. Determine the percent damage by dividing the total weight of damaged berries by the total weight for all berries. Round the result to the nearest tenth of a percent. For unharvested production, if the percent damage equals or exceeds the percent shown in the SP, the production to count is zero (also refer to Paragraph 14).

## G. Highbush and Rabbiteye Appraisals (Continued)

**Example:** Assume a blueberry field is damaged by freeze and will not be harvested. Total weight for all berries from all samples is 1180 grams. Total weight of freeze-damaged berries is 273 grams.  $273 \text{ grams} \div 1180 \text{ grams} = .2314$  or 23.1 percent damage. If the damage equals or exceeds the percent shown on the SP then the appraised production to count for the field will be zero.

- (d) If QA is not applicable, pick all berries from the sample area including berries damaged by uninsured causes. Separate the mature sound, marketable (blue) berries from the immature (red and green) berries and weigh all the berries from each sample by weighing the mature berries separately from the immature berries. Total weights from all samples, keeping the mature berry weights separate from the immature berry weights, and record the weights in pounds to tenths on the appraisal worksheet. Select berries for sampling as follows:
- (i) Weigh 100 mature berries and weigh 100 immature berries using a scale in pounds and ounces or grams. Divide the weight of the 100 mature berries by the weight of the 100 immature berries to arrive at a maturity weight factor.
  - (ii) Total the weight of the mature berries from all samples, divided by the total number of bushes sampled (1 sample equals 4 consecutive bushes) to calculate the average pounds of berries per bush. Convert grams to pounds to tenths by dividing 453.5.
  - (iii) Total the weight of immature berries from all samples, multiply times the maturity weight factor and divide by the number of bushes sampled (1 sample equals 4 consecutive bushes) to calculate the average pounds of berries per bush.
  - (iv) Multiply the average pounds of mature berries per bush times the number of bushes per acre times the percent stand times the mature berry grade factor (0.84) to calculate the average pounds of mature berries per acre. The grade factor of 0.84 is the average percent of sound mature berries less the percent of unsound berries and foreign material contained in a harvested blueberry sample.
  - (v) Multiply the average pounds of immature berries per bush times the number of bushes per acre times the percent stand times the immature berry grade factor (0.70) to calculate the average pounds of immature berries per acre that will reach maturity. The grade factor of 0.70 is the average percent of sound immature berries that will reach maturity less the percent of unsound berries and foreign material contained in a harvested blueberry sample.

**G. Highbush and Rabbiteye Appraisals (Continued)**

## (2) Machine-harvested Appraisals

- (a) If the bushes have both mature and immature blueberries present at the time of the appraisal, at least one additional appraisal of the sample area may need to be performed by handpicking immature berries and using the procedure outlined in subsection 22G (1) above to calculate the weight of immature berries unless additional damage (insurable or uninsurable) has occurred to the crop to a degree that there are no sound, marketable berries left on the bushes. Explain reasons for additional appraisals in the Remarks section of the appraisal worksheet.

**Note:** The “mature during the first appraisal” statement becomes irrelevant.

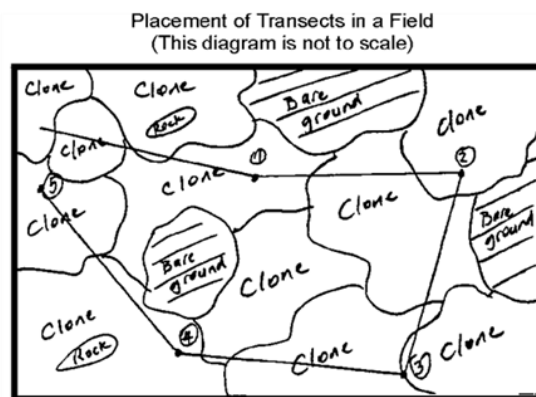
- (b) Select representative sample rows using procedure in Paragraph 22A&B.
- (c) Harvest the sample rows. Weigh each sample and record weight in pounds to tenths on the appraisal worksheet (use a scale that measures pounds and ounces).
- (d) If QA is applicable, randomly select and weigh a sub sample of berries (e.g., 100 berries) from those harvested from each sample. Separate and weigh the damaged berries from the sub sample. Harvest the sample rows. Weigh each sample and record weight in pounds to tenths<sup>14</sup> on the appraisal worksheet. If scale measures in pounds and ounces, convert ounces to tenths of a pound by dividing ounces by 16 and round to one decimal place; add this to the whole pounds. If scale measures in grams, convert grams to pounds by dividing gram weight by 453.5 and round to tenths (e.g.,  $750.3 \text{ g} \div 453.5 = 1.7 \text{ lbs.}$ ).
- (e) If QA is not applicable, count the total number of machine harvested bushes in the sample row.
- (f) Divide the weight of the machine harvested berries by the number of bushes in the sample row to calculate the average weight per bush.
- (g) Multiply the average weight per bush times the number of bushes per acre times the percent stand, times the grade factor (0.84) to calculate the average number of pounds of berries per acre. Calculate the percent stand using Paragraph 22E procedures.
- (h) Explain reasons for additional appraisals in the Remarks section of the appraisal worksheet.



## H. Lowbush Appraisals

Commercial lowbush blueberry fields in Maine are cultivated stands of wild clones. A clone is the original parent plant with a rhizome system that covers a wide area with no recognizable rows. Any given field will contain many clones representing plants of varying age, color, or fruit size. Each clone is genetically different from the neighboring plants. The size of the area a clone covers is related to the plant's age.

- (1) Appraisal Materials
  - (a) Gram scale with at least 1-gram resolution.
  - (b) One square frame with an inside measurement of one square meter (1 meter =39.37 inches) or a circular frame with an inside diameter of 44.4 inches in diameter.
  - (c) One-gallon pail.
  - (d) Five-gallon pail.
  - (e) 100-foot measuring tape.
  - (f) Handheld blueberry rake.
- (2) Defer all appraisals until approximately 90 percent of the fruit in the field is mature.
- (3) Use field acreage to determine the required number of 200-foot transects and the number of square meter samples. In the diagram below, for a 20.0 acre field, 5 transects were made requiring at least 10 samples (2 samples per transect) to be taken (refer to [Exhibit 9](#)).
- (4) Position transects so that samples are representative of the amount and severity of crop damage in the field (refer to diagram below).



