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Federal Crop
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Product
Administration
and Standards
Division

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BLUEBERRY LOSS ADJUSTMENT STANDARDS HANDBOOK

2011 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25550 (11-2010)
SUBJECT: BLUEBERRY LOSS ADJUSTMENT STANDARDS HANDBOOK 2011 AND SUCCEEDING CROP YEARS	OPI: Product Administration and Standards Division	
	APPROVED:	DATE:
	/s/ Tim B. Witt 11/19/10 Deputy Administrator, Product Management	

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED 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

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

Changes for the 2010 Issuance: (FCIC-25550) issued NOVEMBER 2010.

- A. Page 1, subsection 2 B (3): Inserted definition for ‘Cultivar.’
- B. Page 2, subsection 3 A (3): Revised frost protection information.
- C. Page 3, subsection 3 C: Revised unit information.
- D. Page 10, subsection 5 C (11) (c): Inserted instructions for using mapping software to determine percent stand for lowbush blueberry appraisals.
- E. Page 11, subsection 7 B (3): Inserted instructions to complete a separate appraisal for insured acreage that is damaged by uninsured causes.
- F. Page 13, subsection 7 (C), item 26: Inserted instructions to transfer insured and uninsured cause appraisals to items 31 and 37 on the Production Worksheet, respectively.
- G. Page 14, subsection 7 (C), Remarks : Inserted instructions to document the number of unit acres and identify uninsured causes of damage in the Remarks section of the worksheet.
- H. Page 15, Appraisal Worksheet: Revised number of sample bushes to track with **TABLE A**.
- I. Page 17, subsection 7 (D), item 20: Inserted instructions to transfer insured and uninsured cause appraisals to items 31 and 37 on the Production Worksheet, respectively.
- J. Page 17, subsection 7 (D), Remarks: Inserted instructions to document the number of unit acres and identify uninsured causes of damage in the Remarks section of the worksheet.

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SUMMARY OF CHANGES/CONTROL CHART (Continued)

- K. Page 20, subsection 7 (E), item 19: Inserted instructions to transfer insured and uninsured cause appraisals to items 31 and 37 on the Production Worksheet, respectively.
- L. Page 21, Appraisal Worksheet: Revised worksheet calculations.
- M. Page 20, subsection 7 (E), Remarks: Inserted instructions to document the number of unit acres and identify uninsured causes of damage in the Remarks section of the worksheet.
- N. Page 23, subsection 8 B (5): Inserted reference to the Basic Provisions section 15 (b) for instructions on determining production to count for acreage that is harvested after it has been appraised.
- O. Pages 23 – 35, subsection 8 (C): Revised/inserted item entry instructions that track with the new Production Worksheet format.
- P. Pages 36 – 37: Inserted examples of new Production Worksheet with blueberry claims entries.
- Q. Throughout the handbook, made syntax and format changes as needed so that this handbook tracks with RMA-approved crop handbook standards formatting.

Control Chart For: Blueberry 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	1-37	38 - 40	11-2010	FCIC-25550

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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 are located on the internet at www.rma.usda.gov/handbooks/25000/index.html. All approved insurance provider's (AIPs) will 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.

2. SPECIAL INSTRUCTIONS

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

A. DISTRIBUTION

- (1) The following is the minimum distribution of forms completed by the adjuster (and signed by the insured or the insured's representative) for the loss adjustment inspection:
 - (a) One legible copy to 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 policy holder 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 blueberry loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.
- (3) Definition(s):

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

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

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

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

3. **INSURANCE CONTRACT INFORMATION**

The AIP is to determine that the insured has complied with all policy provisions of the insurance contract. **Blueberry 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, CP, and Special Provisions **(SP)** for a complete list.

- (1) **Insured Crop.** The crop insured will be all the blueberries in the county, in which the insured has a share, for which a guarantee and premium rate is provided by the actuarial documents and:
 - (a) Are grown on bush varieties that:
 - 1 Were commercially available when the bushes were set out or have subsequently become commercially available; and
 - 2 Are varieties adapted to the area and are of the following blueberry types:
 - a Highbush;
 - b Lowbush;
 - c Rabbiteye; or
 - d Other as listed on the SP.
 - (b) Are produced on bushes that have reached the minimum insurable age or have produced the minimum yield per acre designated in the SP; and
 - (c) If inspected, are considered acceptable by the AIP. Refer to the SP.
- (2) **Pruning Requirements.** Pruning requirements contained in the CP or if specified in the SP for types other than Lowbush must be followed in order for acreage to be eligible for insurance. Lowbush blueberries must be pruned every other year.
- (3) **Frost Protection Practice.** As stated in the CP, determine if insured blueberry acreage (as identified on the application) complies with the frost protection requirements contained in the SP. If acreage does not comply, explain in the Narrative of the Production Worksheet or on a Special Report form the reason(s) for non-compliance.

B. PROVISIONS AND PROCEDURES NOT APPLICABLE TO CAT COVERAGE

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

C. UNIT DIVISION

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

D. QUALITY ADJUSTMENT

- (1) **Eligibility.** Harvested or unharvested damaged blueberries may be eligible for quality adjustment if the percent of insurable damage equals or exceeds that shown in the SP for the type (refer to subsection 5 B below and section 10 of the CP). For qualifying damaged production that is:
 - (a) Not harvested or harvested but not sold, the production to count will be zero. The percent of damage must be determined from samples or buyer records of rejection indicating the cause and percent of damage. Obtain appropriate grade certificates based on field-harvested samples to document the percent of damage.
 - (b) Harvested and sold, packer or processor records must clearly indicate the cause and percent of damage. If pre-sorting is done before delivery, obtain appropriate grade certificates based on field-harvested samples. Because the price election is established as a “field price,” determine the production to count by subtracting the harvest costs contained in the SP from the price received and dividing the result (not to be less than zero) by the maximum price election for the county (round this result to three decimal places). Multiply the three decimal quality factor, not to be less than zero, by the pounds of damaged blueberries. If subtracting harvest costs from the price received results in a zero value, the production to count will be zero.
- (2) **Percent of Damage.** Harvested or unharvested damaged blueberries with the percent of damage less than that shown in the SP for the type, are not eligible for further quality adjustment, only the actual weight of blueberries grading U.S. No. 1 (or such other grade standard specified in the SP) will be considered to be production to count.

4. BLUEBERRY APPRAISALS

A. GENERAL INFORMATION

- (1) Potential production will be appraised in accordance with procedures specified in this handbook and the LAM.
- (2) **When to Appraise.** Specifically for blueberries, circumstances that require an appraisal include (but are not limited to):
 - (a) If verifiable production records may not be available;
 - (b) If any production will be sold by direct marketing (roadside markets, etc.).

