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Federal Crop Insurance Corporation

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MACHINE HARVESTED PICKLING CUCUMBER LOSS ADJUSTMENT STANDARDS HANDBOOK

2014 and Succeeding Crop Years

RISK MANAGEMENT AGENCY KANSAS CITY, MO 64133

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HANDBOOK	
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SUBJECT:	OPI: Actuarial and Product Design Division
Provides the loss adjustment procedures and	APPROVED:
instructions for administering the Pickling	AITROVED.
Cucumber crop insurance program.	/s/ Tim B. Witt
	Deputy Administrator for Product
	Management

REASON FOR ISSUANCE

This handbook is being issued to provide loss adjustment procedures and instructions for administering the Pickling Cucumber Crop Insurance Program beginning with the 2014 crop year. This issuance includes changes to the handbook issued in December, 2013. The changes have been highlighted. The changes are as follows:

- 1. Corrected the form standards and elements for the "Summary of Machine Harvested Processing Cucumber Production Worksheet."
- 2. Added instructions and form standards and elements for "replant payment" production worksheets, and a "replant payment" production worksheet example.
- 3. Made minor editorial changes.

MACHINE HARVESTED PICKLING CUCUMBER LOSS ADJUSTMENT STANDARDS HANDBOOK

CONTROL CHART

Machine Harvested Pickling Cucumber Loss Adjustment Standards Handbook							
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FILING INSTRUCTIONS

This handbook is effective for the 2014 and succeeding crop years.

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1 General Information

A. Purpose

- (1) This handbook:
 - (a) provides cucumber loss adjustment standards, including crop appraisal methods, claims completion instructions, and form standards;
 - (b) shall be used in conjunction with the LAM;
 - (c) may be amended through slipsheets or bulletins; and
 - (d) remains in effect until superseded by re-issuance of the entire handbook.
- (2) This handbook provides the official standards for adjusting losses in a timely and uniform manner and such handbook is available on the internet at www.rma.usda.gov.

B. Acronyms and Definitions

Acronyms and definitions:

- (1) not specific to cucumber loss adjustment, are identified in the LAM; and
- (2) specific to cucumber loss adjustment, are in exhibits 1 and 2, herein.

C. CAT Coverage

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

2 **AIP Responsibilities**

AIPs shall:

- (1) utilize the standards in this handbook for loss adjustment and loss training for the applicable crop year;
- (2) maintain original insurance documents relative to policyholder servicing as designated in their approved plan of operations;
- (3) ensure, at a minimum, a legible copy of loss adjustment inspection forms completed by an adjuster and signed by the insured, or insured's authorized representative, is provided to the insured, and all other copies distributed as instructed by the AIP.

3-10 (Reserved)

11 Insurability

A. General Information

- (1) This section provides most of the requirements to insure processing cucumbers. Refer to the BP, CP, and SP for all insurability requirements.
- (2) The AIP is responsible for determining if the insured has complied with all of the notice and policy provisions of the insurance contract.
- (3) The producer must provide a copy of all production contracts to the AIP on or before the acreage reporting date.
- (4) A late planting period is not applicable. Any cucumbers planted after the final planting date will not be insured but must be reported as uninsurable on the acreage report.
- (5) The written agreement and prevented planting provisions in the BP are not applicable

B. Insured Crop

- (1) The crop insured will be all the cucumbers in the county for which a premium rate is provided by the actuarial documents:
 - (a) in which the insured has a share;
 - (b) that are:
 - (i) planted for harvest as pickling cucumbers; and
 - (ii) grown in accordance with the requirements of a production contract executed on or before the acreage reporting date, and are not excluded from the processor contract for or during the crop year.
- (2) A spring and summer crop of cucumbers may be grown on the same acreage and both crops insured if the SP provide for both spring and summer final planting dates.
- (3) The producer will be considered to have a share in the insured crop if, under the production contract, the producer retains control of the acres on which the cucumbers are grown, the producer's income from the insured crop is dependent on the amount of production delivered, and the production contract provides for delivery of the cucumbers under specified conditions and at stipulated base contract prices.
- (4) A commercial cucumber producer who is also a green shipper or processor may establish an insurable interest if the following requirements are met:
 - (a) The producer must comply with all policy provisions;

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B. Insured Crop (continued)

- (b) Prior to the sales closing date, the Board of Directors or officers of the green shipper or processor must execute and adopt a resolution that contains the same terms as an acceptable production contract. Such resolution will be considered a production contract under the policy; and
- (c) The AIP's inspection reveals the processing facilities comply with the definition of "green shipper" or "processor" contained in the CP.
- (5) When multiple production contracts are applicable to the insured acreage, one production contract may be fulfilled and additional bushels may continue to be accepted by the processor for that acreage. (Refer to the LAM for additional information on production contracts.)
 - **Example:** A producer has two contracts on a single unit, one with processor A for 5,000 bushels, and the other with processor B for 5,000 bushels. The producer delivers the cucumbers to processor A and fulfills the contracted bushels. However the producer continues to deliver bushels to processor A because they have elected to accept additional bushels. The total bushels delivered to processor A was 6,000 bushels. As no bushels have yet been delivered to processor B, the contract is open to 5,000 bushels. The insurance unit liability will be limited to the lesser of the bushels remaining on the unit guarantee, or the bushels remaining on all contracts. If the unit guarantee is met, and the contract for processor B remains open, the result would be a "No Indemnity Due" claim. When the processor no longer accepts production under a remaining open contract, the insurance period ends for that unit, provided no other qualifying event has occurred earlier to end the insurance period. When the total bushels paid for exceed the total contracted bushels, the insurance liability has been met.
- (7) Any indemnity for a unit will be limited to an amount based on the number of bushels necessary to fulfill the insured's production contract.

Example: Production contract for 7,000 bushels Producer already produced and delivered 6,500 bushels Producer's indemnity will be limited to 500 bushels (7,000 - 6,500 = 500)

- (8) Any lot of production rejected by the green shipper or processor or that is bypassed because it contains culls or off-grade production in excess of the amount allowed under the terms of the production contract, will not be production to count provided the excessive amount of cull or off-grade production is due to an insured cause of loss.
- (9) The producer's price election will be determined from the base contract prices stipulated in the production contract.

B. Insured Crop (continued)

Example: Sum base contract prices for each size and grade (2B is \$5.50, 3A is \$6.25, and 3B is \$6.00 (\$5.50 + \$6.25 + \$6.00 = \$17.75)); Divide that result by the number of base contract prices (\$17.75/3 = \$5.92); and Multiply that result by the price election percentage the insured elected ($$5.92 \times 1.00 (100 \text{ percent}) = 5.92)

- (10) If the insured has two or more production contracts in effect, the price election will be the weighted average of the price elections for each production contract.
 - **Example:** 7,000 bushels contracted with a price election of \$5.92 5,000 bushels contracted with a price election of \$5.03 Insured's price election will be 5.55((7,000 x 5.92) + (5,000 x 5 03) = 66,590.00 (66,590.00/12,000bushels) = 5.55)
- (11) Actual yields used in the producer's actual production history will include only production of the cucumber type insured and will not include any off-grade or cull production. For example, if only machine harvested cucumbers are insured, only actual yields from machine harvested cucumbers will be used when calculating the approved yield. Actual yields from hand harvested acreage will not be used.

C. Replanting Requirements and Payment

- (1) The producer must replant any acreage of cucumbers damaged before the final planting date to the extent that a majority of producers in the area would not normally further care for the crop, unless the AIP agrees it is not practical to replant. It will be considered practical to replant only if the green shipper or processor agrees in writing that it will accept the production from the replanted acreage.
- (2) When cucumbers are replanted using a practice that is uninsurable as an original planting, the liability for the unit will be reduced by the amount of the replanting payment that is attributable to the producer's share. The premium will not be reduced.
- (3) A replanting payment is allowed if the AIP has given consent, the cucumbers are damaged by an insurable cause of loss to the extent the remaining stand will not produce at least 90 percent of the production guarantee for the acreage, and it is practical to replant or the AIP requires the producer to replant and the acreage replanted is at least the lesser of 20 acres or 20 percent of the insured planted acreage for the unit.
- (4) The maximum amount of the replanting payment per acre will be the lesser of, 20 percent of the production guarantee (per acre) or 30 bushels, multiplied by the price election, multiplied by the insured's share, or the insured's actual cost.

C. Replanting Requirements and Payment (continued)

Compute the number of pounds per acre allowed for a replanting payment by dividing the maximum replanting payment amount by the insured's price election. Show all calculations in the Narrative of the Production Worksheet or on a Special Report.

EXMPLE 1

The insured has a 1.000 share in 125.0 insurable acres. The insured's production guarantee (per acre) is 144.8 bushels, and the price election is \$5.79 per bushel Thirty (30.0) acres meet all qualifications for a replant payment and are replanted.

- (a) Insured's actual cost to replant = \$183.00 per acre.
- (b) 30 bushels maximum allowed by policy x \$5.79 price election x 1.000 share = \$173.70.
- (c) Twenty percent of the production guarantee (20% x 144.8 bushels) = 29.0 bushels x \$5.79 price election x 1.000 share = \$167.91.

The number of bushels per acre used to determine the replant payment is based on the smallest dollar amount determined in (a), (b) or (c) above, divided by the insured's price election. In this example, $167.91 \div 5.79 = 29.0$ bushels.

EXAMPLE 2

The insured has a .500 share in 125.0 insurable acres. The insured's production guarantee (per acre) is 144.8 bushels, and the price election is \$5.79 per bushel. Thirty (30.0) acres meet all qualifications for a replant payment and are replanted.

- (a) Insured's actual cost to replant = \$183.00 per acre.
- (b) 30 bushels maximum allowed by policy x \$5.79 price election x .500 share = \$86.85.
- (c) Twenty percent of the production guarantee (20% x 144.8 bushels) = 29.0 bushels x \$5.79 price election x .500 share = \$83.96.

The number of pounds per acre used to determine the replant payment is the smallest dollar amount determined in (a), (b) or (c) above, divided by the insured's price election. In this example, $\$83.96 \div \$5.79 = 14.5$ bushels.

(5) Replanting payment inspections are to be prepared as final inspections on the Production Worksheet only when qualifying for a replanting payment. Nonqualifying replanting-payment inspections (unless the claim is withdrawn by the insured) are to be handled as preliminary inspections. If qualified for a replanting

C. Replanting Requirements and Payment (continued)

payment, a Certification Form may be prepared on the initial farm visit. Refer to the LAM.

D. Insurable Causes of Loss

Refer to the policy for all applicable insured causes of loss.