**H. Low bush Appraisals (Continued)**

- (5) On each transect, place a square meter frame at the 100-foot, and 200-foot mark.
- (6) Harvest all berries in the square meter frame using a handheld blueberry rake. Winnow the blueberries into a one-gallon pail allowing the wind to blow the leaves and foreign material from the sample.
- (7) Separately weigh each sample (If scale measures in pounds and ounces, convert ounces to tenths of a pound by dividing ounces by 16 and round to one decimal place; add this to the whole pounds.) and enter each sample weight on the appraisal worksheet.
- (8) Total the weight of all samples for the field. Divide this total by the number of samples taken to calculate the average weight per sample.
- (9) Determine percent plant cover by one of the following methods, as applicable:
  - (a) Visual observation (preferred method). The adjuster makes several visual observations while walking through the field, noting the area covered by blueberry clones, weeds, open land, rocks, and ledges. An accurate estimate of plant cover can be made if all areas of the field are observed. Subtract 5 percent from the plant cover determination to account for shrinkage.
  - (b) Use FSA aerial photographs of the field to determine the percent plant cover. Take the percent ground covered by blueberries minus 5 percent for shrinkage to obtain the percent plant cover.
  - (c) Adjuster's may use internet-mapping software to obtain real-time satellite images of insured lowbush blueberry acreage. Identify mapping software used in the Remarks section of the appraisal worksheet. Print out an image of such acreage, include applicable legal description, date image was taken and any other pertinent information about the acreage. Retain a copy of such image and applicable information in the insured's file folder.
  - (d) If the plant cover estimate cannot be determined as described in 6(a), 6(b), or 6(c) above, enter .60.
  - (e) Document in the Remarks section of the appraisal worksheet the percent of plant cover and how it was determined.
- (10) Calculate the production in pounds from each field by multiplying the average sample weight in grams by a factor of 8.92 by the percent plant cover determined in subparagraph (9) above.

## **23 Appraisal Deviations and Modifications**

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### **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.

## **24-30 (Reserved)**

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## PART 4: PRODUCTION WORKSHEET

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

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- (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 instruction 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) For insured blueberry 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.

**32-40 (Reserved)**

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## EXHIBITS

### Exhibit 1 Acronyms and Abbreviations

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

<b>Approved Acronym/Abbreviation</b>	<b>Term</b>
AIP	Approved Insurance Provider
BP	Basic Provisions
CAT	Catastrophic Risk Protection
CIH	Crop Insurance Handbook
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
RMA	Risk Management Agency
PW	Production Worksheet
QA	Quality Adjustment
QAF	Quality Adjustment Factor
SP	Special Provisions
SRA	Standard Reinsurance Agreement

## Exhibit 2 Definitions

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

**Clone:** A parent plant with a system of rhizomes that produce offshoots that are genetically identical to the parent plant.

**Cultivar:** A cultivated variety of a plant that has been deliberately selected for specific desirable characteristics.

**Rhizome:** An underground plant stem that produces roots below ground and shoots above ground.

**Transect:** A sample area of vegetation, usually a long continuous strip (for lowbush blueberry appraisals, a strip 200 feet long).

**Exhibit 3 Form Standards Appraisal Worksheet for Hand Harvested**

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](#). The following is a list of the items that appear in the appraisal worksheet for Hand Harvested Blueberries and a description for each item within the worksheet:

- (a) Use this appraisal method for highbush and rabbiteye blueberries only.
- (b) If applicable, determine the percent damage prior to appraising potential production. If the percent damage for the field or subfield equals or exceeds that shown on the SP do not complete item #s 13 through 25 or item #s 27 through 32.

<b>Element/Item Number</b>	<b>Standard</b>
Company Name	Name of AIP, if not preprinted on the worksheet (Company Name).
Claim No.	Claim number as assigned by the AIP, if required.
1. 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. Type	Type of blueberries (e.g., highbush or rabbiteye).
4. Unit No.	Unit number from the Summary of Coverage after it is verified to be correct.
5. Crop Year	Four-digit crop year, as defined in the policy, for which the claim is filed.
6. Bush Spacing	Measure and enter distance between bushes in a row and the distance between rows in feet rounded to tenths (e.g., 6.5 ft. x 10.5 ft.). Refer to <a href="#">Paragraph 22</a> herein.
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).
9. Field ID	Field or subfield identification symbol (refer to item #27 for additional instructions).
10. Acres	Number of determined acres rounded to tenths for field or subfield being appraised.
11. Variety	Variety name of blueberries being appraised (e.g., Bluecrop, Jersey, etc.).
12. Practice	Three-digit code number, entered exactly as specified on the actuarial documents for the practice carried out by the insured. If “No Practice Specified,” enter appropriate three-digit code from the actuarial documents.
13. Sample Weight Mature Berries	Weight in pounds rounded to tenths of all sound, marketable, mature blueberries in the sample. When sample weight is in grams, convert grams to pounds by dividing gram weight by 453.5 (e.g., 750.3 g ÷ 453.5 = 1.7 lbs.).
14. Sample Weight Immature Berries	Weight in pounds rounded to tenths of all sound, immature (green and red) blueberries in the sample. When sample weight is in grams, convert grams to pounds as described in (o) above. This is item #14 on worksheet. Refer to Exhibit 7A, herein to determine the number of representative samples for item #s 13 and 14.

