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Department of
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Federal Crop Insurance Corporation

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# PRODUCTION AND REVENUE HISTORY PILOT STRAWBERRY LOSS ADJUSTMENT STANDARDS HANDBOOK

**2024** and Succeeding Crop Years

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

TITLE: Production and Revenue History Pilot	NUMBER: FCIC-25960
Strawberry Loss Adjustment Standards Handbook	OPI: Product Management
EFFECTIVE DATE: 2024 and Succeeding Crop Years	ISSUE DATE: April 28, 2023
SUBJECT: Provides the procedures and instructions	APPROVED:
for administering the Strawberry Production and Revenue History crop insurance program.	/s/ John W. Underwood for
	Deputy Administrator for Product Management

## **REASON FOR ISSUANCE**

This handbook provides loss procedures and instructions for administering the Strawberry Production and Revenue History crop insurance program for the 2024 and succeeding crop years.

# PRODUCTION AND REVENUE HISTORY PILOT STRAWBERRY LOSS ADJUSTMENT STANDARDS HANDBOOK

# **CONTROL CHART**

	TP Page(s)	TC Page(s)	Text Page(s)	Exhibit Page(s)	Date	Directive Number
Current Index	1-2	1-2	2-27	28-62	04-2023	FCIC-25960

# **FILING INSTRUCTIONS**

This handbook is effective upon approval and until obsoleted.

# PRODUCTION AND REVENUE HISTORY PILOT STRAWBERRY LOSS ADJUSTMENT STANDARDS HANDBOOK

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#### PART 1: GENERAL INFORMATION AND RESPONSIBILITIES

#### 1 General Information

# A. Purpose and Objective

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

This handbook remains in effect until superseded by reissuance. A bulletin or FAD can supersede selected portions of the handbook. \*\*\*

#### 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 <a href="www.ascr.usda.gov">www.ascr.usda.gov</a>. For more information on the RMA Non-Discrimination Statement see the DSSH.

## C. Related Handbooks

The following table provides handbooks related to this handbook.

Handbook	Relation/Purpose
PRH	This handbook provides information, procedures, and instructions for
	administering the PRH GP and applicable CP that supplement the CIH, GSH, DSSH
	and LAM via exceptions, changes, and additions. If there is a conflict between
	this handbook and the CIH, GSH, DSSH or LAM, this handbook controls.
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.
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 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.

- (a) Terms, abbreviations, and definitions general (not crop specific) to loss adjustment are identified in the PRH GP, PRH ISH, GSH, and LAM.
- (b) Terms, abbreviations, and definitions specific to strawberry loss adjustment and this handbook are in <u>Exhibits 1</u> and <u>Exhibit 2</u>, herein.

# D. CAT Coverage

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

#### 2 AIP Responsibilities

#### A. Utilization of Standards

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

#### B. Form Distribution

The following is the minimum distribution of forms completed by the adjuster and signed by the insured (or the insured's authorize 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 as described in the Appraisal Worksheet and PW are the minimum required entries and are "Substantive" (they are required). See Exhibit 3 and Exhibit 7.
- (2) The Privacy Act and Non-Discrimination statements are required statements. These required statements are not shown on the example form(s) in the exhibits. See the DSSH for the required statements requirements and current language.
- (3) The certification statement required by the current DSSH must be included on the PW directly above the insured's signature block immediately followed by the statement below:
  - "I understand the certified information on this Production Worksheet will be used to determine my loss, if any, to the above unit. The insurance provider may audit and approve this information and supporting documentation. The Federal Crop Insurance Corporation, an agency of the United States, subsidizes and reinsures this crop insurance."
- (4) Refer to the DSSH for other crop insurance form requirements (such as point size of font, etc.) The current DSSH can be found on the RMA website at: <a href="www.rma.usda.gov">www.rma.usda.gov</a>.

#### 3-10 (Reserved)

#### **PART 2: INSURED RESPONSIBILITES**

#### 11 Duties in the Event of Damage or Loss

In addition to the provisions in Section 14 of the BP and Section 6 of the PRH GP, the following requirements will apply:

- (1) The insured must notify the AIP within three calendar days after:
  - (a) A picking should have started if that picking will not occur due to physical damage to the fruit, and the insured intends to remove unmarketable strawberries from all the plants in a portion of or the entire field due to the physical damage and leave those unmarketable strawberries in the field.
  - (b) The insured discovers any physical damage during a picking.
- (2) The insured must not destroy any damaged plants until the AIP has given the insured written consent to do so. If the insured does not meet the requirements of this section and the AIP is unable to inspect the damaged plants as a result, an appraisal of not less than the remaining production guarantee (per acre) will apply to each affected acre.
- (3) The insured must notify the AIP within at least 15 calendar days if any production from a picking will be sold by direct marketing:
  - (a) The AIP will conduct an inspection and appraisal, if needed, that the AIP will use to determine the insured's production to count for such production.
  - (b) If damage occurs after this inspection but before the end of the picking period, the AIP will conduct one or more additional inspections as needed.
  - (c) These inspections, and any acceptable records provided by the insured, will be used to determine the production to count.
  - (d) Failure to give timely notice will result in an appraisal of not less than the production guarantee (per acre) for each such acre if we are unable to make the required inspection or appraisal as a result.
- (4) The insured may be required to pick a representative sample selected by the AIP so an adjuster can perform an appraisal.

#### 12 Grade Requirements

As stated in the CP, marketable strawberry production is defined as production that meets or exceeds the grading standards specified for U.S. No. 1 strawberries, or would be accepted by a packer, processor, or other first handler or buyer, if it has been graded and packed, or if it is sold, even if failing to meet the grade standards.

#### 13 - 20 (Reserved)

## PART 3: APPRAISAL INFORMATION

#### 21 Appraisals

#### A. General Information

- (1) Potential production for all types of inspections will be appraised in accordance with the procedures specified in this handbook and the LAM.
- (2) Specifically for strawberries, circumstances that require an appraisal include (but are not limited to):
  - (a) when the acreage will not be harvested, is unharvested on the calendar date for the end of the insurance period, the insured intends to remove or abandon the crop before the end of insurance, and intends to file a claim for indemnity; or
  - (b) prior to the end of the insurance period, when the insured intends to file a claim for indemnity but does not intend to pick any more strawberries (partially harvested) even though potential production remains on the plants.

#### B. Timing of Appraisals

- (1) During the period of harvest, plants are typically picked once every two to five days during a four to six-month period. If the insured wishes to abandon or put the acreage to another use, any appraisal should be made within five days after the most recent picking was completed if possible.
- (2) Inspections/appraisals should be deferred until 21 days have elapsed from the date the plants were initially planted into the beds. This will allow the plants sufficient time to become established.
- (3) Post-harvest inspections/appraisals should be made on a field and/or unit when a loss is probable. Post-harvest inspections or appraisals should be made as quickly as possible after the insured files a notice of damage or loss and indicates there will be no further harvest of the crop on the field or unit, the insured will no longer care for the crop, or the crop will be destroyed.
- (4) Plants damaged by hail or freeze may require as much as 30 days (depending upon severity of damage and weather conditions) to recover and again produce marketable strawberries. Appraisals for such damage shall be delayed until the plants have sufficiently recovered to allow an accurate determination of the remaining potential production, or a determination that the plants will not recover, or fruit will not develop (document in the "Remarks" of the appraisal worksheet).

# C. Selecting Representative Samples for Appraisals

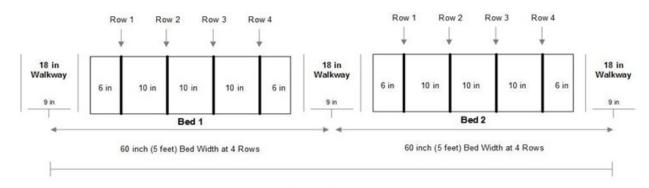
- (1) Determine the minimum number of required representative samples for a field or subfield by the field size (refer to <a href="Exhibit 7">Exhibit 7</a>), the average stage of growth, age (size), general capabilities of the plants, variability of potential production, and plant damage within a field or subfield. Different varieties grown in the same field may be combined for appraisal purposes if the varieties have the same maturation date, fruit size, fruit color, and market value.
- (2) Split the field into subfields when:
  - (a) variable damage causes the crop potential to appear to be significantly different within the same field;
  - (b) some areas within the field have recently been picked while other areas have not;
  - (c) the insured wishes to destroy a portion of a field; or
  - (d) different varieties have been planted and are being harvested and/or marketed separately because of maturation dates, fruit size, fruit color, or market value.
- (3) Each field or subfield must be appraised separately.
- (4) Take not less than the minimum number (count) of representative samples required in Exhibit 7 for each field or subfield.

#### D. Measuring Row Width for Sample Selection

Use these instructions for the appraisal method:

- (1) Use a measuring tape marked in tenths of a foot (or convert measurements made with a tape marked in inches to tenths of a foot) to measure row width (refer to the LAM for conversion table).
- (2) Row widths are determined by measuring from the center of one walkway to the center of another walkway across two or more beds. Divide the total measurement by the number of rows included in these beds to determine the average row width. The result is rounded to the nearest hundredth of a foot.
- (3) Use the determined row width and <a href="Exhibit 8"><u>Exhibit 8</u></a> to determine the length of bed or row required for a 1/1000 of an acre sample size. Larger sample sizes may be used, if needed.

# D. Measuring Row Width for Sample Selection (Continued)



Total of 120 inches (10 Feet) with 8 Rows

**Example:** 10 feet divided by 8 rows = 1.25 average row width.

## 22 Appraisal Methods

#### A. General Information

These instructions provide information on appraisal methods for:

Appraisal Method	Use
Stand Reduction/Potential Production Method	From planting until end of insurance in all cases.

- (1) For unharvested strawberries, appraised production to count will include only the fruit which meets the standards in the policy including strawberries that would be accepted by a packer, processor, cooling facility, or other handler even if failing to meet those grading standards.
- (2) List any uninsured conditions or uninsured causes of loss in the "Remarks" section of the appraisal worksheet or in the Narrative section of the PW.

#### B. Stand Reduction Method

- (1) For acreage with sold production, timely notices, and acceptable production records, use Part II of the Strawberry Appraisal Worksheet (Stand Reduction) to determine the percent of stand reduction. This method is based on the number of surviving plants in a designated sample bed or row length. Refer to <a href="Paragraph 21D">Paragraph 21D</a> and <a href="Exhibit 8">Exhibit 8</a> for determination of sample row length.
- (2) Convert surviving plant counts to a percent potential remaining in the field by dividing the total number of surviving plants in the sample by the total number of plants in the sampled area that were placed in the original planting. Round the result of this calculation to two decimal places.

**Example**: The loss adjuster determines the total number of original plants for all

samples taken from a unit was 175 and the total number of surviving

plants is 72.

Percent remaining stand:  $72 \div 175 = 0.41$  Multiply the potential production (taken from Part I of the Strawberry Appraisal Worksheet (Potential Reduction), item 18 of the appraisal worksheet) by the percent remaining stand to determine the adjusted potential production

remaining (round to the nearest whole pound).

**Example:** Potential production (item 18 of the appraisal worksheet) is 6,995 lbs.

Adjusted potential production per acre: 6,995 lbs.  $\times 0.41 = 2,868$  lbs. per

acre.

# C. Potential Production Method for Acreage with Timely Notices

- (1) Part I of the Strawberry Appraisal Worksheet (Potential Production) is used to determine the expected potential production for an undamaged crop for a period of time in which the insured did not or will not harvest. Part II of the Strawberry Appraisal Worksheet (Stand Reduction) is used to determine the per acre potential production to count. If the insured agrees, harvested strawberries (from representative samples jointly selected by the adjuster and insured) may be used to determine the sample weight (harvest-appraisal) for any picking that is on the plants when the appraisal is performed. An adjuster must be present when the representative samples are harvested.
- (2) If there is unharvested marketable production on the plants at the time of loss adjustment, pick and weigh all unharvested fruit in each sample that could have been packed and sold. Include fruit damaged by uninsured causes. Do not pick berries that ripened after the date harvest ceased. Record the weight of each sample, in lbs. to tenths (use <a href="Exhibit 9">Exhibit 9</a> to convert ounces to tenths or <a href="Exhibit 10">Exhibit 10</a> to convert grams to tenths) of a pound. Determine the average sample weight and multiply by the fraction of an acre represented by the sample size (e.g., 1,000 for 1/1000 of an acre). Express all determinations in lbs. to tenths.

**Example:** Three samples are taken in a unit. The samples weighed 0.3 lbs., 0.2 lbs.,

and 0.4 lbs., for an average weight of 0.9 lbs. / 3 samples = 0.3 lbs. / sample. Multiply 0.3 lbs. average sample weight by the factor for 1,000 (for 1/1000 sample size) = 300 lbs. per acre unharvested production from

the previous picking.

(3) Determine the remaining potential production as illustrated below.

**Example:** Assume strawberry plants were damaged by an insured cause in May.

The insured elects to continue harvesting the strawberries until a picking is completed on August 14 then elects to destroy the remaining plants. Timely notice was filed. There is no unharvested marketable production

from the picking that ended on August 14.

