

United States  
Department of  
Agriculture



Federal Crop  
Insurance  
Corporation



Product  
Administration &  
Standards Division

# **PROCESSING PUMPKIN LOSS ADJUSTMENT STANDARDS HANDBOOK**

FCIC-20100 (11-2008)

**2009 and Succeeding Crop Years**



**UNITED STATES DEPARTMENT OF AGRICULTURE**

**WASHINGTON, D.C. 20250**

<b>FEDERAL CROP INSURANCE HANDBOOK</b>		<b>NUMBER: 20100 (11-2008)</b>
<b>SUBJECT:</b>  <b>PROCESSING PUMPKIN LOSS ADJUSTMENT STANDARDS HANDBOOK 2009 AND SUCCEEDING CROP YEARS</b>	<b>OPI: Product Administration &amp; Standards Division</b>	
	<b>Approved:</b>  <i>/S/ Tim B. Witt</i> <b>Deputy Administrator, Product Management</b>	<b>Date:</b>

**THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-ISSUED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2009 AND SUCCEEDING CROP YEARS. ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.**

Control Chart For: Processing Pumpkin Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Current Index	1-2	1-2	1-23	24	11-2008	FCIC-20100

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# PROCESSING PUMPKIN LOSS ADJUSTMENT STANDARDS HANDBOOK

## TABLE OF CONTENTS

	<u>PAGE</u>
<b>1. INTRODUCTION</b> .....	1
<b>2. SPECIAL INSTRUCTIONS</b> .....	1
A. DISTRIBUTION .....	1
B. TERMS, ABBREVIATIONS, AND DEFINITIONS .....	1
<b>3. INSURANCE CONTRACT INFORMATION</b> .....	2
A. INSURABILITY .....	2
B. INSURABLE ACREAGE.....	3
C. GUIDELINES RELATIVE TO “BYPASSED” PROCESSING PUMPKIN ACREAGE ....	3
D. PRODUCTION IN EXCESS OF AMOUNT UNDER CONTRACT .....	3
E. PROVISIONS AND PROCEDURES NOT APPLICABLE TO CAT COVERAGE.....	3
F. UNIT DIVISION .....	3
<b>4. PROCESSING PUMPKIN APPRAISALS</b> .....	4
A. GENERAL INFORMATION.....	4
B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS .....	4
<b>5. APPRAISAL METHODS</b> .....	5
A. GENERAL INFORMATION.....	5
B. DEFERMENT OF PROCESSING PUMPKIN APPRAISAL BEFORE MATURITY.....	5
C. MATURE PROCESSING PUMPKIN APPRAISAL .....	5
<b>6. APPRAISAL DEVIATIONS AND MODIFICATIONS</b> .....	6
A. DEVIATIONS .....	6
B. MODIFICATIONS.....	6
<b>7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES</b> .....	6
A. APPRAISAL WORKSHEET FORM STANDARDS.....	6
B. GENERAL INFORMATION FOR WORKSHEET ENTRIES AND COMPLETION INSTRUCTIONS .....	7
C. WORKSHEET ENTRIES AND COMPLETION INFORMATION.....	7
EXAMPLE APPRAISAL WORKSHEET .....	9

**PROCESSING PUMPKINS LOSS ADJUSTMENT STANDARDS HANDBOOK**

**TABLE OF CONTENTS (Continued)**

	<b><u>PAGE</u></b>
<b>8. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES</b> .....	10
A. CLAIM FORM STANDARDS .....	10
B. GENERAL INFORMATION FOR ENTRIES AND COMPLETION INSTRUCTIONS ..	10
C. FORM ENTRIES AND COMPLETION INFORMATION .....	11
SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS .....	13
SECTION II - HARVESTED PRODUCTION .....	19
CLAIM FORM EXAMPLE .....	23
<b>9. REFERENCE MATERIAL</b> .....	24
<b>TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS</b> .....	24

# 1. INTRODUCTION

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**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 Multiple Peril Crop Insurance (MPCI) 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 at [www.rma.usda.gov/handbooks/25000/index.html](http://www.rma.usda.gov/handbooks/25000/index.html). All reinsured companies 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

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

### A. DISTRIBUTION

The following is the minimum distribution of forms completed by the adjuster and signed by the insured (or the insured's authorized representative) for the loss adjustment inspection:

- (1) One legible copy to insured; the original and all remaining copies as instructed by the Approved Insurance Provider (AIP).
- (2) It is the AIP's responsibility to maintain original insurance documents relative to policyholder servicing as designated in their approved plan of operations.

