STRAWBERRY
DOLLAR PLAN
PILOT LOSS
ADJUSTMENT
STANDARDS
HANDBOOK

2008 and Succeeding Crop Years

FCIC-25780 (07-2004)
FCIC-25780-1 (07-2005)
FCIC-25780-2 (04-2006)
FCIC-25780-3 (04-2007)
This handbook contains the official FCIC-issued loss adjustment standards for this crop for the 2008 and succeeding crop years. All approved insurance providers (AIPs) will utilize these standards for both loss adjustment and loss training.

Summary of changes/control chart

The following list contains significant changes to this handbook, as determined by us; however, it may not represent all changes made. All changes made to this handbook are applicable regardless of whether or not listed.

Major Changes: Refer to changes or additions in text, which have been highlighted. Three stars (*** identify where information has been removed.

Changes for Crop Year 2008 (FCIC-25780-3) issued April 2007:

1. Section 7 C (2): Revised the last sentence in the first paragraph to state: “Refer to the Special Provisions for possible deduction or additions to allowable costs.” The 2008 Strawberry Special Provisions for California counties now allow cooling costs paid by the insured (not to exceed $0.05 per pound) to be added to the allowable costs. The insured must provide records substantiating the actual cooling costs that the insured incurred. Removed the word “Note” from the second paragraph to agree with standard formatting.

2. Section 7 C, item 6 – Type/Variety – Deleted “(refer to the Special Provisions for insurable varieties)” since there are no specific varieties listed in the Special Provisions.

3. Section 7 C, item 15 – Price Received per Lb.: - Deleted from the last sentence of this paragraph, the words “and if item 13 applies” since these words are not needed.
4. **Section 7 C, item 16 - Allowable Costs/lb:**
   a. Revised to include possible additions for cooling costs.
   b. Added: “MAKE NO ENTRY if the number of pounds sold cannot be determined as specified in the second paragraph of item 13” so this instruction is not overlooked.
   c. Deleted from the last sentence of the last paragraph, the words “and if item 13 applies” since these words are not needed.

5. **Section 7 C, item 17 - Net Price/lb.** Deleted from the last sentence of this paragraph, the words “and if item 13 applies” since these words are not needed.

6. **Section 7 C, item 21 g. - Remarks:** Added: “When allowed by the Special Provisions, the calculations for adding cooling costs (on a dollar/lb basis) paid by the insured to the allowable costs shown in the Special Provisions.

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**Control Chart For: Strawberry Dollar Plan Pilot Loss Adjustment Standards Handbook**

<table>
<thead>
<tr>
<th>SC Page(s)</th>
<th>TC Page(s)</th>
<th>Text Page(s)</th>
<th>Reference Material</th>
<th>Date</th>
<th>Directive Number</th>
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<td>1-2</td>
<td>17-22</td>
<td></td>
<td>4-2006</td>
<td>FCIC-25780-2</td>
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<td></td>
<td>4-2007</td>
<td>FCIC-25780-3</td>
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<tr>
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<td>1-2</td>
<td>1-16</td>
<td>4-2007</td>
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<td>31-38</td>
<td>7-2004</td>
<td>FCIC-25780</td>
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<td></td>
<td></td>
<td>45-46</td>
<td>FCIC-25780-2</td>
</tr>
</tbody>
</table>
### STRAWBERRY APPRAISAL WORKSHEET

#### PART I: POTENTIAL PRODUCTION

<table>
<thead>
<tr>
<th>FIELD ID</th>
<th>CALENDAR DATES FOR HARVEST PERIOD</th>
<th>NUMBER OF DAYS</th>
<th>PICKING INTERVAL</th>
<th>CALCULATED NO. OF PICKINGS</th>
<th>LBS. PER ACRE PER PICKING</th>
<th>TOTAL LBS. PER ACRE</th>
</tr>
</thead>
<tbody>
<tr>
<td>11</td>
<td>April 17-30</td>
<td>14</td>
<td>3</td>
<td>4.67</td>
<td>x 2,400</td>
<td>11,208</td>
</tr>
<tr>
<td>1</td>
<td>May-July</td>
<td>14</td>
<td>3</td>
<td>4.67</td>
<td>x 2,400</td>
<td>18,255</td>
</tr>
</tbody>
</table>

#### PART II: STAND REDUCTION

18. TOTAL LBS. PER ACRE EXPECTED PRODUCTION 29,463

#### REMARKS

15 pickings completed prior to April 17. Sample berry weights: 1.5 + 1.8 + 1.3 + 1.1 = 6.5 lbs. + 5 samples = 1.3 lbs. average berry weight per sample. Sample berry weights represent marketable berries that should have been harvested during the last picking, but were not harvested.
C. SUMMARY OF HARVESTED PRODUCTION WORKSHEET ENTRIES AND COMPLETION INFORMATION

(1) Use the Summary of Harvested Production Worksheet to record harvested marketable production. Use separate worksheets for:

(a) Harvested production sold directly to consumers (e.g., direct marketed, roadside stands, farmers’ markets, U-Pick, penhooked, sold for cash, etc.);

(b) Each broker, processor, packer, shipper, or other first handler; or

(c) Marketable production that is harvested, but not sold.