The process described below shows how to use the information shown in the SP to determine the amount of expected production during the remainder of the crop year. The example uses the August 1 to 31 picking period in Monterey County, California, for the winter-planted type.

#### **Strawberry Picking Period Example**

Days the insured did not harvest during a picking period	17	August 15 to August 31
Total days in picking period	31	August 1 to August 31
Portion of current period remaining	0.548	17 days ÷ 31 days (3 decimals)
Month Percent of Approved Yield	0.18	From Special Provisions
Approved yield	62,500 lbs.	Approved yield
Potential production for picking period	11,250 lbs.	0.18 × 62,500 lbs.
Potential production for picking period multiplied by the portion of current picking period remaining	6,165 lbs.	11,250 lbs. × 0.548
Sum of Month Percent of Approved Yield for all remaining periods	0.056	From Special Provisions; September picking period
Potential production for all remaining picking periods	3,500 lbs.	62,500 lbs. × 0.056
Appraised unharvested production	9,665 lbs.	6,165 lbs. + 3,500 lbs.

(4) For a delay in picking, count the number of days beginning on the day after the last picking through the day before the next picking commenced. Divide this result by the days between pickings shown in the SP. The process shown below is a slight modification of the process shown in C(3).

**Example:** Assume a picking in Monterey County, California, ended on June 17. The next

picking commenced on June 26. The days between pickings in the SP is two days  $\,$ 

in this picking period.

#### **Strawberry Picking Period Example Two**

Date picking ended	June 17	
Date port picking should have started	J 20	2 days between pickings
Date next picking should have started	June 20	(June 18 and 19)
Date picking started	June 26	
Days pickings were missed	6	June 20 to June 25
Days in picking period	30	
Percent of picking period missed	0.20	6 days ÷ 30 days
Approved yield	62,500 lbs.	
Period % of approved yield	0.24	SP
Expected production in period	15,000 lbs.	0.24 × 62,500 lbs.
Appraisal for delay in picking	3,000 lbs.	0.20 × 15,000 lbs.

(4) Whenever plants are damaged by insured causes to the extent that the plants will require a period of time to recover before they will again produce marketable strawberries, do not count the recovery time when determining the potential remaining production. Determine potential production starting with the date the next harvest would be expected to occur under normal growing conditions and ending with the end of the insurance period.

#### Example:

Assume damage occurs on June 15 and the plants will require 30 days before marketable strawberries are again produced. The insured wishes to destroy the crop and has provided a timely notice. No potential production will be assessed for the remainder of the June picking period or for the first half of the July picking period.

(5) Whenever plants are damaged by uninsured causes after the initial harvest of the crop, claims will be calculated as shown in the example below.

#### **Example:**

Assume harvest started on 10 acres in Hardee County, Florida, and ended on February 15. The insured files a NOL due to third party damage (uninsured COL) on February 16. The harvested production will be counted in Section II of the PW and receive the stage code H. The unharvested production potential will be assessed a portion of the guarantee when calculating the claim due to the uninsured COL.

The unharvested production damaged by uninsured causes will be captured as a separate line in Section I of the PW and will receive the stage code TH. To calculate the prorated guarantee to be used for this entry, use the table provided in the SP. In this case, harvest ended on February 15.

**Step 1**: Calculate the remaining percent of picking period.

Divide the total days of potential harvest remaining for each month (February = 13 days, March = 31 days and April = 10 days) by the total days for each month (February = 28 days, March = 31 days and April = 10 days).

13 days  $\div$  28 days = 0.464 = 46.4% remaining percent of picking period for February.

 $31 \div 31$  days = 1.00 = 100% remaining percent of picking period for March.

10 days  $\div$  10 days = 1.00 = 100% remaining percent of picking period for April.

**Step 2**: Calculate the insured's potential production.

The monthly percent of approved yield for February, March, and April are 38.64%, 21.93%, and 0.09%, respectively. The insured has an approved yield of 50,000 lbs. per acre. Multiply, for each month, the insured's approved yield per acre by the "month percent approved yield" specified in the SP.

 $50,000 \times 38.64\% = 19,320$  lbs. of potential production for the entire month of February.

 $50,000 \times 21.93\% = 10,965$  lbs. of potential production for the entire month of March.

 $50,000 \times 0.09\% = 45$  lbs. of potential production for the entire month of April.

**Step 3**: Calculate the total lbs. per acre remaining for the unharvested production for each month.

Multiply lbs. of potential production by remaining percent of picking period for each month.

19,320 lbs.  $\times$  46.4% = 8,964 lbs. of production per acre unharvested for February.

10,965 lbs.  $\times$  100% = 10,965 lbs. of production per acre unharvested for March.

45 lbs.  $\times$  100% = 45 lbs. of production per acre unharvested for April.

**Step 4**: Total the results from above and multiply by 10 acres.

8,964 + 10,965 + 45 = 19,974 lbs. of production per acre  $\times$  10 acres = 199,740 lbs. of production were unharvested due to the uninsured cause of loss.

The total lbs. of production calculated above will then be multiplied by the coverage level and the result will be included as PTC when calculating the claim.

(6) The potential production on acreage with timely notices of damage or loss will be multiplied by the percent of stand reduction if applicable.

#### D. Potential Production Method for Acreage without Timely Notices

If timely notice of a delay in initial harvest or a harvest delay has not been provided and/or the AIP cannot accurately determine the amount of production (refer to the CP and SP), use Part I of the Strawberry Appraisal Worksheet (Potential Production) to determine the per acre expected potential production to count (refer to the Strawberry Appraisal Worksheet example). If the amount of production cannot be accurately determined for:

- (1) All the pickings on the acreage, appraise not less than the value per acre for the acreage affected.
- (2) One or more pickings (but not all the pickings) on the acreage, determine the strawberries that could have been harvested under normal growing conditions during the time period in question using the instructions in C(5).
- (3) When timely notice has not been provided or acceptable records are not available, do not reduce the potential production for stand reduction.

#### 23 Deviations and Modifications

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

#### A. Appraisal Worksheets

- (1) Include the AIP's name in the appraisal worksheet title if not preprinted on the AIP's worksheet, when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the AIP), when a worksheet entry is not provided.
- (3) Separate appraisal worksheets are required for each unit and picking appraised. Refer to <a href="Paragraph 21D">Paragraph 21D</a> for sampling instructions.
- (4) Separate appraisal worksheets are required for Part I of the Strawberry Appraisal Worksheet (Potential Reduction) if production was sold by direct marketing from more than one field or subfield for a picking within a unit and to record appraisals for any plants or production lost due to uninsured causes.
- (5) Standard appraisal worksheet items are numbered consecutively in <a href="Exhibit 3">Exhibit 3</a>. An example appraisal worksheet is also provided to illustrate how to complete all entries, except the last three items on the appraisal worksheet.

#### B. WAHP Worksheet

A WAHP is composed of separate valuations for the following categories of production for the current crop year: sold undamaged, unsold undamaged, sold damaged due to an insured cause of loss, and damaged (sold and unsold) due to an uninsured cause of loss. The WAHP is computed in accordance with <a href="Exhibit 4">Exhibit 4</a> and <a href="Exhibit 5">Exhibit 5</a> and <a href="Section 4">Section 4</a> of the PRH GP.

#### C. RWAHP Worksheet

A RWAHP is computed to align the value of this year's sold production in which the guarantee is established. The RWAHP is computed separately for each crop, crop type, planting period, and organic practice combination. Refer to <a href="Exhibit 5">Exhibit 5</a> for additional information.

#### 25 - 29 (Reserved)

#### **PART 4: PRODUCTION WORKSHEET**

#### 30 Production Worksheet Standards

- (1) The PW is a progressive form containing all notices of damage for all preliminary and final inspections (including "No Indemnity Due" claims) made 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 the insured are to initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
  - (a) Acreage report errors.
  - (b) Delayed notices and delayed claims.
  - (c) Corrected claims or fire losses (double coverage), and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
  - (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use or other reasons described in the LAM).
  - (e) "No Indemnity Due" claims (which must be verified by an appraisal or notification from the insured that the production exceeded the guarantee).
- (4) The adjuster is responsible for determining if any of the insured's requirements under the notice and claim provisions of the policy have not been met. If any requirements have not been met, the adjuster should contact the AIP.
- (5) Instructions labeled "Preliminary" apply to preliminary inspections only. Instructions labeled "Final" apply to final inspections only. Instructions not labeled apply to all inspections.
- (6) Refer to Section 15(b) of the BP for information on determining production to count when acreage is harvested after the crop has been appraised.

#### 31 Harvest Price Calculations

#### A. Harvest Price

Harvest prices may be determined from all sales (for which price and cost are not determined to be unreasonable) of undamaged production or sold production damaged due to an insured cause of loss for the current crop year. Harvest prices are differentiated by crop, crop type, planting period, and organic practice combinations (i.e., separate annual prices would be computed for each combination of these factors). Harvest prices are applied to unsold (harvested or appraised) or unreasonably priced sold production of the current crop year.

Harvest prices may only be applied to other production of the same crop, crop type, planting period, and organic practice combination. If production that was valued using a harvest price is

#### A. **Harvest Price (Continued)**

sold prior to the revenue reporting date, the production must be valued following the requirements in this section. Harvest prices may not be less than zero.

- (1)If any undamaged production has been sold, the harvest price for such production and any remaining unsold undamaged production is the revenue obtained from sales of such production (including the revenue earned by any other shares or interests not covered by this policy) minus the value of harvest and post-harvest activities, the result of which is divided by the quantity of undamaged production sold.
- (2) If no undamaged production has been sold, the harvest price for any undamaged production will equal the approved projected price unless otherwise stated in the CP or SP.
- (3) If production damaged due to an insured cause of loss has been sold, the harvest price for such production is the revenue obtained from sales of such production (including the revenue earned by any other shares or interests not covered by this policy) minus the value of harvest and post-harvest activities, the result of which is divided by the quantity.
- (4)If insured has unsold production damaged due to an insured cause of loss:
  - (a) and damage is similar to that of the sold production damaged due to an insured cause of loss, the harvest price for such unsold production is that determined for the sold production damaged due to an insured cause of loss in Paragraph (3);
  - (b) and damage is not similar to that of the sold production damaged due to an insured cause of loss, or no production damaged due to an insured cause of loss has been sold, the harvest price for marketable unsold production damaged due to an insured cause of loss will equal that from Paragraph (1) if applicable (i.e., undamaged production was sold). If not applicable (i.e., no undamaged production was sold), the harvest price will equal the approved projected price, unless Paragraph (4)(a) applies; or
  - (c) and the production has not been sold because it is not marketable due to an insured cause of loss, and the insured has certified the production was destroyed, the harvest price for such production is zero.
- (5)The harvest price will be the approved projected price:
  - (a) for any production that is damaged, lost, or unmarketable due to an uninsured cause of loss; and
  - (b) when valuing the production guarantee for acreage damaged due to an uninsured cause of loss, put to another use, abandoned, or for failure to provide records of production and revenue that are acceptable.

## A. Harvest Price (Continued)

- (6) If the CP allows an insured to cease harvest because the current market price obtained would not cover the cost of harvest and post-harvest activities, use the harvest price specified in the CP or AIB for the production that is:
  - (a) Undamaged; or
  - (b) marketable but was damaged due to an insurable cause of loss.
- (7) If the AIP determines production has been sold at an unreasonable price or that cost is unreasonable, or if RMA determines the AIP should have determined production was sold at an unreasonable price or that cost is unreasonable:
  - (a) the harvest price for such production will equal prices determined in <a href="Paragraph">Paragraph</a> (1) above for undamaged production or in <a href="Paragraph">Paragraph</a> (3) for production damaged due to an insured cause of loss, if such prices were from production not sold at an unreasonable price and for which cost is not unreasonable; or
  - (b) if sales prices cannot be determined in <u>Paragraph (7)(a)</u>, the harvest price will equal the approved projected price.

#### B. WAHP

The WAHP for each crop, crop type, planting period, and organic practice combination will be calculated by (See 32F for an settlement of claim information and Exhibit 4 WAHP Worksheet form instructions):

- (1) multiplying each harvest price as determined in <u>Paragraph A</u> above (exclude production valued at zero and not sold because it is not marketable due to an insured cause of loss) by the amount of production (harvested and appraised) to which the harvest prices apply;
- (2) sum the results of Paragraph (1); and
- (3) divide the result of <u>Paragraph (2)</u> by the total amount of production used in the calculation of <u>Paragraph (1)</u> to calculate the WAHP.

#### 32 Settlement of Claim

#### A. Losses on Unit Basis

Losses will be on a unit basis for yield protection, revenue protection, and revenue protection plus.

(1) In the event an insured is unable to provide records of production that are acceptable for any:

#### A. Losses on Unit Basis (Continued)

- (a) OU, all OUs will be combined for which acceptable records of production were not provided; or
- (b) BU, any commingled production will be allocated to units in proportion to liability on the harvested acreage for each unit.
- (2) In the event an insured is unable to provide required revenue records, including the revenue earned by any other shares or interests not covered by this policy, no indemnity will be due.