E. Uninsurable Causes of Loss

- (1) Insurance coverage is **not** provided against damage or loss of production due to:
 - (a) failure to follow the rotation requirement contained in the SP, if applicable;
 - (b) acreage bypassed due to breakdown or non-operation of equipment or facilities;
 - (c) the cucumbers not being timely harvested, unless such delay in harvesting is solely due to an insured cause of loss; and
 - (d) failure to follow the requirements contained in the production contract.
- (2) Unless allowed in the SP cucumbers are not insurable if they are:
 - (a) interplanted with another crop;
 - (b) planted into an established grass or legume; or
 - (c) planted following the harvest of any other crop, other than cucumbers, in the same crop year.

F. Unit Division

Optional units may be established by section, section equivalent, or FN, and by irrigated and non-irrigated practices. Separate optional units may also be established if each optional unit contains only spring planted cucumbers or only summer planted cucumbers and the county SP designate both spring and summer final planting dates.

G. Quality Adjustment

There is no quality adjustment for cucumbers. If cucumbers do not meet the grade requirements specified in the production contract there is no production to count.

12-20 (Reserved)

21 Processing Cucumber Appraisals

A. General Information

- (1) Potential production for all types of inspections will be appraised in accordance with procedures contained in this handbook and in the LAM.
- (2) Cucumber production that is decayed, over mature, or damaged by freezing, sunburn, disease or insects is defined as culls and is not considered production to count.
- (3) Cucumber production including, but not limited to, cucumbers that are misshapen (nubs, ball shaped, crooked or curved), broken, or have a base contract price less than the amount specified in the SP for this purpose, is defined as off-grade and is not considered production to count.
- (4) The producer's production contract specifies the size and grade of cucumber production to be delivered to the green shipper or processor. The cucumber production that meets those standards, will be considered to be production to count and will be used to determine the APH yield, except off-grade cucumbers will not be used to determine the APH yield.

B. Notice of Damage or Loss

Within the policy provisions is a requirement that insured's file a notice of damage or loss:

- (1) not later than 48 hours after:
 - (a) total destruction of the cucumbers on the unit; or
 - (b) discontinuance of harvest on the unit on which unharvested production remains.
- (2) within 3 days after the date harvest should have started on any acreage that will not be harvested. The insured must also provide acceptable documentation of the reason the acreage was bypassed. Failure to provide such documentation will result in the AIPs determination that the acreage was bypassed due to an uninsured cause of loss. If the crop will not be harvested and the insured wishes to destroy the crop, the insured must leave representative samples of the unharvested crop for the AIPs inspection.
- (3) at least 15 days prior to the beginning of harvest if the insured intends to claim an indemnity on any unit, or immediately if damage is discovered during the 15 day period or during harvest so the AIP may inspect the damaged production. If the insured fails to notify the AIP and such failure results in the AIPs inability to inspect the damaged production, the AIP will consider all such production to be undamaged and include it as production to count. The insured is not required to delay harvest.

C. 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), general capabilities of the plants, 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 of representative samples required in exhibit 4 for each field or subfield.

D. Measuring Row Width for Sample Selection

Use these instructions for the stand reduction and defoliation appraisal methods.

- (1) Use a measuring tape marked in inches, or convert a tape marked in tenths to inches, to measure row width (Refer to the LAM for conversion table).
- (2) Measure across FOUR OR MORE row spaces, from the center of the first row space to the center of the fifth row space (or as many rows as needed), and divide the result by the number of rows measured across, to determine an average row width.

Example:





120 inches \div 4 rows = 30 inch average row width

- (3) Where rows are skipped for tractor or planter tires, refer to the LAM.
- (4) Use the average row width in Exhibit 5 to determine the length of sample row required for a 1/100 of an acre sample.

E. Appraising Harvested and Unharvested Cucumbers

- (1) Circumstances that require an appraisal include (but are not limited to):
 - (a) unharvested acreage of processing cucumbers;
 - (b) as directed by the AIP;
 - (c) partially harvested acreage of cucumbers when harvesting was or will be possible and there is no intention of further harvesting;
 - (d) cucumber acreage that is bypassed by the processor, to verify the cause of loss (if any) and to make appraisals that accurately reflect the potential production that remains in the field. For additional instructions on bypassed acreage of processing cucumbers, refer to section 21F below or contact the AIP.
 - (e) uninsured causes of loss; and
 - (f) damage to an immature crop such as hail, frost/freeze, flooding, pollination problems, etc. Defer appraisals to a later date in order to assess crop recovery and to obtain more accurate appraisals. Refer to the LAM for further instruction on deferred appraisals.
- (2) Refer to the LAM for additional circumstances that require appraisals.

F. Guidelines for "Bypassed Cucumber Acreage

- (1) Bypassed acreage is land on which production is ready for harvest but the processor elects not to accept such production, so it is not harvested.
 - (a) Inspections must be made by the AIP on all unharvested acreage of cucumbers to verify the cause of loss and the reason the acreage was bypassed by the processor.
 - (b) Appraisals are not required on acreage bypassed due only to an insurable cause of loss. Appraisals will be made on all unharvested acreage when any uninsurable cause of loss prevented timely harvest of the crop.
- (2) The insured must provide acceptable documentation of the reason the acreage was bypassed. Failure to provide such documentation will result in the AIPs determination that the acreage was bypassed due to an uninsured cause of loss.
- (3) Production losses of cucumbers unharvested, not timely harvested, or bypassed are insurable if the losses are due to an insurable cause of loss (as stated in the CP), such as adverse weather conditions. Adverse weather includes, but is not limited to:
 - (a) excessive moisture that prevents harvesting equipment from entering the field or that prevents the timely operation of harvesting equipment; and
 - (b) abnormally hot or cold temperature that causes an unexpected number of acres over a large producing area to be ready for harvest at the same time, affecting

F. Guidelines for "Bypassed Cucumber Acreage (continued)

the timely harvest of a large number of such acres or the processing of such production is beyond the capacity of the processor, either of which causes the acreage to be bypassed.

Note: The insured should contact the AIP immediately upon being notified the acreage will be bypassed so an inspection can be made by the AIP.

- (4) Insurance coverage is not provided on any loss of production if acreage is not timely harvested (unless such delay in harvesting is solely and directly due to an insured cause of loss) or is bypassed due to:
 - (a) breakdown or non-operation of equipment or facilities;
 - (b) the insured is the processor and did not harvest the insured acreage first;
 - (c) the availability of a crop insurance payment; or
 - (d) failure to follow the requirements contained in the processor contract.
- (5) The stage column on the claim form will show UB for unharvested acreage that is bypassed or not timely harvested by the processor because the cucumbers are damaged due to insured causes of loss. The potential production per acre shown on the claim form in the column for appraised potential for such acreage will be zero (0).
- (6) When there is damaged and undamaged cucumber acreage in the same field (and can be identified as such) and the processor chooses to bypass the entire field instead of harvesting the undamaged acreage, the damaged and undamaged acreage will be divided into separate subfields.
 - (a) an appraisal is not required on the damaged acres, provided the AIP can verify the damaged was due to an insurable cause of loss; and
 - (b) the undamaged acreage will be appraised and the production will be counted as production to count for claim purposes.
- (7) The stage column on the claim form will show "PB" for unharvested (bypassed) acreage when insured cause(s) of loss did not prevent the processor from timely harvesting (for example: the processor over-contracted, equipment breakdown, etc.). The potential production per acre (as of the date the crop should have been harvested) shown on the claim form in the column for appraised potential will be the appraised amount and will be counted as production against the guarantee for claim purposes.
 - (a) A separate appraisal is required to assess production lost on acreage damaged by uninsured causes of loss (for example: livestock damage, failure to follow good farming practices, etc.). The appraised per acre production from such acreage will be shown on the claim form in the item for uninsured causes.

F. Guidelines for "Bypassed Cucumber Acreage (continued)

- (b) Although acreage may have been bypassed and an insured cause of loss did not prevent harvest (for example: the processor over-contracted, equipment breakdown, etc.), an appraisal which shows production below the unit guarantee due to insurable causes (for example: drought reduced the potential prior to bypass) may result in an indemnity.
- (8) When an insured cause of loss did not prevent timely harvest of cucumbers, the production to count for cucumber acreage that is bypassed or not timely harvested will include:
 - (a) The appraised production on unharvested acreage;
 - (b) Any production or value lost due to uninsured cause(s), whether harvested or unharvested acreage; or
 - (c) All harvested production delivered to the green shipper or processor from any acreage not timely harvested.
- (9) Do not include any processor payment for bypassed acreage in any appraisal or as production to count.

22 Appraisal Methods

A. General Information

(1) These instructions provide information on the following appraisal methods.

APPRAISAL METHOD	USE
Stand Reduction Method	from emergence to first fruit set to determine the plant population when it is less than the original. This method is used alone or, if applicable, in conjunction with the defoliation method.
Defoliation Method	from emergence to first fruit set to determine when leaves are damaged or missing. This method is used alone or, if applicable, in conjunction with the stand reduction method and/or the fruit damage and final adjustment method(s).
Weight Method for Machine-Harvest Operation	when plants are in the reproductive stage (machine harvested operations, only). Do not use this method in conjunction with the stand reduction and/or defoliation method(s).

(2) When additional damage has occurred and a reappraisal ensues, the appraisal methods for stand reduction and defoliation can be used as individual appraisal methods or in combination. In situations where hail has damaged the crop before fruit set; delay the

A. General Information (continued)

appraisal for 7-10 days. When hail damages the fruit, the adjuster should sample the field as soon as possible after the storm.

- (3) Refer to the SP for the minimum requirements for row and plant spacing for insurable practices. If applicable, document the calculations in the "Remarks" section of the appraisal worksheet.
- **Note:** To determine the plants per acre, multiply the row width (in whole inches) times the plant spacing (nearest tenth of an inch) and divide the result into 6,272,640 square inches per acre (round result o the nearest whole number). (43,560 square feet per acre x 144 square inches = 6,272,640 square inches per acre.)

Example:	Machine Harvest Operation
	4 in. Plant Spacing
	28 in. row width
	4 in. x 28 in. = 112 sq. in.
	6,272,640 sq. in./acre ÷ 112 sq. in. = 56,006 plants per acre

B. Deferment of Cucumber Appraisals Before Maturity

(1) If practical, and the insured will agree, defer the appraisal until the cucumbers are in the reproductive stage, and then use the applicable appraisal methods for the reproductive stage.

Note: If there is no production potential, enter "0" appraised potential in the applicable item on the claim form and complete the claim.

- (2) If not practical or if the insured will not agree to defer the appraisal until the cucumbers are in the reproductive stage, use the stand reduction and defoliation methods as outlined below.
- (3) Complete the preliminary inspection with special attention to the type of damage and its severity.
- (4) If acreage will be released to go to another use:
 - (a) look at all fields or subfields thoroughly (it is important to observe the acreage that is not damaged);
 - (b) explain to the insured the amount of loss cannot be determined accurately, at this time;
 - (c) Do not attempt to estimate the damage for the insured;
 - (d) Mark the areas as instructed in the LAM for deferred appraisals; and

B. Deferment of Cucumber Appraisals Before Maturity (continued)

- (e) Advise the insured that if the crop is destroyed, the representative sample areas that the AIP specified must be preserved and cared for.
- (5) Refer to the LAM for additional instructions regarding deferred appraisals.

