

United States
Department of
Agriculture



Federal Crop
Insurance
Corporation



Product
Development
Division

CRANBERRY LOSS ADJUSTMENT STANDARDS HANDBOOK

FCIC-25100 (12-2010)

2011 and Succeeding Crop Years

**UNITED STATES DEPARTMENT OF AGRICULTURE
WASHINGTON, D.C. 20250**

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25100 (12-2010)
SUBJECT: CRANBERRY LOSS ADJUSTMENT STANDARDS HANDBOOK 2011 AND SUCCEEDING CROP YEARS	OPI: Product Administration and Standards Division	
	APPROVED	DATE:
	/s/ Tim B. Witt 12/15/10 Deputy Administrator, Product Management	

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-ISSUED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2011 AND SUCCEEDING CROP YEARS. ALL REINSURED COMPANIES 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. It may not represent all changes made. All changes made to this handbook are applicable regardless of whether or not listed.

Major Changes: See changes or additions in text which have been **highlighted**. Three stars (***) identify the location of information that has been removed.

Changes for Crop Year 2011 (FCIC-25100):

- A. Throughout the handbook, changed insurance provider to Approved Insurance Provider (AIP).
- B. Page TC 1 and TC 2: Revised section and subsection headings.
- C. Page 1, section 1: Revised handbook introductory statement.
- D. Pages 6 and 10: Revised internet link to Privacy Act and Non-discrimination Statements.
- E. Page 6, subsection 7 B: Inserted new heading and uninsured appraisal information.
- F. Page 6, subsection 7C: Revised appraisal worksheet instructions for items 10 and 13 to include information on uninsured appraisals.
- G. Page 10, subsection 8 A: Inserted information on Production Worksheet standards.
- H. Pages 11 – 23, subsection 8 D: Revised Production Worksheet item entry instructions to track with new format.
- I. Page 21: Inserted example of new Production Worksheet with cranberry claim entries.

CRANBERRY LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

- J. Throughout handbook, made syntax and format changes as needed so that this handbook tracks with the RMA-approved crop handbook standards format.

Control Chart For: Cranberry Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Pages	Reference Material	Date	Directive Number
Remove	Entire Handbook					
Current Index	1-2	1-2	1-24	25	12-2010	FCIC-25100

CRANBERRY LOSS ADJUSTMENT HANDBOOK

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1. INTRODUCTION

THIS HANDBOOK MUST BE USED IN CONJUNCTION WITH THE LOSS ADJUSTMENT MANUAL (LAM) STANDARDS HANDBOOK, FCIC-25010.

The FCIC-issued loss adjustment standards for this crop are the official standard requirements for adjusting crop insurance losses in a uniform and timely manner. The FCIC-issued standards for this crop and crop year are in effect as of the signature date for this crop handbook located on the internet at www.rma.usda.gov/handbooks/25000/index.html. All Approved Insurance Providers (AIPs) will utilize these standards for loss adjustment and loss training for the applicable crop year. These standards include crop appraisal methods, claims completion instructions, and form standards that supplement the general (not crop-specific) loss adjustment standards identified in the LAM.

2. SPECIAL INSTRUCTIONS

This handbook remains in effect until superseded by reissuance of **either** the entire handbook **or** selected portions (through slipsheets or bulletins). If slipsheets have been issued for a handbook, the original handbook as amended by slipsheet pages shall constitute the handbook. A bulletin can supersede either the original handbook or subsequent slipsheets.

A. DISTRIBUTION

- (1) The following is the minimum distribution of forms completed by the adjuster and signed by the insured (or insured's authorized representative) for the loss adjustment inspection:
 - (a) One legible copy to the insured.
 - (b) The original and all remaining copies as instructed by the **AIP**.
- (2) It is the **AIP's** responsibility to maintain original insurance documents relative to policyholder servicing as designated in their approved plan of operations.