#### B. Production to Count

Production to count includes:

- (1) all appraised production for the current crop year as follows:
  - (a) not less than the production guarantee for acreage that is abandoned; put to another use without the AIP consent; damaged solely by uninsured causes; or for which insured fail to provide records of production and revenue that are acceptable;
  - (b) production lost due to uninsured causes;
  - (c) production not marketable due to uninsured causes;
  - (d) all unharvested production (excluding that which is not marketable due to an insured cause of loss) for crops that require a single harvest or picking to collect all the commodity; or for crops that require multiple harvests or pickings, all unharvested production (excluding that which is not marketable due to an insured cause of loss) and all unharvested potential production remaining prior to end of insurance period or the final required harvest or picking as specified in the CP or SP (for example if four pickings are required, the forth picking would be the final picking); and
  - (e) potential production on insured acreage that is put to another use or abandoned, if the insured and AIP agree on the appraised amount of production. Upon the agreement, the insurance period for that acreage will end when that acreage is put to another use or abandoned. If agreement on the appraised amount of production is not reached:
    - (i) If insured does not elect to continue to care for the crop, the AIP may give insured consent to put the acreage to another use if the insured agrees to leave intact, and provide sufficient care for, representative samples of the crop in locations acceptable. The amount of production to count for such acreage will be based on the harvested production or appraisals from the samples at the time harvest should have occurred. If the required samples are not left intact or insured fails to provide

## B. Production to Count (Continued)

sufficient care for the samples, the appraisal made prior to giving insured consent to put the acreage to another use will be used to determine the amount of production to count; or

- (ii) If insured elects to continue to care for the crop, the amount of production to count for the acreage will be the harvested production, or reappraisal if the crop is not harvested; and
- (2) all harvested marketable production from the insurable acreage for the current crop year.

#### C. Revenue to Count

Revenue to count is determined by:

- (1) valuing production that has not been sold and that was certified destroyed because it was unmarketable due to an insured cause of loss at zero;
- valuing appraised production that is damaged, lost, or unmarketable due to an uninsured cause of loss at the approved projected price;
- (3) valuing all other production to count at:
  - (a) the RWAHP if revenue protection is elected; or
  - (b) the lower of the RWAHP or the approved projected price if revenue plus is elected; and
- (4) summing the results of <u>Paragraphs C(1) through C(4)</u> and adding to this amount all revenue earned from any other shares or interests on the unit not covered by this policy.

#### D. RWAHP

If an indemnity is due under either form of revenue protection, a RWAHP is computed to align within tolerances, the value of this year's sold production to the basis on which the guarantee is established. The RWAHP is computed separately for each crop, crop type, planting period, and organic practice combination as follows:

(1) determine the current crop year's average actual price for each buyer type by dividing the actual total revenue for each buyer type by the quantity of sold production. If for the current crop year, no production was sold to a buyer type that has a historical percent of sales greater than zero, the historical actual price for that buyer type will be the current crop year's average actual price. Do not include in the sum years where assigned revenues, transitional revenues, or adjusted transitional revenues are present in the insured's history (e.g., if two of the most recent five years of actual total revenues

# D. RWAHP (Continued)

in the insured's history are assigned revenues, only three years will be summed). The historical actual price is computed by:

- (a) summing the most recent five years of actual total revenues or the number of years available in the revenue history for the buyer type for the given crop, crop type, planting period, and organic practice combination;
- (b) dividing D(1)(a) by the sum of historical production sold that generated the actual total revenues summed;
- determine the current crop year's average gross price for each buyer type by dividing the gross total revenue for each buyer type by the quantity of production sold to obtain that revenue. If for the current crop year, no production was sold to a buyer type that has a historical percent of sales greater than zero, the historical gross price for that buyer type will be the current crop year's average gross price. Do not include in the sum years where assigned revenues, transitional revenues, or adjusted transitional revenues are present in the insured's history (e.g., if two of the most recent five years of actual total revenues in the insured's history are assigned revenues, only three years will be summed). The historical gross price is computed by:
  - (a) summing the most recent five years of the gross total revenues or the number of years available in the revenue history for the buyer type for the given crop, crop type, planting period, and organic practice combination;
  - (b) dividing D(2)(a) by the sum of all historical production sold to generate the gross total revenues summed;
- (3) determine the current crop year's difference between gross price and actual price for each buyer type by subtracting the result of D(1) by the result of D(2);
- (4) determine the current crop year's percent of sales to each buyer type by dividing the quantity sold to each buyer type by the total quantity sold to all buyer types;
- (5) determine any adjustment required to account for the current crop year's difference between gross price and actual price compared to historical revenue for each buyer type, as follows:
  - (a) multiply the cost tolerance value specified in the CP by the historical average difference between gross price and actual price. The historical average difference between gross price and actual price is computed by subtracting the result of D(1)(b) by the result of D(2)(b);
  - (b) subtract the result of D(5)(a) from the result of D(3), the results cannot be less than zero; and
  - (c) add the result of D(5)(c) to the result of D(1)(b);

# D. RWAHP (Continued)

- (6) compute a weighted price based on what was sold for the current crop year by multiplying results of D(1) by the respective results of D(4) for each buyer type and summing the results;
- (7) determine an adjusted weighted price by multiplying the results of D(5)(d) by the respective results of D(4), and summing the results;
- (8) compute a weighted price tolerance by:
  - (a) multiplying the results of D(5)(d) by the respective historical percent of sales to each buyer type or the proportion of sales to different buyer types elected for the current crop year. The historical percent of sales to each buyer type is computed as follows:
    - (i) for the most recent five years in the insured's history, sum production sold to each buyer type for the given crop, crop type, planting period, and organic practice combination and divide the result by the sum of all production sold for the most recent five years in the insured's history;
    - (ii) do not include in the sum, years where assigned revenues, transitional revenues, or adjusted transitional revenues are present in the insured's history (e.g., if two of the most recent five years of actual total revenues in the insured's history are assigned revenues, only three years will be summed); and
    - (iii) if the number of crop years used to calculate average revenue as specified in the Crop Provisions is other than five, then the number of years specified in the Crop Provisions is summed.
  - (b) summing the results from D(8)(a); and
  - (c) multiplying the result of D(8)(b) by the buyer type tolerance value in CP;
- (9) determine the RWAHP by:
  - (a) taking the greater of either D(7) or D(8)(c);
  - (b) subtract D(6) from D(9)(a); the result of which may not be less than zero; and
  - (c) add the result of D(9)(b) to the WAHP as determined in Paragraph 31B.

# E. Coverage of Loss or Damage

In the event of loss or damage covered by this policy, the claim will be settled by:

(1) multiplying the number of insured acres of the unit, by the respective yield or revenue protection guarantee (per acre) for the given crop type, planting period, and organic practice, and by the guarantee limitation factor, if applicable;

#### Ε. **Coverage of Loss or Damage (Continued)**

- (2) totaling the results of Section E(1), if applicable;
- (3)valuing production by:
  - multiplying production to count for the unit by the percent of the approved (a) projected price selected and the approved projected price for the given crop type, planting period, and organic practice if yield protection is elected; or
  - (b) multiplying revenue to count by percent of the approved projected price selected if either form of revenue protection was elected;
  - (c) totaling the results of E(3)(a) or E(3)(b), as applicable;
  - (d) multiplying the result of E(4) by the guarantee limitation factor, if applicable;
  - (e) subtracting the result of E(5) from the result of E(2); and
  - (f) multiplying the result of E(6) by the share.

#### F. **Settlement of Claim**

(1)The history for a crop type, planting period, and organic practice includes the following example:

	Buyer	Buyer Type	Buyer Type	Buyer		Buyer Type
	Type A	A Gross	A Actual	Type B	Buyer Type B	B Actual
	Amt	Total	Total	Amt	Gross Total	Total
	Sold	Revenue	Revenue	Sold	Revenue	Revenue
Yr 1	900	\$3,450	\$2,070	600	\$2,625	\$1,260
Yr 2	1200	\$3,969	\$2,580	600	\$2,500	\$1,200
Yr 3	700	\$2,897	\$1,680	400	\$1,911	\$860
Yr 4	950	\$3,508	\$2,280	550	\$2,420	\$1,210
Yr 5	1000	\$3,276	\$1,900	600	\$2,400	\$1,080
Total	4750	\$17,100	\$10,510	2750	\$11,856	\$5,610

- (2) This year for the same crop type, planting period, and organic practice, with 100 percent share in 100 acres. Insured selects 75 percent coverage level and 100 percent of the approved projected price. The ERF and projected price published in the actuarial documents are 100 percent and \$2.10 per box, respectively. The guarantee limitation factor is 1.0. The personal projected price is \$2.15 per box, and the approved yield is 15 boxes.
- (3) The approved projected price is \$2.10 per box (the lesser of \$2.10 or \$2.15). The production guarantee is 11.25 boxes per acre (15 boxes multiplied by 75 percent coverage level). The yield and revenue protection guarantees are \$23.63 per acre

- (11.25 production guarantee  $\times$  100 percent ERF  $\times$  100 percent of the approved projected price selected  $\times$  \$2.10 approved projected price).
- (4) The insured harvests and sells a total of 400 boxes to buyer type A, earning a gross total revenue of \$2,907 and an actual total revenue of \$872. The insured harvest and sell 522 boxes to buyer type B, earning a gross total revenue of \$3,307 and an actual total revenue of \$992.
  - (a) The insured harvests and sells 890 boxes of undamaged production for \$1,825 for a harvest price of \$2.05 per box. There are 50 boxes of unsold undamaged production.
  - (b) The insured harvests and sells 32 boxes of production damaged due to an insured cause of loss for \$40 for a harvest price of \$1.25 per box. There are 25 boxes of unsold marketable production with insured cause of loss damage similar to that which was sold.
  - (c) There is no other revenue from other shares or interests on the unit.
- (5) A total of 50 boxes are unmarketable due to an insured cause of loss.
- (6) A total of 5 acres were damaged due to uninsurable causes.
- (7) To compute the WAHP:
  - sum revenue earned from sales of undamaged production and production damaged due to an insured cause of loss: \$1,825 + \$40 = \$1,865;
  - (b) value unsold undamaged production and unsold marketable production damaged due to an insured cause of loss:  $(\$2.05 \times 50) + (\$1.25 \times 25) = \$133.75$ ;
  - value production or acreage lost or damaged due to an uninsured cause of loss at the full protection guarantee: 5 acres × \$23.63 = \$118.15;
  - (d) sum the results of (a) through (c) = \$2,116.90;
  - (e) determine the production associated with the results of (a) through (c):  $890 + 50 + 32 + 25 + (5 \text{ acres} \times 15 \text{ approved yield} \times 75 \text{ percent coverage level}) = 1,053.25 boxes; and$
  - (f) divide the result of (d) by the result of (e): \$2,116.90 / 1,053.25 = \$2.01 per box.
- (8) To compute the RWAHP:
  - (a) determine the current crop year's average price for each buyer type:
    - (i) \$872 / 400 boxes = \$2.18 for buyer type A; and

- (ii) \$992 / 522 boxes = \$1.90 for buyer type B;
- (b) determine the current crop year's average gross price for each buyer type:
  - (i) \$2,907 / 400 boxes = \$7.27 for buyer type A; and
  - (ii) \$3,307 / 522 boxes = \$6.34 for buyer type B;
- (c) determine the current crop year's difference between gross price and actual price for each buyer in the history:
  - (i) \$7.27 \$2.18 = \$5.09 for buyer type A; and
  - (ii) \$6.34 \$1.90 = \$4.44 for buyer type B;
- (d) determine the historical average difference between gross price and actual price for each buyer type in the history:
  - (i) Buyer type A: (\$17,100 \$10,510) / 4,750= \$1.39; and
  - (ii) Buyer type B: (\$11,856 \$5,610) / 2,750 = \$2.27;
- (e) determine the current crop year's percent of sales to each buyer type:
  - (i) Buyer type A: 400 / (400 + 522) = 43.4 percent; and
  - (ii) Buyer type B: 522 / (400 + 522) = 56.6 percent;
- (f) determine the historical percent of sales to each buyer type by summing total quantities sold for each buyer type, and dividing by total quantities sold for both buyer types:
  - (i) 4,750 / (4,750 + 2,750) = 63.3 percent to buyer type A;
  - (ii) 2,750 / (4,750 + 2,750) = 36.7 percent to buyer type B;
- (g) determine any adjustment required to account for the current crop year's percent difference between gross price and actual price compared to what is in the history, for each buyer type, and add the adjustments to the current year's average actual prices to create adjusted actual prices as follows:
  - (i) Buyer type A:  $(\$5.09 (1.1 \times \$1.39)) + \$2.18 = \$5.74$ ; and
  - (ii) Buyer type B: Max  $(\$4.44 (1.1 \times \$2.27)) + \$1.90 = \$3.84$
- (h) compute a weighted price based on what was sold for the current crop year:  $(\$2.18 \times 0.434) + (\$1.90 \times 0.566) = \$2.02;$