(2) Allowable costs are to be deducted for production actually packed. Refer to the Special Provisions for possible deductions or additions to allowable costs.

*** This worksheet is used to determine the net value per pound actually received for harvested production, if the minimum value or Modified Minimum Value Options apply, and net dollars received.

(3) MAKE NO ENTRY for harvested production that is damaged or defective due to insurable causes and such production is NOT marketable.

(4) Production harvested and shipped will be considered marketable even if such production is rejected at the destination point. Use the greater of the value agreed upon at the time the production was shipped or the minimum value or the Modified Minimum Value Option price in either I or II, as elected. If the price was not established, use not less than the minimum value.

(5) Insurance providers may, if needed, use the insured’s records of the number of containers purchased for the crop year as a check against the number of containers sold.

Verify or make the following entries:

<table>
<thead>
<tr>
<th>Item No.</th>
<th>Information Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Insured’s Name: Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.</td>
</tr>
<tr>
<td>2.</td>
<td>Crop Year: Four-digit crop year, as defined in the policy, for which the claim is filed.</td>
</tr>
</tbody>
</table>
3. **Policy Number:** Insured’s assigned policy number.

4. **Unit Number:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).

5. **Claim No.:** Claim number as assigned by the insurance provider, if required.

6. **Type/Variety:** Three-digit code number, entered exactly as specified on the actuarial documents, for the type grown by the insured. If “No Type Specified,” enter appropriate 3-digit code number from the actuarial documents. Enter the variety name.

7. **Name, Address, and Phone Number of Buyer/Packer, Etc.:** Name, address and telephone number of the broker, processor, packer, shipper, other first handler; or penhooker, location of harvested unsold production, U-pick field, roadside stand, or name and location of farmers’ market. Use separate forms for each buyer.

**PRODUCTION**

**Items 8 through 24.**

8. **Date:** Date the load was sold or delivered, or the date from a season summary. MAKE NO ENTRY for marketable harvested production that is not sold.

9. **Load, Lot, or Summary:** Ticket number of the load, lot number in which the load was sold, or the grower identification number from a season summary. Enter “Unsold” for marketable harvested production that is not sold, “U-pick” for U-pick production, “Direct Market” for production sold, through a farmers’ market, roadside stand, “cash sale” for production sold for cash, or “Penhooked” for production sold to a penhooker.

10. **Container Description:** Describe the container in which the strawberries were delivered to the buyer (e.g., 1-pint mesh, 1-pound clam shell, flat, quart bucket, etc.). Make separate line entries for each type of container that holds a different weight of strawberries.

11. **Number of Containers:** Number of containers for each container type.

12. **Net Lbs. Per Container:** Approximate number of net pounds of production, to the nearest tenth of a pound, held by each container. Use **TABLE D** to determine the average net weight of containers. For containers not listed in **TABLE D**, determine the average weight for each type of container by filling the container with representative samples of 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 pounds to tenths that the container will hold. For California, use the total weight of the berries and the container. If representative samples of production are not available and the containers are not listed in **TABLE D**, insurance providers may authorize the use of the producer’s/buyer’s marketing records to establish the
Pounds per container. Document in “Remarks” how container weights were
determined when TABLE D is not used.

13. **Pounds Delivered:** The total pounds of production delivered for the load, lot or
summary account number shown in item 9; as determined by multiplying item 11 by
item 12, rounded to whole pounds.

a. If the insurance provider cannot determine the pounds harvested from U-pick
acreage, farmers’ market, roadside stand, penhooker, or cash sale but can
determine the total dollars received for the production based on acceptable
records, enter the dollars received in items 14 and 19 and explain in the
“Remarks.” If the number of pounds sold cannot be determined, MAKE NO
ENTRY for allowable costs and minimum value.

b. For marketable harvested production that is not sold, enter the total pounds
harvested.

14. **Gross Dollars Received:** Value per load, lot, or summary account number in
dollars and cents listed in item 9, before any adjustments or deductions. MAKE NO
ENTRY for marketable harvested unsold production.

15. **Price Received per Lb.:** The price per pound (to the nearest cent) the insured
received determined by dividing item 14 “Gross Dollars Received” by item 13
“Pounds Delivered.” MAKE NO ENTRY for marketable harvested unsold
production.

16. **Allowable Costs/lb.:** Allowable costs per pound (to the nearest cent) entered from
the Special Provisions for harvesting and handling charges, with possible
adjustments for deductions or additions, as and if specified in the Special Provisions.
Refer to the Special Provisions for possible deductions or additions to allowable
costs due to cooling costs (also refer to subsection 7 C (2) above and the “Remarks,”
below). Allowable cost-adjustments due to additions or deductions for cooling costs
are allowed ONLY as specified in the Special Provisions; e.g., limitation of the
amount of cooling costs that can be added to the allowable costs, and requirement of
copies of records substantiating that the insured actually paid for the cooling costs.

MAKE NO ENTRY if the number of pounds sold cannot be determined as specified
in the second paragraph of item 13.