B. TERMS, ABBREVIATIONS, AND DEFINITIONS

- (1) Terms, abbreviations, and definitions that are **general** (not crop-specific) to loss adjustment are identified in the LAM.
- (2) Terms, abbreviations, and definitions **specific** to cranberry loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.

DSSH **Document and Supplemental Standards Handbook**

3. **INSURANCE CONTRACT INFORMATION**

The **AIP** is to determine that the insured has complied with all policy provisions of the insurance contract. Crop Provisions (**CP**) to consider in this determination include (but are not limited to):

A. INSURABILITY

The following may not be a complete list of insurability requirements. Refer to the Basic Provisions Cranberry Crop Provisions, and Special Provisions for a complete list.

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

B. PROVISIONS AND PROCEDURES NOT APPLICABLE TO CAT COVERAGE

Refer to the Crop Insurance Handbook (CIH) and the LAM for provisions and procedures not applicable to CAT.

C. UNIT DIVISION

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

D. NOTICE OF DAMAGE OR LOSS

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

4. CRANBERRY APPRAISALS

A. GENERAL INFORMATION

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

- (b) Whenever possible, appraise cranberries before fruit is removed from the vines.

B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS

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

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

5. APPRAISAL METHOD

A. GENERAL INFORMATION

These instructions provide information on an appraisal method for:

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

B. FRUIT COUNT APPRAISALS

- (1) Determine the appraised number of cranberries per square foot of vines for each sample as follows:
 - (a) Select a sample size (i.e., one square foot, three, or four square feet) for all samples in the bog or sub-bog. Use three or four square feet for the sample size where the stand is thin.
 - (b) Use one of the measuring devices described below to outline each sample area. The following devices can be constructed locally. Materials needed and construction steps are as follows:

- 1 One square foot area: Cut a one-square-foot hole in a piece of heavy cardboard.

- 2 Three square-foot inside area: Construct a round hoop using 73.7 inches of one-half inch (inside) diameter plastic hose and three inches of one-half inch diameter wooden dowel material.
 - 3 Four square-foot inside area: Construct a round hoop using 85.1 inches of one-half inch (inside) diameter plastic hose and three inches of one-half inch diameter wooden dowel material.
 - 4 Hoop assembly: Insert the one-half inch wooden dowel pin halfway into one end of the hose. Form the hose into a circle and connect by inserting the protruding end of the wooden dowel pin into the other end of the hose.
- (c) Outline each sample area by tossing one of the measuring devices described above into representative areas throughout the bog or sub-bog.
 - (d) Pick the cranberries within each sample area. **For dry harvested cranberries only**, if due to an insured cause(s), do not pick fruit that failed to develop a seasonally mature color by normal harvest time.
 - (e) Count the total number of appraised fruit from each sample area.
- (2) The number of cranberries in a sample square foot area is equivalent to the number of barrels per acre (100.0 pounds per barrel). Calculate the potential quantity per acre by:
 - (a) Determining the total number of square feet from all sample areas of the bog or sub-bog.
 - (b) Totaling the number of appraised cranberries in all sample areas of the bog or sub-bog.
 - (c) Dividing the total number of cranberries for all samples by the total square feet for all samples to determine the appraisal in barrels per acre to the nearest tenth.

6. APPRAISAL DEVIATIONS AND MODIFICATIONS

A. DEVIATIONS

Deviations in appraisal methods require FCIC written authorization (as described in the LAM) prior to implementation.

B. MODIFICATIONS

There are no pre-established modifications contained in this handbook. Refer to the LAM for additional information.