C. Stand Reduction Method

All sampling for this method shall be based on the number of remaining plants in 1/100 of an acre sample row length. This method may be used with the defoliation method. Do not use this method with the weight method for machine harvest operations.

- (1) Determine the row width for the processing cucumber field.
- (2) Refer to exhibit 5 *Row Widths and Lengths for 1/100 Acre.*
- (3) Refer to exhibit 4 Minimum Representative Sample Requirements.
- (4) Determine the normal number of plants for 1/100 of an acre by counting the original number of plants in the sample (living, dead, missing, or non-emerged).
- (5) Select representative sample areas of remaining processing cucumber plants from different parts of the field (see section 21C).
- (6) Count the number of live plants in the sample area.
- (7) Divide the number of live plants by the normal number of plants per 1/100 acre (see item 4 above) to determine the percent of live plants remaining in the sample.
- (8) Refer to exhibit 6 *Yield Factors for Stand Reduction Appraisal Method* for the percent live plants remaining in (item 7) above. Express the yield factor as a 3-place decimal.
- (9) Multiply the yield factor for stand reduction method (item 8 above) times the insured's approved yield to determine the bushels per acre.

D. Defoliation Method

This method may be used with the stand reduction method. Do not use this method with the weight method for machine-harvest operations.

- (1) Determine the minimum number of samples to appraise (see exhibit 4 *Minimum Representative Sample Requirements*).
- (2) Select representative sample areas from different part of the field or subfield (see section 21C).

D. Defoliation Method (continued)

- (3) Determine the stage of development of the cucumber field or subfield (see exhibit 8 *Stage of Development for Machine Harvested Processing Cucumbers*).
- (4) To determine the percent defoliation:
 - (a) select 20 consecutive plants in a representative sample;
 - (b) count the number of live leaves on each plant;
 - (c) count the number of missing or damaged leaves on each plant;
 - (d) total (b) and (c) above; and
 - (e) divide (c) above by (d) above to obtain the percent defoliation for each plant.
- (5) In the field notes section of the *Cucumber Appraisal Worksheet Stand Reduction and Defoliation* individually record the percent of defoliation for each plant. Add the percentages together and divide by the number of plants evaluated to calculate the average percent of defoliation in the sample.
- (6) Determine the percent yield loss from exhibit 7 *Machine Harvested Processing Cucumbers Percent Yield Loss Due to Defoliation.*
- (7) Subtract the percent yield loss (item 6 above) from 100.0 to calculate the yield factor for defoliation method for the sample area. Express as a 3-place decimal.
- (8) Multiply the yield factor (item 7 above) times the insured's approved yield or adjusted yield (whichever is applicable) to determine the bushels per acre. The approved yield is used when the defoliation method is the only method used to appraise the production loss. The bushels per acre (item 20) determined on the appraisal worksheet for stand reduction is used when the stand reduction method is used in conjunction with the defoliation method.
- (9) Claims are computed based on the cucumber grades specified in the insured's production contract. It is presumed when four grades of cucumbers are specified in the production contract that 5 percent of the cucumbers will grade 2A and smaller, 20 percent will grade 2B, 40 percent will grade 3A, and 35 percent will grade 3B, on the average. It is also presumed when three grades of cucumbers are specified in the production contract that 20 percent will grade 2B, 40 percent will grade 3A, and 40 percent will grade 3B, on the average. Therefore, a factor is determined by multiplying the total appraised production by the percentage for the grade determined to be the average and the result is the amount of potential production allotted to each grade.

E. Weight Method for Machine-Harvested Operations

This method is used for machine-harvest operations **only**, and **only** when the cucumbers are in the reproductive stage.

- (1) Refer to exhibit 4 *Minimum Representative Sample Requirements* to determine the minimum number of samples.
- (2) Refer to exhibit 9 *Determining Adjusted Acreage Factor for Grid Sample* to determine the adjusted acreage factor.
- (3) Select representative sample areas from different parts of the field or subfield (see section 21C).
- (4) Harvest all cucumbers in the sample area.
- (5) Discard culls and off-grade cucumbers. Sort the remaining harvested cucumbers, from the sample area, by the grades specified in the production contract. For example, grade 2A and smaller, grade 2B, grade 3A, and grade 3B.
- (6) Weigh the cucumbers by grade to the nearest tenth of a pound.
- (7) Add the weight of each grade together, and divide by the number of samples to determine the average weight per sample.
- (8) Multiply the average weight per sample by the determined adjusted acreage factor (see exhibit 9 *Determining Adjusted Acreage Factor for Grid Sample*) and round to tenths.
- (8) Multiply the number of bushels per acre by the yield loss factor (.90) to obtain the total potential bushels per acre.
- (9) To determine the total bushels per grade, divide the weight of each grade of cucumber within the same field ID by the total weight of all samples to 3 decimal places to obtain a factor. Multiply the factor by the total bushels for each grade for each field ID.

23 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. As stated in the LAM, AIPs must request written authorization from PASD and/or RMSD for using an immature appraisal deviation (refer to the LAM).

A. Appraisal Worksheet Standards

- (1) An example "Cucumber Appraisal Worksheet Stand Reduction and Defoliation" is provided in exhibit 10 and an example "Cucumber Appraisal Worksheet - Weight Method for Machine Harvest Operations" is provided in exhibit 11 to illustrate how to complete entries. These example worksheets are for illustration purposes only.
- (2) The appraisal worksheet completion instructions in exhibit 3, specify the minimum requirements for the appraisal worksheet. All entry items are "Substantive," and they are required.
- (3) AIPs are responsible for developing the appraisal worksheet in accordance with the DSSH and the required entry items provided herein.
- (4) The AIP's name shall be entered in the appraisal worksheet title if it is not preprinted on the worksheet.
- (5) The claim number shall be entered on the appraisal worksheet (when required by the AIP) when a worksheet entry is not provided.

B. Appraisal Information

- (1) As applicable, complete a separate appraisal worksheet for:
 - (a) each field or subfield appraised (applicable to replant, preliminary and final claims); and
 - (b) insured acreage damaged solely by uninsured causes.
- (2) Refer to section 21C for sampling requirements.
- (3) If the buyer rejects harvested production, the adjuster must determine if the damage is from an insurable cause of loss. The adjuster may use an official grading service or agriculture expert (as defined in the BP) to help make such determinations. All findings must be confirmed in writing.
- (4) The acreage must be destroyed or it may be gleaned if it is deemed unmarketable and is indemnified. Refer to the LAM for information on gleaning.

25-30 (Reserved)

31 Claim Form

A. Claim Form Standards

The Claim Form hereafter referred to as the *Production Worksheet* is a progressive form containing all notices of damage for all preliminary and final inspections (including "No Indemnity Due" claims) made on a unit.

- (1) The *Production Worksheet* completion instructions in exhibit 3 specify the minimum requirements for the *Production Worksheet*. All entry items are "Substantive," and they are required.
- (2) An example *Production Worksheet* is provided in exhibit 12 to illustrate how to complete entries. The example worksheet is for illustration purposes only and does not include signature and date entries.
- (3) AIPs are responsible for developing the *Production Worksheet* in accordance with the DSSH and the required entry items provided herein.
- (4) The Privacy Act and Nondiscrimination Statements are required statements that shall be printed on the form or provided as a separate document. Such statements are not included on the example form in exhibit 12. Such current 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.

B. Claims Information

- (1) Refer to the LAM for instructions regarding:
 - (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); and
 - (f) if the AIP determines a claim is to be denied.
 - **Important:** Refer to LAM paragraph 67 K for Production Worksheet completion instructions when a claim is to be denied.

31 Claim Form (Continued)

B. Claims Information (continued)

- (2) Instructions labeled **"PRELIMINARY"** apply to preliminary inspections only. Instructions labeled **"FINAL"** apply to final inspections only. Instructions not labeled apply to ALL inspections.
- (3) In the absence of acceptable records of disposition of harvested cucumbers, the disposition and amount of production to count for the unit will be the guarantee on the unit.
- (4) If a *Production Worksheet* has been prepared on a prior inspection, verify each entry and enter additional information, as applicable. 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.
- (5) An example Summary of Machine Harvested Processing Cucumber Production Worksheet is provided in exhibit 13 to illustrate how to complete entries. This form is used to record machine harvested production of processing cucumbers for which adequate harvesting records have been maintained. The amount of production will be transferred from this document to the *Production Worksheet*. A separate worksheet is required for each unit. This worksheet also summarizes the insured's harvested cucumber production by the grade of cucumber specified in the insured's production contract. All appraised and harvested cucumber production must be itemized by grade before an indemnity can be determined.

32-40 (Reserved)

Acronyms

Approved Acronym	Term
AIP	Approved Insurance Provider
АРН	Actual Production History
BP	Common Crop Insurance Policy Basic Provisions
САТ	Catastrophic Risk Protection Endorsement
CES	Cooperative Extension Service
СІН	FCIC-18010 Crop Insurance Handbook
CLU	FSA Common Land Unit
СР	Crop Provisions
DSSH	FCIC-24040 Document and Supplemental Standards Handbook
FCIC	Federal Crop Insurance Corporation
FDA	Food and Drug Administration
FN	FSA Farm Serial Number
FSA	USDA Farm Service Agency
GPS	Global Positioning Satellite
LAM	FCIC-25010 Loss Adjustment Manual
PASD	Product Administration and Standards Division
RMA	USDA Risk Management Agency
RMSD	Risk Management Services Division
SP	Special Provisions of Insurance
USDA	United States Department of Agriculture

The following table contains RMA-approved acronyms used in this handbook.

The following list contains RMA-approved terms and definitions used in this handbook.

Approved vield is the actual production history (APH) yield, calculated and approved by the verifier, used to determine the production guarantee by summing the yearly actual, assigned, adjusted or unadjusted transitional yields and dividing the sum by the number of yields contained in the database, which will always contain at least four yields. The database may contain up to 10 consecutive crop years of actual or assigned yields. The approved yield may have yield adjustments elected under section 36 of the BP, revisions according to section 3 of the BP, or other limitations according to FCIC approved procedures applied when calculating the approved yield.

Base contract price is the price per bushel for each cucumber size and grade stipulated in the production contract (without regard to discounts or incentives) and that is used to determine the insured's price election. Base contract prices will not include any price for off-grade production.

Bushel is 50 pounds of cucumbers.

Bypassed acreage is land on which production is ready for harvest but the production is not harvested.