- (3) **Separate Appraisals.** Make separate appraisals for each blueberry variety grown in the plot, and for acreage damaged by uninsured causes, as applicable.
- (4) **Sampling Information.** Select representative sample areas from different parts or different rows in the unit or plot using subsection 4 B procedures. Identify the sample areas on a chart or map and indicate the sample bushes by row number and bush count within the chosen row (for lowbush types mark each of the one square meter sample areas with string and marking tape) so the same sample areas can be used for subsequent appraisals, as applicable.
- (5) **Notice of Damage or Loss.** Policy provisions require that insureds file a “notice of damage or loss.” If the insured intends to claim an indemnity on any unit, the insured must:
- (a) Notify the AIP within three days of the date harvest should have started if the crop will not be harvested so the AIP may inspect the damaged production.
 - (b) Notify the AIP within 24 hours if any cause of loss occurs:
 - 1 Within 15 days of harvest;
 - 2 When the blueberries are mature and ready for harvest; or
 - 3 During harvest.
 - (c) Notify the AIP at least 15 days before any production from any unit will be sold by direct marketing. The AIP will conduct pre-harvest appraisals to determine production to count for production sold by direct marketing. If damage occurs after this appraisal, the AIP will conduct an additional appraisal. In the event of failure to give timely notice that production will be sold by direct marketing, apply an appraised amount of production to count of not less than the production guarantee per acre, if such failure results in the inability of the AIP to make the required appraisal.
 - (d) Notify the AIP 15 days prior to the beginning of harvest if a claim will be filed on any unit as the result of previously reported damage, so an inspection may be completed.
 - (e) Not sell or dispose of the damaged crop until after the AIP has given written consent to do so. If the insured fails to meet the requirements of the crop provisions, and such failure results in the AIP inability to inspect the damaged production, all such production is to 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.”
- (6) **Appraisal Dates:** Whenever possible, appraise blueberries before any fruit is removed from the bushes.

B. SELECTING REPRESENTATIVE SAMPLE PLANTS FOR APPRAISALS

- (1) **Representative Samples.** Determine the number and general location of bushes/clones to be used as representative samples based on:
 - (a) Total acreage and the number of bushes/clones;
 - (b) Extent of variation in the amount of production or damage within the acreage and location of fruit on the bush. When variable damage causes the crop potential to be significantly different within the same acreage, or when the insured wishes to destroy a portion of the acreage, split the acreage into subplots and appraise each separately.
 - (c) Percent of each variety, practice, or type in the acreage;
 - (d) Bush/clone age, size, density, and vigor; and
 - (e) The acreage in the unit from which fruit has been picked and the extent of variation in the amount of unpicked fruit on the bushes.
- (2) **Number of Samples.** Take not less than the minimum number (count) of representative samples required in **TABLE A**, **TABLE B**, or **TABLE C**, as applicable.

C. DETERMINING PLANT DENSITY AND PERCENT STAND

- (1) **Use this method only for highbush and rabbiteye blueberries appraisals that are hand or machine harvested.**
- (2) **Plant Density.** Calculate the area in square feet occupied by a single bush by multiplying the average distance between bushes within the same row times the average distance between rows in the field.
 - (a) Measure the space between bushes in the row from the center of one bush to the center of the adjacent bush. Measure across three or more bushes to determine the average width.
 - (b) Measure the space between rows from the center of a bush in one row to the center of a bush in the next row. Measure across three or more rows to determine the average row width.
 - (c) Determine the plant density (or bushes per acre) by dividing the square feet per acre (43,560) by the square feet per bush. Round measurements to the nearest tenth of a foot, as applicable.
- (3) **Determine Number of Bearing Bushes.** Determine the number of missing, dead or nonbearing bushes and subtract from the total number of bushes per acre (as determined from **TABLE D**), or plant density calculation C (2) (c) above, to determine the number of bearing bushes per acre.
- (4) **Calculate Percent Stand.** Divide the number of bearing bushes per acre by the total number of bushes per acre (from item C (2) (c) above).

EXAMPLE:

Blueberry bushes are spaced 6.0 feet apart within the row and 10.0 feet apart between rows. 6.0 ft. x 10.0 ft. = 60 sq. ft./bush. $43,560 \text{ (sq. ft./acre)} \div 60 \text{ sq. ft./bush} = \mathbf{726 \text{ plant density}}$ (bushes per acre). 726 bushes per acre - 41 missing, dead or nonbearing bushes per acre = 685 bearing bushes per acre. If there are 685 bearing bushes in the one acre field, $685 \div 726 = \mathbf{94 \text{ percent stand}}$.

5. APPRAISAL METHODS

A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

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

B. HIGHBUSH AND RABBITEYE APPRAISALS

(1) **Hand-harvested Appraisals.**

- (a) Select representative sample areas using procedure in subsection 4 B. If additional samples are needed, explain in the Remarks section of the appraisal worksheet.
- (b) Use a scale in pounds and ounces or grams to weigh samples. Convert weights to pounds to tenths (convert grams to pounds to tenths by dividing by 453.5).
- (c) If quality adjustment is applicable, randomly select and weigh a sample of mature (blue) and immature (red and green) berries from each sample. Separate and weigh the damaged berries for each sample. Berries severely damaged by freeze will have a dark shrunken appearance and if cut open will have a discolored brown interior, almost hollow or dried out. To determine light freeze damage cut each berry in half. Light freeze damage will appear as a brown discoloration in one or more seed cavities. Total the weight for all samples keeping the weight of damaged berries separate from the total weight. Determine the percent damage by dividing the total weight of damaged berries by the total weight for all berries. Round the result to the nearest tenth of a percent. For unharvested production, if the percent of damage equals or exceeds the percent shown in the SP, the production to count is zero (also refer to subsection 3 D).

EXAMPLE:

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

- (d) If quality adjustment is not applicable, pick all berries from the sample area including berries damaged by uninsured causes. Separate the mature **sound, marketable** (blue) berries from the immature (red and green) berries and weigh all the berries from each sample by weighing the mature berries separately from the immature berries. Total weights from all samples, keeping the mature berry weights separate from the immature berry weights, and record the weights in pounds to tenths on the appraisal worksheet. Select berries for sampling as follows:
 - (e) Weigh 100 mature berries and weigh 100 immature berries using a scale in pounds and ounces or grams. Divide the weight of the 100 mature berries by the weight of the 100 immature berries to arrive at a maturity weight factor.
 - (f) Total the weight of the mature berries from all samples, divided by the total number of bushes sampled (1 sample equals 4 consecutive bushes) to calculate the average pounds of berries per bush. Convert grams to pounds to tenths by dividing by 453.5.
 - (g) Total the weight of the immature berries from all the samples, multiply times the maturity weight factor and divide by the number of bushes sampled (1 sample equals 4 consecutive bushes) to calculate the average pounds of berries per bush.
 - (h) Multiply the average pounds of mature berries per bush times the number of bushes per acre times the percent stand times the mature berry grade factor (0.84) to calculate the average pounds of mature berries per acre. The grade factor of 0.84 is the average percent of sound mature berries less the percent of unsound berries and foreign material contained in a harvested blueberry sample.
 - (i) Multiply the average pounds of immature berries per bush times the number of bushes per acre times the percent stand times the immature berry grade factor (0.70) to calculate the average pounds of immature berries per acre that will reach maturity. The grade factor of 0.70 is the average percent of sound immature berries that will reach maturity less the percent of unsound berries and foreign material contained in a harvested blueberry sample.
- (2) **Machine-harvested Appraisals.**
- (a) Select representative sample rows using procedure in subsection 4 B.
 - (b) Harvest the sample rows. Weigh each sample and record weight in pounds to tenths on the appraisal worksheet (use a scale that measures pounds and ounces).
 - (c) If quality adjustment is applicable, randomly select and weigh a sub sample of berries (i.e., 100 berries) from those harvested from each sample. Separate and weigh the damaged berries from the sub sample.