**Exhibit 3 Form Standards Appraisal Worksheet for Hand Harvested (Continued)**

<b>Element/Item Number</b>	<b>Standard</b>
15. Total Weight All Samples	Mature: weight in pounds rounded to tenths of all sample entries in item #13.
16. Total Weight All Samples	Immature: transfer the entry from item #32. Refer to Part II, item #s 27-32 below.
17. Total No. Bushes Sampled	Total number of sample bushes. Total number of sample bushes (i.e., one sample equals 4 consecutive bushes, therefore, 3 samples × 4 bushes per sample = 12 bushes).
18. Average Sample Wt. Per Bush	Mature: item #15 divided by item #17, results in pounds rounded to tenths.
19. Average Sample Wt. Per Bush	Immature: item #16 times item 30 divided by item #17, results in pounds rounded to tenths.
20. No. Bushes Per Acre	Calculate number of bushes per acre – (plant density) per acre (refer to <a href="#">Paragraph 22D</a> and <a href="#">Exhibit 10</a> ).
21. Percent Stand	Enter percent stand as a two-decimal (refer to Paragraph 22E). 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 to the nearest whole percent. Show the calculations in “Remarks.”
22. Grade Factor	Mature: if the 0.84 factor is pre-printed on the appraisal worksheet for mature blueberries, make no entry, otherwise enter 0.84.
23. Grade Factor	Immature: if the 0.70 factor is pre-printed on the appraisal worksheet for immature blueberries, make no entry, otherwise enter 0.70.
24. Average Lbs./Ac.	Mature: item #18 times item #20 times item #21 times item #22, results in whole pounds, rounded at the end of the calculation.
25. Average Lbs./Ac.	Immature: item #19 times item #20 times item #21 times item #23, results in whole pounds, rounded at the end of the calculation.
26. Total Appraised Production	Total of item #s 24 and 25 entered in whole pounds. If the percent of damage equals or exceeds that shown in the SP enter zero (also refer to item #33, the SP and <a href="#">Paragraph 23</a> ).

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

<b>Element/Item Number</b>	<b>Standard</b>
27. ID	Field or sub field identification symbol that must correspond to the same symbol used in item #9 for the same acreage being appraised.
28. Weight of 100 Mature Berries	Weight of 100 sound, mature blueberries in grams or pounds rounded to tenths.
29. Weight of 100 Immature Berries	Weight of 100 sound, immature blueberries in grams or pounds rounded to tenths.
30. Maturity Weight Factor	Item #28 divided by item #29 to determine the maturity factor to three-decimal places (e.g., 1.90 divided by 1.10 = 1.727).



**Exhibit 3 Form Standards Appraisal Worksheet for Hand Harvested (Continued)**

Element/Item Number	Standard
31. Total Weight of Immature Berries	Total weight in pounds rounded to tenths of immature berries for all samples entered after totaling item #14.
32. Total Immature Weight all Samples	Result of item #30 multiplied by item #31 entered in pounds rounded to tenths. Transfer this total to item #16.
33. Remarks	Enter any pertinent appraisal information (e.g., unit acreage, uninsured cause(s) of damage, calculations for plant density, plant stand, and if applicable, record calculations for percent damage for QA determinations), and show the results to the nearest tenth of a percent.
Adjuster's Signature, Code No., and Date (not illustrated)	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/Narrative" section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the "Narrative" of the PW.
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, 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 for Hand Harvested (Continued)

Company Name: <i>Any Company</i>		Claim No.: <i>XXXXXXXX</i>						
<b>HIGHBUSH AND RABBITEYE BLUEBERRY APPRAISAL WORKSHEET Hand Harvest Appraisal</b>		1. Insured's Name <i>I. M. Insured</i>				2. Policy No. <i>XXXXXXXX</i>	3. Type <i>Highbush</i>	4. Unit No <i>0001-0001BU</i>
		5. Crop Year <i>YYYY</i>	6. Bush Spacing <i>6.0 X 10.0</i>	7. Cause of Damage <i>Hail</i>			8. Date of Damage <i>Jun 10</i>	

**PART I:**

Field ID	Acres	Variety	Practice	13 Sample Weight Mature Berries				Total Weight All Samples 15 Mature 16 Immature	Total No. Bushes Sampled 17	Average Sample Wt. Per Bush		No. Bushes Per Acre 20	Percent Stand 21	Grade Factor		Average Lbs./Ac.		Total Appraised Production (24 + 25) 26	
				14 Sample Weight Immature Berries						18 Mature	19 Immature			22 Mature	23 Immature	24 Mature	25 Immature		
A	5.0	<i>Bluecrop</i>	032	1	14.6	15.0	14.1	1	43.7	12	1	3.6	726	0.94 x	2	0.84	2	2,064	= 3,640
				3				5		8		2				4			
				4	7.6	8.0	7.1	6	39.2	9	3.3	3			0.70	2	1,576		
				1				1		1		2			0.84	2			
				3				5						4					
				4				6						5		5			
				1				1						2	0.84	2			
				3				5						2		4			
				4				6						3	0.70	2			
				1				1						2		5			
				3				5						2		4			
				4				6						3	0.70	2			

**A. 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 14)	Total Immature Weight All Samples (Transfer to 16)
27	28	29	30	31	32
A	1.9	1.1	1.727	22.7	39.2

33. Remarks

*15.0 total unit acres. 685 bearing bushes per acre ÷ 726 total bushes per acre = 0.944 or 0.94. Calculations for percent hail damage: .3 + .1 + .2 + 0.0 = 0.6 lbs hail damaged berries. 0.6 lbs ÷ 3.8 lb total weight of sample = 0.1579 or 15.8 percent hail damage.*

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

**Exhibit 4 Form Standards – Appraisal Worksheet Machine Harvested**

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](#).

Machine Harvested Appraisal Worksheet Items:

- (a) Use this appraisal method for highbush and rabbiteye blueberries only.
- (b) If applicable, determine the percent damage 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 item #s 15 through 18.

<b>Element/Item Number</b>	<b>Standard</b>
Company Name	Name of AIP, if not preprinted on the worksheet (Company Name).
Claim No.	Claim number as assigned by the AIP, if required.
1. 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. Type	Type of blueberries (e.g., highbush or rabbiteye).
4. Unit No.	Unit number from the Summary of Coverage after it is verified to be correct.
5. Crop Year	Four-digit crop year, as defined in the policy, for which the claim is filed.
6. Bush Spacing	Measure and enter distance between bushes in a row and the distance between rows in feet rounded to tenths (e.g., 6.5 ft. × 10.5 ft.). Refer to <a href="#">Paragraph 22</a> herein.
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).
9. Field ID	Field or subfield identification symbol (refer to item #27 for additional instructions).
10. Acres	Number of determined acres rounded to tenths for field or subfield being appraised.
11. Variety	Variety name of blueberries being appraised (e.g., Bluecrop, Jersey, etc.).
12. Practice	Three-digit code number, entered exactly as specified on the actuarial documents for the practice carried out by the insured. If “No Practice Specified,” enter appropriate three-digit code from the actuarial documents.
13. Number of Rows Sampled	The number of rows sampled, rounded up to the next whole number (refer to <a href="#">Exhibit 10</a> ).
14. Total Lbs. Machine Harvested	The total pounds rounded to tenths of all berries from the bushes in the sample row (or rows) harvested. If the percent of damage equals or exceeds the percent shown in the SP enter zero (also refer to item #21 below, the SP, and <a href="#">Paragraph 23</a> herein).
15. Total No. of Bushes Sampled	Total number of bushes sampled in each row (or rows) that are machine harvested for sampling.