7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. APPRAISAL WORKSHEET STANDARDS

- (1) The entry items in subsection C are the minimum requirements for the appraisal worksheet. All entry items are “Substantive,” (i.e., they are required).
- (2) Appraisal worksheet completion instructions. The completion instructions for the required entry items on the appraisal worksheet in the following subsections are “Substantive,” (i.e., they are required).
- (3) The Privacy Act and Nondiscrimination statements are required statements that must be printed on the form or provided to the insured as a separate document. These statements are not shown on the example form in this section. The current Non-Discrimination and Privacy Act Statements can be found on the RMA website at <http://www.rma.usda.gov/regs/required.html>.
- (4) Refer to the DSSH for other crop insurance form requirements (e.g., font point size, etc.).

B. GENERAL INFORMATION FOR WORKSHEET ENTRIES AND COMPLETION PROCEDURES

- (1) Include the AIP’s name in the appraisal worksheet title if not preprinted on the AIP’s worksheet or when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the AIP), when a worksheet entry is not provided.
- (3) Separate appraisal worksheets are required for each unit and for acreage damaged by uninsured causes. Refer to section 4 for sampling instructions.
- (4) Standard appraisal worksheet items are numbered consecutively in subsection C below. An example appraisal worksheet is also provided to illustrate how to complete entries.

C. WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

**Item
No.**

Information Required

Company Name: Name of AIP if not preprinted on the worksheet (Company Name).

Claim No.: Claim number as assigned by the AIP, if required.

1. **Insured’s Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.

2. **Policy No.:** Insured's assigned policy number.
3. **Unit No.:** **Unit** number from the Summary of Coverage after it is verified to be correct.
4. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim is filed.
5. **Unit Acres:** Number of acres, to tenths, in the unit being appraised.
6. **Bog ID:** Bog or sub-bog identification symbol.
7. **Acres Appraised:** Number of determined acres, to tenths, in the bog or sub-bog being appraised.
8. **Practice:** Three-digit code number, entered exactly as specified on the actuarial documents, for the practice carried out by the insured. If "No Practice Specified," enter appropriate three-digit code number from the actuarial documents.
9. **Square Feet:** Number of square feet used for each sample (e.g., "3" square feet).
10. **Number of Berries Per Sample:** Number of sound, ripe cranberries counted for the sample. For uninsured appraisals, enter the number of cranberries with uninsured damage on a separate worksheet.
11. **Total No. of Berries All Samples:** Total number of cranberries counted for all samples in item 10.
12. **Total Sq. Ft. All Samples:** Total number of square feet sampled, determined by multiplying the number of square feet used for each sample (item 9) by the total number of samples in item 10.
13. **Appraisal in Barrels Per Acre:** Divide item 11 by item 12 and enter the result in barrels to tenths.
 - a. For insured damage appraisals: Transfer entry to column 31 "Appraised Potential" on the Production Worksheet.
 - b. For uninsured damage appraisals: Transfer entry to column 37 "Unins. Causes" on the Production Worksheet.
14. **Remarks:** Enter any pertinent appraisal information.

The following required entries are not illustrated on the appraisal worksheet example below.

15. **Adjuster's Signature, Code No., and 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 section of the Appraisal Worksheet (if applicable); otherwise, document the appraisal date in the "Narrative" of the Production Worksheet.

16. **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.
17. **Page:** Page numbers – (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

COMPANY NAME: *Any Company*CLAIM NO.: *XXXXXXXX*

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

Fruit damaged by hail on MM/DD.

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

8. PRODUCTION WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. PRODUCTION WORKSHEET STANDARDS

- (1) The entry items in subsection D are the minimum Production Worksheet requirements. All entry items are considered “Substantive,” (i.e., they are required).
- (2) The completion instructions for the required entry items on the Production Worksheet in the following subsections are “Substantive,” (i.e., they are required).
- (3) The Privacy Act and Nondiscrimination statements are required statements that must be printed on the form or provided to the insured as a separate document. These statements are not shown in the example form in this section. The current Non-Discrimination and Privacy Act Statements can be found on the RMA website at <http://www.rma.usda.gov/regs/required.html>.
- (4) The DSSH requires the following certification statement on the form directly above the insured’s signature block.

“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.”