<u>Cucumbers</u> are the fruit of Cucumis sativus, a plant in the Cucurbitaceae family.

<u>Culls</u> means production that is decayed, over mature, or damaged by freezing, sunburn, disease or insects.

<u>Good Farming Practices</u> includes the cultural practices required by the production contract in addition to the requirements in the definition of "good farming practices" contained in section 1 of the BP.

<u>Green shipper</u> Any business enterprise regularly engaged in buying cucumbers, that possesses all licenses and permits required by the State in which it operates, and that possesses facilities, or has contractual access to facilities, for cleaning and sorting cucumbers prior to delivery to a processor.

<u>**Harvest**</u> is the removal of cucumbers from the plant by mechanical means using a machine specifically designed for this purpose.

Lot is a quantity of production that can be separated from other quantities of production by load, location or other distinctive feature.

Maximum allowable acres is 1.10 times the result of (a) or (b) below, as applicable:

- (a) for acreage only based production contracts, and acreage and production based production contracts which specify a maximum number of acres, the lesser of:
 - (i) the maximum number of acres specified in the production contract; or
 - (ii) the number of planted acres; or
- (b) for production only based production contracts, and production based contracts which specify an approximate number of acres, the lesser of:
- (i) the number of acres determined by dividing the amount of production stated in the production contract by the approved yield; or
- (ii) the number of planted acres.

<u>Off-grade</u> is production including, but not limited to, cucumbers that are misshapen (nubs, ball shaped, crooked or curved), broken, or have a base contract price less than the amount specified in the SP for this purpose. Off-grade production does not include culls.

<u>Practical to replant</u> is the AIPs determination, after loss or damage to the insured crop, based on all factors, including, but not limited to moisture availability, marketing window, condition of the field, and time to crop maturity, that replanting the insured crop will allow the crop to attain maturity prior to the calendar date for the end of the insurance period. It will be considered to be practical to replant regardless of availability of seed or plants, or the input costs necessary to produce the insured crop such as those that would be incurred for seed or plants, irrigation water, etc. It will be considered practical to replant only if the green shipper or processor agrees in writing that it will accept the production from the replanted acreage.

<u>Processing cucumbers</u> are varieties of cucumbers with characteristics that enable them to be processed by pickling.

<u>**Processor</u>** is any business enterprise regularly engaged in buying and processing cucumbers, and that possesses all licenses and permits required by the State in which it operates, and that possesses facilities, or has contractual access to such facilities, with equipment appropriate for brining or other means of processing cucumbers.</u>

<u>Production contract</u> is an agreement, in writing, between the producer and a green shipper or processor, containing at a minimum:

(a) the producer's commitment to plant and grow cucumbers and to deliver the production to the green

Definitions (Continued)

shipper or processor;

- (b) the green shipper's or processor's commitment to purchase all the production stated in the production contract; and
- (c) a base contract price for each cucumber size and grade stipulated in the production contract.

<u>Production guarantee (per acre)</u> is the result of multiplying the insured's approved yield per acre by the coverage level percentage the insured elects.

<u>Type</u> is a category of cucumbers identified as a type in the SP.

<u>**Yield loss factor**</u> is .90 and is multiplied by the appraised potential per acre under the weight appraisal method since harvesting by machine can be expected to result in a 10 percent loss in yield as compared to the hand harvesting method.

A. Cucumber Appraisal Worksheet Stand Reduction and Defoliation Standards and Elements

Elei	nent/Item Number	Description
Con	npany	Name of the AIP (Company Name) if not preprinted on the worksheet.
Clai	m Number	Claim number as assigned by the AIP.
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	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 verified to be correct.
5	Cause of Damage	Insured cause of damage. If insured cause of damage is coded as "Other," explain in the Remarks.
6	Date of Damage	First three letters of the month during which most of the insured damage occurred including progressive damage. Include specific date where applicable, as in the case of hail damage.
7	Field ID	Field identification symbol.
8	Acres	Number of determined acres to tenths, in field or sub-field being appraised.
9	Date Planted	Date planted.
10	Сгор	Cucumbers - 0132.
11	Row Width	The row width to the nearest inch for the appraised crop. Refer to section 21D and exhibit 5 for row width determination information.
12	Appraisal Date	Date the appraisal is completed (in MM/DD/YYYY format).
13	Stage of Development	The stage of development on the date of damage and stage of development on the date of adjustment (see exhibit 8).
14	Sample Number	Make no entry if sample numbers are preprinted on worksheet, otherwise number consecutively.

		Stand Reduction Method
15	Normal Number of Plants Per 1/100 Acre	Determine by counting the potential (living, dead, missing, or non- emerged) plants in a length of row equivalent to 1/100 acre.
16	Number of Live Plants Per 1/100 Acre	Number of live plants in the sample area.
17	Percent Live Plants Remaining	Number of live plants per $1/100$ acre (item 16) divided by normal number of plants per $1/100$ acre (item 15). Enter the result to the nearest tenth of a percent. Example: $15 \div 300 = 0.05$ or 5.0 percent.
18	Yield Factor	In exhibit 6 refer to the percent of live plants remaining to determine the yield factor (for stand reduction method) for the sample area. For percentages that fall between 5 increments of the percent live plants remaining, interpolate to determine the yield factor. Enter as a 3 place decimal.
19	Approved Yield	Enter the insured's approved yield.
20	Bushels Per Acre	Multiply the yield factor (item 18) times the insured's approved yield (item 19) and enter the result to the nearest tenth of a bushel.
		Defoliation Method
21	Percent Defoliation	Enter the percent of defoliation to the nearest 5 percent from percent defoliation (item 34). Refer to section 22D for how to determine percent defoliation.
22	Percent Yield Loss	In exhibit 7 find the percent yield loss for the percent defoliation (item 21) at the applicable stage of development (item 13).
23	Yield Factor	Subtract the percent yield loss (item 22) from 100.0 percent to 3 decimal points to determine the yield factor for the defoliation method. Example: $1.0081 = .190$
24	Approved Yield or Adjusted Yield	Approved yield (item 19) if stand reduction method has not been used. Transfer the entry from item 20 (Bushels Per Acre) if the stand reduction method has been used.
25	Bushels Per Acre	If the defoliation method is used independently or in conjunction with the stand reduction method, multiply the yield factor (item 23) (for defoliation method) by the approved yield or adjusted yield (item 24), and enter the result to the nearest tenth of a bushel.

A. Cucumber Appraisal Worksheet Stand Reduction and Defoliation Standards and Elements (continued)

	Elements (continued)				
	Stand Reduction Method and/or Defoliation Method				
26	Bushels Per Acre	If stand reduction method is the only method used, transfer entries from item 20. If stand reduction method is used in conjunction with the defoliation method, transfer the entries from item 25.			
		, ,			
27	Total Bushels of Samples	Total of item 26.			
28	Number of Samples	Total number of samples from item 14.			
29	Bushels Per Acre	Divide the total bushels of samples (item 27) by the number of samples (item 28), rounded to the nearest tenth of a bushel.			
30	Total Bushels	Multiply bushels per acre (item 29) by acres (item 8).			
31	Remarks	Pertinent information about the appraisal. (For illustration purposes only, exhibit 10 includes information regarding converting total bushels to bushels for each cucumber grade specified in the insured's production contract. It is presumed when four grades of cucumbers are specified in the production contract that 5 percent of the cucumbers will grade 2A and smaller, 20 percent will grade 2B, 40 percent will grade 3A, and 35 percent will grade 3B, on the average. It is also presumed when three grades of cucumbers are specified in the production contract that 20 percent will grade 2B, 40 percent will grade 3A, and 40 percent will grade 3B, on the average. Either in the remarks section or on a special report, convert total bushels (item 30) to bushels for each cucumber grade specified in the insured's production report. See example in item 31 of exhibit 10. This production by grade must be included on the insured's <i>Production</i> <i>Worksheet.</i>).			
		Processing Cucumber Field Notes			
32	Sample Number	Match the sample with the same numbered sample used in item 14. If more samples are needed, use additional pages, and number accordingly. Individually record in the field notes section (1-20) the percent defoliation of each plant. Refer to section 22D for information on determining the percent of defoliation.			
33	Total Percent	Enter the total of the percentages in items 1-20.			

A. Cucumber Appraisal Worksheet Stand Reduction and Defoliation Standards and Elements (continued)

34	Number of Plants Evaluated	Enter "20".
35	Percent Defoliation	Divide the total percent (item 32) by the number of plants evaluated (item 33) and round to the nearest 5 percent.
	The following required e	entries are not illustrated on the appraisal worksheet example.
36	Adjuster's Signature, Code Number, and Date	(a) Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed.
		(b) If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks section of the appraisal worksheet; otherwise, document the appraisal date in the Narrative of the <i>Production Worksheet</i> .
37	Insured's Signature and Date	(a) Insured's (or insured's authorized representative's) signature and date.
		(b) Before obtaining the insured's signature, review all entries on the appraisal worksheet with the insured or insured's authorized representative, particularly explaining codes which may not be readily understood.
38	Page Number	Page numbers. Example: Page 1 of 1, Page 1 of 2, and so forth.

Cucumber Appraisal Worksheet Stand Reduction and Defoliation Standards and A.

B. Cucumber Appraisal Worksheet Weight Method for Machine Harvest Operations Standards and Elements

]	Element/Item Number	Description
1.	Insured's Name/Insurance Company	Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued and name of the AIP (Company Name) if not preprinted on the worksheet.
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#/FN/Claim	Unit number from the Summary of Coverage verified to be correct, FN, if applicable, and claim number as assigned by the AIP.
5.	Cause of Damage	Insured cause of damage. If insured cause of damage is coded as "Other," explain in the narrative.
6.	Date of Damage	First three letters of the month during which most of the insured damage occurred including progressive damage. Include specific date where applicable, as in the case of hail damage.
7.	Acres	Number of determined acres to tenths, in field or sub-field being appraised.
8.	Date Planted	Date planted in MM/DD/YYYY format.
9.	Crop/Code	Cucumbers - 0132.
10.	Field ID	Field identification symbol.
11.	Acres	Acreage to tenths in field identified by item 10.
12.	Sample Area Size	Square-foot area used for sampling (e.g., 6' x 6', 8' x 8', etc.) Refer to exhibit 9.
13a,	b,c,d. Weight by Grade	Weight in pounds to tenths for each sweet potato grade (in the insured's production contract). Generally the production contract will list the four grades of 2A or smaller, 2B, 3A, and 3B or three grades

B. Cucumber Appraisal Worksheet Weight Method for Machine Harvest Operations Standards and Elements (continued)

		of 2B, 3A, and 3B. Divide the samples of all harvestable and marketable processing cucumbers in the representative area between the applicable grades. Make sure at least the required number of samples are taken (refer to exhibit 4). Discard all culls and off-grade cucumber production before weighing.
14.	Total Weight of All Samples	Weight in pounds to tenths of all cucumber grades in item 13
15.	Number Sample Plots	Number of representative areas sampled in the field or subfield.
16.	Average Weight Per Sample	Total weight of all samples (item 14) divided by number of sample plots (item 15), recorded in pounds to tenths.
17.	Adjusted Acreage Factor	See exhibit 9.
18.	Bushels Per Acre	Average weight per sample (item16) multiplied by adjusted acreage factor (item 17), recorded in bushels to tenths.
19.	Yield Loss Factor	Enter .90. (A 10 percent yield loss is expected with machine harvesting, therefore, this factor will compensate for that loss).
20.	Total Bushels Per Acre	Bushels per acre (item 18) multiplied by yield loss factor (item 19) recorded in bushels to tenths.
21.	Total Bushels Per Field ID	Total bushels per acre (item 20) multiplied by acres (item 11) recorded in bushels to tenths.
22.	Total Bushels	Add together total bushels in item 21.
23.	Field ID	Field identification symbol.
24.	Grade	Cucumber grades from production contract. Generally the production contract will list the four grades of 2A or smaller, 2B, 3A, and 3B or three grades of 2B, 3A, and 3B.
25.	Factor	Divide weight of each grade of cucumber within same field ID (item 13a, 13b, 13c, and 13d) by total weight of all samples (item 14) to 3 decimal places.
26.	Bushels by Grade	Multiply the factor (item 25) by total bushels (item 21) for each grade (item 24) for each field ID and grade.