Weigh the berries with a scale in pounds and ounces or grams. (Refer to subsection 5 B (1) (c) for additional information on freeze damaged berries.) Total the weight of damaged berries for the sub samples. Determine the percent damage by dividing the total weight of damaged berries from the sub samples by the weight of the sub sample. Round the result to the nearest tenth of a percent. If the percent of damage equals or exceeds the percent shown in the SP, the production to count is zero for the unharvested production from the field or sub field (refer to subsection 3 D).

- (d) If quality adjustment is not applicable, count the total number of machine harvested bushes in the sample row.
- (e) Divide the weight of the machine harvested berries by the number of bushes in the sample row to calculate the average weight per bush.
- (f) Multiply the average weight per bush times the number of bushes per acre times the percent stand, times the grade factor (0.84) to calculate the average number of pounds of berries per acre. Calculate the percent stand using subsection 4 C procedures.
- (g) Because the bushes may have both mature and immature blueberries present at the same time, there will be at least one additional appraisal of the sample area unless:
 - 1 All blueberries were mature during the first appraisal;
 - 2 Additional damage (insurable or uninsurable) has occurred to the crop to a degree that there are no sound, marketable berries left on the bushes; or
 - 3 All the immature berries are hand picked using the procedure outlined in subsection 5 B (1) above to calculate the weight of immature berries.

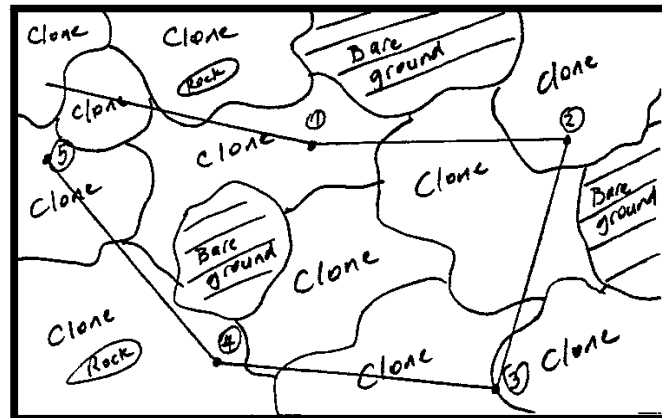
Explain reasons for additional appraisals in the Remarks section of the appraisal worksheet.

C. LOWBUSH APPRAISALS

- (1) **General Information.** Commercial lowbush blueberry fields in Maine are cultivated stands of wild clones. A clone is the original parent plant with a rhizome system that covers a wide area with no recognizable rows. Any given field will contain many clones representing plants of varying age, color, or fruit size. Each clone is genetically different from the neighboring plants. The size of the area a clone covers is related to the plant's age.
- (2) **Appraisal Materials.**
 - (a) Gram scale with at least 1 gram resolution.
 - (b) One square meter frame (1 meter = 39.37 inches) or circular tubing measuring 44.4 inches in diameter. Construct a square meter frame using tubing or wood so the inside measurement of the frame equals one square meter.

- (c) One gallon pail.
 - (d) Five gallon pail.
 - (e) 100 foot measuring tape.
 - (f) Hand held blueberry rake.
- (3) **Appraisal Deferrals**. Defer all appraisals until approximately 90 percent of the fruit in the field is mature.
- (4) **Number of Transects**. Use field acreage to determine the required number of 200-foot transects and the number of square meter samples. In the diagram below, for a 20.0 acre field, 5 transects were made requiring at least 10 samples (2 samples per transect) to be taken (refer to **TABLE C**).
- (5) Position transects so that samples are representative of the amount and severity of crop damage in the field (refer to diagram below).

Placement of Transects in a Field
(This diagram is not to scale)



- (6) On each transect, place a square meter frame at the 100-foot, and 200-foot mark.
- (7) Harvest all berries in the square meter frame using a hand held blueberry rake. Winnow the blueberries into a one-gallon pail allowing the wind to blow the leaves and foreign material from the sample.
- (8) Separately weigh each sample using a gram scale and enter each sample weight on the appraisal worksheet.
- (9) Total the weight of all samples for the field. Divide this total by the number of samples taken to calculate the average weight per sample in grams.
- (10) Multiply the average sample weight in grams by 8.92 to convert to pounds per acre.

- (11) **Percent Plant Cover**. Determine percent plant cover by one of the following methods, as applicable:
- (a) Visual observation (preferred method). The adjuster makes several visual observations while walking through the field, noting the area covered by blueberry clones, weeds, open land, rocks, and ledges. An accurate estimate of plant cover can be made if all areas of the field are observed. Subtract 5 percent from the plant cover determination to account for shrinkage.
 - (b) Use FSA aerial photographs of the field to determine the percent plant cover. Take the percent ground covered by blueberries minus 5 percent for shrinkage to obtain the percent plant cover.
 - (c) Adjuster's may use internet mapping software to obtain real-time satellite images of insured lowbush blueberry acreage. Identify software mapping software used in the Remarks section of the appraisal worksheet. Print out an image of such acreage, include applicable legal description, date image was take, and any other pertinent information about the acreage. Retain a copy of such image and applicable information in the insured's file folder.
 - (d) If the plant cover estimate cannot be determined as described in 11(a), 1(b), or 11 (c) above, enter .60.
 - (e) Document in the Remarks section of the appraisal worksheet the percent of plant cover and how it was determined.
- (12) Calculate the production in pounds from each field by multiplying the pounds per acre by the percent plant cover determined from subsection (11) above.

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. WORKSHEET STANDARDS

- (1) The entry items in subsection C are the minimum requirements for the Blueberry Appraisal Worksheet hereafter referred to as the appraisal worksheet. All of these entry items are “Substantive,” (i.e. they are required).
- (2) Appraisal worksheet completion instructions. The completion 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 appraisal worksheet or provided to the insured as a separate document. These statements are not shown on the example worksheet, herein. The current Privacy Act and Nondiscrimination statements can be found on the RMA website at:
<http://www.rma.usda.gov/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 appraisals are required for each unit inspected and for unit acreage that is damaged by uninsured causes.
- (4) Refer to subsection 4 B for sampling instructions.
- (5) Standard appraisal worksheet items are numbered consecutively in subsections B-D below. Example appraisal worksheets are also provided to illustrate how to complete entries.

C. WORKSHEET ENTRIES AND COMPLETION INFORMATION FOR HAND HARVESTED APPRAISALS

- (1) Use this appraisal method and worksheet are for highbush and rabbiteye blueberries only.
- (2) If applicable, determine the percent damage prior to appraising potential production. If the percent damage for the field or sub field equals or exceeds that shown on the SP do not complete items 13 through 25 or items 27 through 32.