- (5) Refer to the DSSH for other crop insurance form requirements (e.g., font point, size, etc.).

B. GENERAL INFORMATION FOR WORKSHEET ENTRIES AND COMPLETION PROCEDURES

- (1) The Production Worksheet is a progressive form containing all notices of damage for all preliminary and final inspections on a unit.
- (2) If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
 - (a) Acreage report errors.
 - (b) Delayed notices and delayed claims.
 - (c) Corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
 - (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use or other reasons described in the LAM).

- (e) “No Indemnity Due” claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).
- (4) The adjuster is responsible for determining if the insured has complied with all of their requirements under the notice and claim provisions of the policy. If they have not, the adjuster should contact the AIP.
- (5) If the AIP determines the claim is to be DENIED, refer to paragraph 67 K of the LAM for Production Worksheet completion instructions.
- (6) Instructions labeled “PRELIMINARY” apply to preliminary inspections only. Instructions labeled “FINAL” apply to final inspections only. Instructions not labeled apply to ALL inspections.

C. COMPLETING INDEMNITIES INVOLVING QUALITY ADJUSTMENT WHEN THE VALUE OF DAMAGED HARVESTED PRODUCTION IS NOT AVAILABLE

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

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

D. WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item No.	Information Required
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1.	Crop/Code #: “Cranberries” (0058).
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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 in chronological order the month that identified when the majority of insured damage occurred. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., Aug 11, 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 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.

6. **Insured Cause %:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Whole percent of damage for the insured cause of damage listed in item 5 above for this inspection. Enter additional “Insured Cause %” in the extra spaces, as needed. If additional space is needed, enter the additional determined “Insured Cause %” in the Narrative or on a Special Report. The total of all “Insured Cause %” including those entered in the Narrative must equal 100%.

If there is no insurable cause of loss, and a no indemnity due claim will be completed, MAKE NO ENTRY.

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 percents:

4. Date(s) of Damage	MAY	JUN 30	JUN 30	AUG	AUG
5. Cause(s) of Damage	Excess Moisture	Tornado	Hail	Drought	Heat
6. Insured Cause %	10	20	15	25	20
Narrative: Additional date of damage – SEP 5, cause of damage – Freeze, insured cause Percent = 10%.					

7. **Company/Agency:** Name of the **AIP** and agency servicing the contract.
8. **Name of Insured:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
9. **Claim #:** Claim number as assigned by the **AIP**.
10. **Policy #:** Insured's assigned policy number.
11. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim is filed.
12. **Additional Units:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Unit number(s) for all non-loss units for the crop at the time of final inspection. A non-loss unit is any unit for which a Production Worksheet has not been completed. Additional non-loss units may be entered on a single Production Worksheet. If more spaces are needed for non-loss units, enter the unit numbers identified as "Non-Loss Units," in the Narrative or on an attached Special Report.

13. **Est. Prod. Per Acre:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Estimated yield per acre, in whole barrels of all non-loss units for the crop at the time of final inspection.

14. **Date(s) of Notice of Loss:**

PRELIMINARY:

- a. Date the **first or second** notice of damage **or loss** was given for the unit in item 2, in the 1st or 2nd space, as applicable. Enter the complete date (e.g., "MM/DD/YYYY") for each notice.
- b. A notice of damage or loss for a third preliminary inspection (if needed) requires an additional set of Production Worksheets. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set of Production Worksheets.
- c. Reserve the "Final" space on the first page of the first set of Production Worksheets 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.

FINAL: Transfer the last date (in the 1st or 2nd space from first or second set of Production Worksheets) to the FINAL space on the **first page of the first set of Production Worksheets** 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 Production Worksheets. For a delayed notice of loss or a delayed claim, refer to the LAM.

15. **Companion Policy(s):**

- a. If no other person has a share in the unit (insured has a 100 percent share), MAKE NO ENTRY.
- b. In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter “NONE.” Refer to the LAM for further information regarding companion contracts.
 - (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.