- (i) determine an adjusted weighted price:  $(\$5.74 \times 0.434) + (\$3.84 \times 0.566) = \$4.66$ ;
- (j) Compute a weighted price tolerance based on historical sales to buyer types using the adjusted actual prices:  $(0.633 \times \$5.74) + (0.367 \times \$3.84)) \times 0.9 = \$4.54$ ; and
- (k) the revised weighted average harvest price is: \$2.01 + (Max (\$4.66, \$4.54) \$2.02) = \$4.65.
- (9) The indemnity under yield coverage would be \$151.15 computed as:
  - (a) 100 acres × \$23.63 protection guarantee × 1.0 guarantee limitation factor = \$2,363;
  - (b) production to count:  $890 \text{ boxes} + 50 \text{ boxes} + (5 \text{ acres} \times 15 \text{ approved yield} \times 75 \text{ percent coverage level} = 56.25 \text{ boxes}) + 32 \text{ boxes} + 25 \text{ boxes} = 1,053.25 \text{ boxes};$
  - (c)  $1,053.25 \text{ boxes} \times \$2.10 \text{ approved projected price} \times 100 \text{ percent of the approved}$ projected price  $\times$  1.0 guarantee limitation factor = \$2,211.85; and
  - (d)  $($2,363 $2,211.85) \times 100$  percent share = \$151.15 indemnity.
- (10) The indemnity under revenue protection plus would be \$151.15 computed as:
  - (a) 100 acres × \$23.63 protection guarantee × 1.0 guarantee limitation factor = \$2,363;
  - (b) Revenue to count:
    - (i) value production that is unmarketable due to an insured cause of loss at zero:  $50 \text{ boxes} \times \$0.00 = \$0.00$ ;
    - value production or acreage lost or damaged due to an uninsured cause of loss at the full guarantee: 5 acres × 15 approved yield × 75 percent coverage level × \$2.10 approved projected price = \$118.15;
    - (iii) value remaining production to count at the lesser of the revised weighted average harvest price or the approved projected price:  $(890 + 50 + 32 + 25) \times \$2.10 = \$2,093.70$ ; and
    - (iv) sum the results above: \$0.00 + \$118.15 + \$2,093.70 = \$2,211.85;
  - (c)  $$2,211.85 \times 100$  percent of the approved projected price  $\times$  1.0 guarantee limitation factor = \$2,211.85; and
  - (d)  $(\$2,363 \$2,211.85) \times 100$  percent share = \$151.15.

- (11) The indemnity for revenue protection would be \$0.00 computed as:
  - (a) 100 acres × \$23.63 protection guarantee × 1.0 guarantee limitation factor = \$2,363;
  - (b) revenue to count:
    - (i) value production that is unmarketable due to an insured cause of loss at zero:  $50 \text{ boxes} \times \$0.00 = \$0.00$ ;
    - (ii) value production or acreage lost or damaged due to an uninsured cause of loss at the full guarantee: 5 acres × 15 approved yield × 75 percent coverage level × \$2.10 approved projected price = \$118.15;
    - (iii) value remaining production to count at the lesser of the revised weighted average harvest price or the approved projected price:  $(890 + 50 + 32 + 25) \times $4.65 = $4,636.05$ ; and
    - (iv) sum the results above: \$0.00 + \$118.15 + \$4,636.05 = \$4,754.20;
  - (c)  $$4,754.20 \times 100$  percent of the approved projected price  $\times$  1.0 guarantee limitation factor = \$4,754.20; and
  - (d)  $(\$2,363.00 \$4,754.20) \times 100$  percent share = (\$2,391.20).

## 33 - 39 (Reserved)

# **EXHIBITS**

# **Exhibit 1** Acronyms and Abbreviations

Acronyms and abbreviations general (not crop specific) are identified in the GSH and LAM. The following table provides the acronyms and abbreviations used in this handbook

Approved Acronyms and Abbreviations	Term	
AIP	Approved Insurance Provider	
APH	Actual Production History	
ВР	Basic Provisions	
CAT	Catastrophic Risk Protection Endorsement	
CIH	FCIC-18010 Crop Insurance Handbook	
COL	Cause of Loss	
СР	Crop Provisions	
DSSH	FCIC-24040 Document and Supplemental Standards Handbook	
ERF	Expected Revenue Factor	
FCIC	USDA Federal Crop Insurance Corporation	
FOB	Free-on-board	
FSA	USDA Farm Service Agency	
GP	General Provisions	
GSH	FCIC-18090 General Standards Handbook	
LAM	FCIC-25010 Loss Adjustment Manual	
PASD	RMA, PM, Product Administration and Standards Division	
PRH	Production and Revenue History	
PRH GP	Production and Revenue History General Provisions	
PRH ISH	Production and Revenue History Insurance Standards Handbook	
PW	Production Worksheet	
RMA	USDA Risk Management Agency	
RO	RMA, Insurance Services, Regional Office	
RWAHP	Revised Weighted Average Harvest Price	
SCD	Sales Closing Date	
SP	Special Provisions	
SRA	Standard Reinsurance Agreement	
USDA	United States Department of Agriculture	
WAHP	Weighted Average Harvest Price	
WAP	Weighted Average Price	

# **Exhibit 2** General Definitions

Refer to the PRH Strawberry Crop Provisions for strawberry specific definitions.

Verify or make the following entries:

Item No.	Element	Description	
	Company Name:	Name of AIP, if not preprinted on the worksheet (Company Name).	
	Claim Number:	Claim number as assigned by the AIP, if required.	
1.	Insured's Name:	Name of insured that identifies exactly the person (legal entity) to whom the policy is issued.	
2.	Policy Number:	Insured's assigned policy number.	
3.	Unit Number:	Unit number from the Summary of Coverage after it is verified to be correct.	
4.	Crop Year:	Four-digit crop year, as defined in the policy, for which the claim has been filed.	
5.	Type/Practice/ Planting Period:	Three-digit code, entered exactly as specified on the actuarial documents, for the type grown by the insured. If "No Type Specified," enter appropriate three-digit code from the actuarial documents. Enter the practice and planting period applicable per the SP.	
6.	Bed Width:	Width of the raised planting bed, rounded to the nearest tenth of a foot.	
7.	Number of Rows:	Number of rows planted per bed.	
8.	Row Width:	Row width, rounded to the nearest hundredth of a foot. Refer to Subparagraph 21D for row width determination information.	
9.	Plant Spacing:	Plant spacing within the row in feet to tenths (e.g., 12 in. entered as 1.0 ft.).	
10.	Fraction of an Acre:	Enter the applicable fraction of an acre for the sample size used (e.g., "1/1000" for 1/1000 of an acre sample size, "1/250" for 1/250 of an acre sample size, etc.). Refer to <a href="Exhibit 8">Exhibit 8</a> for determining sample row length. Multiply the row lengths in <a href="Exhibit 8">Exhibit 8</a> by the appropriate factor if a sample size other than 1/1000 acre is used. For example, multiply the row length by 4 if the sample size is 1/250 of an acre.	
11.	Field ID:	Field or subfield identification symbol. For Part I, use a separate appraisal worksheet for each field or subfield being appraised.	
12.	Calendar Dates for Picking Period:	a. Enter the beginning and ending dates when the insured did not harvest during a picking period. Start with the first day after the previous picking ended; or	
		b. If a plant recovery time for damage due to insured causes (see Paragraph 22C(5)) is needed, enter the date the damage occurred and the number of days allowed for plant recovery in the "Remarks" section (e.g., for the example in Paragraph 22C(5), enter the date damage occurred as "June 15 (or 6/15)" document the 30-day recovery period in "Remarks" and enter the remaining harvest period July 15-31 (or 7/15-7/31)). Refer to the SP for picking periods; or	

Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

Item No.	Element	Description	
12.	Calendar Dates for Picking Period (continued):	c. To account for a delay in picking for which a timely notice was not provided, enter the beginning and ending dates of the harvest delay (e.g., if a picking should have begun on January 18 but did not begin until January 28, enter the time period as "January 18 - 27 (or 1/18 - 1/27)"). Enter in "Remarks" the circumstances for the harvest delay.  When the plants are to be destroyed, enter the beginning date for the next picking period and the ending date for the last picking period shown on the SP.	
		Important: Account for the entire period of time for which the insured did not or will not harvest the acreage (e.g., for the example in <a href="Paragraph 22C(3">Paragraph 22C(3)</a> , enter August 15 to August 31 on the first line and September 1 - September 30 on the second line (or 8/15 - 8/31 and 9/1 - 9/30)).	
13.	Number of Days:	Enter the calculated number of days between the calendar dates shown in item 12. Second line of field ID: Make no entry.	
14.	Total Days:	Enter the total number of days in the picking period that includes the dates in item 13 as shown in the SP. Second line of field ID: Make no entry.	
15.	Remaining Percent of Picking Period:	Divide item 13 by item 14, rounding the result to 3 decimal places. Second line of field ID: Enter 1.000 if dates are shown in item 12. Make no entry if dates are not shown.	
16.	Month Percent of Approved Yield:	Enter the Month Percent of Approved Yield shown in the SP for the entire picking period that includes the calendar dates shown in item 12 (3-digit decimal). Second line of field ID: Enter the sum of the Month Percent of Approved Yield shown in the SP for all remaining picking periods. Make no entry if dates are not shown.	
17.	Approved Yield:	Enter the Approved Yield for the acreage. Second line of field ID: Enter the Approved Yield for the acreage if dates are shown in item 12. Make no entry if dates are not shown.	
18.	Potential Production:	Multiply the entry in item 16 by the entry in item 17, rounded to whole lbs. Second line of field ID: Multiply the entry in item 16 by the entry in item 17 if there are entries in those items. Make no entry otherwise.	
19.	Total Lbs. Per Acre:	Multiply the entry in item 15 by the entry in item 18 and enter the result rounded to whole lbs.	
20.	Total Lbs. Per Acre Potential Production:	Total the item 19 entries.	

Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

Item No.	Element	Description
21.	Field ID:	Enter the field or subfield identification symbol. Use two lines for each field ID.
22.	Acres:	Enter the number of determined acres, to tenths, for the field ID.
23.	Number of	Enter the number of viable plants counted in the sample on the first line
	Surviving Plants Per Sample:	for the field ID.
24.	Number of Original Plants Per Sample:	Enter the number of plants originally planted in the area included in the sample on the second line for the field ID.
25.	Surviving:	Enter the sum of all item 23 entries.
26.	Original:	Enter the sum of all item 24 entries.
27.	% Remaining Stand:	Enter the result of dividing item 25 by item 26, rounded to 2 decimal places.
28.	Expected Potential Production:	Enter the value from Part I item 20 of the Strawberry Appraisal Worksheet.
29.	Adjusted Potential Production:	Enter the result of multiplying item 27 by item 28, rounded to the nearest whole pound.
30.	Avg. Sample Weight:	If at the time of the appraisal there is unharvested marketable production from a previous picking in each sample row or bed, pick and weigh all unharvested fruit that could have been packed and sold. Include fruit damaged by uninsured causes. Do not count fruit that ripened after the last picking was completed. Record the individual sample weights, in lbs. to tenths, and divide by the number of samples to determine the average weight per sample in lbs. to tenths. Record the individual sample weights and the calculation of the average weight in the Remarks. If no unharvested marketable fruit enter "0.0."
31.	Factor:	Enter the appropriate factor for the sample size used (e.g., "1,000" for 1/1000 sample size, "250" for 1/250 sample size, or "100" for 1/100 sample size, etc.).
32.	Sample Lbs. Per Acre:	Enter the result of multiplying item 30 by item 31, rounded to the nearest whole pound.
33.	Total Lbs. Per Acre:	Enter the result of summing items 29 and 32.
34.	Remarks:	Remarks pertinent to the appraisal (e.g., show calculations for determining average sample weight of strawberries, "30 days allowed for plant recovery due to hail damage," "9 pickings completed before harvest ended," etc.).
35.	Adjuster's Signature and Code No., Date:	Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the PW.

Exhibit 4 Form Standards – Appraisal Worksheet (Continued)

Item No.	Element	Description
36.	Insured's Signature and Date:	Insured's (or insured's authorized representative's) signature and date.  Before obtaining insured's signature, review all entries on the Appraisal Worksheet with the insured, particularly explaining codes, etc., which may not be readily understood.
37.	Page:	Page numbers (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

If there are multiple pages to the appraisal worksheet, complete items 35 and 36 (signature of adjuster and signature of insured) only on the last page of the Appraisal Worksheets.

# Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

For Illustration Purposes Only 1. INSURED'S NAME I. M. Insured													AR 2021 5. TYP	5. TYPE/VARIETY 997/971										
	RAW			6	. BED V					UMBER	OF ROWS	8. ROW V	VIDTH 1.23 ft			9. PLANT SPAC	CINC				10. FR	10. FRACTION OF AN ACRE 1/1,000		
	PPRA					4.9 f	τ		4				1.23 π					1.0 ft					1/1,000	
PART I: PO	OTENTI	AL PR	ODUCT	ION													_			_				
11. FIELD	ID I		ICKING		- 1		13. NUN	IBER	OF D	AYS	14. TOTAL DAYS	15. REN	1AINING PERCEN PERIOD	IT OF	PICKING	16. MONTH PERCENT OF APPROVED		17. APPROVED	/IELD		18.POTENTIAL PRODUCTION			S.PER ACRE (item item 18)
Α		3,	/7-3,	/15			8			÷	31	= .258		58		.219	Х	25,733	-		5,636		1,	,454
Α		2,	/1-2,	/28	:					÷		=	1.0	00		.386	Х	25,733	=		9,933		9	,933
Α		3/	15-3	3/3	1		17			÷	31	=	.5	81		.219	Х	25,733	=		5,636		3	,275
Α	$\perp$	3/	15-3	3/3	1		17			÷	31	=	.5	81		.219	Х	25,733	_		5,636		3	,275
																		20. TOTAL LBS. I	PER ACR	E PO	TENTIAL PRODUC	TION	17	,937
PART II: S	TAND	REDU		IMRE	R OR S	SURVIN	IG PLAN	IS PE	R SAI	MPLF	25. SURVIVING	1					ED DOTENTIAL 29. ADJUSTED 30. A						32. SAMPLE	33. TOTAL LBS.
21.FIELD ID	22. AC	RES					AL PLAN				26. ORIGINAL	27 % REMAINING STAND 28. EXPECTE		PROD.	POTENTIAL SAMPLE PROD. WEIGHT			31. FACTOR		LBS. PER ACRE	PER ACRE (29 + 32)			
			34 3	33 3	34						101									П				
A	1.0				_			$\dashv$	-		÷		.96	х	17	,937 =	- 1	17,220	0.0	х	1,000	=	0.0	17,220
			35 3	35 :	35						105									Ш				
			27 3	30	29						86	-												
A	1.0		_	+				$\dashv$	+	_	÷	1	.83	х	17	',937      =	1	14,888	0.0	x	1,000	=	0.0	14,888
			35 3	35	34				_		104						L			Ш				
												-												
		f									÷			х		=				х		=		
		_	_	_					4								1			$\coprod$				
											÷	-		×								_		
		-	+		+				+		-	-		^						^		-		
34. REM/	ARKS F	Part o	of Field	l A di	amage	ed by v	wind ev	ent	on Ja	an. 31,	l field took 28 days	(2/1 - 2/2	28) to recover.	Fie	ld A had u	unharvested m	ark	etable product	ion fro	m a	previous picking	z. At	otal of 5 sar	nples were

34. REMARKS Part of Field A damaged by wind event on Jan. 31, field took 28 days (2/1 - 2/28) to recover. Field A had unharvested marketable production from a previous picking. A total of 5 samples were picked and weighed (8.2, 8.0, 7.8, 8.1, 7.9) 40 lbs. / 5 = 8. Field A had 1 acre damaged due to uninsured causes on 3/1.

#### EXAMPLE FORM

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

Verify or make the following entries:

Item No.	Element	Description
	Company	Name of AIP, if not preprinted on the worksheet (Company Name).
	Name:	
1.	Insured's	Name of the insured that identifies exactly the person (legal entity) to whom the
	Name:	policy is issued.
2.	Crop Year:	Four-digit crop year, as defined in the policy, for which the claim is filed.
3.	Policy	Insured's assigned policy number.
	Number:	
4.	Claim	Claim number as assigned by the AIP.
	Number:	
5.	Organic	Enter appropriate Organic Practice and Planting Period designations as specified
	Practice/	in the actuarial documents. Separate worksheets must be completed for each
	Planting	combination of organic practice and planting period.
	Period:	
6.	Date:	Enter the date of sale or delivery or appraisal date. Use the date of the summary
		from the buyer if using the annual summary method for completing this form.
		Make no entry for marketable harvested production that is not sold.
7.	Load/Lot/P	Enter the identification of the sale or delivery, such as the ticket number of the
	ool/Summa	load, lot number in which the load was sold, or the grower identification number
	ry No., or	from a season summary; or enter the appraisal number if production was not
	Appraisal	sold.
0	No.:	Describe the secretainer in which the streamberries were delivered to the bound
8.	Container	Describe the container in which the strawberries were delivered to the buyer
	Description:	(e.g., 1-pint mesh, 1-pound clam shell, flat, quart bucket, etc.) Separately list
9.	Number of	each type of container within the load, lot, or summary identifier listed in item 7.  Enter the number of containers. If the entry represents an appraisal, leave blank.
9.	Containers:	Efficient the number of containers. If the entry represents an appraisal, leave blank.
10.	Net Lbs. per	Enter the approximate number of net lbs. of production rounded to the nearest
10.	Container:	tenth of a pound, held by each container. Use Exhibit 11 to determine the
	Container.	average net weight of containers. For containers not listed in Exhibit 11,
		determine the average weight for each type of container by filling a container of
		that description with marketable production. Weigh the samples and, in all
		states except California, deduct the weight of the container from the gross
		weight to determine the average net weight in lbs. to tenths that the container
		will hold. For California, use the total weight of the fruit and the container. If
		representative samples of production are not available and the containers are
		not listed in Exhibit 11, AIPs may authorize the use of the producer's/buyer's
		marketing records to establish the weight per container.
		marketing records to establish the weight per container.
		Document in "Remarks" how container weights were determined when Exhibit
		11 is not used.
		If an appraisal was made make no entry.

# Exhibit 4 Form Standards – WAHP Worksheet (Continued)

Item No.	Element	Description
11.	Damage	Enter the applicable code:
	Insurable	D1 Insured cause of loss demands
	Code:	D1Insured cause of loss damage
		D2Uninsured cause of loss damage
		UUndamaged
12.	Stage:	Enter the applicable code:
		H Harvested
		UH Unharvested
13.	Buyer Type:	For each buyer type enter the applicable code below:
		ASales to buyers who purchase strawberries through direct marketing
		BSales to buyers who purchase the strawberries for fresh market use, excluding direct market purchases
		CSales to buyers who purchase the strawberries for processing
		If an appraisal was made make no entry.
14.	Lbs. of Production Sold:	Enter in whole lbs., production that is sold.
15.	Lbs. of	Enter in whole lbs., production that is unsold.
	Production Unsold:	
16.	Revenue Received	Enter revenue received for all lbs. of sold production.
	(Gross Total	Revenue received is the sum of all revenue obtained from sales of the crop
	Revenue):	(including the revenue earned from any other shares or interests not covered by
		this policy) based on FOB origin sale prices.
17.	Net	Enter the value obtained by subtracting the value of harvest and post-harvest
	Revenue	activities from revenue received in item 16. This value may not be less than zero.
	Received	
	(Actual	
	Total	
	Revenue):	

Exhibit 4 Form Standards – WAHP Worksheet (Continued)

Item No.	Element	Description						
18.	Harvest Price:	For undamaged production and production damaged due to an insured cause of loss, that was sold at a reasonable price and for which value of harvest and post-harvest activities are reasonable, enter the result of item 17 divided by item 14.						
		If no undamaged production meeting these requirements has been sold, the harvest price for any unsold undamaged production will equal the approved projected price. If undamaged production meeting these requirements has been sold, the harvest price for remaining unsold undamaged production will equal the total for undamaged production from item 19 (found in the column under item 18).						
		If there is unsold production damaged due to an insured cause of loss:						
		(i) And damage is similar to that of the sold production damaged due to an insured cause of loss, the harvest price for such unsold production will equal the total for production damaged due to an insured cause of loss from item 19 (found in the column under item 18).						
		(ii) And damage is not similar to that of the sold production damaged due to an insured cause of loss, or no production damaged due to an insured cause of loss has been sold, the harvest price for marketable unsold production damaged due to an insured cause of loss will equal the total for undamaged production from item 19 (found in the column under item 18) if applicable (i.e., undamaged production was sold). If not applicable (i.e., no undamaged production was sold), the harvest price will equal the approved projected price, unless (iii) below applies.						
		(iii) And the production has not been sold because it is not marketable due to an insured cause of loss, and you certify you have destroyed the production, the harvest price for such production is zero.						
		If you choose not to harvest undamaged production or marketable production damaged due to an insured cause of loss because the current market price you would obtain would not be high enough to cover the costs of harvest and post-harvest activities, you may value such production at an average harvest price obtained from the last seven-day period that you had sales of such production for the given organic practice and planting period. This price must reflect a reasonable sale price and reasonable costs for harvest and post-harvest activities. In addition, you must prove that the market price you would obtain if you were to harvest and sell the crop, would not be high enough to cover the costs of harvest and post-harvest activities for the entire duration that you choose to value production in accordance with this paragraph. If this cannot be proved, such production will be valued at the harvest price for either undamaged or damaged due to an insured cause of loss production, as appropriate, from item 19 (found in the column under item 18).						

Exhibit 4 Form Standards – WAHP Worksheet (Continued)

Item No.	Element	Description						
18.	Harvest Price:	The harvest price will be the approved projected price:						
	(continued)	a. For any production that is damaged, lost, or unmarketable due to an uninsured cause of loss; and						
		b. When valuing the production guarantee for acreage damaged due to an uninsured cause of loss, put to another use, abandoned, or for which you fail to provide records of production and revenue that are acceptable to us.						
		Harvest prices may only be applied to other production of the same planting period and organic practice combination.						
18a.	Total:	Enter the result of item 18 multiplied by the corresponding lbs. of production sold from item 14 or unsold from item 15.						
19.	Differentiated Totals:	For each buyer type as identified in item 13, total the corresponding entries in columns 14, 16, and 17.						
		For each harvested (H) category of undamaged (U) or damaged due to an insured cause of loss (D1) as identified in items 11 and 12, compute a weighted average price from the corresponding entries of sold production for column 18:						
		a. For the undamaged total, sum all revenue from harvested undamaged sold production in column 17 and divide by the corresponding sum of harvested production sold from column 14; and						
		b. For the damage due to an insured cause of loss total, sum all revenue from harvested damaged due to an insured cause of loss sold production in column 17 and divide by the corresponding sum of harvested production sold from column 14.						
20.	Grand Totals:	For column 14 enter the sum of 19 A., B., C.  For column 15 enter the sum of all entries in column 15. Exclude production valued at zero and not sold because it is not marketable due to an insured cause of loss.  For column 16 enter the sum of 19 A. B. C.  For column 17 enter the sum of 19 A. B. C.  For column 18a enter the sum of all entries within the column.						
21.	Weighted Average Harvest Price (WAHP):	To calculate the WAHP divide the total for column 18a (found in item 20) by the sum of the totals for column 14 and 15 (found in item 20). Enter the result rounded to four decimal places.						
22.	Remarks:	Enter reason or justification for any prices applied in item 18 here (e.g., unreasonably sold production or unsold production). Enter any additional remarks here.						

Weight	ted Average Harv	est Price/	COMPANY NAME: Any Company									Page 1 of 2	
			1. INSURED	'S NAME		2. CROP YE	AR			3. POLICY N	JMBER		
			I.M. Insu	red		YYYY				XXXXXXX			
			4. CLAIM N	NUMBER		•		5. ORGANIC PRACT	TICE/ PLANTING F	ERIOD			
			XXXXXX	XX				Fresh/Camaro	sa				
			•			PART I - PR	ODUCTION						
DATE	LOAD/LOT/POOL/	CONTAINTER	No. of	NET LBS per	Damaged or	Harvested	BUYER	POUNDS of	POUNDS of	REVENUE	NET	HARVEST	Item 14 or Ite
	SUMMARY	DESCRIPTION	Containers	Container	Undamaged	or	TYPE	PRODUCTION	PRODUCTION	RECEIVED	REVENUE	PRICE	15 X Item 1
	NO./APPRISAL#		or ACRES			Unharveste		SOLD	UNSOLD		RECEIVED.		
						d							
													Item 18 (a)
6.	7.	8.	9.	10.	11.	12.	13.	14.	15.	16.	17.	18.	100,00
10- Apr					U	Н	В	123,000		184,500	119,925	.98	120,540
7 – May					U	н	Α	62,000		124,200	80,730	1.30	80,600
, Iviay						"	_ ^	02,000		124,200	30,730	1.50	30,000
16 – Apr					U	н	Α	15,000		29,800	19,370	1.29	19,350
1 – May					D1	н	Α	5,000		1,900	1,235	.25	1,250
2 – May					D1	UH			500			.25	125
10 – May					D2	н			5,000			1.04	5,200
11- May					U	UH			1,000			1.10	1,100
11- May					D1	UH			25,000			0.00	0
13- May					U	UH			10,000			.15	1,500
						19. DIFFERENTIA	ATED TOTALS	A 82,000		A. 155,900	A. 101,335	U. \$1.10	
								B. 123,000		B. 184,500	B. 119,925	D1. \$0.25	1
								C.		C.	c.		
						20. <b>GR</b>	AND TOTALS	205,000	16,500	340,400	221,260		229,665
											21. WAHP	\$1.0369	

22. REMARKS: 25,000 lbs. of Production on May -11 is unmarketable due to being damaged by an insured COL this production is valued at zero.

## Exhibit 5 Form Standards – RWAHP Worksheet

Item No.	Element	Standard
	Company	The AIP's name if not preprinted on the worksheet (Company Name).
	Name:	
1.	Insured's	Name of the insured that identifies exactly the person (legal entity) to whom
	Name:	the policy is issued.
2.	Crop Year:	Four-digit crop year as defined in the policy for which the claim has been filed.
3.	Policy Number:	Insured's assigned policy number.
4.	Claim Number:	Claim number as assigned by the AIP (the same number will be used for both
		the WAHP worksheet and the PW).
5.	Organic	Enter appropriate Organic Practice and Planting Period designations as
	Practice/	specified in the actuarial documents. Separate worksheets must be completed
	Planting Period:	for each combination of organic practice and planting period.