### B. TERMS, ABBREVIATIONS, AND DEFINITIONS

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

<b>CAT</b>	Catastrophic Risk Protection
<b>CIH</b>	Crop Insurance Handbook
<b>DSSH</b>	Document and Supplemental Standards Handbook, FCIC-24040

(4) Definition(s):

<b>Base Contract Price</b>	The price stipulated in the processor contract without regard to discounts or incentives that may apply.
<b>Bypassed Acreage</b>	Land on which production is ready for harvest but the processor elects not to accept such production so it is not harvested.
<b>Harvest</b>	The removal of pumpkins from the vine for the purpose of delivery to the processor.
<b>Planted Acreage</b>	In addition to the definition contained in the Basic Provisions, pumpkins must initially be planted in rows far enough apart to permit mechanical cultivation. Acreage planted in any other manner will not be insurable unless otherwise provided by the Special Provisions.
<b>Processor Contract</b>	<p>A written agreement between the producer and a processor, containing at a minimum:</p> <ul style="list-style-type: none"><li>(a) The producer's commitment to plant and grow processing pumpkins, and to deliver the pumpkin production to the processor;</li><li>(b) The processor's commitment to purchase all of the production stated in the processor contract; and</li><li>(c) A base contract price</li></ul> <p>Multiple contracts with the same processor that specify amounts of production will be considered as a single processor contract.</p>
<b>Usable Tons</b>	The quantity of pumpkins for which the producer is compensated or should have been compensated in accordance with the processor contract.

### **3. INSURANCE CONTRACT INFORMATION**

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The AIP is to determine that the insured has complied with all policy provisions of the insurance contract. Crop provisions, which are to be considered 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, Processing Pumpkin Crop Provisions, and Special Provisions for a complete list.

- (1) The crop insured will be all the processing pumpkins in the county for which a premium rate is provided by the actuarial documents:
  - (a) In which the insured has a share; and
  - (b) That is grown under, and in accordance with, the requirements of a processor contract executed on or before the acreage reporting date and are not excluded from the processor contract at any time during the crop year.
- (2) Unless allowed in the Special Provisions, processing pumpkins are not insurable if they are:
  - (a) Interplanted with another crop; or
  - (b) Planted into an established grass or legume.
- (3) Any acreage of the insured crop that is damaged before the final planting date, to the extent that the majority of producers in the area would normally not further care for the crop, must be replanted unless the AIP agrees that it is not practical to replant. Refer to the LAM for replanting provision issues.
- (4) Insurance is not provided on any acreage of processing pumpkins that do not meet crop rotation requirements, if applicable, contained in the Special Provisions.

**B. INSURABLE ACREAGE**

For information regarding insurable acreage for processor contracts, refer to the LAM.

**C. GUIDELINES FOR “BYPASSED” PROCESSING PUMPKIN ACREAGE**

Refer to the LAM for guidelines relative to “Bypassed Acreage.”

**D. PRODUCTION IN EXCESS OF AMOUNT UNDER CONTRACT**

For processor contracts that stipulate the amount of production to be delivered, all production from any basic unit in excess of the amount under contract will be included as production to count if such production is applied to any other basic unit for which the contracted amount has NOT been fulfilled.

**E. PROVISIONS AND PROCEDURES NOT APPLICABLE TO CAT COVERAGE**

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

## **F. 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 the conditions stated in the applicable provisions are met.

- (1) For any processor contract that stipulates the number of acres to be planted, the provisions contained in section 34 of the Basic Provisions will apply.
- (2) For processor contracts that stipulate the amount of production to be delivered, refer to the Crop Provisions.
  - (a) There will be no more than one basic unit for all production contracted with each processor; and
  - (b) Provisions in the Basic Provisions that allow optional units by section, section equivalent, or FSA farm serial number and by irrigated and non-irrigated practices are not applicable.