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 insurance AIP, if required.

1. **Insured's Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy No.:** Insured's assigned policy number.
3. **Type:** Type of blueberries (e.g., highbush or rabbiteye).
4. **Unit No.:** Unit number from the Summary of Coverage after it is verified to be correct.
5. **Crop Year:** Four- digit crop year, as defined in the policy, for which the claim is filed.
6. **Bush Spacing:** Measure and enter distance between bushes in a row and the distance between rows in feet rounded to tenths (e.g., 6.5 ft. X 10.5 ft.). Refer to section 4 herein.
7. **Cause of Damage:** Primary insured cause of damage.
8. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred. Include the SPECIFIC DATE where applicable, as in the case of hail damage (e.g., JUN 10).

PART I

9. **Field ID:** Field or sub field identification symbol (refer to item 27 for additional instructions).
10. **Acres:** Number of determined acres rounded to tenths for field or sub field being appraised.
11. **Variety:** Variety name of blueberries being appraised (e.g., Bluecrop, Jersey, etc.).
12. **Practice:** Three-digit code number, entered exactly as specified on the actuarial documents for the practice carried out by the insured. If "No Practice Specified," enter appropriate three-digit code from the actuarial documents.

Refer to **TABLE A**, herein, to determine the number of representative samples for items 13 and 14.

13. **Sample Weight Mature Berries:** Weight in pounds rounded to tenths of all sound, marketable, mature blueberries in the sample. When sample weight is in grams, convert grams to pounds by dividing gram weight by 453.5 (e. g., $750.3 \text{ g} \div 453.5 = 1.7 \text{ lbs.}$).

14. **Sample Weight Immature Berries:** Weight in pounds rounded to tenths of all sound, immature (green and red) blueberries in the sample. When sample weight is in grams, convert grams to pounds as described in item 13 above. Tally all item 14 entries and enter results in item 31.
15. **Total Weight All Samples - Mature:** Weight in pounds rounded to tenths of all sample entries in item 13.
16. **Total Weight All Samples - Immature:** Transfer the entry from item 32. Refer to Part II, items 27-32.
17. **Total No. Bushes Sampled:** Total number of sample **bushes**. One sample equals 4 consecutive bushes (e.g., 3 samples X 4 bushes per sample = 12 bushes).
18. **Average Sample Wt. Per Bush - Mature:** Item 15 divided by Item 17, results in pounds rounded to tenths.
19. **Average Sample Wt. Per Bush - Immature:** Item 16 divided by item 17, results in pounds rounded to tenths.
20. **No. Bushes Per Acre:** Calculate number of bushes per acre - (plant density) per acre (refer to subsection 4 C and **TABLE D**).
21. **Percent Stand:** Enter percent stand as a two-place decimal (refer to subsection 4 C). Determine the total number of bushes and bearing bushes per acre. Divide the number of bearing bushes per acre by the total number of bushes per acre to determine the percent stand to the nearest whole percent. Show the calculations in "Remarks."
22. **Grade Factor - Mature:** MAKE NO ENTRY, if the 0.84 factor is pre-printed on the appraisal worksheet for mature blueberries, otherwise enter 0.84.
23. **Grade Factor - Immature:** MAKE NO ENTRY, if the 0.70 factor is pre-printed on the appraisal worksheet for immature blueberries, otherwise enter 0.70.
24. **Average Lbs./Ac. - Mature:** Item 18 times item 20 times item 21 times item 22, results in whole pounds, rounded at the end of the calculation.
25. **Average Lbs./Ac. - Immature:** Item 19 times item 20 times item 21 times item 23, results in whole pounds, rounded at the end of the calculation.
26. **Total Appraised Production:** Total of items 24 and 25 entered in whole pounds. If the percent of damage equals or exceeds that shown in the SP enter zero (also refer to item 33, the SP, and subsection 5 B).
- a. **Insured cause appraisals:** Transfer entry to column 31, "Appraised Potential" on the Production Worksheet.
- b. **Uninsured cause appraisals:** Transfer entry to column 37, "Uninsured Causes" on the Production Worksheet.

PART II: FACTORED WEIGHT OF IMMATURE BERRIES

- 27. **Field ID:** Field or sub field identification symbol which must correspond to the same symbol used in item 9 for the same acreage being appraised.
- 28. **Weight of 100 Mature Berries:** Weight of 100 sound, mature blueberries in grams or pounds rounded to tenths.
- 29. **Weight of 100 Immature Berries:** Weight of 100 sound, immature blueberries in grams or pounds rounded to tenths.
- 30. **Maturity Weight Factor:** Item 28 divided by item 29 to determine the maturity factor to three-decimal places (e.g., 1.90 divided by 1.10 = 1.727).
- 31. **Total Weight of Immature Berries:** Total weight in pounds rounded to tenths of immature berries for all samples entered after totaling item 14.
- 32. **Total Immature Weight all Samples:** Result of item 30 multiplied by item 31 entered in pounds rounded to tenths. Transfer this total to item 16.
- 33. **Remarks:** Enter any pertinent appraisal information (e.g., unit acreage, uninsured cause(s) of damage, calculations for plant density, plant stand, and, if applicable, record calculations for percent damage for quality adjustment determinations, and show the results to the nearest tenth of a percent).

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

- 34. **Adjuster's Signature, Code No., and Date:** Signature of the adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the "Remarks/Narrative" section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the "Narrative" of the Production Worksheet.
- 35. **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.
- 36. **Page:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

Company Name: *Any Company*Claim No.: *XXXXXXXX*

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

PART I:

Field ID	Acres	Variety	Practice	13 Sample Weight Mature Berries				Total Weight All Samples		Total No. Bushes Sampled	Average Sample Wt. Per Bush		No. Bushes Per Acre	Percent Stand	Grade Factor		Average Lbs./Ac.		Total Appraised Production		
				14 Sample Weight Immature Berries																15 Mature	16 Immature
9	10	11	12					15	43.7	12	18	3.6	726	0.94	22	0.84	24	2,064	3,640		
A	5.0	Bluecrop	032	13	14.6	15.0	14.1	15	43.7		14	7.6			8.0	7.1	16	39.2		19	3.3
				13				15		12	18		726	0.94	22	0.84	24		3,640		
				14				16			19					23	0.70	25			
				13				15		12	18		726	0.94	22	0.84	24		3,640		
				14				16			19					23	0.70	25			
				13				15		12	18		726	0.94	22	0.84	24		3,640		
				14				16			19					23	0.70	25			

PART II: FACTORED WEIGHT OF IMMATURE BERRIES

Field ID 27	Weight of 100 Mature Berries 28	Weight of 100 Immature Berries 29	Maturity Weight Factor 30	Total Weight of Immature Berries (Total 14) 31	Total Immature Weight All Samples (Transfer to 16) 32
A	1.9	1.1	1.727	22.7	39.2

33. Remarks

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

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

D. WORKSHEET ENTRIES AND COMPLETION INFORMATION FOR MACHINE HARVESTED APPRAISALS

If applicable, determine the percent damage prior to appraising potential production. If the percent damage for the field or sub field equals or exceeds that shown on the SP do not complete items 15 through 18.