For each buyer type, complete items 6 through item 13:

Subparts in item 6 through item 13 (A, B and C) correspond to buyer type entries in item 19 (A, B and C) from the WAHP worksheet.

# For the current year calculate item 6 through item 9.

Item No.	Element	Standard
6.	Actual Price:	Divide actual total revenue by quantity sold.
		If for the current crop year, no production was sold to a buyer type that has a
		historical percent of sales greater than zero, enter the historical value
		calculated in item 10.
7.	Gross Price:	Divide the gross total revenue by quantity sold.
		If for the current crop year, no production was sold to a buyer type that has a
		historical percent of sales greater than zero, enter the historical value
		calculated in item 11.
8.	Cost Amount:	Subtract item 6 from item 7. Enter the result in item 8.
9.	Percent of	Divide quantity sold to the buyer type by all production sold to all buyer types.
	crop sales by	For total production sold to a buyer type refer to item 19 in the WAHP
	buyer type:	worksheet. For total production sold refer to item 20 of the WAHP worksheet.
10.	Historical	Divide the sum of actual total revenue for the past five crop years by the sum
	average	of quantity sold for the past five crop years.
	actual price:	
		Do not include in the sum, years where assigned revenues, transitional
		revenues, or adjusted transitional revenues are present in the insured's history
		(e.g., if two of the most recent five years of actual total revenues in the
		insured's history are assigned revenues, only three years will be summed).

## Exhibit 5 Form Standards – RWAHP Worksheet (Continued)

Item No.	Element	Description
11.	Historical	Divide the sum of gross total revenue for the past five crop years by the sum of
	average	quantity sold for the past five crop years.
	gross	
	price:	Do not include in the sum, years where assigned revenues, transitional revenues,
		or adjusted transitional revenues are present in the insured's history (e.g., if two
		of the most recent five years of actual total revenues in the insured's history are
		assigned revenues, only three years will be summed).
12.	Historical	Subtract item 10 from item 11.
	average	
	cost	
	amount:	
13.	Historical	Divide the sum of production sold to the buyer type for the past five crop years
	percent of	by the sum of production sold to all buyer types for the past five crop years.
	crop sales:	
		Do not include in the sum, years where assigned revenues, transitional revenues,
		or adjusted transitional revenues are present in the insured's history (e.g., if two
		of the most recent five years of actual total revenues in the insured's history are
		assigned revenues, only three years will be summed).

## Calculate adjusted actual prices by following the steps outlined in item 14 below.

14.	Adjusted	Calculate the Adjusted Actual Price:
	Actual Prices:	<ul> <li>a. Multiply item 12 by the cost tolerance value found in the CP.</li> <li>b. Calculate the adjustment amount by subtracting the result of item "A" from item 8. If this result is less than zero enter zero.</li> <li>c. Add item 6 to item b.</li> </ul>
		Enter the result of item c above.

# Calculate the RWAHP for each crop, crop type, planting period, and organic practice combination, by completing items 15 through item 18.

15.	WAP:	Calculate WAP by multiplying item 6 by item 9 for each buyer and sum the results.
16.	Adjusted WAP:	Calculate the adjusted WAP by multiplying the result of item 14 by item 9 for each buyer type and sum the results.
17.	Historical Weighted Average Price Tolerance:	<ul> <li>Calculate the historical WAP tolerance:</li> <li>a. Multiply the result of item 14 by item 13 for each buyer type and sum the results.</li> <li>b. Multiply the result of item a by the buyer type tolerance found in the CP.</li> <li>Enter the result of item b above.</li> </ul>
18.	Revised Weighted Average Harvest Price (RWAHP):	<ul> <li>Calculate the RWAHP:</li> <li>a. Take the greater of item 16 or result of item 17 and subtract item 15.</li> <li>b. Add the result of item a (which cannot be less than zero) to the WAHP from item 21 of the Weighted Average Harvest Price Worksheet.</li> <li>Enter the result of item b above rounded to four decimal places.</li> </ul>

Revised Weighted Average Harvest Price Worksheet		Com	pany Name: .	Any Co	mpany				Page 1 of 2					
		1. ln	sured's Name	: I.M. I	Insured	2. C	rop Year: <b>YYYY</b>	,			3. Policy Number: XXXXXXX			
		4. Claim Number: XXXXXXXX							5. Organic Practice /Planting Period					
Current Year Calculations			Historical Period Calculations				Adjusted Actual Price			Weighted Average Price (WAP)				
	Items (6	5-9)		Items (10-13)				ı	tem 14	Items (15-18)				
	Actual Price	A.	\$1.37		Average Actual Price	A.	\$1.60				Weighted Average Price			
6.		В.	\$1.11	10.		В.	\$1.25	Α.	\$1.52	15.	(WAP)	\$1.21		
		C.				C.		١٠.	J1.J2		· /			
		A.	\$2.10	1	Average Gross	A.	\$2.13			1	Adjusted Weighted Average Price	\$1.35		
7.	Gross Price	В.	\$1.70	11.	Price	В.	\$1.68			16.				
		C.			riice	C.		В.	\$1.23		THEE			
		A.	\$0.73	1	Average Cost	A.	\$0.53	۱.	Ų1.25		Historical Weighted Average			
8.	Cost Amount	В.	\$0.59	12.	Amount	В.	\$0.43			17.	Price Tolerance	\$1.18		
		C.			Amount	C.					The folerance			
	Percent of	A. B	40.00%	1	Percent of	A.	29.80%	C.			Revised Weighted Average	4		
9.	9. Crop Sales		60.00%	13.	Crop Sales	В.	70.20%	վ ∵.		18.	Harvest Price (RWAHP)	\$1.1769		
crop sales		C.				C.					TIGITY COLL TICE (INVIALITY)			

Verify or make the following entries:

Item No.	Element	Description
1.	Crop Code:	"Strawberries" (0154).
2.	Unit:	Unit number from the Summary of Coverage after it is verified to be correct.
3.	Location Description:	Land location that identifies the legal description, if available, and the location of the unit (e.g., section, township, and range; FSA Farm Numbers; FSA Common Land Units (CLU) and tract numbers; GPS identifications; or Grid identifications) as applicable for the crop.
4.	Date(s) of Damage:	First three letters of the month(s) during which the determined insured damage occurred for the inspection and the cause(s) of damage listed in item 5 below. If no entry in item 5 below make no entry. For progressive damage, enter the month during which the majority of insured damage occurred. Include the specific date where applicable as in the case of hail damage (e.g., Aug 11, etc.). Enter additional dates of damage in the 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.
		If there is no insurable cause of loss, and a no indemnity due claim will be completed, make no entry.
5.	Cause(s) of Damage:	Name of the determined insured cause(s) of damage for this crop as listed in the LAM for the date of damage listed in item 4 above for this inspection. If an insured cause(s) of damage is coded as "Other," explain in the Narrative. Enter additional causes of damage in the extra spaces, as needed. If more space is needed, document additional determined insured causes of damage in the Narrative or on a Special Report. Refer to the illustration in item 6 below.
		If it is evident that no indemnity is due, enter "no indemnity due" across the column in item 5. Refer to the LAM for more information on no indemnity due claims. If the claim is denied, enter "DC" and refer to the LAM for further instructions.
6.	Insured Cause %:	Preliminary: Make no entry.
		<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 additional space is needed, enter the additional determined "Insured Cause %" in the Narrative or on a Special Report. The total of all "Insured Cause %" including those entered in the Narrative must equal 100%.
		If there is no insurable cause of loss, and a no indemnity due claim will be completed, make no entry.

Exhibit 6 Form Standards – Production Worksheet (Continued)

Item No.	Element			Description	on		
6.	Insured Cause % (continued):	Example entries for items 4 - 6 and the Narrative, reflecting entries for multiple dates of damage, the corresponding insured causes of damage and insured cause percent(s):					
		4. Date(s) of Damage	MAY	JUN 30	JUN 30	AUG	AUG
		5. Cause(s) of Damage	Excess Moisture	Hurricane	Hail	Wildlife	Heat
		6. Insured Cause %	10	20	15	25	20
		Narrative: Ad Freeze, insure		_	– SEP 5, (	cause of dam	nage –
7.	Company/Agency:	Name of the AIP	and agency	v servicing the	e contract	 t.	
8.	Name if Insured:	Name of the ins	ured that id	<u> </u>			ntity) to
9.	Claim #:	Claim number a	•	y the AIP.			
10.	Policy #:	Insured's assign					
11.	Crop Year:	Four-digit crop year, as defined in the policy, for which the claim is filed.					
12.	Additional Units:	Final: Unit num final inspection. completed. Add more spaces are identified as "No Report.	ber(s) for all A non-loss ditional none needed for on-Loss Unit	Il non-loss uni unit is any ur -loss units ma r non-loss uni ts," in the Nar	nit for wh y be ente ts, enter t	ich a PW has red on a sing the unit num	not been gle PW. If bers
13.	Est. Prod. Per Acre:	Final: Estimated crop at the time	d yield per a	icre, in whole	lbs. of all	non-loss un	its for the
14.	Date(s) of Notice of Loss:	<ul> <li>Preliminary:</li> <li>a. Date the first or second notice of damage or loss was given for the unit in item 2, in the 1<sup>st</sup> or 2<sup>nd</sup> space, as applicable. Enter the complete date (e.g., "MM/DD/YYYY") for each notice.</li> <li>b. A notice of damage or loss for a third preliminary inspection (if needed) requires an additional set of PWs. Enter the date of notice for a third preliminary inspection in the 1<sup>st</sup> space of item 14 on the second set of PWs.</li> </ul>			Enter the ction (if ate of		

Item No.	Element	Description
14.	Date(s) of Notice of Loss (Continued):	c. Reserve the "Final" space on the first page of the first set of PWs for the date of notice for the final inspection.
		d. If the inspection is initiated by the AIP, enter "Company Insp" instead of the date.
		e. If the notice does not require an inspection, document as directed in the Narrative instructions.
		<b>Final</b> : Transfer the last date (in the 1 <sup>st</sup> or 2 <sup>nd</sup> space from first or second set of PWs) to the final space on the first page of the first set of PWs if a final inspection should be made as a result of the notice. Always enter the complete date of notice (e.g., "MM/DD/YYYY") for the "FINAL" inspection in the final space on the first page of the first set of PWs. For a delayed notice of loss or a delayed claim, refer to the LAM.
15.	Companion Policy(s):	a. If insured has a 100 percent share make no entry.
		b. In all cases where the insured has less than a 100 percent share of a loss affected unit, ask the insured if the other person sharing in the unit has a multiple-peril contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter "None."
		(1) If the other person has a multiple-peril contract and it can be determined that the same AIP services it, enter the contract number. Handle these companion policies according to AIP instructions.
		(2) If the other person has a multiple-peril contract and a different AIP or agent services it, enter the name of the AIP and/or agent (and contract number) if known.
		(3) If unable to verify the existence of a companion contract, enter "Unknown" and contact the AIP for further instructions.
		Refer to the LAM for further information regarding companion contracts.

Section I – Determined Acreage Appraised, Production and Adjustments

Make separate line entries for varying:

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

Exhibit 6 Form Standards – Production Worksheet (Continued)

Item No.	Element	Description		
16.	Field ID:	The field identification symbol from the appraisal worksheet, sketch map,		
		or an aerial photograph, as applicable. Refer to the Narrative instructions.		
17.	Multi-Crop Code:	Make no entry.		
18.	Reported Acres:	In the event of over-reported acres, handle in accordance with the		
		individual AIP instructions. In the event of under-reported acres, enter the		
		reported acres to tenths for the field or sub-field. If there are no under-		
		reported acres, make no entry. Refer to the CIH for acreage		
		determinations.		
19.	Determined	Refer to the LAM for definition of acceptable determined acres for an		
	Acres:	annual crop used herein. Enter determined acres to tenths for all acreage		
		containing unharvested production. Enter the determined acres to tenths		
		for which consent is given for other use and/or:		
		a. Put to other use without consent.		
		b. Abandoned.		
		c. Damaged by uninsured causes.		
		d. For which the insured failed to provide acceptable records of production.		
		Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements.		
		Determined acres to tenths. Acreage breakdowns within a unit may be estimated (enter "E" in front of the acres) if a determination is impractical. Account for all planted acreage in the unit.		
20.	Interest or Share:	Insured's interest in crop to three-decimal places as determined at the		
		time of inspection. If shares vary on the same unit, use separate line		
		entries.		
21.	Risk:	Make no entry.		
22.	Type:	Three-digit code (e.g., 997) entered exactly as specified on the actuarial		
		documents for the type grown by the insured.		
23.	Class:	Make no entry.		
24.	Sub-Class:	Make no entry.		
25.	Intended Use:	Make no entry.		
26.	Irr. Practice:	Three-digit code, entered exactly as specified on the actuarial documents		
		for the irrigated practice carried out by the insured. If "No Irrigated		
		Practice Specified" is shown in the actuarial documents enter the		
		appropriate code from the actuarial documents (e.g., 997). If an irrigated		
27		practice is not specified on the actuarial documents, make no entry.		
27.	Cropping Practice:	Three-digit code (e.g., 977), entered exactly as specified on the actuarial		
		documents for the practice carried out by the insured.		