**Exhibit 4 Form Standards – Appraisal Worksheet Machine Harvested (Continued)**

Element/Item Number	Standard
16. Avg. Lbs. Per Bush	Item #14 divided by item #15, results in pounds rounded to tenths.
17. No. Bushes Per Acre	Calculate number of bushes per acre – (plant density) per acre (refer to Paragraph 22C and <a href="#">Exhibit 10</a> ).
18. Percent Stand	Enter percent stand as a two-place decimal (refer to Paragraph 22E). 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 to the nearest whole percent. Show the calculations in “Remarks.”
19. Grade Factor	If the 0.84 factor is pre-printed on the appraisal worksheet for mature blueberries, make no entry, otherwise enter 0.84.
20. Average Lbs./Acre	Item #16, times item #17, times item #18, times item #19, results rounded to whole pounds, round at the end of the calculation. Insured cause appraisals: Transfer entry to column 31, “Appraised Potential” on the PW. Uninsured cause appraisals: Transfer entry to column 37, “Uninsured Causes” on the PW.
21. Remarks	Enter any pertinent appraisal information (e.g., unit acreage, uninsured cause(s) of damage, calculations for plant density, plant stand, and, if applicable, record calculations for percent damage for QA determinations), and reasons for additional appraisals if applicable.
Adjuster’s Signature, Code No. and Date (not illustrated)	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/Narrative” section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the “Narrative” of the PW.
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, 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 4 Form Standards – Appraisal Worksheet Machine Harvested (Continued)**

Company Name: <i>Any Company</i>				Claim No.: <i>XXXXXXXX</i>							
<b>B. Highbush and Rabbiteye Blueberry</b>  <b>C. Appraisal Worksheet</b>  <b>Machine Harvest Method</b>				1. Insured's Name <i>I. M. Insured</i>				2. Policy Number <i>XXXXXXXX</i>		3. Type <i>Highbush</i>	
				4. Unit No. <i>0001-0001BU</i>		5. Crop Year <i>YYYY</i>	6. Bush Spacing <i>6.0 X 10.0</i>	7. Cause of Damage <i>Hail</i>			8. Date of Damage <i>JUN 10</i>
Field ID	Acres	Variety	Practice	Number of Rows Sampled	Total Lbs. Machine Harvested	Total No. of Bushes Sampled	Avg. Lbs. Per Bush	No. Bushes Per Acre	Percent Stand	Grade Factor	Avg. No. Lbs. Per Acre
<i>B</i>	<i>6.5</i>	<i>Bluecrop</i>	<i>032</i>	<i>5</i>	<i>192.1</i>	<i>40</i>	<i>4.8</i>	<i>726</i>	<i>0.94</i>	<i>0.84</i>	<i>2,752</i>
										<i>0.84</i>	
										<i>0.84</i>	
										<i>0.84</i>	
										<i>0.84</i>	

21. Remarks

**15.0 unit acres. 685 bearing bushes per acre ÷ 726 bushes per acre = 0.944 or 0.94. Calculations for percent hail damage: Total weight of hail damaged berries in one pound sample 0.1 lb.; 0.1 lb ÷ 1.0 = 0.10 or 10.0 percent hail damage.**

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

**Exhibit 5 Form Standards – Appraisal Worksheet Lowbush**

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

<b>Element/Item Number</b>	<b>Standard</b>
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. Crop Year	Four-digit crop year, as defined in the policy, for which the claim is filed.
4. Unit No.	Unit number from the Summary of Coverage after it is verified to be correct.
5. Cause of Damage	Primary insured cause of damage.
6. 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).
7. Claim No.	Claim number as assigned by the AIP, if required.
8. Appraised Acres	Total appraised acres of the unit, rounded to tenths.
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 from the actuarial documents.
10. Field ID	Field or subfield identification symbol.
11. Plot Acres	Number of determined acres rounded to tenths for field or subfield being appraised.
12. Practice	Three-digit code number, entered exactly as specified on the actuarial documents for the practice carried out by the insured. If “No Practice Specified,” enter appropriate three-digit code from the actuarial documents.
13. Sample Weight in Grams/Pounds	Circle applicable unit of measure. Weight of fruit from each sample in grams/pounds rounded to tenths. Refer to <a href="#">Exhibit 9</a> , to determine the number of representative samples to be used.
14. Total from all Samples	Total of all sample weights by line in item #13 in grams/pounds rounded to tenths.
15. No. of Samples	Total number of samples taken by line in item #13.
16. Avg. No. of Grams/Pounds Per Sample	Circle applicable unit of measure. Item #14 divided by item #15, results in grams/pounds rounded to tenths.
17. Factor	For gram weight appraisals use 8.92 factor. For pound weight appraisals use 4044.4 factor.
18. % Plant Cover Minus 5%	Estimated percent plant cover less 5 percent for shrinkage. Refer to Paragraph 22E (6).
19. Appraisal in Lbs./Acre	Item #16, times item #17, times item #18, results rounded to whole pounds, round at the end of the calculation. Insured cause appraisals: Transfer entry to column 31, “Appraised Potential” on the PW. Uninsured cause appraisal: Transfer entry to column 37, “Uninsured Causes” on the PW.
20. Remarks	Enter any pertinent appraisal information (e.g., unit acreage, uninsured cause(s) of damage, calculations for plant density, plant stand, and, if applicable, record calculations for percent damage for QA determinations, and show the results to the nearest tenth of a percent).