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 Number:** Insured's assigned policy number.
3. **Type:** Name of crop type (e.g. highbush or rabbiteye), as applicable.
4. **Unit No.:** Unit number from the Summary of Coverage after it is verified to be correct.
5. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim is filed.
6. **Bush Spacing:** Measure distance (in feet to tenths) between bushes in a row and the distance between rows (refer to section 4 guidelines).
7. **Cause of Damage:** Primary insured cause of damage.
8. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred. Include the SPECIFIC DATE where applicable, as in the case of hail damage (e.g., JUN 10).
9. **Field ID:** Field or sub field identification symbol.
10. **Acres:** Number of determined acres, to tenths, in field or sub field being appraised.
11. **Variety:** Variety name of blueberries being appraised (e.g., Bluecrop, Jersey, etc.).
12. **Practice:** Three-digit code number, entered exactly as specified in 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.
13. **Number of Rows Sampled:** The number of rows sampled, rounded up to the next whole number (refer to **TABLE B**).

14. **Total Lbs. Machine Harvested:** The total pounds rounded to tenths of all berries from the bushes in the sample row (or rows) harvested. If the percent of damage equals or exceeds the percent shown in the SP enter zero (also refer to item 21 below, the SP, and subsection 5 B, herein).
15. **Total No. of Bushes Sampled:** Total number of bushes in each sample row (or rows) that are machine harvested for sampling.
16. **Avg. Lbs. Per Bush:** Item 14 divided by item 15, results in pounds rounded to tenths.
17. **No. Bushes Per Acre:** Calculate the number of bushes per acre (plant density), refer to subsection 4 C.
18. **Percent Stand:** Whole percent. Determine the total number of bushes and bearing bushes per acre. Divide the number of bearing bushes per acre by the total number of bushes per acre to determine the percent stand to the nearest whole percent. Show the calculations in “Remarks” (refer to subsection 4 C).
19. **Grade Factor:** MAKE NO ENTRY, if 0.84 factor for mature blueberries is printed on the appraisal worksheet, otherwise enter 0.84. This accounts for blueberries typically lost during machine harvest.
20. **Avg. No. Lbs. Per Acre:** Item 16, times item 17, times item 18, times item 19, results rounded to whole pounds, round at the end of the calculation.
 - a. Insured cause appraisals: Transfer entry to column 31, “Appraised Potential” on the Production Worksheet.
 - b. Uninsured cause appraisals: Transfer entry to column 37, “Uninsured Causes” on the Production Worksheet.
21. **Remarks:** Pertinent information about the appraisal e.g., unit acres, uninsured causes of damage, calculations for plant density and, if applicable, record calculations for percent damage for quality adjustment determinations, and enter to the nearest tenth of a percent.

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

22. **Adjuster’s Code No., Signature, and Date:** Signature of the adjuster, code number, and date signed **after** the insured (or insured’s authorized representative) has signed. If the appraisal is performed prior to the signature date, document the date of appraisal in the “Remarks/Narrative” section of the Appraisal Worksheet (if available); otherwise, document the appraisal in the “Narrative” of the Production Worksheet.
23. **Insured’s Signature and Date:** 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.
24. **Page:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

Company Name: *Any Company*Claim No.: **XXXXXXXX**

Highbush and Rabbiteye Blueberry Appraisal Worksheet Machine Harvest Method				1. Insured's Name <i>I. M. Insured</i>				2. Policy Number XXXXXXXX		3. Type <i>Highbush</i>	
				4. Unit No. 0001-0001BU		5. Crop Year YYYY		6. Bush Spacing 6.0 X 10.0		7. Cause of Damage <i>Hail</i>	
Field ID 9	Acres 10	Variety 11	Practice 12	Number of Rows Sampled 13	Total Lbs. Machine Harvested 14	Total No. of Bushes Sampled 15	Avg. Lbs. Per Bush 16	No. Bushes Per Acre 17	Percent Stand 18	Grade Factor 19	Avg. No. Lbs. Per Acre 20
B	6.5	Bluecrop	032	5	192.1	40	4.8	726	0.94	0.84	2,752

21. Remarks

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

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

E. WORKSHEET ENTRIES AND COMPLETION INFORMATION FOR LOWBUSH APPRAISALS

Verify or make the following entries:

**Item
No.**

Information Required

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

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. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim has been filed.
4. **Unit Number:** Unit number from the Summary of Coverage after it is verified to be correct.
5. **Cause of Damage:** Primary insured cause of damage.
6. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred. Include the SPECIFIC DATE where applicable, as in the case of hail damage (e.g., JUN 10).
7. **Claim Number:** The number as assigned by the AIP, if required.
8. **Appraised Acres:** Total appraised acres of the unit, rounded to tenths.
9. **Practice:** Three-digit code number entered exactly as specified in the actuarial documents, for the practice carried out by the insured. If "No Practice Specified," enter appropriate three-digit code number from the actuarial documents.
10. **Field ID:** Field or sub field identification symbol.
11. **Plot Acres:** Number of determined acres, to tenths, in each field or sub field.
12. **Practice:** Three-digit code number, entered exactly as specified in 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.
- Refer to TABLE C, herein, to determine the number of representative samples in item 13.**
13. **Sample Weight In Grams/Pounds:** Circle applicable unit of measure. Weight of fruit from each sample in grams/pounds rounded to tenths.

14. **Total From All Samples:** Total of all sample weights by line in item 13 in grams/pounds rounded to tenths.
15. **No. of Samples:** Total number of samples taken by line in item 13.
16. **Avg. No. Of Grams/Pounds Per Sample:** Circle applicable unit of measure. Item 14 divided by item 15, results in grams/pounds rounded to tenths.
17. **Factor:** For gram weight appraisals use 8.92 factor. For pound weight appraisals use 4044.4 factor.
18. **% Plant Cover Minus 5 %:** Estimated percent plant cover less 5 percent for shrinkage. Refer to subsection 5 C (11).
19. **Appraisal in Lbs./Acre:** Item 16 multiplied by item 17 multiplied by item 18, results in whole pounds.
- a. For insured cause appraisals: Transfer entry to column 31, "Appraised Potential" on the Production Worksheet.
- b. For uninsured cause appraisals: Transfer entry to column 37, "Uninsured Causes" on the Production Worksheet.
20. **Remarks:** Enter pertinent information about the appraisal e.g., unit acres, uninsured causes of damage, etc. Document the percent plant cover and how the percent plant cover was determined.