B. Cucumber Appraisal Worksheet Weight Method for Machine Harvest Operations Standards and Elements (continued)

27.	Grade	Cucumber grades from production contract. Generally the production contract will list the four grades of 2A or smaller, 2B, 3A, and 3B or three grades of 2B, 3A, and 3B.
28.	Total Bushels by Grade	Sum items 26 by grade from each field ID (for example, for field ID 2D, 120.2 bushel plus 135.0 bushel from field ID 2E equals 255.2 bushel). This production by grade must be included on the insured's <i>Production Worksheet</i> in the narrative.
29	Contract Price	Enter the contract price for each grade.
30	Production to Count Value	Multiply total bushels by grade (item 28) by the contract price for the grade (item 29).
31	Total	Sum the entries in item 30. This figure will be transferred to item 42 at the bottom of item 38 on the <i>Production Worksheet</i> .
		at the bottom of term 50 on the <i>Production worksheet</i> .
The	following required entrie	es are not illustrated on the Appraisal Worksheet example.
The 32.	following required entrie Adjuster's Signature, Code Number, and Date	

34.	Page Number	Page numbers.
		Example: Page 1 of 1, Page 1 of 2, and so forth.

C. Production Worksheet Standards and Elements

Element/Item Number		Description
1	Crop/Code #	Cucumbers/0132.
2	Unit #	Unit number from the Summary of Coverage verified as correct.
3	Location Description	Land location that identifies the legal description, if available, and the location of the unit (section, township, and range; FSA FN; FSA CLU and tract numbers; GPS identifications; or grid identifications) as applicable for the crop.
4	Date(s) of Damage	 First three letters of the month(s) during which the determined insured damage occurred for the inspection and the cause(s) of damage listed in item 5 below. If no entry in item 5 below make no entry. (a) 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. Example: Aug 11. (b) Enter additional dates of damage in extra spaces, as needed. If more space is needed, document additional dates of damage in the Narrative or on a Special Report. Refer to the illustration in item 6 below. Important: Make no entry if there is no insurable cause of loss and a no indemnity due claim will be completed.
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. (a) If an insured cause(s) of damage is coded as "Other," explain in the Narrative. (b) Enter additional causes of damage in the extra spaces, as needed. If more space is needed, document additional determined insured causes of damage in the Narrative or on a Special Report. Refer to the illustration in item 6 below.
Form Standards (Continued)

C.	Production	Worksheet	Standards	and Elements	(continued)
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5	Cause(s) of Damage (Continued)		(c) If it is evident that no indemnity is due, enter "No Indemnity Due" across the column in item 5.				
		Important: Refe		M for mor	e informa	ation on no	o indemnity due
6	Insured Cause %	Preliminary: Make no entry.					
 Replant and Final: Whole percent of damage damage listed in item 5 above for this inspe "Insured Cause %" in the extra spaces, as not (a) If additional space is needed, enter additional Cause %" in the Narrative or on a Special Rd "Insured Cause %" including those entered i 100%. (b) Make no entry if there is no insurable cause indemnity due claim will be completed. Exthru 6 and the Narrative are listed below, we dates of damage, corresponding insured cause insured cause percentages: 		ction. Ent eeded. l determine eport. The n the Narra of loss, ar ample entri	er additional ed "Insured total of all ative must equal nd a no ries for items 4 for multiple				
		4. Date of Damage May Jun 30 Jun 30 Aug Aug				Aug	
		5. Cause(s) of Damage	Excess- Moisture	Tornado	Hail	Drough t	Heat
		6. Insured Cause %	10	20	15	25	20
		Narrative: Sep 5 additional date of damage, freeze cause of damage, 10% insured cause percent.					
7	Company/ Agency	Name of the AIP and agency servicing the contract.					
8	Name of Insured	Name of insured that identifies exactly the person (legal entity) to whom the policy is issued.					
9	Claim #	Claim number as	assigned b	y the AIP.			

C.	Production	Worksheet	Standards and	l Elements	(continued)
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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 and Replant: Make no entry. Final:
 (a) Unit number(s) for all non-loss units for the crop at the inspection. A non-loss unit is any unit for which a <i>Proworksheet</i> has not been completed. 	
	 (b) 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.	Preliminary and Replant: Make no entry.
Per Acre	Final: Estimated yield per acre, in whole bushels of all non-loss units for the crop at the time of final inspection.
14 Date(s) of	Preliminary:
Notice of Loss	 (a) Enter the 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 for each notice in MM/DD/YYYY format.
	(b) A notice of damage or loss for a third preliminary inspection (if needed) requires an additional set of <i>Production Worksheets</i> . Enter the date of notice for a third preliminary inspection in the 1 st space of item 14 on the second set of <i>Production Worksheets</i> .
	 (c) Reserve the "Final" space on the first page of the first set of <i>Production Worksheets</i> 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. If the notice does not require an inspection, document as directed in the Narrative instructions.		
	Replant and Final:		
	 (a) Transfer the last date (in the 1st or 2nd space from first or second se of <i>Production Worksheets</i>) to the final space on the first page of th first set of <i>Production Worksheets</i> if a final inspection should be made as a result of the notice. 		
	(b) Always enter the complete date of notice in MM/DD/YYYY format for the "Final" inspection in the final space on the first page of the first set of <i>Production Worksheets</i> .		
	For a delayed notice of loss or a delayed claim, refer to the LAM.		
15 Companion Policies	(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 (not crop-hail, fire). If the other person does not, enter "None,"		
	(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.		
	Refer to the LAM for further information regarding companion contracts.		
Section I: Determined Acreage Appraised,	Make separate line entries for varying:		
Production and Adjustments	(a) types, irrigated practices, or organic practices, as applicable;(b) APH yields;		

16	Field ID	 (c) appraisals; (d) stages or intended use(s) of acreage; (e) shares, or Example: 50 percent and 75 percent shares on the same unit. (f) appraisals for damage due to hail or fire if a Hail and Fire Exclusion is in effect. Field identification symbol from the appraisal worksheet, sketch map, or an aerial photograph, as applicable. Refer to the Narrative instructions.
17	Multi-Crop Code	Replant: Make no entry Preliminary and Final: Applicable two-digit code for first crop and second crop. Refer to the LAM for instructions regarding first crop and second crop code entries.
18	Reported Acres	 (a) In the event of over-reported acres, handle in accordance with the individual AIP instructions. (b) In the event of under-reported acres, enter the reported acres to tenths. (c) If there are no under-reported acres, make no entry.
19	Determined Acres	 (a) Determined acres to tenths for which consent is given for other use and/or: (1) put to other use without consent, (2) abandoned, (3) damaged by uninsured causes, (4) for which the insured failed to provide acceptable records of production, or (5) from which production is sold by direct marketing or sold for cash if the insured failed to meet the requirements contained in the CP. (b) Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements.

		Replant: Determined acres, to tenths, of replanted acreage. Make a separate line entry for any part of a field not replanted.
		 (a) Determine the planted acreage of any fields not replanted. Consolidate it into a single line entry unless the usual reasons for separate line entries apply. Record the field identities in the "Narrative." (b) Account for all planted acreage in the unit.
		Preliminary and Final: Determined acres to tenths. Acreage breakdowns within a unit may be estimated if a determination is impractical. Account for all planted acreage in the unit.
20	Interest or Share	Insured's interest in crop to three-decimal places as determined at the time of inspection. If shares vary on the same unit, use separate line entries.
21	Risk	Three-digit code for the correct "Rate 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 the insurance provider's instructions. Refer to the LAM.
22	Туре	 (a) Three-digit code number, entered exactly as specified on the actuarial documents for the type grown by the insured. (b) If "No Type Specified," is shown in the actuarial documents, enter the appropriate three-digit code number (997) from the actuarial documents. (c) If actuarial documents do not contain types, make no entry.
23	Class	 (a) Three-digit code number, entered exactly as specified on the actuarial documents for the class. (b) If "No Class Specified," is shown in the actuarial documents, enter the appropriate three-digit code number (997) from the actuarial documents. (c) If actuarial documents do not contain classes, make no entry.
24	Sub-class	 (a) Three-digit code number, entered exactly as specified on the actuarial documents for the Sub-class. (b) If "No Sub-class Specified," is shown in the actuarial documents,

		enter the appropriate three-digit code number (997) from the actuarial documents.
		(c) If actuarial documents do not contain Sub-classes, make no entry.
25	Intended Use	(a) Three-digit code number, entered exactly as specified on the actuarial documents for the intended use.
		(b) If "No Intended Use," is shown in the actuarial documents, enter the appropriate three-digit code number (997) from the actuarial documents.
		(c) If actuarial documents do not contain Intended Uses, make no entry.
26	Irr. Practice	(a) Three-digit code number, entered exactly as specified on the actuarial documents for the irrigated practice.
		 (b) If "No Irrigated Practice Specified" is shown in the actuarial documents, enter the appropriate three-digit code number (997) from the actuarial documents.
		(c) If actuarial documents do not contain irrigated practices, make no entry.
27	Cropping Practice	(a) Three-digit code number, entered exactly as specified on the actuarial documents for the cropping practice.
		(b) If "No Cropping Practice Specified" is shown in the actuarial documents, enter the appropriate three-digit code number (997) from the actuarial documents.
		(c) If actuarial documents do not contain cropping practices, make no entry.
28	Organic Practice	(a) Three-digit code number, entered exactly as specified on the actuarial documents for the organic practice.
		(b) If "No Organic Practice Specified" is shown in the actuarial documents, enter the appropriate three-digit code number (997) from the actuarial documents.
		(c) If actuarial documents do not contain organic practices, make no entry