## **4. PROCESSING PUMPKIN APPRAISALS**

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### **A. GENERAL INFORMATION**

Potential production for all types of inspections will be appraised in accordance with procedures specified in this handbook and the LAM.

### **B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS**

- (1) Determine the minimum number of required samples for a field or subfield by the field size, the average stage of growth, age (size) and general capabilities of the plants, and variability of potential production and plant damage within the field or subfield.
- (2) Split the field into subfields when:
  - (a) Variable damage causes the crop potential to appear to be significantly different within the same field; or
  - (b) The insured wishes to destroy a portion of a field.
- (3) Each field or subfield must be appraised separately.
- (4) Take not less than the minimum number (count) of representative samples required in **TABLE A** for each field or subfield.
- (5) For processing pumpkins, each sample equals a ten foot square grid (100 square feet).

## **5. APPRAISAL METHODS**

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### **A. GENERAL INFORMATION**

These instructions provide information on appraisal methods for:

<b>Appraisal Method...</b>	<b>Use...</b>
Mature Processing Pumpkin Appraisal	When pumpkins have reached maturity.

### **B. DEFERMENT OF PROCESSING PUMPKIN APPRAISALS BEFORE MATURITY**

- (1) Defer all appraisals until the earlier of the date the crop reaches maturity or the calendar date for the end of the insurance period unless there is no production potential. If there is no production potential, enter "0" appraised potential in the applicable entry on the claim form and complete the claim.
- (2) Complete the preliminary inspection and document the cause of damage, its severity, and whether it is insurable or uninsurable.
- (3) If acreage will be released to go to another use:
  - (a) Look at all fields thoroughly. It is important to note the acreage that is not damaged.
  - (b) Explain to the insured that, at this time, the amount of loss cannot be determined accurately.
  - (c) Do not attempt to estimate damage for the insured.
  - (d) Mark an area (or areas) in the field that can be used as a representative sample(s). The area should be at least ten feet wide and extend the entire length of the field, as specified in the policy.
  - (e) Advise the insured that if the crop is destroyed, the specified samples must be preserved and cared for.
- (4) Refer to the LAM for additional instructions regarding deferred appraisals.

### **C. MATURE PROCESSING PUMPKIN APPRAISAL**

- (1) Pick all harvestable pumpkins and determine the weight of each sample in pounds to tenths.

- (2) Multiply the sample area size dimensions (e.g. 10' x 10') to obtain the square footage area in the sample. Divide 43,560 by the result and then divide that result by 2000 to determine the acreage factor. Record results in hundredths.

**EXAMPLE:**  $43,560 \div 100 \div 2000 = 0.22$ .

- (3) Total the sample weights and divide by the number of samples taken. The result is the average number of pounds per sample.
- (4) Weights are converted to tons, to tenths, per acre by multiplying the average weight per sample by the acreage factor for the area sampled.

## **6. APPRAISAL DEVIATIONS AND MODIFICATIONS**

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### **A. DEVIATIONS**

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

### **B. MODIFICATIONS**

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

## **7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES**

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### **A. APPRAISAL WORKSHEET FORM STANDARDS**

- (1) The entry items in subsection 8C are the minimum requirements for the Processing Pumpkin Appraisal Worksheet. All entry items are “Substantive,” (i.e., they are required).
- (2) Appraisal Worksheet Completion Instructions. The completion instructions for the required entry items on the Appraisal Worksheet in the following subsections are “Substantive,” (i.e., they are required.)
- (3) The Privacy Act and Nondiscrimination statements are required statements that must be printed on the form or provided to the insured as a separate document. These statements are not shown on the example form in this section. The Nondiscrimination Statements can be found in the DSSH. The current Privacy Act can be found on the RMA website at <http://www.rma.usda.gov/regs/required.html> or successor website.
- (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 INSTRUCTIONS**

- (1) Include the AIP name in the appraisal worksheet title if not preprinted on the AIP's worksheet, when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the AIP), when a worksheet entry is not provided.
- (3) Separate appraisal worksheets are required for each unit appraised, and for each field or subfield. Refer to section 5 for sampling requirements.
- (4) Use separate lines to record uninsured cause of loss appraisals.
- (5) For every inspection, complete items 1 through 4 and items 22 through 26. Complete Part I and II as instructed below.
- (6) Standard appraisal worksheet items are numbered consecutively in section 8C below. Example appraisal worksheets are provided to illustrate how to complete all entries, except the last three items on the appraisal worksheet.