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

21. **Adjuster's Signature, Code No., and Date:** Signature of the adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the "Remarks/Narrative" section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the "Narrative" of the Production Worksheet.
22. **Insured's Signature, and Date:** Insured (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.
23. **Page:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

COMPANY NAME: *Any Company*

LOWBUSH BLUEBERRY APPRAISAL FORM			1 INSURED'S NAME <i>I. M. Insured</i>				2 POLICY NUMBER <i>XXXXXXX</i>				3 CROP YEAR <i>YYYY</i>					
			4 UNIT NUMBER <i>0002-0001BU</i>				5 CAUSE OF DAMAGE <i>Hail</i>				6 DATE OF DAMAGE <i>JUN 10</i>					
			7 CLAIM NUMBER <i>XXXXXXXX</i>				8 APPRAISED ACRES <i>5.0</i>				9 PRACTICE <i>002</i>					
FIELD ID 10	PLOT ACRES 11	PRACTICE 12	SAMPLE WEIGHT IN POUNDS GRAMS 13								TOTAL FROM ALL SAMPLES 14	NO. OF SAMPLES 15	AVG. NO. OF POUNDS GRAMS PER SAMPLE 16	GRAMS TO POUNDS FACTOR 17	% PLANT COVER MINUS 5% 18	APPRAISAL IN POUNDS//ACRE 19
<i>A</i>	<i>5.0</i>	<i>002</i>	<i>100.0</i>	<i>112.5</i>	<i>94.5</i>	<i>90.0</i>	<i>102.0</i>	<i>113.2</i>			<i>612.2</i>	<i>6</i>	<i>102.0</i>	<i>8.92</i>	<i>0.55</i>	<i>500</i>
											÷	=	X		=	
											÷	=	X		=	
											÷	=	X		=	
											÷	=	X		=	
											÷	=	X		=	
											÷	=	X		=	

20 REMARKS

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

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

8. PRODUCTION WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. WORKSHEET STANDARDS

- (1) The entry items in subsection C 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 as a separate document. These statements are not shown in the example form in this exhibit. The current Privacy Act Statement and Nondiscrimination statements can be found on the RMA website at <http://www.ram.usda.gov/regs/required/html>.
- (4) The following certification statement required by the DSSH must be included on the form 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 AIP 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 (including “No Indemnity Due” claims) 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) For insured blueberry acreage that is harvested after it has been appraised, determine production to count in accordance with section 15(b) of the Basic Provisions.
- (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. WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item

No. Information Required

1. **Crop/Code #:** “Blueberries” (0012).
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 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). Enter additional dates of damage in the extra spaces, as needed. If more space is needed, document the 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 the 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 columns 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.

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 if 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 pounds, for all non-loss units for the crop at the time of final inspection.

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

PRELIMINARY:

- a. Date the notice of damage was given for the unit in item 2 in the 1st or 2nd space, as applicable. Enter the complete date (e.g., “MM/DD/YYYY”) for each notice.
- b. A third notice of damage or loss for a 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 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) Types, irrigated practice, cropping practice, or organic practice, 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.

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

17. Multi-Crop Code: The applicable two-digit code for first crop 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's 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.

19. Determined Acres: Refer to the LAM or CIH for definition of acceptable determined acres for perennial crops used herein. Determined acres to tenths (include "E" if estimated) for which consent is given for other use and/or:

- a. Put to other use without consent.
- b. Abandoned.
- c. Damaged by uninsured causes.
- d. For which the insured failed to provide acceptable records of production.
- e. From which production was sold by direct marketing if the insured failed to meet the requirements contained in the crop provisions.

FINAL: Determined acres to tenths. Acreage breakdowns WITHIN a unit may be estimated (enter "E" in front of the acres) if a determination is impractical. Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements. ACCOUNT FOR ALL PLANTED ACREAGE IN THE UNIT.

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. MAKE NO ENTRY.

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 type is not specified on the actuarial documents, 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 Irrigation Practice Specified,” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If irrigation practice is not specified on the actuarial documents, **MAKE NO ENTRY.**

27. **Cropping Practice:** Three-digit code number, entered exactly as specified on the actuarial documents for the cropping practice carried out by the insured. If “No Cropping Practice” 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 cropping practice is not specified on the actuarial documents, **MAKE NO ENTRY.**

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

29. **Stage:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Stage abbreviation as shown below.

STAGE

EXPLANATION

“P”..... Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the AIP, or from which production was sold by direct marketing if the insured failed to meet the requirements contained in the crop provisions.

“H”..... Harvested.

“UH”..... Unharvested or put to other use with consent.

GLEANNED ACREAGE: Refer to the LAM for information on gleanning.

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

USE

EXPLANATION

“Bulldozed,” etc.... Use made of 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 information on gleaning.

31. Appraised Potential: Transfer the per-acre appraisal in whole pounds of POTENTIAL production from appraised acreage as follows:

- a. **Highbush and Rabbiteye Blueberry Appraisal Worksheet – Hand Harvest :** Transfer entry from column 26.
- b. **Highbush and Rabbiteye Blueberry Appraisal Worksheet – Machine Harvest:** Transfer entry from column 20.
- c. **Lowbush Blueberry Appraisal Form:** Transfer entry in column 19.

Refer to the appraisal methods and applicable appraisal worksheet for additional instructions. If there is no potential on UH acreage, enter "0," (zero). Refer to paragraph 85 in the LAM for procedures for documenting "0" (zero) yield appraisals.

32a.-33. MAKE NO ENTRY.

34. Production Pre-QA: Column 19 multiplied by column 31, results in whole pounds.

35. Quality Factor: Under section 15(j) of the Basic Provisions, if due to insured causes, a Federal or State agency has ordered the appraised insured crop or production to be destroyed, enter "0.000." Instruct the insured to complete and submit a Certification Form stating the date the crop or production WAS DESTROYED and the method of destruction (refer to item 40 and the Narrative). Also, refer to LAM paragraphs 96 J (2) and 102 A for additional information.

36. Production Post-QA: If no entry in column 35: Transfer entry from column 34. If entry in column 35: Column 34 multiplied by column 35, results in whole pounds.

37. Unins. Causes: Make the following entries in whole pounds.

For uninsured causes appraisals: Column 19 multiplied by the per acre appraisal for uninsured causes (taken from the appraisal worksheet or uninsured appraisal from other documentation, as applicable). Explain in the Narrative. If no uninsured causes, MAKE NO ENTRY.

a. Hail and Fire exclusion NOT in effect.

- (1) Enter NOT LESS than the insured's production guarantee per acre in whole pounds, for the line, (calculated by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any "P" stage acreage. On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged SOLELY by uninsured causes separate from other production.

- (2) For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production per acre in tons rounded to tenths, for any such acreage. Refer to the LAM for instructions regarding assessing uninsured cause appraisals.
- 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 whole pounds.

39. **Total:** Total of all column 19 acres rounded to tenths.

40. **Quality:** Check the applicable qualifying quality adjustment condition(s) affecting the unit's appraised and harvested production (refer to the Crop Provisions and Special Provisions) in the Table below.

Qualifying Quality Adjustment Conditions Table

TW (Test Weight)
KD (Total Defects)
Aflatoxin
Vomitoxin
Fumonisin
Garlicky
Dark Roast
Sclerotinia
Ergoty
CoFo (Commercially Objectionable Foreign Material)
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) Insurable causes of damage 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:** Total of columns 34, 36, 37 and 38, in whole pounds, if there is an entry in the respective columns; otherwise, **MAKE NO ENTRY.**

NARRATIVE:

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 necessary, enter the unit number(s), “No Inspection,” date, and adjuster’s initials. 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/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,” 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).
- j. Explain a “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 aerial photograph or sketch map, the disposition of acreage destroyed or put to other use with or without consent.