**Exhibit 5 Form Standards – Appraisal Worksheet Lowbush**

<b>Element/Item Number</b>	<b>Standard</b>
Adjuster's Signature, Code No., and Date (not illustrated)	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/Narrative" section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the "Narrative" of the PW.
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, 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 5 Form Standards – Appraisal Worksheet Lowbush (Continued)**

COMPANY NAME: *Any Company*

<b>LOWBUSH BLUEBERRY APPRAISAL FORM</b>	<u>1 INSURED'S NAME</u> <i>I. M. Insured</i>	<u>2 POLICY NUMBER</u> <i>XXXXXXX</i>	<u>3 CROP YEAR</u> <i>YYYY</i>
	<u>4 UNIT NUMBER</u> <i>0002-0001BU</i>	<u>5 CAUSE OF DAMAGE</u> <i>Hail</i>	<u>6 DATE OF DAMAGE</u> <i>JUN 10</i>
	<u>7 CLAIM NUMBER</u> <i>XXXXXXXX</i>	<u>8 APPRAISED ACRES</u> <i>5.0</i>	<u>9 PRACTICE</u> <i>002</i>

FIELD ID 10	PLOT ACRE 11	PRACTICE 12	SAMPLE WEIGHT IN POUNDS/GRAMS 13							TOTAL FROM ALL SAMPLES 14	NO. OF SAMPLES 15	AVG. NO. OF POUNDS/GRAMS PER SAMPLE 16	GRAMS TO POUNDS FACTOR 17	% PLANT COVER MINUS 5% 18	APPRAISAL IN POUNDS//ACRE 19
			100.	112.	94.	90.	102.	113.							
<i>A</i>	<i>5.0</i>	<i>002</i>	<i>100.0</i>	<i>112.5</i>	<i>94.5</i>	<i>90.0</i>	<i>102.0</i>	<i>113.2</i>	<i>612.2</i>	<i>6</i>	<i>102.0</i>	<i>8.92</i>	<i>0.55</i>	<i>500</i>	
											<i>x</i>				
											<i>x</i>				
											<i>x</i>				
											<i>x</i>				
											<i>x</i>				

20 REMARKS

*14.0 total unit acres. Percent plant cover determined to be 60% by field inspection.*

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



**Exhibit 6 Form Standards – Production Worksheet**

Verify and/or make the following entries for each PW Element/Item Number. A completed PW example is at the end of this exhibit. For general standards and other general information, see [Subparagraph 2D](#) and [Paragraph 31](#).

<b>Element/Item Number</b>	<b>Standard</b>
1. Crop/Code No.	Blueberries (0012).
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. If the claim is denied, enter “DC” and refer to the LAM for further instructions.</p>

**Exhibit 6 Form Standards – Production Worksheet (Continued)**

Element/Item Number	Standard
6. Insured Cause %	<p><b>Preliminary:</b> Make no entry.</p> <p><b>Final:</b> 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 Enter additional “Insured Cause %” in the Damage occurred in May with excess moisture as the cause of damage insured cause 10%.</p> <p>(a) Damage occurred on June 30 with tornado as the cause of damage insured cause 20%.</p> <p>(b) Damage occurred on June 30 with hail as the cause of damage insured cause 15%.</p> <p>(c) Damage occurred on June 30 with hail as the cause of damage insured cause 15%.</p> <p>(d) Damage occurred in August with drought as the cause of damage insured cause 25%.</p> <p>(e) 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.
12. Additional Units	<p><b>Preliminary:</b> Make no entry.</p> <p><b>Final:</b></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><b>Preliminary:</b> Make no entry.</p> <p><b>Final:</b> Estimated yield per acre, in whole pounds, for all non-loss units for the crop at the time of final inspection.</p>

Exhibit 6 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
<p>14. Date(s) of Notice of Loss</p>	<p><b>Preliminary:</b></p> <ul style="list-style-type: none"> <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> <li>(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.</li> <li>(c) Reserve the “Final” space on the first page of the first set of PW for the date of notice for the final inspection.</li> <li>(d) If the inspection is initiated by the AIP, enter “Company Insp” instead of the date.</li> <li>(e) If the notice does not require an inspection, document as directed in the Narrative instructions.</li> </ul> <p><b>Final:</b> 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>
<p>15. Companion Policy(s)</p>	<ul style="list-style-type: none"> <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 (not crop-hail or fire). <ul style="list-style-type: none"> <li>(1) if the other person has a multiple-peril contract and it can be determined that the same AIP services it, enter the contract number, handle these companion policies according to AIP instructions;</li> <li>(2) if the other person has a multiple-peril contract and a different AIP or agent services it, enter the name of the AIP and/or agent (and contract number) if known; and</li> <li>(3) if unable to verify the existence of a companion contract, enter “Unknown” and contact the AIP for further instructions.</li> </ul> </li> </ul>

**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
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.
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"> <li>(a) Put to other use without consent.</li> <li>(b) Abandoned.</li> <li>(c) Damaged by uninsured causes.</li> <li>(d) For which the insured failed to provide acceptable records of production.</li> <li>(e) From which production was harvested by direct marketing if the insured failed to meet the requirements contained in the CP.</li> </ul> <p><b>Final:</b> 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.</p>

**Exhibit 6 Form Standards – Production Worksheet (Continued)**

Element/Item Number	Standard
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.
25. Intended Use	Three-digit code number, entered exactly as specified on the actuarial documents for the intended use. If “No Intended Use,” is shown in the actuarial documents, enter the appropriate three-digit code (997) from the actuarial documents. If actuarial documents do not contain Intended Uses, make no entry.
26. Irr. Practice	Three-digit code number entered exactly as specified on the actuarial documents for the irrigated practice carried out by the insured. If “No Irrigation Practice Specified,” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If irrigation practice is not specified on the actuarial documents, make no entry.
27. Cropping Practice	Three-digit code number, entered exactly as specified on the actuarial documents for the cropping practice carried out by the insured. If “No Cropping Practice Specified,” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents 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.