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

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

16. Field ID: The field or bog identification symbol from **the appraisal worksheet**, a sketch map, or an aerial photograph. Refer to the Narrative instructions.

17. Multi-Crop Code: The applicable two-digit code for first crop and second crop. Refer to the LAM for instructions regarding entry of first crop and second crop codes.

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 bog. If there are no under-reported acres, MAKE NO ENTRY. Refer to the LAM or CIH for acreage determination specific to perennial crops.
19. **Determined Acres:** Refer to the LAM or CIH for definition of acceptable determined acres for perennial crops used herein. Enter the determined acres to tenths for which consent is given for other use and/or:
- Put to other use without consent.
 - Abandoned.
 - Damaged by uninsured causes.
 - 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.
- FINAL:** Determined acres to tenths. Acreage breakdowns within a unit may be estimated 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:** Three-digit code for the correct "Rate" specified on the actuarial documents. If a "Rate" or "High Risk Area" is not specified on the actuarial document **maps**, MAKE NO ENTRY. Verify with the Summary of Coverage and if the Rate is found to be incorrect, revise according to the **AIP**'s instructions. Refer to the LAM. Unrated land is uninsurable without a written agreement.
22. **Type:** Three-digit code number, entered exactly as specified on the actuarial documents for the type grown by the insured. If "No Type Specified," is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If the actuarial documents do not contain type information, MAKE NO ENTRY.
- 23.-25. MAKE NO ENTRY.
26. **Irr. Practice:** Three-digit code number, entered exactly as specified on the actuarial documents for the irrigated practice carried out by the insured. If "No Irrigated Practice Specified" is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997).
27. **Cropping Practice:** Three-digit code number, entered exactly as specified on the actuarial documents for the cropping practice (or practice) carried out by the insured. If "No Cropping Practice Specified" or "No Practice Specified" is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If actuarial documents do not contain cropping practice information, MAKE NO ENTRY.

28. **Organic Practice:** Three-digit code number, entered exactly as specified on the actuarial documents for the organic practice carried out by the insured. If “No Organic Practice Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If actuarial documents do not contain organic practice information, MAKE NO ENTRY.

29. **Stage:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Stage abbreviations as shown below.

<u>STAGE</u>	<u>EXPLANATION</u>
“P”	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the AIP .
“H”	Harvested.
“UH”	Unharvested or put to other use with consent.

GLEANED ACREAGE: Refer to the LAM for more information on gleaning.

30. **Use of Acreage:** Use the following “Use of Acreage” abbreviations.

<u>USE</u>	<u>EXPLANATION</u>
“Bull dozed,” etc.....	Use made of the acreage.
“WOC”	Other use without consent.
“SU”	Solely uninsured.
“ABA”	Abandoned without consent.
“H”	Harvested.
“UH”	Unharvested.

Verify any “Use of Acreage” entry. If the final use of the acreage was not as indicated, strike out the original line and initial it. Enter all data on a new line showing the correct “Use of Acreage.”

GLEANED ACREAGE: Refer to the LAM for more information on gleaning.

31. **Appraised Potential:** Per-acre appraisal in barrels rounded to tenths of POTENTIAL production for the acreage appraised. **Transfer entry from item 13 “Appraisal in Barrels per Acre” on the appraisal worksheet.** Refer to appraisal methods for additional instructions. If there is no potential on UH acreage, enter “0” (zero). Refer to the LAM for procedures on documenting “0” (zero) yield appraisals.

32a.-33. MAKE NO ENTRY.