29	Stage	Preliminary: Ma	ıke no entry.			
		Replant: Stage abbreviation as shown below.				
		Stage	Explanation			
		"R"	Acreage replanted and qualifying for replant payment.			
		"NR"	Acreage not replanted or not qualifying for a replant payment.			
		Final: Stage abbr	reviation 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. Failure to give notice when the insured is a green shipper or processor of cucumbers. Harvested.			
		"UH"	Unharvested or put to other use with consent.			
		"UB"	Bypassed (insured causes).			
		"PB" Gleaned Acrea	Bypassed (uninsured causes). ge: Refer to the LAM for information on gleaning.			
30	Use of Acreage		le abbreviation as follows:			
		Use	Explanation			
		"Replant"	Acreage replanted and qualifying for replant payment			
		"Not Replanted" Acreage not replanted or not qualifying for a repla payment				
		"Bulldozed"	Bulldozed" Use made of acreage			
		"WOC"	Other use without consent			
		"SU" Solely uninsured				

I		Harvested Harvest Incomplete Unharvested Bypassed by the processor	
 	"UH" "Bypassed" Verify any "Use of	Unharvested Bypassed by the processor	
 T	"Bypassed" Verify any "Use o	Bypassed by the processor	
, T	Verify any "Use of		
I			
2	a new line showing	f Acreage" entry. If the final use of the acreage was trike out the original line and initial it. Enter all data on g the correct "Use of Acreage."	
	Gleaned Acreage	: Refer to the LAM for information on gleaning.	
t t	tenth as determine	e bushels per acre allowed for replanting to the nearest d from the replant calculation documented in the o Section 11 for qualifications and computations.	
	Preliminary and Final: Make the following entries in bushels rounded to tenths.		
	 (a) Transfer entry from column 29 of Cucumber Appraisal Worksheet Stand Reduction and Defoliation and/or column 22 of Cucumber Appraisal Worksheet Weight Method for Machine Harvest Operations, as applicable. 		
	(b) If there is no	potential on UH acreage, enter "0" (zero).	
	acreage that	ntered in column 29 enter "0." (For unharvested is bypassed by the processor due to insured causes of aised potential production to count should be shown on m.)	
	(For unharve insured cause	tered in column 29 enter the appraised production. ested acreage, and/or acreage that is bypassed when no e of loss prevented the processor from harvesting, the duction must be appraised and counted as production	
	Refer to paragraph (zero) yield apprai	a 85 in the LAM for procedures for documenting "0" sals.	

32a	Moisture%	Make no entry.	
32b	Factor	Make no entry.	
33	Shell%, Factor, or Value	Make no entry.	
34	Production Pre QA	Column 19 acres multiplied by column 31, results in bushels rounded to tenths.	
35	Quality Factor	Make no entry	
36	Production Post-QA	Transfer entry from column 34.	
37	Uninsured Causes	Replant: Make no entry.	
		 Preliminary and Final: Make the following entries in bushels rounded to tenths. For uninsured cause appraisals, use the appropriate appraisal worksheet and use it only for this purpose. Multiply column 19 (acres) by the peracre appraisal in column 29 of <i>Cucumber Appraisal Worksheet Stand Reduction and Defoliation</i> and multiplied by the price election or use the <i>Cucumber Appraisal Worksheet - Weight Method for Machine Harvest Operations</i>. The determined value must be added to any other applicable value required by item 42 under column 38. (a) Hail and Fire exclusion not in effect. (1) Enter not less than the insured's production guarantee per acre in 	
		 (1) Enter not less than the insured's production guarantee per acre in bushels rounded to tenths for the line, (calculate 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 bushels rounded to tenths. Refer to the LAM for information 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	
coverage), refer to the LAM.Column 36 plus column 37, results in bushels rounded to tenths.	
Total of column 19 acres rounded to tenths.	
Make no entry.	
Make no entry.	
Separately total columns 34, 36, and 37, in bushels rounded to tenths. If a column has no entries, make no entry. The entry for item 42 under column 38 comes from item 31 of the Cucumber Appraisal Worksheet – Weight Method for Machine Harvest Operations (Exhibit 11). (Total bushels of cucumber production is divided into bushels by grade as specified in the insured's production contract and multiplied by the appropriate contract price.)	
 For illustration purposes, the example <i>Production Worksheet</i> in exhibit 12 shows bushels of cucumber production divided into grades in the narrative. This may be used for APH purposes. If more space is needed, document on a Special Report, and enter "See Special Report." Attach the Special Report to the <i>Production Worksheet</i>. (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)	
(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 (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.
	licate on the aerial photograph or sketch map, the disposition of reage destroyed or put to other use with or without consent.
(1)	Explain any difference between inspection and signature dates. For an absentee insured, enter the date of the inspection and the date of mailing the <i>Production Worksheet</i> 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.
	(0)	Document any authorized estimated acres shown in column 19 as follows: "Line 3 'E' acres authorized by AIP MM/DD/YYYY."
	(p)	Document the method and calculation used to determine acres for the unit. Refer to the LAM.
	(q)	Document name and address of charitable organization when gleaned acreage is applicable. Refer to the LAM for information on gleaning.
	(r)	Document any other pertinent information, including any data to support any factors used to calculate the production.
	<mark>(s)</mark>	Document that qualifications for a replanting payment have been met. Refer to section 11.
	(t)	If any acreage to be replanted in the unit does not qualify for a
		replanting payment, enter Field No., "not qual for rp payment," date
		of inspection, adjuster's initials, and reason not qualified.
S	ectior	II: Determined Harvested Production
General Information	(a)	When all acreage has been harvested, determine total production from green shipper or processor receipts verified by the adjuster and supported by written records from the first handler, as applicable. This production will be the basis for computing losses on the <i>Production Worksheet</i> for insured and uninsured causes of damage.
	(b)	Account for all harvested production for all entities sharing in the crop except production appraised before harvest and shown in section I herein because the quantity cannot be determined later.
	(c)	For production commercially stored, sold, and so forth, enter the name and address of storage facility, buyer, or packing house, as applicable in columns 49 through 52.

	(d) The insured must maintain satisfactory records of all production sold. Verify any storage facility/buyer/packing house records.	
	Important: If acceptable sales records are not available, refer to the LAM.	
	(e) If additional lines are necessary, the data may be entered on a continuation sheet. Use separate lines for:	
	 different first handlers (green shippers or processors). The insured must have maintained satisfactory records of all production sold or stored. Verify any buyer, packing house, or processor records. 	
	 (2) harvested cucumbers that failed to meet the applicable grade (quality) requirements because of insured damage; 	
	(3) varying shares; e.g., 50 percent and 75 percent shares on same unit; and	
	(4) 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.	
	(f) There will generally be no harvested production entries in columns 47a through 66 for preliminary inspections.	
43 Date Harvest Completed	Used to determine 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, and so forth. Refer to the LAM.	
44	Damage Similar to	Preliminary: Make no entry.	
	Other Farms in the Area?	Final: Check "Yes" or "No." Check "Yes" if amount and cause of damage due to insurable causes is similar to the experience of other growers of cucumbers 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) Make no entry if only one practice and/or type of harvested production is listed in section I. (b) If more than one practice and/or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type, the corresponding Field ID (from column 16). 	
48	Multi-Crop Code	The applicable two-digit code for first crop and second crop. Refer to the LAM for instructions regarding entry of first crop and second crop codes.	
4952 Length or Diameter/ Width /Depth /DeductionFor cucumbers sold, enter the name and address of the green shipp processor, as applicable. For cucumbers otherwise disposed of, ind the method of disposition.		processor, as applicable. For cucumbers otherwise disposed of, indicate	
5355.		Make no entry.	
56	Bu., Ton, Lbs., Cwt.	Circle "Bu." in column heading. Enter the number of bushels rounded to tenths. Include all harvested marketable production from insured acreage.	
		Include all harvested marketable production from the green shipper or processor, as applicable.	

C.	Production	Worksheet	Standards ar	nd Elements	(continued)
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5760b.		Make no entry.	
61	Adjusted Production	Transfer entry from item 18 under column 17 of the <i>Summary of</i> <i>Machine Harvested Processing Cucumber Production Worksheet</i> (Exhibit 13). If more than one summary is required, sum the entry totals and enter the sum on a blank summary. Only complete items 1 through 4 and item 18 under column 17 and staple this summary on the top of the other summaries.	
62	Prod. Not to Count	 Net production <u>not to count</u> in bushels rounded to tenths when acceptable records identifying such production are available, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources such as other units or uninsured acreage. Explain any "Production not to Count in the Narrative. This amount of production must be multiplied by the contract price for the grade and subtracted from item 68. This computation must be shown in the narrative. Important: This entry shall never exceed production shown on the same 	
63	Production Pre-QA	line. Column 61 minus column 62, results in bushels rounded to tenths.	
64a	Value	Make no entry.	
64b	Market Price	Make no entry.	
65	Quality Factor	Make no entry.	
66	Production to Count	Make no entry.	
67	Total	Make no entry.	
68	Section II Total	Transfer the entry from item 21 of the <i>Summary of Machine Harvested</i> <i>Processing Cucumber Production Worksheet</i> (Exhibit 13).	
69	Section I Total	Transfer the entry from item 42 under column 38.	
70	Unit Total	Enter the sum of item 68 and item 69.	
71	Allocated Prod.	Make no entry.	
72	Total APH Prod.	Make no entry. Bushels of production by grade are entered in the narrative.	
The	following required entr	ies are not illustrated on the <i>Production Worksheet</i> example.	
73	Adjuster's Signature, Code # and Date	(a) Adjuster's signature, code number, and date signed after the insured (or insured's authorized representative) has signed.	
		(b) 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 <i>Production Worksheet</i>.(c) Final indemnity inspections should be signed on the bottom line.	
74 Insured's Signature and Date	(a) Insured's (or insured's authorized representative's) signature and date.	
	(b) Before obtaining insured's signature, review all entries on the <i>Production Worksheet</i> with the insured or insured's authorized representative, particularly explaining codes, etc., that may not be readily understood.	
	(c) Final indemnity inspections should be signed on the bottom line.	
75. Page Numbers	Preliminary: Page numbers - "1," "2," and so forth, at the time of inspection.	
	Final: Page numbers.	
	Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, and so forth.	