- l. Explain any difference between 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 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 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.
- r. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.
- s. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleanings.
- t. Document any other pertinent information, including any data to support any factors used to calculate the production, other than harvested fresh production calculations, and harvest cost calculations.
- u. 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) As applicable, the 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) the results of the laboratory test that confirms the presence of injurious substances or conditions.
 - (3) As applicable, explain any deficiencies, substances, or conditions that allowed for quality adjustment, as well as any which were not allowed.
 - (4) As applicable, document calculations used to determine quality adjustment factors.
 - (5) Refer to the LAM for additional documentation requirements.

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. 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) except production appraised BEFORE harvest and shown in SECTION I because the quantity cannot be determined later.
- (3) For production commercially stored, sold, etc., enter the name and address of storage facility, buyer, packing house, or processor as applicable in column “49” through “52.” For fruit otherwise disposed of, indicate the method of disposition (e.g., sold at roadside stand, etc.)
- (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, or processors). The insured must have maintained satisfactory records of ALL production sold or stored. Verify any packing house or processor records. In all localities, if the first handler was not a packer or processor, the production will be determined by the adjuster on the basis of available records.
 - (c) Harvested fruit of any type that 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) If there is harvested production from more than one insured practice (or crop) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in columns “47a” through “66” by crop. If production has been commingled, refer to the LAM.
- (5) There will generally be no harvested production entries in columns “47a” 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. Similar Damage:

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 orchards 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").
- c. Enter the applicable two-digit code for first crop or second crop.

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 production sold, enter the name and address of the buyer, packing house, or processor, as applicable. For fruit otherwise disposed of, indicate the method of disposition.
- 53.-55. **MAKE NO ENTRY.**
56. **Bu., Ton, Lbs., Cwt.:** Circle “Lbs.” in column heading. Enter harvested production in whole pounds as determined by delivery records, production recaps, sales receipts from processors (must be NET WEIGHT), etc.
- 57.-60. **MAKE NO ENTRY.**
61. **Adjusted Production:** Transfer entry from column 56.
62. **Prod. Not to Count:** Net production NOT to count in whole pounds WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., other units or uninsured acreage). THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN ANY “PRODUCTION NOT TO COUNT” IN THE NARRATIVE.
63. **Production Pre-QA:** Column 61 minus column 62, results in whole pounds.
- 64a. **Value:** If quality adjustment applies for harvested sold production (refer to the SP), as applicable, subtract the harvest cost per pound contained in the SP from the price per pound received and enter the result to the nearest cent (show calculations in the “Narrative”). Entry must not be less than zero. MAKE NO ENTRY for harvested unsold production or harvested sold production not eligible for quality adjustment.
- 64b. **Mkt. Price:** When there is an entry in column 64a above, enter the applicable highest price election per pound in dollars and cents; otherwise, MAKE NO ENTRY.
65. **Quality Factor:** Make the following percentage entries as a three-place decimal. If no quality adjustment, MAKE NO ENTRY.
- Column 64a divided by column 64b results as a percentage rounded to three decimal places, or
 - Under section 15(j) of the Basic Provisions, if due to insured causes, a Federal or State agency has ordered the appraised insured crop or production to be destroyed, enter “0.000.” Instruct the insured to complete and submit a Certification Form stating the date the crop or production WAS DESTROYED and the method of destruction (refer to item 40 and the Narrative). Also, refer to LAM paragraphs 96 J (2) and 102 A for additional information.
- A copy of all supporting quality adjustment documents must be included in the insured’s claim folder. Refer to the LAM for additional quality adjustment definitions, instructions, documentation, qualifications, and testing requirements. Also refer to the quality adjustment instructions in the Narrative, herein.

66. **Production to Count:** Column 63 multiplied by column 65 results in whole pounds. If no quality adjustment, transfer entry from column 63.
67. **Total:** Total of column 63 entries in whole pounds. If no entry in column 63, MAKE NO ENTRY.
68. **Section II Total:** Total of column 66 entries, in whole pounds.
69. **Section I Total:** Total of column 38 entries, in whole pounds.
70. **Unit Total:** Item 68 plus item 69, results in whole pounds.
71. **Allocated Prod.:** Refer to paragraphs 126 C (1-3) and 127 of the LAM for instructions for determining allocated production. Total production in whole pounds, allocated to this unit that is included in sections I or II of the 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 whole pounds.
- 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. **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.
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 Production Worksheet 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.).

PRODUCTION WORKSHEET

1. Crop/Code # Blueberries 0012	2. Unit # 0001- 0001BU	3. Location Description SW1-96N-30W	7. Company Agency EXAMPLE Highbush Claim	8. Name of Insured I. M. Insured
4. Date(s) of Damage JUN 10	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 # XXXXXXX				
14. Date(s) Notice of Loss	1st MM/DD/YYYY	2nd	Final MM/DD/YYYY	
15. Companion Policy(s)				

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL															B. POTENTIAL YIELD							
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a. ----- 32b.	33.	34.	35.	36.	37.	38.
Field ID	Multi-Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Type	Class	Sub-Class	Intended Use	Irr Practice	Cropping Practice	Organic Practice	Stage	Use of Acres	Appraised Potential	Moisture % Factor	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count
A			5.0	1.000		001				032			UH	UH	3,640	-----		18,200		18,200		18,200
B			6.5	1.000		001				032			UH	UH	2,752	-----		17,888		17,888		17,888
C			3.5	1.000		001				032			H	H		-----						
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"/>												42. TOTALS		36,088		36,088		36,088
41. Do any mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/>																						

NARRATIVE (If more space is needed, attach a Special Report) **Acres determined using GPS. Fields A and B not harvested due to severe hail damage. Field C machine harvested, hail damage 25%.**
\$0.58/lb. price election/lb. (column 64b entry), \$0.48/lb. value of damaged production - \$0.15/lb. harvest cost/lb. from SPOI = \$0.33/lb. (column 64a entry).