Item No.	Element		Description	
28.	Organic Practice:	Three-digit code, entered exactly as specified on the actuarial documents for the organic practice carried out by the insured. If "No Organic Practice Specified" is shown in the actuarial documents enter the appropriate code from the actuarial documents (e.g., 997). If an organic practice is not specified on the actuarial documents, make no entry.		
29.	Stage Code:	<b>PRELIMINARY</b> : Ma	ke no entry.	
		FINAL: Enter the ap	oplicable abbreviation as shown below.	
		<u>USE</u>	<u>EXPLANATION</u>	
		"H" "UA"	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 Harvested Unharvested Production Adjustment Unharvested or put to other use without consent	
		GLEANED ACREAGE	Refer to the LAM for information on gleaning.	
30.	Use of Acreage:		e abbreviation as follows:	
		<u>USE</u>	<u>EXPLANATION</u>	
		"WOC" "SU" "ABA" "H"	Use made of acreageSolely uninsuredAbandoned without consentHarvestedUnharvested	
		indicated, strike ou showing the correct	Acreage" entry. If the final use of the acreage was not as the original line and initial it. Enter all data on a new line t "Use of Acreage."  E: Refer to the LAM for information on gleaning.	
31.	Appraised Potential:	Transfer the per-ac worksheet. If there	re appraisal in whole lbs. from column 33, on the appraisal is no potential on UH acreage, enter "0" (zero). Refer to ures for documenting "0" (zero) yield appraisals.	
32a.	Moisture%:		berry make no entry.	
32b.	Factor:		/berry make no entry.	
320.	Tactor.	Troi appraised straw	rocity make no endy.	

Exhibit 6 Form Standards – Production Worksheet (Continued)

Item No.	Element	Description		
33.	Price:	Enter the applicable RWAHP from the corresponding RWAHP worksheet to four decimal places or if revenue protection plus is elected enter the lower of the approved projected price or the RWAHP.		
34.	Production Pre QA:	For appraised strawberry production column 19 multiplied by column 31, results rounded to whole lbs.		
35.	Quality Factor:	Under section 15 (j) of the BP, if due to insured causes, a Federal or State agency has ordered the appraised crop or production to be destroyed, enter the factor "0.000." Instruct the insured to complete and submit a Certification Form stating the date the crop or production was destroyed and the method of destruction (refer to item 40 and the Narrative below). Also refer to LAM paragraphs for additional information. If no destruction order, make no entry.		
36.	Production Post QA:	Make the following entries in whole lbs.  a. For appraisals with destruction order, column 34 multiplied by column 35.  b. For appraisals without destruction order, transfer entry from column 34.		
37.	Uninsured Cause:	Make the following entries in whole lbs.  For uninsured causes appraisals, column 19 multiplied by the per-acre appraisal in column 33 on the appraisal worksheet for uninsured causes or other documentation; otherwise, make no entry.		
		a. Hail and Fire exclusion not in effect.		
		(1) Enter not less than the insured's approved yield multiplied by coverage level, and the share and the number of acres damaged solely by uninsured causes, for any "P" stage acreage. On preliminary inspections, advise the insured to keep harvested production from any acreage damaged solely by uninsured causes separate from other production.		
		(2) For acreage that is damaged partly by uninsured causes, enter the appraised uninsured loss of production in whole lbs. (i.e., Column 33 from the appropriate appraisal worksheet multiplied by column 19 of the PW). Refer to the LAM for information regarding assessing uninsured cause appraisals.		
		b. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.		
		c. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals. For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.		
38.	Total to Count:	Transfer entry in item 36.		
39.	Total:	Total column 19, to tenths.		

Exhibit 6 Form Standards – Production Worksheet (Continued)

Item No.	Element	Description
40.	Quality:	Check the applicable condition(s) affecting the unit's appraised and harvested production (refer to the CP and SP) below.
		Qualifying QA Condition:
		Test Weight (TW) Kernel Damage (KD) and Total Defects Garlicky (Grade) Aflatoxin Vomitoxin Fumonisin Dark Roast (for Sunflowers only) Sclerotina (for Sunflowers only) Ergoty COFO (Commercially Objectionable Foreign Odor) Other None
		a. Check "Other" if the identified injurious substances or conditions are not listed above (refer to item 35 above). For mycotoxins, also refer to item 41 below.
		Document in the Narrative (or on a Special Report):
		(1) 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
		(2) Attach to the claim, the completed Certification Form, a copy of the destruction order issued by the Federal or State agency and (if possible) the results of the laboratory test that confirms the presence of injurious substances or conditions.
		b. Otherwise, check "None."
41.	Do any mycotoxins exceed FDA, State, or other health	Check "Yes" if any mycotoxins listed in item 40 (including any identified as "Other") exceed Federal, state, or other health organization maximum limits; otherwise, leave blank. Refer to the LAM for information on mycotoxins. Document in the Narrative or on a Special Report, the disposition of the production that was:
	organization maximum limits:	a. Sold: Document the name and address of the buyer; or
	minics.	b. Not sold: Document the date(s) of the disposition, how the production was used, or how the production was destroyed.
42.	Totals:	Separately total columns 34, 36, 37, and 38 in whole lbs. If a column has no entries, make no entry.

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

Item No.	Description				
a.	When there is acreage that has been harvested that has fruit remaining on the plants				
	(unharvested fruit): explain an entry in column 31 for such fruit that meets or exceeds the policy				
	grade requirements.				
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 necessary, enter the unit number(s), "No				
	Inspection," date and adjuster's initials. 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/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.				
h.	Explain any errors found on the Summary of Coverage.				
i.	Explain any commingled production. Refer to the LAM.				
j.	Explain any entry for "Production Not to Count" in column 62 and/or any production not				
	included in column 56 entries (e.g., harvested production from uninsured acreage that can be				
	identified separately from the insured acreage in the unit). Explain any production not included in Section II.				
k.	Explain a "No" checked in item 44.				
I.	Attach a sketch map or aerial photograph to identify the total unit:				
	(1) If consent is or has been given to put part of the unit to another use;				
	(2) If uninsured causes are present; or				
	(3) For unusual or controversial cases.				
	Indicate on the aerial photograph or sketch map, the disposition of acreage destroyed or put to other use with or without consent.				
m.	Explain any difference between inspection and signature dates. For an absentee insured, enter the date of the inspection and the date of mailing the PW for signature.				
n.	When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the				
	code number of the other adjuster or supervisor and date of inspection.				
0.	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.	Document any authorized estimated acres shown in column 19 as follows: "Line 3 'E' acres				
	authorized by AIP MM/DD/YYYY."				
q.	Document the method and calculation used to determine acres for the unit. Refer to the LAM.				

Item No.	Description			
r.	For production ordered destroyed by a Federal or State agency due to the presence of injurious substances or conditions, document the following:			
	(1) Explain any ".000" factor entered in columns 35 and 65.			
	(2) A description of the injurious substance or condition for which a destruction order was issued. The circumstances that caused the crop to be affected by an injurious substance or condition, date the crop was destroyed and the method of destruction. Attach to the claim the insured's completed Certification Form, a copy of the destruction order issued by the Federal or State agency and (if applicable) a copy of the laboratory test results that confirms the presence of injurious substances or conditions.			
	Refer to the LAM for additional documentation requirements.			
S.	Explain any losses due to fire where weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed.			
t.	Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.			
u.	Document any other pertinent information, including any data to support any factors used to calculate the production.			

#### Section II – Determine Harvested Production

#### **General Information:**

- (1) When all acreage has been harvested, determine total production from warehouse receipts, cooling facility/packer/processor receipts, or farm management records (refer to the LAM for farm record requirements) verified by the adjuster and supported by written records from the first handler. This production will be the basis for computing losses from the insured and uninsured causes of damage on the PW.
- (2) Account for all harvested production and revenue except production appraised before harvest and shown in Section I because the quantity cannot be determined later.
- (3) The insured must maintain satisfactory records of all production sold. Verify any processing, packing house, cooling facility, or first handler records. If acceptable records are not available, refer to the LAM.
- (4) If additional lines are necessary, the data may be entered on a continuation sheet. Use separate lines for:
  - (a) Separate storage facilities.
  - (b) Different first handlers (buyers, packing houses, cooling facilities, or processors). The insured must have maintained satisfactory records of all production sold or stored. Verify any packing house, cooling facility or processor records. In all localities, if the first handler was not a packer, processor, or cooling facility the production will be determined by the adjuster on the basis of available records.

#### **General Information (Continued):**

- (c) Harvested fruit of any type that was marketed but failed to meet the applicable grade (quality) requirements because of insured damage.
- (d) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
- (e) Harvested production from more than one insured practice (or crop) and a separate approved APH yield has been established for each, the harvested, production also must be entered on separate lines in columns 47a through 66 by crop. If production has been commingled refer to the LAM.
- (5) There will generally be no harvested production entries in columns 47a through 66 for preliminary inspections.

Item No.	Element	Information Required			
43.	Date	Used to determine if there is a delayed notice or a delayed claim. Refer to the			
	Harvest	LAM.			
	Completed:	Preliminary: Make no entry.			
		Final:			
		a. The earlier of the date the entire acreage on the unit was (1) harvested, (2) totally destroyed, (3) put to other use, (4) a combination of harvested, destroyed, or put to other use, or (5) the calendar date for the end of the insurance period.			
		b. If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvest, enter "Incomplete."			
		c. If at the time of final inspection (if prior to the end of the insurance period), none of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter "No Harvest."			
		d. If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, etc. Refer to the LAM.			
44.	Damage	Preliminary: Make no entry.			
	Similar to Other Farms in the Area?:	<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 fields in the area. If "No" is checked, explain in the Narrative.			
45.	Assignment of Indemnity:	Check "Yes" only if an assignment of indemnity is in effect for the crop year; otherwise, check "No." Refer to the LAM.			
46.	Transfer of	Check "Yes" only if a transfer of right to an indemnity is in effect for the unit for			
	Right to Indemnity:	the crop year; otherwise, check "No." Refer to the LAM.			
47a.	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.			

Exhibit 6 Form Standards – Production Worksheet (Continued)

Item No.	Element	Description
47b.	Field ID:	a. If only one practice and/or type of harvested production is listed in Section I, make no entry.
		b. If more than one practice and/or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type, the corresponding Field ID (from column 16).
48.	Multi-Crop Code:	Make no entry.
49 52.	Length or Diameter/ Width/ Depth/ Deduction	<ul> <li>a. Strike column headings and enter "Buyer Type." Refer to Exhibit 8, herein.</li> <li>b. When there are different dispositions (e.g., sold direct marketed or unsold direct marketed) production from the same insured acreage, make separate line entries, as applicable (refer to the example PW, herein).</li> </ul>
53.	Net Cubic Feet:	Make no entry.
54.	Conversion Factor:	Make no entry.
55.	Gross Prod.:	Harvested production in whole lbs. for strawberry production determined by delivery records, production recaps, sales receipts from processors, etc., (must be net weight). Transfer entries from total lbs. sold in column 14 on the WAHP Worksheet for all sold, harvested production.
56.	Bu., Ton, Lbs., Cwt.:	<ul> <li>Circle "Lbs." in column heading. Enter strawberry production in whole lbs.</li> <li>a. For sold production (determined by delivery records, production recaps, sales receipts from processors, etc., must be net weight) transfer entry from the total lbs. sold entry (item 20) from column 14 on the WAHP Worksheet.</li> <li>b. For unsold harvested production not under a destruction order enter the sum of all unsold harvested entries from column 15 of the WAHP Worksheet.</li> <li>c. For harvested production under a destruction order enter the amount of production on a separate line and explain in the Narrative.</li> <li>Note: Strawberries which are unmarketable due to insurable causes are not counted as production to count.</li> <li>Any undamaged marketable strawberries or strawberries that the producer cannot market due to uninsurable causes must be counted as production to</li> </ul>
57.	Shell/Sugar Factor	Make no entry.

Item No.	Element	Description
58a.	FM%:	Make no entry.
58b.	Factor:	Make no entry.
59a.	Moisture%:	Make no entry.
59b.	Factor:	Make no entry.
60a.	Test Wt.:	Make no entry.
60b.	Factor:	Make no entry.
61.	Adjusted Production:	Make no entry.
63.	Production	Make the following entries in whole lbs.
	Pre-QA;	a. For harvested production with production not to count: Column 56 minus column 62.
		b. For harvested production without production not to count: Transfer entry from column 56.
64a.	Revised Weighted Average Harvest Price:	Enter the applicable RWAHP from the corresponding RWAHP worksheet to four decimal places or if revenue protection plus is elected enter the lower of the approved projected price or the RWAHP.
64b.	Market Price:	Make no entry.
65.	Quality Factor:	Make no entry.
66.	Production to Count:	Enter the result of column 63 times column 65, rounded to whole lbs. If no entry in column 65, transfer entry from column 63.
67.	Total:	Total of column 66 entries in whole lbs. If no entries in column 66, make no entry.
68.	Section II Total:	Total column 66 entries, results in whole lbs.
69.	Section I Total:	Total column 38 entries, results in whole lbs.
70.	Production Total:	Item 68 plus item 69, result in whole lbs.