D. Summary of Machine Harvested Processing Cucumber Production V	
	Standards and Elements

E	lement/Item Number	Description
		Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued and name of the AIP if not preprinted on the worksheet
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	Crop/Code	Cucumbers - 0132.
5	Field ID	Field identification symbol.
6	Acres	Number of determined acres to tenths, in field or sub-field harvested.
7	Planting Period	Plant period (spring or summer). See the acreage report for the planting date and the SP to determine the planting period.
8	Name, Address, and Phone Number of Buyer/Packer	Name, address, and telephone number (with area code) of the buyer of the production. Make no entry for unsold production.
9	Unit#	Unit number from the Summary of Coverage verified as correct.
10 11	FN/Claim# Date	FN, if applicable, and claim number as assigned by the AIP.Date the load of cucumbers was sold in MM/DD/YYYY format. Enter "unsold" for unsold production (harvested but could not be sold due to insured causes).
12	Load Number	Ticket number of load sold. For unsold production enter the number of the USDA certificate of inspection and attach a copy of the certificate to the Cucumber Summary of Harvested Production Worksheet, if available.
13	Bushels of Cucumbers Grade 2A	Bushels of cucumbers that graded 2A from each load in item 12. When the settlement sheet shows percent rather than bushels multiply the percent number by total bushels to determine bushels by grade and enter both.

D.	. Summary of Machine Harvested Processing Cucumber Production Worksl	
	Standards and Elements (continued)	

14	Bushels of Cucumbers Grade 2B	Bushels of cucumbers that graded 2B from each load in item 12. When the settlement sheet shows percent rather than bushels multiply the percent number by total bushels to determine bushels by grade and enter both.	
15	Bushels of Cucumbers Grade 3A	Bushels of cucumbers that graded 3A from each load in item 12. When the settlement sheet shows percent rather than bushels multiply the percent number by total bushels to determine bushels by grade and enter both.	
16	Bushels of Cucumbers Grade 3B	Bushels of cucumbers that graded 3B from each load in item 12. When the settlement sheet shows percent rather than bushels multiply the percent number by total bushels to determine bushels by grade and enter both.	
17	<mark>Total Bushels by</mark> Load	Total bushels of sold production, to tenths, for each load in item 12.	
18	Total Bushels	Total the bushels of sold cucumber production, by column, for items 13, 14, 15, 16 and 17.	
19	Base Contract Price	Base contract price for each applicable grade in items 13 - 16.	
20	Sold Value	Result of multiplying the total bushels of each grade in item 18 by the respective base contract price.	
21	Total Sold Value	Sum of the results in item 20.	

ACRES IN FIELD OR SUB-FIELD	MINIMUM NO. OF SAMPLES	
0.1 - 10.0	4	
10.1 - 20.0	5	
Add one additional sample for each additional 10.0 acres (or fraction thereof) in the field or sub- field.		

Row Width (Inches)	Sample Row Length (Feet) 1/100 Acre	Row Width (Inches)	Sample Row Length (Feet) 1/100 Acre
12	435.6	28	186.7
14	373.4	30	174.2
16	326.7	32	163.4
18	290.4	34	153.7
20	261.4	36	145.2
22	237.6	38	137.6
24	217.8	40	130.7
26	201.0	42	124.5

Note: For row widths other than those listed above, determine the sample row length as follows:

- (1) Divide row width in inches (nearest one-half inch) by 12 in./ft. and round to the nearest thousandth.
- (2) Divide 43,560 sq. ft./acre) by the determined row width in item (1) above and round to the nearest thousandth.
- (3) Divide 100 (for 1/100 acre) by the result in item (2) above and round to the nearest tenth.

Example: Measured row width in the field is 37 in.
37 in. ÷ 12 in./ft. = 3.083 ft.
43,560 sq. ft./acre ÷ 3.083 ft. = 14,129.095
14,129.095 ÷ 100 = 141.3 ft. row length

% Live Plants Remaining	0	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100
Yield Factor	0	.100	.200	.300	.520	.672	.674	.680	.688	.700	.713	.729	.749	.771	.795	.823	.852	.885	.921	.959	1.000

Interpolation Example:

The percent live plants remaining is calculated to be 7.3 percent in the sample area. The yield factor for 5 percent live plants remaining and 10 percent live plants remaining is .100 and .200, respectively. The difference in the percent live plants remaining is 5(10 - 5 = 5) and the difference in the yield factor is .100 (.200 - .100) = .100). Divide the difference in the yield factors by the difference of the percent live plants remaining to calculate each 1.0 increment of percent live plants remaining rounded to a 3-place decimal (.100 ÷ 5 = .020). The difference between the sample's percent live plants remaining and the lower of the charted percent live plants remaining is 2.3 (7.3 – 5.0 = 2.3). Multiply 2.3 by .020 and add this result to .100 (2.3 x .020 = .046 + .100 = .146). Enter as a 3-place decimal. Therefore, a 7.3 percent stand loss equals a .146 yield factor.

Machine Harvested Processing Cucumbers Percent Yield Loss Due to Defoliation

Life Cycle									Perc	ent D	efolia	tion							
Stage Number	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100
1	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	2	2	2
2	0	0	0	0	0	0	1	1	1	1	1	2	2	2	2	2	2	3	3
3	0	0	1	1	1	1	2	2	3	3	3	4	4	5	5	6	7	9	10
4	1	1	2	3	3	4	5	6	7	8	9	11	12	14	15	19	21	25	29
5	2	4	8	10	11	13	16	19	21	23	26	33	37	40	45	56	61	72	83
6	5	8	13	17	21	25	29	33	37	42	48	54	63	69	75	81	87	93	100
7	4	6	10	12	14	17	21	24	26	29	34	40	45	48	54	66	78	84	97
8	3	5	9	11	13	16	19	22	24	26	31	37	42	45	48	58	72	79	94
9	2	4	6	8	9	12	14	16	17	19	23	26	29	31	34	43	52	56	65
10	1	2	3	4	5	6	7	8	9	10	11	12	13	14	16	20	24	28	30
11	0	0	0	0	0	0	1	1	2	2	3	3	4	4	4	5	5	6	6

Stage of Development for Machine Harvested Processing Cucumbers

STAGE NUMBER	STAGE OF DEVELOPMENT	PLANT LENGTH	NUMBER OF LEAVES	PLANT CHARACTERISTICS
1	Vegetative	0.1" – 1.0"	Cotyledons	Emergence from Soil
2	Vegetative	1.1" – 3.0"	First True Leaves Unfolded	Formation of Secondary Leaves Between Cotyledons
3	Vegetative	3.1" – 5.0"	2 - 3	Vertical Growth of Plant Stem
4	Vegetative	5.1" – 7.0"	4 - 5	End of Vertical Growth, Increase of Stem Diameter and Leaf Surface Area
5	Vegetative	7.1" – 9.0"	6 – 7	Beginning of Horizontal Growth of Plant, First Sign of Vine Tip
6	Vegetative, Start of Reproductive	9.1" – 11.0"	8 – 9	Horizontal Growth and Leaf Development Increasing, Onset of Primary Blossoms at Center of Plant
7	Vegetative, Early Reproductive	11.1" – 14.0"	10+	Flowering and Fruit Setting, Continued Growth of Plant Stem in Length and Diameter Along with Foliage Development
8	Late Vegetative, Reproductive	14.1" – 18.0"	10+	Flowering, Fruit Setting, and Small Fruit Ranging from 0.5" – 2" in Length
9	Reproductive	Over 18.0"	10+	Fruit 2.0" – 3.0" in Length, Grades 1 and 2 Prevalent in Field
10	Reproductive	Over 18.0"	10+	Fruit 3.0" – 6.0" in Length, Grades 1, 2, and 3 Represented in Field
11	Late Reproductive	Over 18.0"	10+	Beginning of Oversized (Mature) Fruit in Field, Blossoming Discontinues

Determining Adjusted Acreage Factor for Grid Sample

Use these instructions for weight method appraisal for machine harvest operations.

(1) Use at least a 36 square foot grid sample (e.g., 6' x 6', 4' x 9', 3' x 12', etc.).

Note: Do not include more than one-half the distance of a normal row width in the sample area if there is land that is not planted in excess of the normal planted row width (e.g., if the cucumbers are planted in beds with alleys between the beds).

- (2) Multiply the sample area size (e.g., 6' x 6', 8' x 8', etc.) to obtain the square-foot area.
- (3) Divide 43.560 square feet by the square-foot area in (2) above and divide the result by 50 (number of pounds in a bushel) to obtain the adjusted acreage factor, rounded to tenths, for calculating the bushels per acre.

Example:

6' times 6' = 36 sq. ft.

43,560 sq. ft./acre \div 36 sq. ft. = 1,210.0 acre equivalent

1,210.0 acre equivalent \div 50 pounds/bushel = 24.2 adjusted acreage factor.

Exhibit 10

Cucumber Appraisal Worksheet - Stand Reduction and Defoliation

Cucumber Appraisal WorksheetCompany Claim NumberStand Reduction and Defoliation5. Cause6								XXXX		١.	Insure M. Ins	sured				XXX	XXXX				3. Crop Y YYYY	N	. Unit lumber 0100
(F	Defolia For Illust urposes	tratior		of Dam		Dan	ate of nage N 30	7. F ID.	'ield 1A		cres 20.0			anted YYY		. Crop			11. Ro Width 36	1	12.Appr: Date 06/20/2		13. Stage of Develop 6
					Stand	Redu	ction N	Vietho	d	•		•			•		De	efoliati	ion Mo	ethod			
14.Sample Number	15.Normal No. Plants	rer 1/100 Acre	16. No. Live Plants Per	1/100 Acre	17. Percent Live Plants	Remaining	18. Yield	Factor	19. Approved	Yield	20. Bushels	Per Acre		21. Fercent Defoliation		22. Percent Yield Loss		23. Yield Factor		24. Approved Yield or	Adjusted Yield	25. Bushels Per Acre	26. Bushels Per Acre
1	300)	15	5	5	.0	•	100		60		16.0		85		81		.19	0	1	6.0	3.0	3.0
2	300)	30)	1(0.0		200		60		32.0		95		93		.07	0	3	32.0	2.2	2.2
3	300)	22	2	7	.3		146		60		23.4		90		87		.13	0	2	23.4	3.0	3.0
	marks - ade 2A a																				27. Sam	ple Bu.	8.2
presum	ed when 1 40 perc	h three	grades	of cuc	umber	s are s	pecifie	d on th	ne prod	uction	contra	ct that	20 pe	rcent w	ill gra	de 2B,	40 pe	rcent v	vill gra	ıde	28. # Sa	mples	3
	and sma																,				29. Bu. H	Per Acre	2.7
																					30. Tota	Bushels	54.0
32. #	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	33. % Total	34. # Eval.	35. % Defo
1	90	87	83	80	86	89	87	83	85	88	82	84	89	81	84	86	80	82	86	91	1703	20	85
2	99	93	92	95	99	87	95	99	89	88	98	98	99	97	98	97	99	99	90	94	1905	20	95