**Exhibit 6 Form Standards – Production Worksheet (Continued)**

Element/Item Number	Standard
29. Stage	<p><b>Preliminary:</b> Make no entry.</p> <p><b>Final:</b> 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 harvested for 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>(d) TZ - UUF/Third Party Damage - Zero production on same acreage.</p> <p>(e) TA - UUF/Third Party Damage - Appraised production on the same acreage.</p> <p>(f) TH - UUF/Third Party Damage - Harvested production on same acreage.</p> <p><b>Gleaned Acreage:</b> 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> <p>(g) Verify any "Use of Acres" 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><b>Gleaned Acreage:</b> Refer to the LAM for information on gleaning.</p>

**Exhibit 6 Form Standards – Production Worksheet (Continued)**

Element/Item Number	Standard
31. Appraised Potential	<p>Transfer the per-acre appraisal in whole pounds of potential production from appraised acreage as follows:</p> <ul style="list-style-type: none"> <li>(a) Highbush and Rabbiteye Blueberry Appraisal Worksheet – Hand Harvest: Transfer entry from column 26.</li> <li>(b) Highbush and Rabbiteye Blueberry Appraisal Worksheet-Machine Harvest: Transfer entry from column 20.</li> <li>(c) Lowbush Blueberry Appraisal Form: Transfer entry in column 19.</li> <li>(d) Refer to the appraisal methods and applicable worksheet for additional instructions. If there is no potential on UH acreage, enter “0” (zero). to the LAM for procedures for documenting “0” (zero) yield appraisals.</li> </ul>
32a. Moisture %	Make no entry.
32b. Factor	Make no entry.
33. Shell %, Factor, or Value	Make no entry.
34. Production Pre-QA	Column 19 multiplied by column 31, results in whole pounds.
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 the LAM for additional information.
36. Production Post-QA	if no entry in column 35: Transfer entry from column 34. If entry in column 35: Column 34 multiplied by column 35, results in whole pounds.
37. Uninsured Causes	<p>Make the following entries in 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.</p> <ul style="list-style-type: none"> <li>(a) Hail and Fire exclusion not in effect. <ul style="list-style-type: none"> <li>(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.</li> </ul> </li> </ul>

**Exhibit 6 Form Standards – Production Worksheet (Continued)**

Element/Item Number	Standard
37. Uninsured Causes (Continued)	<p>(ii) For acreage that is damaged partly by uninsured causes, enter the appraised uninsured loss of production per acre in tons 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 whole pounds.
39. Total	Total of all column 19 acres rounded 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) Sclerotinia</p> <p>(9) Ergoty</p> <p>(10) COFO (Commercially Objectionable Foreign Material)</p> <p>(11) Other</p> <p>(12) None</p>



**Exhibit 6 Form Standards – Production Worksheet (Continued)**

Element/Item Number	Standard
40. Quality (Continued)	<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> <p>(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.);</p> <p>(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</p> <p>(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> <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	Total of columns 34, 36, 37, and 38, in whole pounds, 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 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.

Narrative Instructions (continued)

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"> <li>(1) if consent is or has been given to put part of the unit to another use or to replant;</li> <li>(2) if uninsured causes are present; or</li> <li>(3) for unusual or controversial cases.</li> </ul> <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.
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> <ul style="list-style-type: none"> <li>(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.</li> <li>(2) The date the crop was destroyed and the method of destruction.</li> <li>(3) Explain any deficiencies, substances, or conditions that allowed for quality adjustment, as well as any which were not allowed.</li> <li>(4) Document all calculations used to determine quality adjustment factors.</li> </ul>
u.	Document any other pertinent information, including any data to support any factors used to calculate the production.

**SECTION II - DETERMINED HARVESTED PRODUCTION**

General Information:

- (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. This production will be the basis for computing losses from the insured and uninsured causes of damage on the PW.
- (b) 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.
- (c) For production commercially stored, sold, etc., enter the name and address of storage facility buyer, packinghouse, 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.).
- (d) If additional lines are necessary, the data may be entered on a continuation sheet. Use separate lines for:
  - (i) Separate storage facilities.
  - (ii) Different first handlers (buyers, packinghouses, or processors). The insured must have maintained satisfactory records of all production sold or stored. Verify any packinghouse or processor records. In all localities, if the first handler was not a packer or processor, the adjuster based on available records will determine the production.
  - (iii) Harvested fruit of any type that failed to meet the applicable grade (quality) requirements because of insured damage.
  - (iv) Varying shares; (e.g., 50 percent and 75 percent shares on the same unit).
  - (v) 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.

**Exhibit 6 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><b>Preliminary:</b> Make no entry.</p> <p><b>Final:</b></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.</p>
44. Damage Similar to Other Farms in the Area?	<p><b>Preliminary:</b> Make no entry.</p> <p><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 orchards in the area. 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> <p>(c) Enter the applicable two-digit code for first and second crop.</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 6 Form Standards – Production Worksheet (Continued)**

Element/Item Number	Standard
49.-52. Length or Diameter/Width/Depth/Deduction	For production sold, enter the name and address of the buyer, packinghouse, or processor, as applicable. For fruit otherwise disposed of, indicate the method of disposition.
53.-55. Net Cubic Feet/Conversion Factor/ Gross Prod.	Make no entry.
56. Bu., Ton, Lbs., Cwt.	Circle “Lbs.” in column heading. Enter harvested production in whole pounds as determined by delivery records, production recaps, sales receipts from processors (must be net weight), etc.
57.-60b. Shell/Sugar Factor/ FM%/ Factor/ Moisture %/Factor/Test Weight/Factor	Make no entry.
61. Adjusted Production	Transfer entry from column 56.
62. Production 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, results in whole pounds.
64a. Value	If QA applies for harvested sold production (refer to the SP), as applicable, subtract the harvest cost per pound contained in the SP from the price per pound received and enter the result to the nearest cent (show calculations in the Narrative). Entry must not be less than zero. Make no entry for harvested unsold production or harvested sold production not eligible for QA.
64b. Mkt. Price	When there is an entry in column 64a above, enter the applicable highest price election per pound in dollars and cents; otherwise, make no entry.
65. Quality Factor	<p>Make the following percentage entries as a three-place decimal. If no QA, make no entry. Column 64a divided by column 64b results as a percentage rounded to three decimal places, or</p> <p>(a) Under section 15(j) of the BP, if due to insured causes a Federal or State agency has ordered the appraised 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 of the Narrative). Also, refer to the LAM for additional information.</p> <p>(b) 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.</p>

**Exhibit 6 Form Standards – Production Worksheet (Continued)**

Element/Item Number	Standard
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 in whole pounds. If no entry in column 63, make no entry.
68. Section II Total	Total of column 66 entries, in whole pounds.
69. Section 1 Total	Total of column 38 entries, in whole pounds.
70. Unit Total	Item #68 plus item #69, results in whole pounds.
71. Allocated Production	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	<p>Make the following entries in whole pounds.</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 or column 37: Transfer entry from item #70.</p> <p>(c) Make no entry when separate APH yields are maintained by type, practice, etc., within the unit.</p>
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 PW. Final indemnity inspections should be signed on the bottom line.
Insured’s Signature and Date (not illustrated)	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.
Page Numbers (not illustrated)	<p><b>Preliminary:</b> Page numbers - “1,” “2,” etc., at the time of inspection.</p> <p><b>Final:</b> Page numbers. (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.)</p>