## **C. WORKSHEET ENTRIES AND COMPLETION INFORMATION**

Verify or make the following entries:

<b><u>Item No.</u></b>	<b><u>Information Required</u></b>
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**Company Name:** Name of AIP, if not preprinted on the worksheet. (Company Name).

**Claim No.:** Claim number as assigned by the AIP.

- |    |  |
|----|--|
| 1. | <b>Insured's Name:</b> Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.   |
| 2. | <b>Policy No.:</b> Insured's assigned policy number.   |
| 3. | <b>Crop Year:</b> Four-digit crop year, as defined in the policy, for which the claim has been filed.  |
| 4. | <b>Unit No.:</b> Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).   |
| 5. | <b>Cause of Damage:</b> Name of insured cause(s) of loss for this crop as listed in the LAM. If it is evident that no indemnity is due, enter "NONE." If an insured cause of loss is coded as "Other," explain in the "Remarks" (item 16). |
| 6. | <b>Land Location:</b> Identify land location (e.g., legal description, FSA Farm serial number, FSA CLU/tract number, etc.).  |

7. **Field ID:** Field identification symbol.
8. **Plot Acres:** Number of determined acres, to tenths, in field or sub-field being appraised.
9. **Type Code No.:** Three-digit type code number, entered exactly as specified on the actuarial documents, for the type grown by the insured. If “No Type Specified,” enter appropriate three-digit type code number from the actuarial documents. Enter the type name, as shown on the Special Provisions, in the “Remarks” (item 16).
10. **Sample Weight in Pounds:** Weight of each sample in pounds to tenths. Use separate lines to record production damaged by insured and uninsured causes. Use the same field identification, if appropriate, and for the line containing the uninsured cause of loss appraisal also enter the letter “P.” Explain the reason for any uninsured cause of loss appraisals in the Remarks.
11. **Total All Samples:** Sum of all sample weights recorded in item 10.
12. **No. of Samples:** Number of samples taken in item 10.
13. **Avg. No. of Pounds Per Sample:** Divide “Total From All Samples” (item 11) by “Number of Samples” (item 12) to calculate the “Average No. of Pounds Per Sample,” rounded to tenths.
14. **Factor:** If the standard 10’ x 10’ sample size is used, enter 0.22.
15. **Appraisal Per Acre:** Tons per acre for the field or subfield, to the nearest tenth. “Average No. of Pounds Per Sample” (item 13) X “Factor” (item 14). Transfer the per acre appraisals to the Production Worksheet, Part I, column J for insured cause of loss appraisals, and to column M for uninsured cause of loss appraisals.
16. **Remarks:** Remarks pertinent to the appraisal, sampling, or conditions in general (e.g. – very hot dry, type of pumpkins, explain the reason for any uninsured causes of loss appraisals, etc.). If more space is needed use a Special Report.

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

17. **Adjuster’s Signature, Code No., and Date:** Signature of adjuster, code number, and date signed after the insured (or insured’s authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.
18. **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.
19. **Page Number:** Page numbers (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

COMPANY NAME: Any Company

CLAIM NUMBER: XXXXXXXX

<b>APPRAISAL WORKSHEET</b> <b>PROCESSING PUMPKIN</b> <b>Mature Stage</b> (For Illustration Purposes Only)			1. INURED'S NAME I.M. INSURED								2. POLICY NUMBER XXXXXXX				3. CROP YEAR YYYY					
			4. UNIT NUMBER 00100								5. CAUSE(S) OF DAMAGE FREEZE				6. LAND LOCATION FSN 10					
FIELD ID 7.	PLOT ACRES 8.	TYPE CODE NO. 9.	SAMPLE WEIGHT IN POUNDS 10.								TOTAL FROM ALL SAMPLES 11.	NO. OF SAMPLES 12.		AVG. NO. OF POUNDS PER SAMPLE 13.		FACTOR 14.		PRODUCTION IN TONS 15.		
1A	20.0	997	64.3	60.9	59.0	62.4	60.8					307.4	÷	5	=	61.5	X	0.22	=	13.5
1D	20.0	997	60.4	52.8	58.6	57.2	59.6					288.6	÷	5	=	57.7	X	0.22	=	12.7
													÷		=		X		=	
													÷		=		X		=	
													÷		=		X		=	
													÷		=		X		=	
													÷		=		X		=	
16. REMARKS																				