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed MM/DD/YYYY						44. Damage similar to other farms in the area? Yes <input type="checkbox"/> X No <input type="checkbox"/>						45. Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>						46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					
A. MEASUREMENTS						B. GROSS PRODUCTION				C. ADJUSTMENTS TO HARVESTED PRODUCTION													
47a.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a.	59a.	60a.	61.	62.	63.	64a.	65.	66.				
47b.											58b.	59b.	60b.				64b.						
Share	Multi-Crop Code	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod.	Bu., Ton Lbs. CWT	Shell/ Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production	Prod. Not to Count	Production Pre-QA	Value Mkt. Price	Quality Factor	Production to Count				
Field ID																							
		Acme Blueberry Co. Anytown, State							33,600					33,600		33,600	0.33 0.58	0.569	19,118				
67. TOTAL																33,600	68. Section II Total		19,118				
																	69. Section I Total		36,088				
																	70. Unit Total		55,206				
																	71. Allocated Prod.						
																	72. Total APH Prod.		55,206				

For Illustration Purposes Only

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

PRODUCTION WORKSHEET

1. Crop/Code # Blueberries 0012	2. Unit # 0002- 0001BU	3. Location Description SW1-96N-30W	7. Company Agency EXAMPLE LOWBUSH CLAIM	8. Name of Insured I. M. Insured
4. Date(s) of Damage JUN 10	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 # XXXXXXX				
14. Date(s) Notice of Loss	1st MM/DD/YYYY	2nd	Final MM/DD/YYYY	
15. Companion Policy(s)				

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL															B. POTENTIAL YIELD							
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a. ----- 32b.	33.	34.	35.	36.	37.	38.
Field ID	Multi-Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Type	Class	Sub-Class	Intended Use	Irr Practice	Cropping Practice	Organic Practice	Stage	Use of Acres	Appraised Potential	Moisture % ----- Factor	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count
A			5.0	1.000		004				002			UH	UH	500			2,500		2,500		2,500
B			9.0	1.000		004				002			H	H								
39. TOTAL			14.0	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 type="checkbox"/> None <input type="checkbox"/>												42. TOTALS		2,500		2,500		2,500
41. Do any mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/>																						

NARRATIVE (If more space is needed, attach a Special Report) **Acres determined using GPS. Field A not harvested due to severe hail damage. Field B contained 4,000 lbs. harvested production from Field C, uninsured acres.**

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed 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.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a. 58b.	59a. 59b.	60a. 60b.	61.	62.	63.	64a. 64b.	65.	66.		
Share	Multi-Crop Code	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod.	Bu., Ton Lbs. CWI	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		
Field ID									24,000					24,000	4,000	20,000			20,000		
Acme Blueberry Co. Anytown, State																					
67. TOTAL																	20,000	68. Section II Total	20,000		
																		69. Section I Total	2,500		
																		70. Unit Total	22,500		
																		71. Allocated Prod.			
																		72. Total APH Prod.	22,500		

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

9. REFERENCE MATERIAL

**TABLE A - REPRESENTATIVE SAMPLE REQUIREMENTS FOR
HAND HARVESTED HIGHBUSH AND RABBITEYE
BLUEBERRIES**

ACRES IN FIELD OR SUBFIELD	MINIMUM NUMBER OF SAMPLES*
0.1 - 10.0	3
One additional sample is required for each additional 40.0 acres (or fraction thereof) in field or subfield.	

* One sample equals four consecutive bushes. Samples should be chosen from representative areas of the field or sub field.

Supplemental Sample Size and Appraisal Information

A. Use of less than the “Recommended Minimum Number of Samples” is authorized on a unit basis in the situations outlined below if the bushes selected for sampling are representative of the field or sub field (refer to subsection 4).

- (1) The appraised production from at least 60 percent of the samples is within 10 percent of the average appraisal for the samples. Sampling of the remaining 40 percent is optional.

EXAMPLE: Five samples are to be taken. The first 3 samples are within 10 percent of the average appraisal as follows:

Sample Number	Appraisal in Pounds	Average Appraisal in Pounds	Percent of Average Appraisal
1	2000	1900	1.05
2	1800	1900	.95
3	1900	1900	1.00
Total	5,700 lbs. ÷ 3 samples = 1900 lbs. Average Appraisal		

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

- (2) The appraised production from at least 60 percent of the samples indicates that the appraised production per acre will exceed the per acre guarantee. Sampling of the remaining 40 percent is optional.

EXAMPLE: A 10.0 acre field has a production guarantee per acre of 3,500 pounds. Five samples are to be taken. The appraisal for the first 3 samples averaged 3,800 pounds per acre which exceeds the 3,500 pound per acre guarantee. Use of the remaining 2 samples is optional. Where quality adjustment applies and the quality for the samples is comparable, use of the remaining 2 samples is optional.

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

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

- B. Pick, sample, and, if applicable, calculate the quality adjustment percentage from each sample for production damaged by insured causes. Record the results separately for each sample on the appraisal worksheet (refer to subsection 5).

TABLE B - REPRESENTATIVE SAMPLE REQUIREMENTS FOR MACHINE HARVESTED Highbush and Rabbiteye Blueberries

Harvest sample berries from the entire length of row in the field or subfield.

Harvest a minimum 5 percent of the rows in the field or subfield for sampling. Calculate percentages and round decimals up to the next whole number.

A minimum of 1 row per field or subfield will be sampled.

EXAMPLE: 20 rows in the field times 5% = 1.0 or 1 sample row. 23 rows in the field times 5% = 1.2 (round up to nearest whole number or 2 sample rows).

TABLE C - REPRESENTATIVE SAMPLE REQUIREMENTS FOR MAINE Lowbush Blueberries

Acres in Field or Sub field	Number of Transects*	Samples Required
0.1 to 10.0	3	6
10.1 and above	Add 1 transect (2 samples) for each additional 5 acres (or fraction thereof) in the field or sub field	
* Take one sample (one square meter) at the 100 foot measurement and a second sample at the 200 foot measurement of each transect, two samples per transect.		

TABLE D - NUMBER OF BUSHES PER ACRE

		Distance Between Bushes (in feet)									
Distance Between Rows (In feet)		1	2	3	4	5	6	7	8	9	10
	1	43560	21780	14520	10890	8712	7260	6223	5445	4840	4356
	2	21780	10890	7260	5445	4356	3630	3111	2726	2420	2178
	3	14520	7260	4840	3630	2904	2420	2074	1815	1613	1452
	4	10890	5445	3630	2723	2178	1815	1556	1361	1210	1089
	5	8712	4356	2904	2178	1742	1452	1245	1089	968	871
	6	7260	3630	2420	1815	1452	1210	1037	908	807	726
	7	6223	3111	2074	1556	1245	1037	889	778	691	622
	8	5445	2723	1815	1361	1089	908	778	681	605	545
	9	4840	2420	1613	1210	968	807	691	605	538	484
	10	4356	2178	1452	1089	871	726	622	545	484	436
	11	3960	1980	1320	990	792	660	566	495	440	396
	12	3630	1815	1210	908	726	605	519	454	403	363
	13	3350	1675	1117	838	670	558	479	419	372	335
	14	3111	1556	1037	778	622	519	444	389	346	311
	15	2904	1452	968	726	581	484	415	363	323	290
	16	2723	1361	908	681	545	454	389	340	303	272
	17	2562	1281	854	641	512	427	366	320	285	256
	18	2420	1210	807	605	484	403	346	303	269	242
	19	2293	1146	764	573	459	382	328	287	255	229
	20	2178	1089	726	545	436	363	311	272	242	218

For spacing not shown on the chart, multiply the distance between bushes (to the nearest tenth of a foot) times the distance between rows (to the nearest tenth of a foot) and divide the result into 43,560 square feet (round result to the nearest whole number). Refer to the LAM for additional information on calculating the number of trees per acre.

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