For U-pick production and penhooking, enter “0.00” unless an allowable cost is
shown on the Special Provisions for such production. MAKE NO ENTRY for
marketable harvested unsold production.

17. **Net Price/lb.:** Result, to the nearest cent, of subtracting item 16 “Allowable
Costs/lb.” from item 15 “Price Received per Lb.” MAKE NO ENTRY for
marketable harvested unsold production.
18. **Minimum Value/lb.:** Enter the minimum value to the nearest cent, or the Modified Minimum Value to the nearest cent, as shown on the Special Provisions for Options selected. For marketable harvested unsold production, enter the minimum value from the Special Provisions. MAKE NO ENTRY if item 13, above, applies.

19. **Net Dollars Received:** Result of multiplying item 13 “Pounds Delivered” by the greater of item 17 or 18, or if item 13, above, applies, enter amount from item 14. For marketable harvested unsold production enter the result of multiplying item 13 by item 18. All entries are in dollars and cents.

20. **Total:** Sum item 19 “Net Dollars Received.” For multiple pages, enter the grand total on the last page of the worksheet applicable for the buyer. Enter total in Section II, column “I” on the Production Worksheet applicable for each buyer.

21. **Remarks:** If applicable, identify:

   a. The Modified Minimum Value Option selected;

   b. How the container weight was determined;

   c. When and if applicable, calculations for deducting cooling costs (on a dollar/lb. basis) paid by the buyer from the allowable costs shown in the Special Provisions;

   d. How entries in item 14 were determined when item 13, above, applies; or

   e. How production was determined if acceptable records are not available.

   f. Any pertinent information such as the reason harvested production was not sold.

   g. When allowed by the Special Provisions, the calculations for adding cooling costs (on a dollar/lb basis) paid by the insured to the allowable costs shown in the Special Provisions.

22. **Adjuster’s Signature, Code Number and Date:** Signature of adjuster, code number, and date signed after the insured (or insured’s authorized representative) has signed. Sign and date on only the last page of the worksheet.

23. **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 Summary of Harvested Production worksheet WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood. Obtain the insured’s signature on only the last page of the worksheet.

24. **Page:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.)
**Company Name:** Any Company  
**FOR ILLUSTRATION PURPOSES ONLY**  
**STRAWBERRIES**  
**SUMMARY OF HARVESTED PRODUCTION**

<table>
<thead>
<tr>
<th>Date</th>
<th>Load, Lot, or Summary</th>
<th>Container Description</th>
<th>No. of Containers</th>
<th>Net Lbs. per Container</th>
<th>Pounds Delivered</th>
<th>Gross Dollars Received</th>
<th>Price Received per Lb.</th>
<th>Allowable Costs/lb.</th>
<th>Net Price/lb.</th>
<th>Minimum Value/lb</th>
<th>Net Dollars Received</th>
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</thead>
<tbody>
<tr>
<td>2/18/YYYY</td>
<td>20-BV03</td>
<td>Flat 1 Pint mesh</td>
<td>300</td>
<td>12.0</td>
<td>3,600</td>
<td>11,520.00</td>
<td>3.20</td>
<td>.30</td>
<td>2.90</td>
<td>.10</td>
<td>10,440.00</td>
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<tr>
<td>2/22/YYYY</td>
<td>20-BV05</td>
<td>Flat 1 Pint mesh</td>
<td>950</td>
<td>12.0</td>
<td>11,400</td>
<td>29,070.00</td>
<td>2.55</td>
<td>.30</td>
<td>2.25</td>
<td>.10</td>
<td>25,650.00</td>
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<tr>
<td>2/26/YYYY</td>
<td>20-BV08</td>
<td>1 Lb. Clam shell</td>
<td>2,125</td>
<td>8.0</td>
<td>17,000</td>
<td>26,690.00</td>
<td>1.57</td>
<td>.30</td>
<td>1.27</td>
<td>.10</td>
<td>21,590.00</td>
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<tr>
<td>3/2/YYYY</td>
<td>20-BV14</td>
<td>1 Lb. Clam shell</td>
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<td>8.0</td>
<td>14,160</td>
<td>16,850.40</td>
<td>1.19</td>
<td>.30</td>
<td>.89</td>
<td>.10</td>
<td>12,602.40</td>
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<tr>
<td>3/6/YYYY</td>
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<td>Flat 1 Pint mesh</td>
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<td>12,360</td>
<td>11,124.00</td>
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<td>7,416.00</td>
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<td>3/10/YYYY</td>
<td>20-BV37</td>
<td>1 Lb. Clam shell</td>
<td>950</td>
<td>8.0</td>
<td>7,600</td>
<td>5,928.00</td>
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<td>.26</td>
<td>.10</td>
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**20. Total**  
84,235.84

**21. Remarks**
Container weights from Table D. Modified Minimum Value Option I selected.

**22. Adjuster’s Signature**  
I. M. Adjuster  
Code Number  12345  
Date  MM/DD/YYYY

**23. Insured’s Signature**  
I. M. Insured  
Date  MM/DD/YYYY

**24. Page 1 of 1**

APRIL 2007  
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FCIC-25780-3 (STRAWBERRY)