34. **Production Pre QA:** Column 19 acres multiplied by column 31, results in barrels rounded to tenths. If no entry in column 31, MAKE NO ENTRY.
35. MAKE NO ENTRY.
36. **Production Post-QA:** Transfer entry from column 34.
37. **Uninsured Cause(s):** Result of per acre appraisals for uninsured causes (taken from the appraisal worksheet or other documentation) multiplied by column 19 in barrels rounded to tenths. Refer to the LAM for information on how to determine uninsured cause loss appraisals. If no uninsured causes, MAKE NO ENTRY.
- a. Hail and Fire exclusion NOT in effect.
 - (1) Enter the result of multiplying column 19 entry by NOT LESS than the insured's production guarantee per acre in barrels rounded to tenths, for the line, (calculated by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any "P" stage acreage.
 - (2) On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged SOLELY by uninsured causes separate from other production.
 - (3) For acreage that is damaged PARTLY by uninsured causes, enter the result of multiplying the APPRAISED UNINSURED loss of production per acre in barrels rounded to tenths, for any such acreage. Refer to the LAM for instructions regarding assessing uninsured cause appraisals.
 - b. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.
 - c. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.
 - d. For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.
38. **Total to Count:** Column 36 plus column 37, results in barrels rounded to tenths.
39. **Total:** Total of column 19 acres rounded to tenths.
40. **Quality:** Check the applicable qualifying quality adjustment condition(s) affecting the unit's harvested production (refer to the CP and SP) in the Table below.

Qualifying Quality Adjustment Conditions Table

TW (Test Weight)	Dark Roast
KD (Total Defects)	Sclerotinia
Aflatoxin	Ergoty
Vomitoxin	CoFo
Fumonisin	Other
Garlicky	None

- a. Check “Other” if the identified injurious substances or conditions are not listed (refer to item 65 below). For mycotoxins, also refer to item 41 below. Document in the Narrative (or on a Special Report):
- (1) Insurable causes of damage that reduce production that are not associated with destruction orders as described below (e.g., excess precipitation, freeze damage, etc.);
 - (2) A description of the injurious substance or condition for which a destruction order was issued, the date the crop was destroyed and the method of destruction;
 - (3) Attach to the claim, the completed Certification Form, a copy of the destruction order issued by the Federal or State agency and (if possible) the results of the laboratory test that confirms the presence of injurious substances or conditions.
- b. Otherwise, check “None.”

41. **Mycotoxins exceed FDA, State, or other health organization maximum limits.** Check “Yes” if any mycotoxin listed in item 40 (including any identified as “Other”) exceed the Federal, State, or other health organization maximum limits; otherwise, MAKE NO ENTRY.
42. **Totals:** Separately total columns 34, 36, 37, and 38 in barrels rounded to tenths. 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 Production Worksheet.

- a. If no acreage is released on the unit, enter “No acreage released,” adjuster’s initials, and date.
- b. If notice of damage was given and “No Inspection” is required, enter “No Inspection,” the unit number(s), date, and adjuster’s initials (do not enter unit numbers for which notice has not been given). The insured’s signature is not required.
- c. Explain any uninsured causes, unusual, or controversial cases.
- d. If there is an appraisal in column “37” for uninsured causes due to a Hail and Fire Exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
- e. Document the actual appraisal date if an appraisal was performed prior to the adjuster’s signature date on the appraisal worksheet, and the date of the appraisal if not recorded on the appraisal worksheet.
- f. State that there is “No other fire insurance” when fire damages or destroys the insured crop, and it is determined that the insured has no other fire insurance. Also refer to the LAM.

- g. Explain any errors found on the Summary of Coverage.
- h. Explain any commingled production. Refer to the LAM.
- i. Explain any entry for “Production not to Count” in column “62” (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).
- j. Explain “NO” checked in item “44.”
- k. 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 sketch map or aerial photograph, the disposition of acreage destroyed or put to other use or without consent.
- l. Explain any differences between date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
- m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and the date of inspection.
- n. Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with the AIP’s instructions.
- o. Explain any delayed notices or delayed claims as instructed in the LAM.
- p. Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- q. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.
- r. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- s. For production that qualifies for quality adjustment and, as applicable, for production ordered to be destroyed due to presence of injurious substances or conditions, document the following:
 - (1) Explain any “0.000” quality adjustment factor entered in column 65 and, as applicable, the name of the Federal or State agency that ordered the destruction of the crop or production and why.
 - (2) The date the crop was destroyed and the method of destruction.