**Exhibit 6 Form Standards – Production Worksheet (Continued)**

<b>PRODUCTION WORKSHEET</b>															
1. Crop/Code # <i>Blueberries</i> <i>0012</i>		2. Unit # <i>0001-0001BU</i>		3. Location Description <i>SW1-96N-30W</i>		7. Company Agency <i>Any Company</i> <i>Any Agency</i>		<b>EXAMPLE Highbush Claim</b>				8. Name of Insured <i>I. M. Insured</i>			
4. Date(s) of Damage <i>JUN 10</i>		5. Cause(s) of Damage <i>Hail</i>		6. Insured Cause % <i>100</i>		12. Additional Units		13. Est. Prod. Per Acre		9. Claim # <i>XXXXXXX</i>		11. Crop Year <i>YYYY</i>			
10. Policy # <i>XXXXXX</i>												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	Irr 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	Uninsured Causes	Total to Count
<i>A</i>			<i>5.0</i>	<i>1.000</i>		<i>001</i>				<i>032</i>			<i>UH</i>	<i>UH</i>	<i>3,640</i>			<i>18,200</i>		<i>18,200</i>		<i>18,200</i>
<i>B</i>			<i>6.5</i>	<i>1.000</i>		<i>001</i>				<i>032</i>			<i>UH</i>	<i>UH</i>	<i>2,752</i>			<i>17,888</i>		<i>17,888</i>		<i>17,888</i>
<i>C</i>			<i>3.5</i>	<i>1.000</i>		<i>001</i>				<i>032</i>			<i>H</i>	<i>H</i>								
39. TOTAL			<i>15.0</i>	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergot <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input checked="" type="checkbox"/> None <input type="checkbox"/> 41. Do any mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/>												42. TOTALS		<i>36,088</i>		<i>36,088</i>	<i>36,088</i>	

**NARRATIVE** (If more space is needed, attach a Special Report) *Acres determined using GPS. Fields A and B not harvested due to severe hail damage. Field C machine harvested, hail damage 25%.*  
*\$0.58/lb. price election/lb. (column 64b entry), \$0.48/lb. value of damaged production - \$0.15/lb. harvest cost/lb. from SPOI = \$0.33/lb. (column 64a 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 type="checkbox"/> No <input checked="" 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. 47b.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a. 58b.	59a. 59b.	60a. 60b.	61.	62.	63.	64a. 64b.	65.	66.
Share Field ID	Multi-Crop Code	Length or Diameter	Width	Depth	Dedic- tion	Net Cubic Feet	Comp- sign. Factor	Gross Prod.	Bu., Ton Lbs. CWT	Shell/ Sugar Factor	FM%	Moisture % Factor	Test WT Factor	Adjusted Production	Prod. Not to Count	Production Pre-QA	Value Mkt. Price	Quality Factor	Production to Count
		<i>Acme Blueberry Co. Anytown, State</i>							<i>33,600</i>					<i>33,600</i>		<i>33,600</i>	<i>0.33 0.58</i>	<i>0.569</i>	<i>19,118</i>
67. TOTAL																<i>33,600</i>	68. Section II Total		<i>19,118</i>
																69. Section I Total		<i>36,088</i>	
																70. Unit Total		<i>55,206</i>	
																71. Allocated Prod.			
																72. Total APH Prod.		<i>55,206</i>	

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

**Exhibit 6 Form Standards – Production Worksheet (Continued)**

<b>PRODUCTION WORKSHEET</b>														
1. Crop/Code # <i>Blueberries</i>  <i>0012</i>	2. Unit # <i>0002-0001BU</i>		3. Location Description <i>SW1-96N-30W</i>			7. Company Agency <i>Any Company</i> <i>Any Agency</i>			8. Name of Insured <i>I. M. Insured</i>					
<b>EXAMPLE LOWBUSH CLAIM</b>														
4. Date(s) of Damage <i>JUN 10</i>		5. Cause(s) of Damage <i>Hail</i>		6. Insured Cause % <i>100%</i>		12. Additional Units		13. Est. Prod. Per Acre		9. Claim # <i>XXXXXXXX</i>		11. Crop Year <i>YYYY</i>		
										10. Policy # <i>XXXXXXXX</i>				
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	In 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	Uninsured Causes	Total to Count	
<i>A</i>			<i>5.0</i>	<i>1.000</i>		<i>004</i>				<i>002</i>			<i>UH</i>	<i>UH</i>	<i>500</i>			<i>2,500</i>		<i>2,500</i>		<i>2,500</i>	
<i>B</i>			<i>9.0</i>	<i>1.000</i>		<i>004</i>				<i>002</i>			<i>H</i>	<i>H</i>									
39. TOTAL			<i>14.0</i>	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergot <input type="checkbox"/> CoFe <input type="checkbox"/> Other <input type="checkbox"/> None <input type="checkbox"/>										42. TOTALS		<i>2,500</i>		<i>2,500</i>		<i>2,500</i>			
41. Do any mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/>																							

NARRATIVE (If more space is needed, attach a Special Report)

*Acres determined using GPS. Field A not harvested due to severe hail damage. Field B contained 4,000 lbs. harvested production from*

*Field C, uninsured acres.*

**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.	47b.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a.	58b.	59a.	59b.	60a.	60b.	61.	62.	63.	64a.	64b.	65.	66.			
Share	Multi-Crop Code	Length or Diameter	Width	Depth	Depth	Net Cubic Feet	Corrected Factor	Gross Prod.	Bu., Ton Lbs. CWT	Shell/ Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production	Prod. Not to Count	Production Pre-QA	Value Mkt. Price	Quality Factor	Production to Count								
		<i>Acme Blueberry Co. Anytown, State</i>							<i>24,000</i>						<i>24,000</i>	<i>4,000</i>	<i>20,000</i>										
67. TOTAL																	<i>20,000</i>	68. Section II Total				<i>20,000</i>					
																	69. Section I Total				<i>2,500</i>						
																	70. Unit Total				<i>22,500</i>						
																	71. Allocated Prod.										
																	72. Total APH Prod.				<i>22,500</i>						

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



**Exhibit 7 Representative Sample Requirements for Hand Harvested Highbush and Rabbiteye Blueberry**

**A. Minimum Sample Requirements**

**Note:** One additional sample is required for each additional 40.0 acres (or fraction thereof) in field or subfield.

Acres in Field or Subfield	Minimum Number of Samples
0.1 – 10.0	3

- (1) One sample equals four consecutive bushes.
- (2) Samples should be chosen from representative areas of the field or sub field.