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

## **8. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES**

### **A. CLAIM FORM STANDARDS**

- (1) The entry items in subsection 9C are the minimum Claim Form (hereafter referred to as “Production Worksheet”) requirements. All of these entry items are considered “Substantive,” (i.e., they are required.)
- (2) Production Worksheet completion instructions. 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 section. The Nondiscrimination Statements can be found in the DSSH. The current Privacy Act can be found on the RMA website at <http://www.rma.usda.gov/regs/required.html> or successor website.
- (4) The certification statement required by the current DSSH must be included on the form directly above the insured’s signature block and 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., point size of font, etc.)

### **B. GENERAL INFORMATION FOR ENTRIES AND COMPLETION INSTRUCTIONS**

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

- (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use or other reasons described in the LAM).
  - (e) “No Indemnity Due” claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).
  - (f) Certification Forms for release of acreage for other use will not be used since claims cannot be completed until an appraisal of mature production is done using representative samples.
  - (g) A late planting period is not applicable to processing pumpkins unless allowed by the Special Provisions.
- (4) The prevented planting provisions contained in the Basic Provisions are not applicable to processing pumpkins.
  - (5) The adjuster is responsible for determining if any of the insured’s requirements under the notice and claim provisions of the policy have not been met. If any have not, the adjuster should contact the AIP.
  - (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. FORM ENTRIES AND COMPLETION INFORMATION**

Verify or make the following entries:

**Item**

**No.      Information Required**

- 1.      **Crop/Code #:** Enter “Processing Pumpkins” and the corresponding crop code.
- 2.      **Unit #:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
- 3.      **Legal Description:** Section, township, and range number, or other legal description that identifies the location of the unit.
- 4.      **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., AUG 11).
- 5.      **Cause of Damage:** Name of insured cause(s) of loss for this crop as listed in the LAM. If it is evident that no indemnity is due, enter “NONE.” If an insured cause of loss is coded as “Other,” explain in the “Narrative.”

Refer to the Basic Provisions and the Crop Provisions for applicable information pertaining to insured and uninsured causes of loss.

6. **Primary Cause %:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Percent of damage for the cause of damage listed in item 5 above that is determined to be the primary cause of damage, to the nearest whole percent. The primary cause of damage must exceed 50 percent (e.g., 51%). Enter an "X" for the major secondary cause of damage.

7. **Company/Agency:** Name of company and agency servicing the contract.

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

9. **Claim #:** Claim number as assigned by the AIP.

10. **Policy #:** Insured's assigned policy number.

11. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim is filed.

12. **Additional Units:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Unit number(s) for ALL non-loss units for the crop at the time of final inspection. A non-loss unit is any unit for which a Production Worksheet has not been completed. Additional non-loss units may be entered on a single Production Worksheet.

If more spaces are needed for non-loss units, enter the unit numbers, identified as "Non-Loss Units," in the narrative or on an attached Special Report.

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

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Estimated yield per acre, in tons, to tenths, of all non-loss units for the crop at the time of final inspection.

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

**PRELIMINARY:**

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

- c. Reserve the “Final” space on the first page of the first set of Production Worksheets for the date of notice for the final inspection.
- d. If the inspection is initiated by the AIP, enter “Company Insp.” instead of the date.
- e. If the notice does not require an inspection, document as directed in the “Narrative” instructions.

**FINAL:** Transfer the last date (in the 1st or 2nd space from the first or second set of Production Worksheets) to the FINAL space on the first page of the first set of Production Worksheets) if a final inspection should be made as a result of the notice. Always enter the complete date of notice (MM/DD/YYYY) for the “FINAL” inspection in the final space on the first set of production worksheets. For a delayed notice of loss or delayed claim, refer to the LAM.

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

- a. If no other person has a share in the unit (insured has 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 crop insurance contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter “NONE.”
  - (1) If the other person has a multiple-peril crop insurance 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 crop insurance contract and a DIFFERENT AIP or agent services it, enter the name of the AIP 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.
- c. Refer to the LAM for further information regarding companion contracts.