- (3) Explain any deficiencies, substances, or conditions that allowed for quality adjustment, as well as any which were not allowed.
- (4) Document all calculations used to determine quality adjustment factors.

t. Document any other pertinent information, including any data to support any factors used to calculate the production.

SECTION II – **DETERMINED** HARVESTED PRODUCTION

GENERAL INFORMATION:

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

43. **Date Harvest Completed:** Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM.

PRELIMINARY: MAKE NO ENTRY.

FINAL:

- 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 Similar to Other Farms in the Area?:

PRELIMINARY: MAKE NO ENTRY.

FINAL: Check "Yes" or "No." Check "Yes" if amount and cause of damage due to insurable causes is similar to the experience of other fields or bogs in the area. If "No" is checked, explain in the "Narrative."

45. Assignment of Indemnity: Check "Yes" **only** if an assignment of indemnity is in effect for the crop year; otherwise, check "No." Refer to the LAM.

46. Transfer of Right to Indemnity: Check "Yes" **only** if a transfer of right to an indemnity is in effect for the unit for the crop year; otherwise, check "No." Refer to the LAM.

47a. Share: RECORD ONLY VARYING SHARES on SAME unit to three decimal places.

47b. Field ID:

- a. If only one practice and/or type of harvested production is listed in section I, MAKE NO ENTRY.
- b. If more than one practice and/or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type, the corresponding Field ID (from column 16).

48. Multi-Crop Code: The applicable two-digit code for first crop and second crop. Refer to the LAM for instructions regarding entry of first crop and second crop codes.

49.-52. Length or Diameter/Width/Depth/Deduction: For cranberry production that is sold, enter name and address of the buyer or processor. For cranberries otherwise disposed of, indicate method of disposition.

53.-55. MAKE NO ENTRY.

56. **Bu., Ton, Lbs., Cwt.:** Line through column heading and enter “Barrels.” Enter harvested cranberry production in barrels rounded to tenths as determined by delivery records, production recaps, sales receipts from processors, etc. (must be NET WEIGHT).

57.-60b. MAKE NO ENTRY.

61. **Adjusted Production:** Transfer entry from column 56.

62. **Prod. Not to Count:** Net production NOT to count, in barrels rounded to tenths, WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., acreage damaged solely by uninsured causes). THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN ANY “PRODUCTION NOT TO COUNT” IN THE “NARRATIVE.”

63. **Prod. Pre-QA:** Column 61 minus column 62, results in barrels rounded to tenths.

64a. **Value:** For harvested production that is eligible for quality adjustment, enter the value in dollars and cents per barrel for cranberries damaged by insurable causes that:

- a. Do not meet the United States Standards for Fresh Cranberries, if available,
- b. Would not meet such standards if properly handled, or
- c. Do not meet the quality requirements of the receiving handler if the United States Standards for Fresh Cranberries are not available.

64b. **Mkt. Price:** When there is an entry in column 64a, enter the applicable market price in dollars and cents per barrel for cranberries meeting the minimum quality requirements.

65. **Quality Factor:** For harvested production that is eligible for quality adjustment, make the following percentage entry as a three-place decimal (e.g., enter 37.5 percent as 0.375, etc.). If no quality adjustment, MAKE NO ENTRY.

- a. Column 64a divided by column 64b; or
- b. Under section 15 (j) of the Basic Provisions, if due to insured causes, a Federal or State agency has ordered the harvested crop or production to be destroyed, enter the factor “0.000.” Instruct the insured to complete and submit a Certification Form stating the date the crop or production WAS DESTROYED and the method of destruction (refer to the Narrative above). Also refer to LAM paragraphs 96 J (2) and 102 A for additional information.