**B. General Allowance to use less than the Minimum Number of Samples specified in 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 selected for sampling are representative of the field or subfield (refer to Paragraph 21).

- (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 Appraisal
1	2000	1900	1.05
2	1800	1900	0.95
3	1900	1900	1

\*Note: 5,700 lbs. total ÷ 3 samples = 1900 lbs. Average Appraisal

If quality adjustment applies and the quality 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. Where QA and the quality for the samples is comparable, use of the remaining 2 samples is optional.

**B. General Allowance to use less than the Minimum Number of Samples specified in A (Continued)**

- (3) The appraised production from at least 60 percent of the samples indicates there will be a “zero” value for production to count.

**Example:** Five samples are to be taken. The first 3 samples have insurable damage resulting in a “zero” appraisal, the remaining 2 samples are optional. Where QA applies and quality for the samples is comparable, use of the remaining 2 samples is optional.

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 (refer to Paragraph 24).

**C. Allowance to use less than the Minimum Number of Samples specified in A, When Damage is due to Uniform Hail Damage Only, and Bushes have a Heavy Fruit Load**

When damage is due to hail, use of less than the “Recommended Minimum Number of Samples” is authorized on a unit basis if the criteria below are met and the bushes selected for sampling are representative of the unit, field, or subfield (refer to Paragraph 21). This method is not allowed to be used in conjunction with the method in B above (General Allowance to use less than the Minimum Number of Samples specified in A) 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 meet or exceed the level provided in the SP and be uniform across the sample(s) (a combination of disease or other type of damage, and hail damage, cannot be used to meet the SP level).
- (a) These determinations will be made from the first “full” sample(s) conducted (all four bushes of the first sample(s) must be picked). The number of samples for which a full sample will be required is the greater of 1 sample or 20% (rounded to the nearest whole number) of required samples. For example, if you have a large field that requires 9 samples, this would mean that you must take 2 full samples of 4 bushes 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 average hail damage from all four bushes of the initial full sample must be equal to or greater than the level provided in the SP. When more than one full sample is required, the average will be calculated using all bushes from the full samples.
- (c) The percent of hail damage from each bush of the initial full sample must be within 10% of the average calculated in (b) above.

**Exhibit 7 Representative Sample Requirements for Hand Harvested Highbush and Rabbiteye Blueberry (Continued)**

**C. Allowance to use less than the Minimum Number of Samples specified in A, When Damage is due to Uniform Hail Damage Only, and Bushes have a Heavy Fruit Load (Continued)**

**Example:** The damage level provided in the SP is 20%; nine total samples and two full samples are required, producing the following results:

		Full Sample No. 1				Full Sample No. 2			
		Bush 1	Bush 2	Bush 3	Bush 4	Bush 1	Bush 2	Bush 3	Bush 4
A.	Percent Hail Damage	22.0%	21.0%	22.0%	23.0%	22.0%	21.0%	20.0%	23.0%
B.	Average Damage for all (8) Bushes	21.8%	21.8%	21.8%	21.8%	21.8%	21.8%	21.8%	21.8%
C.	Each Bush's % of Avg. (A/B) (round to 3 decimal places)	100.9%	96.3%	100.9%	105.5%	100.9%	96.3%	91.7%	105.5%
D.	Difference from average (C - 100%)	0.9%	-3.7%	0.9%	5.5%	0.9%	-3.7%	-8.3%	5.5%

The average damage level from all 8 bushes is 21.8% (found in line B), which is greater than the level found in the SP. Additionally, the difference in the percent of damage of each bush compared to the average from all 8 bushes (found in line D) is within  $\pm 10\%$ . As such, for this example, the requirements of (2) have been met.

- (3) The initial harvest has yet to begin or has only just begun. For example, the initial harvest had 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.

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

**Exhibit 8 Representative Sample Requirements for Machine Harvested Highbush and Rabbiteye**

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<b>Step</b>	<b>Action</b>
1	Harvest sample berries from the entire length of row in the field or subfield.
2	Harvest a minimum 5 percent of the rows in the field or subfield for sampling. Calculate percentages and round decimals up to the next whole number.
3	A minimum of 1 row per field or subfield will be sampled.

**Example 1:** 20 rows in the field times 5% = 1.0 or 1 sample row.

**Example 2:** 23 rows in the field times 5% = 1.2 (round up to nearest whole number or 2 sample rows).

**Exhibit 9 Representative Sample Requirements for Maine Lowbush Blueberries**

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<b>Acres in Field or Subfield</b>	<b>Number of Transects*</b>	<b>Samples Required</b>
<b>0.1 to 10.0</b>	3	6
<b>10.1 and above</b>	Add 1 transect (2 samples) for each additional 5 acres (or fraction thereof) in the field or sub field.	Add 1 transect (2 samples) for each additional 5 acres (or fraction thereof) in the field or sub field.

\*Take one sample (one square meter) at the 100-foot measurement and a second sample at the 200-foot measurement of each transect, two samples per transect.

**Exhibit 10      Number of Bushes per Acre**

		Distance Between Bushes (in feet)									
		1	2	3	4	5	6	7	8	9	10
Distance Between Rows (In feet)	1	43560	21780	14520	10890	8712	7260	6223	5445	4840	4356
	2	21780	10890	7260	5445	4356	3630	3111	2726	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	3350	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
	18	2420	1210	807	605	484	403	346	303	269	242
	19	2293	1146	764	573	459	382	328	287	255	229
	20	2178	1089	726	545	436	363	311	272	242	218

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 to the nearest whole number). Refer to the LAM for additional information on calculating number of bushes per acre.

**Example:**      6.5 ft. between bushes × 10.0 ft. between rows = 65.0 sq. ft.; 43,560 sq. ft. ÷ 65.0 sq. ft.  
 = 670.2 or 670 bushes per acre.