**SECTION I – ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS**

Make separate line entries for varying:

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

**Verify or make the following entries:**

**Item**  
**No.**

**Information Required**

- A. **Field ID:** The field identification symbol from a sketch map or an aerial photo. Refer to the Narrative. In the margin (or in a separate column), enter the date of inspection for the last line entry of each inspection.

**REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRIES FOR FIRST AND SECOND CROP CODES.**

- B. **Prelim. Acres:**

**PRELIMINARY:** The number of acres, to tenths (include “E” if estimated), for which consent for other use has been given. Determine actual acreage, to tenths, when the boundaries of the appraised acreage may not be determined later.

**FINAL:** MAKE NO ENTRY.

- C. **Final Acres:** Refer to the LAM for definition of acceptable determined acres used herein.

Determined acres to tenths (include “E” if estimated) for which consent is given for other use or:

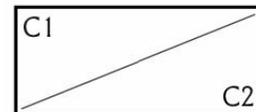
- a. Put to other use without consent.
- b. Abandoned.
- c. Damaged by uninsured causes.
- d. For which the insured failed to provide acceptable records of production.

**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 AND if authorization was received from the AIP. Document authorization in the Narrative.

ACCOUNT FOR ALL ACREAGE IN THE UNIT. In the event of over-reported acres, handle in accordance with individual AIP instructions. In the event of under-reported acres, draw a diagonal line in Column “C” as shown.

- C1 Enter the ACTUAL acres for the field or subfield.  
C2 Enter the REPORTED acres for the field or subfield.



- D. **Interest or Share:** Insured’s interest in the crop to three decimal places as determined at the time of inspection. If shares vary on the same UNIT, use separate line entries.

- E. **Risk:** Three-digit code for the correct “Rate class” specified on the actuarial documents. If a “Rate Class” or “High Risk Area” is not specified on the actuarial documents, make no entry. Verify with the Summary of Coverage and if the Rate Class is found to be incorrect, revise according to AIP’s instructions. Refer to the LAM.

Unrated land is uninsurable without a written agreement.

- F. **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 3-digit code number from the actuarial documents.

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

- H. **Stage:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Stage abbreviation as shown below.

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

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

- I. **Intended or Final Use:** Use of Acreage. Use the following “Intended Use” abbreviations.

<u>USE</u>	<u>EXPLANATION</u>
“To Corn,” etc.....	Other use made of the acreage
“WOC” .....	Other use without consent
“SU” .....	Solely uninsured
“ABA” .....	Abandoned without consent
“H” .....	Harvested
“UH” .....	Unharvested
“Bypassed” .....	Bypassed by the processor

Verify any “Intended Use” 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 “Final Use.”

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

J. **Appraised Potential:** Enter the tons per acre, to tenths, from the appraisal worksheet for the field or subfield. Refer to section 5, “Processing Pumpkins Appraisals” for additional instructions.

If there is no potential on UH acreage, enter “0.”

K1. - L. MAKE NO ENTRY.

M. + **Uninsured Cause:**

**PRELIMINARY AND FINAL: EXPLAIN IN THE NARRATIVE.**

a. Hail and Fire exclusion NOT in effect.

- (1) Enter NOT LESS than the insured’s production guarantee per acre in tons, to tenths, for the line, (calculated by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any “P” stage acreage.
- (2) On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged SOLELY by uninsured causes separate from other production. Refer to the LAM for information on how to determine uninsured cause appraisals.
- (3) For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production per acre in tons, to tenths, for any such acreage.

c. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.

d. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.

e. For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.

N. **Adjusted Potential:** The result of Column “J” plus Column “M,” to tenths.

O. **Total to Count:** Column “C” or “C1” (**actual** acres) times Column “N,” rounded to tenths.

P. **Per Acre:** Per Acre Guarantee – Enter the per-acre production guarantee from the insured’s policy.

If the Special Provisions allow a late planting period and written approval has been timely received from the processor in accordance with the crop provisions, refer to the LAM for late planting procedures.

Q. **Total:** Column “C<sub>2</sub>” (reported acres; “C” if acreage is not under-reported) times Column “P,” rounded to tenths.

