

1. **Accumulated Depreciation:** The total decrease in an item's value over a period of time. Formula: $(\text{Annual Depreciation} \times \text{Number of years used})$
2. **Acreage Reporting Date:** The deadline for providing the insurer with an acreage report, which is used to determine the amount of coverage needed and the premium charged for a particular crop.
3. **Actual Cash Value (ACV):** A valuation method used by insurers to reflect an item's current market value right before being damaged or destroyed. Formula: $(\text{Replacement cost} - \text{Accumulated Depreciation})$
4. **Actual Production History:** A history of a farmer's crop yields over a multi-year period, which is used to determine the normal production level of a farm.
5. **Adhesion:** Characteristic of an insurance contract. Means that one party (the insurer) sets the terms, and the other (the policyholder) can "take it or leave it."
6. **Adjusted Gross Revenue (Crop Insurance):** Narrowest (and least expensive) form of Crop Revenue Insurance. Insures farm revenue as a whole instead of individual crops. Guarantees a percentage of the insured farm's average revenue.
7. **Adjuster:** An agent who, for compensation, processes insurance claims. Can represent either the insured or the insurer.
8. **Adjuster - Emergency:** Adjusters who are temporarily licensed by the insurance commissioner to handle claims during catastrophes or emergencies that produce an overwhelming number of claims in a short period of time.
9. **Adjuster - Independent:** Self-employed adjusters who contract with multiple insurers at the same time. Paid on a commission or fee-plus-expenses basis for each claim. Also called: Fee Adjuster, Bureau Adjuster
10. **Adjuster - Public:** An adjuster who is hired to represent the claimant and help determine a fair indemnification. Usually specializes in appraisals and negotiation. Paid commission, usually a percentage of final settlement.
11. **Adjuster - Staff:** Salaried employee of one insurance company who can work locally, regionally, or nationally. Also called: Company Adjuster
12. **Advance Payment Settlement:** A settlement option that lets the insurer offer some financial relief to the claimant before the claim has been fully settled. The insurer makes advance payments to the claimant, which are then subtracted from the final settlement amount. Often used when a claimant suffers bodily injury and is unable to work.

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web jude deveraux is the author of forty three new york times bestsellers including for all time moonlight in the morning and a knight in shining armor she was honored with a romantic times pioneer award in 2013 for her distinguished career