Exhibit 6 Form Standards – Production Worksheet (Continued)

Item No.	Element	Description
71.	Allocated Production:	Refer to the LAM for instructions for determining allocated production. Total production, in whole lbs., 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 PRH Production:	<ul> <li>Make the following entries in whole lbs.:</li> <li>a. When there is an entry in item 71: Item 70 - item 71. Enter the result of item 70 - item 71.</li> <li>b. When there is no entry in item 71: Transfer the value in item 70.</li> </ul>
	The follow	ving required entries are not illustrated on the PW example below.
73.	Adjuster's Signature, Code # and Date:	Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. For an absentee insured, enter adjuster's code number only. The signature and date will be entered after the absentee has signed and returned the PW. Final indemnity inspections should be signed on the bottom line.
74.	Insured's Signature and Date:	Insured's (or insured's authorized representative's) signature and date. Before obtaining the insured's signature, review all entries on the PW with the insured or insured's authorized representative, particularly explaining codes, etc., that may not be readily understood. Final indemnity inspections should be signed on the bottom line.
75.	Page Numbers:	Preliminary: Page numbers - "1," "2," etc., at the time of inspection.

Final: Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

1. Cr	op/Code	#	2. Unit#	3. Lo	cation Des	ription	7	7. Company ANY COMPANY 8					8. Name of Insured									
	Strawb	erries						Agenc	/	ANY AGENCY					I.M. INSURED							
	015	54	0001-00020	U SE	C 1 TWN 9	5N RNG-	-30W								9. Claim# 11. Crop Year							
4. Da	te(s) of [	Damage	APR 25												xxxxxxxx				YYYY			
5. Ca	use(s) of	f Damage	Excess Preci	р											10. Polic	y #			XXXXXXX			
6. In:	sured Ca	use %	100												14. Date	e(s)	1st		2nd		Final	
12. A	dditiona	l Units													Notice o	f Loss	MM/	/DD/YYYY			MM/DD/YYYY	
13. E	st. Prod.	Per Acre													15. Com	panion Pol	icv(s)					
SECTI	ON I – D	ETERMINED	ACREAGE APP	RAISED,	PRODUCTI	ON AND	ADJUSTI	MENTS			'											
A. A(	TUARIA	L													в. РОТЕ	NTIAL YIELD	)					
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	<u>32a</u> 32b.	33.	34.	35.	36.	37.	38.
Field ID	Multi- Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Туре	Class	Sub- Class	Intended Use	UT. Practice	Cropping Practice	_	Stage	Use of Acreage	Appraised Potential	Moisture %	Price	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count
А			5.0	1.000									UH	UH	100		1.1769	500		500		500
			10.0	1.000									UH	UH	100		1.1769	1000		1,000		1,000
			5.0	1.000									UH	UH	5,000		1.1769	25,000		25,000		25,000
			10.0	1.000									UH	UH	1,000		1.1769	10,000		10,000		10,000
40. Quality: TW ② KD ② Aflatoxin ② Vomitoxin ② Europisin ③ Garlicky ② Dark Roast ③ 39. TOTAL 30.0 Sclerotinia ② Ergoty ② CoFo ② Other ② None ② 42. TOTALS 41. Mycotoxins exceed FDA, State, or other health organization maximum limits? Yes ②									36,500		36,500		36,500									

NARRATIVE (If more space is needed attach	a Special Deport): Field "A " not	harvested Field "B" productio	n from Harvested Production Worksheets

SECTIO	N II – DE	TERMIN	ED HAR	VESTED	PRODUC	TION													
43. Date Harvest Completed 44. Damage similar to other farms in the area								e area?	a? 45. Assignment of Indemnity 46. Transfer of Right to Indemnity?								_		
		MM/I	DD/YYYY	1				Yes	X No					Yes	No X		Yes	No )	K
A. MEA	SUREM	ENTS				B. GRO	SS PRODUC	TION		C. ADJUS	STMENTS TO	HARVESTE	D PRODUC	TION					
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	r Type <del>Depth</del>	<del>Deduc</del> <del>tion</del>	Net Cubic Feet	Conversion Factor	Gross Prod.	Bu (Ton) (bs) Cwt.	Shell/ Sugar Factor	FM%  Factor	Moisture <sup>%</sup> Factor	Test WT  Factor	Adjusted Production	Prod. Not to Count	Production Pre-QA	RWAHP Mkt. Price	Quality Factor	Production to Count
1.000				В		•		123,000	123,000							123,000	\$1.1769		123,000
1.000				А				62,000	62,000							62,000	\$1.1769		62,000
1.000				А				15,000	15,000							15,000	\$1.1769		15,000
1.000				А				5,000	5,000							5,000	\$1.1769		5,000
		•							•		•		•	•	67. TOTAL	205,000			205,000
																		68. Section II Total	205,000
																		69 Section L Total	36 500

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

68. Section II Total 205,000
69. Section I Total 36,500
70. Total 241,500
71. Allocated Prod.
72. Total PRH Prod. 241,500

**Exhibit 7** Minimum Representative Sample Requirements

ACRES IN FIELD OR SUBFIELD	MINIMUM NO. OF SAMPLES
.01 - 10.0	3
10.1 - 20.0	4

Add one additional sample for each additional 10.0 acres (or fraction thereof) in the field or subfield.

Refer to Paragraph 21(2)(c) for situations where different varieties may be combined for appraisal purposes.

ROW WIDTH  (FEET TO  HUNDRETHS/EQUIVALENT INCHES)	ROW LENGTH (FEET TO TENTHS)	ROW WIDTH  (FEET TO  HUNDRETHS/EQUIVALENT  INCHES)	ROW LENGTH (FEET TO TENTHS)
.50 (6 in.)	87.1	1.92 (23 in.)	22.7
.58 (7 in.)	75.1	2.00 (24 in.)	21.8
.67 (8 in.)	65.0	2.08 (25 in.)	20.9
.75 (9 in.)	58.1	2.17 (26 in.)	20.1
.83 (10 in.)	52.5	2.25 (27 in.)	19.4
.92 (11 in.)	47.3	2.33 (28 in.)	18.7
1.00 (12 in.)	43.6	2.42 (29 in.)	18.0
1.08 (13 in.)	40.3	2.50 (30 in.)	17.4
1.17 (14 in.)	37.2	2.58 (31 in.)	16.9
1.25 (15 in.)	34.8	2.67 (32 in.)	16.3
1.33 (16 in.)	32.8	2.75 (33 in.)	15.8
1.42 (17 in.)	30.7	2.83 (34 in.)	15.4
1.50 (18 in.)	29.0	2.92 (35 in.)	14.9
1.58 (19 in.)	27.6	3.00 (36 in.)	14.5
1.67 (20 in.)	26.1	3.08 (37 in.)	14.1
1.75 (21 in.)	24.9	3.17 (38 in.)	13.7
1.83 (22 in.)	23.8	3.25 (39 in.)	13.4

For row widths not included above: One acre is 43,560 square feet. The linear feet of a single row to obtain a sample of 1 acre equals 43,560 square feet divided by the row width in feet to hundredths. Divide the result by 1,000 to obtain the 1/1000 per acre sample row length (rounded to tenths). For a 1/1000 of an acre sample that spans the width of the bed (includes all rows), divide the sample row length shown in the table by the number of rows in the bed to obtain the sample bed length. Larger sample sizes may be used if warranted by damage to the crop.

#### Example:

5 foot raised bed with 4 rows (15 inch average row spacing), the table shows the result of 43,560 sq. ft. per acre divided by 1.25 (15 inches divided by 12 inches) row width = 34,848 linear feet of row per acre. 34,848 linear feet divided by 1,000 = 34.8 foot row length for a onerow 1/1000 of an acre sample. For a 4 row 1/1000 of an acre sample that spans the entire width of the planting bed, divide 34.8 foot row length by 4 rows to determine 8.7 foot bed length. If a larger sample size is needed, use 34.8 foot row length and include all 4 rows in the bed for a sample size of 4/1000 (or 1/250) of an acre or multiply the row length by 4 (e.g., 34.8  $\times$  4 = 139.2 feet of a single row).

Ounces	Tenths of
	Lbs.
1	0.1
2	0.1
3	0.2
4	0.3
5	0.3
6	0.4
7	0.4
8	0.5
9	0.6
10	0.6
11	0.7
12	0.8
13	0.8
14	0.9
15	0.9
16	1.0

Grams	Lbs.
Less than 22.7	0.0
22.7 to 68.0	0.1
68.1 to 113.3	0.2
113.4 to 158.7	0.3
158.8 to 204.1	0.4
204.2 to 249.4	0.5
249.5 to 294.8	0.6
294.9 to 349.1	0.7
340.2 to 385.5	0.8
385.6 to 430.9	0.9
431.0 to 476.2	1.0

## **Exhibit 11** Standard Container Weights

The following table provides the average weight of berries a container will hold. The weight includes the weight of the container (which is overfilled to account for the container weight).

State /LIDC No.	Container Times *	Number Per	Average Weight
State/UPC No.	Container Types *	Flat/Box	(Lbs./Flat)
California:		(12 × 20)	
33383 20001	1 pint mesh (12 ounce)	12 per flat	12.0
33383 20003	1 pint mesh (half-flat)	6 per flat	6.0
33383 20004	1 pint mesh (flat)	12 per flat	12.0
33383 20026	8 ounce clamshell	12 per flat	8.0
33383 20027	1 pound clamshell	8 per flat	8.5
33383 20028	10.3 ounce clamshell	12 per flat	7.7
33383 20030	2 pound clamshell	4 per flat	8.0
33383 20031	Stem berries: 1 pound clamshell	8 per flat	8.0
33383 20032	Stem berries: 8 ounce clamshell	16 per flat	8.0

For containers not listed in this exhibit, if possible, fill a container with several representative samples of marketable production, weigh the samples in lbs. to tenths for both the container and the strawberries. If representative samples of production are not available, the AIP may authorize the use of the producer's/buyer's marketing records.

#### **DECISION CHART FOR STAGE AND APPRAISAL ENTRIES**

#### Section 1, PW Entry Required for:

If the Insured:	Column	Column	Column	Column 37
	29	30	31	
Harvested all pickings.	Н	Н	No	No*
Harvested 1 picking and no other pickings harvested	Н	Н	Yes	No*
due to insured causes.				
Harvested 1 picking, but no other pickings harvested	Н	Н	No	Yes
due to uninsured causes.				
Harvested all pickings, but production records	Р	Н	No	Yes
unacceptable.				
Did not harvest any pickings due to insured causes.	UH	UH	Yes	No*
Did not harvest any pickings due to uninsured causes.	Р	UH	No	Yes
Plants destroyed with consent due to insured causes	UH	То	Yes	No*
and planted to peppers, no pickings were harvested.		Peppers		
Plants destroyed without consent and no pickings	Р	WOC	No	Yes
harvested.				
Harvested 2 pickings, skipped 7 pickings (23 day gap**	Н	Н	Yes (for	No*
and timely notice provided) due to hail damage and			hail	
harvested last 6 pickings.			damage)	
Harvested 2 pickings, skipped 6 pickings (19 day gap**	Н	Н	No	Yes (for the 6 skipped
and no notice provided) due to hail damage and				pickings)
harvested last 7 pickings.				
Harvested all pickings except last 2 pickings due to low	Н	Н	Yes	No*
market price.				
Harvested all pickings except last 4 pickings due to	Н	Н	Yes ***	No*
insured damage, but after crop recovery harvested 2			(for	
pickings after end of insurance period.			insured	
			damage)	
Harvested all pickings including two pickings after end	Н	Н	No***	No*
of insurance period.				
Harvested 2 pickings, skipped 10 pickings due to frost	Н	Н	Yes ***	Yes (last 4 pickings
damage and harvested the last 6 pickings. Adjuster			(for frost	skipped)
determined plants were producing harvestable fruit the			damage)	
last 4 of the 10 skipped pickings.				
First 4 pickings not harvested due to uninsured causes,	Н	Н	Yes (for	Yes (for first 4 pickings)
next 8 pickings harvested, and last 4 pickings not			insured	
harvested due to insured causes.			damage)**	

<sup>\*</sup> Appraisal entries may be required in Column 37 of the PW if "uninsured causes" are also present.

<sup>\*\*</sup> If this county has a 21 day "harvest delay" notice requirement, the insured must provide notice if harvest is delayed 21 days or more. Acceptable harvest records must be provided and the delay in harvest must be due to an insured cause of loss. Otherwise, it must be assumed the plants produced harvestable fruit during the harvest delay and an appraisal for uninsured causes is required.

\*\*\* If the insured delayed harvest of a picking until after the end of the insurance period and it was possible to harvest the picking(s) in question prior to the end of the insurance period, then any production harvested after the end of the insurance period is considered production to count. If the production records are not acceptable or available or if it is known production records will not be available, enter an appraisal in Column 37.