16. **Total Acres:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Total Actual Acres [Column “C” or (“C<sub>1</sub>” if there are under-reported acres)], to tenths.

FOR ITEM 17. WHEN SEPARATE LINE ENTRIES ARE MADE FOR VARYING SHARES, STAGES, APH YIELDS, PRICE ELECTIONS. TYPES, ETC., WITHIN THE UNIT, AND TOTALS NEED TO BE KEPT SEPARATE FOR CALCULATING INDEMNITIES, MAKE NO ENTRY AND FOLLOW THE AIP’S INSTRUCTIONS; OTHERWISE, MAKE THE FOLLOWING ENTRIES.

17. **Totals:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Totals of Column “O” and Column “Q.”

#### **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 Section I, Column “M” for uninsured causes due to 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 is 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. 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 Section II, Column “O,” and/or any production not included in Section II, Column “I” or Column “B” – “E” 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 19, “damage similar to other farms in the area.”
- k. Attach a sketch map or aerial photo to identify the total unit:
  - (1) If consent is or has been given to put part of the unit to another use;
  - (2) If uninsured causes are present; or
  - (3) For unusual or controversial cases.

Indicate on the sketch map or aerial photo, the disposition of acreage destroyed or put to other use with or without consent.

- l. Explain any difference between date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
- m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and the date of inspection.
- n. Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with the AIP’s instructions.
- o. Explain any delayed notices or delayed claims as instructed in the LAM.
- p. Document any authorized estimated acres shown in Section I, Column C as follows: “Line 3 ‘E’ acres authorized by AIP the 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 gleaning.
- t. Document any other pertinent information, including any data to support any factors used to calculate the production. If on an attachment, enter “See attachment.”

## SECTION II - HARVESTED PRODUCTION

### GENERAL INFORMATION:

- (1) 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 (e.g., released for other uses, etc.).
- (2) For production commercially stored, sold, etc., enter the name and address of the processor as applicable in Columns "B" through "E."
- (3) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:
  - (a) Separate processor facilities.
  - (b) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
  - (c) Varying types (if applicable), practices, guarantees, etc.
- (4) There will generally be no harvested production entries in Columns "A" through "S" for preliminary inspections.
- (5) If there is harvested production from more than one insured practice (or type) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in Column "A" through "S" by type or practice. If production has been commingled, refer to the LAM.

### Verify or make the following entries:

<u>Item No.</u>	<u>Information Required</u>
-----------------	-----------------------------

- |     |   |
|-----|---|
| 18. | <b>Date Harvest Completed: (Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM.)</b> |
|-----|---|

**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) 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.

19. **Similar Damage:**

**PRELIMINARY:** MAKE NO ENTRY.

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

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

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

A1. **Share:** RECORD ONLY VARYING SHARES on SAME unit to three decimal places.

A2. **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 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 Section I, Column “A”).

**REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRIES OF FIRST CROP AND SECOND CROP CODES.**

B. - E. **Length or Diameter, Width, Depth, Deduction:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Enter the name and address of the buyer, packinghouse, or processor for processing pumpkins sold, as applicable.

F. - H. MAKE NO ENTRY.

I. **Bu., Ton, Lbs., Cwt.:** Circle “Ton” in column heading. Production in tons, to tenths.

- a. Enter the usable tons of processing pumpkins shown on the processor settlement sheet, if available.

- b. If a processor settlement sheet showing the usable tons of pumpkins is not available, enter the result obtained by dividing the total dollar amount paid, payable, or which should have been paid under the terms of the processor contract for the quantity of pumpkins to be delivered to the processor by the base contract price per ton. Show the calculations in the Narrative of the Production Worksheet.
- c. Include all harvested processing pumpkin production from any other insurable units that has been used to fulfill the processor contract for this unit.

J - M<sub>2</sub>. MAKE NO ENTRY.

N. **Adjusted Production:** Enter in tons to tenths from Column "I."

O. **Prod. Not to Count:** Net production NOT to count, in tons to tenths, WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g. 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.

P. **Production:** Result of subtracting the entry in Column "O" from Column "N," to tenths.

Q<sub>1</sub> - R. MAKE NO ENTRY.