66. **Production to Count:** Make the following entries in barrels rounded to tenths.

- a. When the entry in column 65 is less than 75 percent: Column 63 multiplied by column 65.
- b. When the entry in column 65 is 75 percent or greater or for no quality adjustment: Transfer entry from column 63.

67. **Total:** Total of column 63 entries in barrels rounded to tenths. If no entry in column 63, MAKE NO ENTRY.
68. **Section II Total:** Total of column 66 entries, results in barrels rounded to tenths.
69. **Section I Total:** Total of column 38 entries, results in barrels rounded to tenths.
70. **Unit Total:** Item 68 plus item 69, results in barrels rounded to tenths.
71. **Allocated Prod.:** Refer to the LAM paragraphs 126 C (1 - 3) and 127 for instructions for determining allocated production. Total production, in barrels rounded to tenths, allocated to this unit that is included in sections I or II of the Production Worksheet. Document how allocated production was determined and record supporting calculations in the Narrative or on a Special Report.
72. **Total APH Prod:** Make the following entries in barrels rounded to tenths.
- a. When there are entries in column 37 and/or item 71: Item 70 minus item 71, minus total of column 37.
 - b. When there is no entry in item 71 and column 37: Transfer entry from item 70.
- MAKE NO ENTRY when separate APH yields are maintained by type, practice, etc., within the unit.

The following required entries are not illustrated on the Production Worksheet example below.

73. **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 Production Worksheet WITH THE INSURED, particularly explaining codes, etc., that may not be readily understood. Final indemnity inspections should be signed on the bottom line.
74. **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 Production Worksheet. Final indemnity inspections should be signed on the bottom line.
75. **Page:**
- 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.).

PRODUCTION WORKSHEET

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

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL															B. POTENTIAL YIELD							
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a. 32b.	33.	34.	35.	36.	37.	38.
Field ID	Multi-Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Type	Class	Sub-Class	Intended Use	Irr Practice	Cropping Practice	Organic Practice	Stage	Use of Acres	Appraised Potential	Moisture % Factor	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Unins. Causes	Total to Count
A			5.0	1.000		997				997			UH	UH	3.2			16.0		16.0		16.0
B			9.0	1.000		997				997			H	H								
C			1.0	1.000		997				997			P	WOC							146.0	146.0
39 TOTAL			15.0	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input checked="" type="checkbox"/> None <input type="checkbox"/> 41. Do any mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/>												42 TOTALS		16.0		16.0	146.0	162.0

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

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed MM/DD/YYYY						44. Damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>				45. Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>				46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>									
A. MEASUREMENTS						B. GROSS PRODUCTION				C. ADJUSTMENTS TO HARVESTED PRODUCTION													
47a 47b	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a. 58b.	59a. 59b.	60a. 60b.	61.	62.	63.	64a. 64b.	65.	66.				
Share Field ID	Multi-Crop Code	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod.	Bu., Ton Lbs. cwt Barrels	Shell/Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production	Prod. Not to Count	Production Pre-QA	Value Mkt. Price	Quality Factor	Production to Count				
		Acme Cranberry Co. Anytown State							640.0					640.0		640.0	15.00 40.00	0.375	240.0				
67. TOTAL																640.0	68 Section II Total		240.0				
																	69. Section I Total		162.0				
																	70. Unit Total		402.0				
																	71. Allocated Prod.						
																	72. Total APH Prod.		256.0				

EXAMPLE CRANBERRY CLAIM

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

9. REFERENCE MATERIAL

TABLE A - REPRESENTATIVE SAMPLE REQUIREMENTS

Acres in Bog or Portion of Bog	Minimum No. of Samples
0.1-10.0	3
10.1 - 20.0	4
Add one additional sample for each additional 10.0 acres (or fraction thereof) in the bog or portion of a bog.	