S. **Production to Count:** Production from Column "P," in tons to tenths.

FOR ITEMS 22 – 24. WHEN SEPARATE LINE ENTRIES ARE MADE FOR VARYING SHARES, STAGES, APH YIELDS, PRICE ELECTIONS, TYPES, ETC., WITHIN THE UNIT, AND TOTALS NEED TO BE KEPT SEPARATE FOR CALCULATING INDEMNITIES, MAKE NO ENTRY AND FOLLOW THE AIP'S INSTRUCTIONS; OTHERWISE, MAKE THE FOLLOWING ENTRIES.

22. **Section II Total:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Total of Column "S," to tenths.

23. **Section I Total:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Enter figure from Section I, Column "O" total.

24. **Unit Total:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Total of 22 and 23, to tenths.

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

25. **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 bottom line.

26. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the Production Worksheet WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.

Final indemnity inspections should be signed on bottom line.

27. **Page Numbers:**

**PRELIMINARY:** Page numbers – "1," "2," etc., at the time of inspection.

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

1 Crop/Code #	2 Unit #	3 Legal Description	<b>PRODUCTION WORKSHEET (FOR ILLUSTRATION PURPOSES ONLY)</b>				8 Name of Insured I.M. INSURED					
Processing Pumpkin	00100	SEC-3 TWP-24N RNG-2W FSA FSN 10					9 Claim # XXXXXXX		11 Crop Year YYYY			
4 Date of Damage	OCT		7 Company ANY COMPANY				10 Policy # XXXXXXX					
5 Cause of Damage	FREEZE		Agency ANY AGENCY				14 Date(s) Notice of Loss		1st MM/DD/YYYY	2nd	Final MM/DD/YYYY	
6 Primary Cause %	100%										15 Companion Policy(s)	
12 Additional Units	00200											
13 Est. Prod Per Acre	38											

**SECTION I – ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS**

ACTUARIAL										POTENTIAL YIELD					STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K <sub>1</sub> K <sub>2</sub>	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+Uninsured Cause	Adjusted Potential	Total to Count (C x N)	Per Acre	Total (C x P)
M/D 1A NS	20.0	20.0	1.000		997	997	UH	TO CORN	13.5				13.5	270.0	16.8	336.0
1B NS		8.0	1.000		997	997	P	WOC				16.8	16.8	134.4	16.8	134.4
M/D 1C NS		19.0	1.000		997	997	H	H							16.8	319.2
M/D 1D NS		20.0	1.000		997	997	UB	BYPASSED	0.0				0.0	0.0	16.8	336.0
16 TOTAL		67.0											17 TOTALS	404.4		1,125.6

NARRATIVE (If more space is needed, attach a Special Report)

Refer to attached aerial photos for field ID's. Field 1B disked w/out consent.

Acreage determined by wheel measurements.

**SECTION II – HARVESTED PRODUCTION**

<b>18 Date Harvest Completed</b> MM/DD/YYYY				<b>19 damage similar to other farms in the area?</b> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>				<b>20 Assignment of Indemnity?</b> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>				<b>21 Transfer of Right To Indemnity?</b> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>			
--	--	--	--	---	--	--	--	---	--	--	--	--	--	--	--

MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION									
A <sub>1</sub> A <sub>2</sub>	B	C	D	E	F	G	H	I	J	K <sub>1</sub> K <sub>2</sub>	L <sub>1</sub> L <sub>2</sub>	M <sub>1</sub> M <sub>2</sub>	N	O	P	Q <sub>1</sub> Q <sub>2</sub>	R	S
Share Field ID	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	Bu. Ton Lbs. Cwt.	Shell/ Sugar Factor	FM% Factor	Moisture% Factor	Test Wt. Factor	Adjusted Production HorIxJxK <sub>2</sub> xL <sub>2</sub> xM <sub>2</sub>	Prod. Not To Count	Production (N – O)	Value Mkt. Price	Quality Factor	Production To Count (P X R)
	ABC Processing Company Any town, Any State							326.8					326.8		326.8			326.8
	XYZ Processing Company Other Town, Other State							192.1					192.1		192.1			192.1

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

22 Section II Total	192.1
23 Section I Total	404.4
24 Unit Total	596.5

## 9. REFERENCE MATERIAL

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**TABLE A – MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS**

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