Cucumber Appraisal Worksheet - Weight Method for Machine Harvest Operations

WORKSHEET							any Company		olicy Num XXXXX		3. Crop Year YYYY		4. Unit# /FN /Claim# 0001-0001/XXX/XX			
WEIGH MACI Ol	IT METHOD I HINE HARVES PERATIONS	OR ST	5. C	ause of Dar Excess N		dan	Date of nage JUN	7. Acres 21.	0	8. Date Pl MN	anted 1/DD/YYYY		Crop/Co ucumber			
<u>10</u>	11	12	2	13a	13b	13c	13d	14	15	16	17	18	19	20	21	
Field ID	Acres	Sam Area		V	Veight of Ea		1	Total Weight All Samples	# Sampl Plots	e Ave. Weight Per	Adj. Acre. Factor	Bu. Per Acre	Yield Loss Factor	Total Bu. Per Acre	Total Bu.	
				2A	2B	3A	3B	···· •		Sample						
2D	12.0	6' x	6'	2.3	4.7	6.9	6.1	20.0	5	4.0	24.2	96.8	.90	87.1	1045.2	
2E	9.0	8' x	8'	4.9	5.5	10.0	7.6	28.0	4	7.0	13.6	95.2	.90	85.7	771.3	
														al Bushels	1816.5	
23	24	25		26		23	24	25	26	27	28	29	30			
Field ID	Grade	Fac	tor	Bu. by Grade		Field ID	Grade	Factor	Bu. by Grade		e Total Bu. by Grade	Contrac Price	t PTC	Value		
2D	2A	.11	5	120.2		2E	2A	.175	134.9	2A	255.1	6.00	\$1,	530.60		
2D	2B	.23	5	245.7		2E	2B	.196	151.5	2B	397.2	6.50	\$2,	581.80		
2D	3A	.34	.5	360.7		2E	3A	.357	275.4	3A	636.1	6.50	\$4,	134.65		
2D	3B	.30	5	318.9		2E	3B	.271	209.3	3B	528.2	4.70 \$2,482.54				
												31 Total	\$10	,729.59		

Cucumber Production Worksheet

1. Crop/Code#: 2. Unit # 3. Location Description 7. Company Any Company 8. Name of Insured					
Agency Any Agency I. M. Insured	ed.				
	1. Crop Year				
4. Date(s) of Damage JUN JUN 10 XXXXXXX	YYY	Y			
5. Cause(s) of Damage Ex. Moist. Hail 10. Policy #	XXXXXXX				
6. Insured Cause % 80% 20% 14. Date(s) 1st 2nd		Final			
12. Additional Units Notice of Loss MM/DD/YYYY		MM/DD/YYYY			
13. Est. Prod. Per Acre 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. 33. 34. 3	35. 36.	37. 38.			
Field Multi- Grap Reported Determined Interest or Bigk Tung Class Sub- Intended Irr Cropping Organic Stage Use of Appraised Determined Price of Shell %, Production Reported Determined Interest or Production Report of Damaged. Fractor or Production Report of Damaged States of Report of Report of Damaged States	Puality Production T Factor Post QA	Jnins. Total to Causes Count			
2D 12.0 1.000 476 102 UH UH 87.1 1045.2	1045.2	1,045.2			
2E 9.0 1.000 476 102 UH UH 85.7 771.3	771.3	771.3			
4Z 25.0 1.000 476 102 H H — 1 <th1< th="" th2<=""> <th1< th=""> <th1< th="" th2<=""></th1<></th1<></th1<>					
39. TOTAL 66.0 40. Quality: TW KD Aflatoxin Vomitoxin Fumonisin Garlicky Dark Roast Sclerotinia Ergoty CoFo Other None 41. Do any mycotoxins exceed FDA, State or other health organization maximum limits? Yes 42. TOTALS 42. TOTALS 1,870.5	1,870.5	\$10,729.59			
NARRATIVE (If more space is needed, attach a Special Report)Bushels by grade: 54.0 bu . $for 3B$. 10.8 bu , $for 2B$, $21.6 \text{ for } 3A$, and $18.9 \text{ for } 3B$. $1,816.5 = 255.2 \text{ bu}$ bushels by grade: 54.0 bu . $for 3B$. 10.8 bu , $for 3B$, 10.8 bu , 10	bu. for 2A, 396.8 b	u. for 2B. 636.0			
SECTION II – DETERMINED HARVESTED PRODUCTION					
	of Right to Indemnit	2			
MM/DD/YYYY Yes X No Yes No X Yes	es No	X			
A. MEASUREMENTS B. GROSS PRODUCTION C. ADJUSTMENTS TO HARVESTED PRODUCTION	4				
$\begin{array}{c ccccccccccccccccccccccccccccccccccc$		66.			
Share Mali Langth Distance (Bu) Shall Prove Moisture Prove Value	alue				
Crop or Width Depth Deduc- Cubic sing Gross Ton Sugar 6 % 1est Wt. Adjusted Prod not to Production	Quality	Production to			
Field ID Code Diameter tion Feet Factor Prod Lbs. Factor F	. Price Factor	Count			
ABC Packing Co.					
	58. Section II Tota	\$12,799.48			
69	69. Section I Tota	\$10,729.59			
For Illustration Purposes Only	70. Unit Tota	<i>+==;==:</i>			
	1. Allocated Prod				
Note: For the purposes of reporting the number of buckels of production to count, the value of the production to count is divided by the price election	2. Total APH Prod				

Note: For the purposes of reporting the number of bushels of production to count, the value of the production to count is divided by the price election.

Cucumber Production Worksheet (Replant Example)

		<mark>i i i uu</mark>								PF	RODUC	TION V	WORK	SHEE	T								
1. Cro	p/Code#:		2. Unit a	ŧ	3. Lo	ocation D	escripti	on	7. Comp				Company			<mark>8. Nar</mark>	ne of Insur	ed					
									Agen	cy		<u>Any</u>	<u>Agency</u>						<mark>I. M. I</mark> .	nsurad			
<mark>Си</mark>	<mark>cumbers/</mark>	<mark>/0132</mark>	<mark>0001-00</mark>	<mark>)1</mark>		<mark>SW1-96</mark> 1	N-30W									9. Cla	im #		1. 1/1. 1		p Year		
4. Da	te(s) of D	<mark>)amage</mark>	May	<mark>10</mark>													XX	XXXXX			YY	YY	
5. Ca	use(s) of I	Damage	Ha	il.												10. Poli	cy #			XXX	XXXX		
	ured Cau		<mark>100</mark>	<mark>)%</mark>												14. Dat		<mark>1st</mark>		<mark>2nd</mark>		<mark>Final</mark>	
	ditional U															Notice of		MM/DL	<mark>)/YYYY</mark>			<u>MM/</u>	DD/YYYY
	. Prod. Pe															15. Cor	npanion Po	olicy(s)					
		- DETER	MINED	ACRI	EAGE A	PPRAI	<mark>SED, F</mark>	PRODU	CTION	AND AI	DJUSTN	1ENTS											
A. A	CTUAR	RIAL	-			1	1	1		1	1	1				B. POT	ENTIAL	, YIELD			1	1	1
<mark>16.</mark>	<mark>17.</mark>	<mark>18.</mark>	<mark>19</mark>		<mark>20.</mark>	<mark>21.</mark>	<mark>22.</mark>	<mark>23.</mark>	<mark>24.</mark>	<mark>25.</mark>	<mark>26.</mark>	<mark>27.</mark>	<mark>28.</mark>	<mark>29.</mark>	<mark>30.</mark>	<mark>31.</mark>	32a. 32b.	<mark></mark>	<mark>34.</mark>	<mark>35.</mark>	<mark>36.</mark>	<mark>37.</mark>	<mark>38.</mark>
																	Moisture						
Field	Multi-	Reported	Determ	ined I	Interest or				Sub-	Intended	Irr	Cropping	Organic	~	Use of	f Appraise	d Damage	d Shen /			Production	Unins	Total to
ID	Crop Code	Acres	Acre		Share	<mark>Risk</mark>	Type	Class	Class	Use	Practice	Practice	Practice	Stage	Acres		Facto	r Factor, o		Factor	Post QA	Causes	Count
	Code																Price Electio						
A			<mark>30.0</mark>	<mark>0</mark>	<mark>1.000</mark>		<mark>476</mark>			<mark>102</mark>				<mark>R</mark>	Replan	nt 29.0		_	<mark>870.0</mark>		<mark>870.0</mark>		<mark>870.0</mark>
B			<u>95.</u>)	1.000		<mark>476</mark>			102				NR.	Not			_					
				-											Replant	ea							
	1	I			0. Quali	ty: TW 🛛	KD	□ Afla	toxin 🗆	Vomitoz	tin 🗆 Fu	umonisin	🗆 Garli	cky 🗆	Dark Ro	ast 🗆		1					
		<mark>39. TOTAI</mark>	2 <u>125</u>	0	Sclero	otinia 🗆	Ergoty			ther D N	lone 🗖 alth organ	action m		mita?	Vac	-	2	2. TOTAL	<mark>.S</mark> 870.0		<mark>870.0</mark>		<mark>870.0</mark>
NUD		/ T C							Ac	tual repla	nt cost =	\$183.00 1	per acre.	30 bush	res L els x \$5.7	_ 79 PE x 1.00(share = \$	173.70, 20	.0% x 144.	3 bu. x \$5.'	79 PE x1.00	0 share	=
		E (If more	•			•					owest amo												
		– DETER) HAR					-		_												
43. Da	te Harves	st Complete	ed			44. Dama	age sim		er farms	in the area	a?		<mark>45.</mark> A	ssignme	ent of Ind				<mark>46. Tran</mark>	0	nt to Indem	2	
4 34			a					Yes		No					Yes	No				Yes	No		
A. M 47a.	EASUR	EMENT:		- T		B. GROS		1				58a.	<u>59а.</u>		50a.	RODUCTI				<mark>64a.</mark>			
47a. 47b.	<mark>- 48.</mark>	<mark>49.</mark>	<mark>50.</mark>	<mark>51.</mark>	<mark>52.</mark>	<mark>53.</mark>	<mark>54.</mark>	<mark>55.</mark>	<mark>56.</mark>	<mark>5</mark>		586.	<u>59a.</u> 59b.		50b.	<mark>61.</mark>	<mark>62</mark>	2.	<mark>63.</mark>	64b.	— <mark>65.</mark>		<mark>66.</mark>
Share	Multi-	Length				Net	Conver		(<mark>Bu.</mark>	She	J11/ T	M %	Moistur	e T	-4 11/4					Value			
T ¹ 1 1 T	Crop	or	Width I		Jeauc-	Cubic	-sion	Gross		I Con		<mark>WI %</mark>	<mark>%</mark>	le	e <mark>st Wt.</mark>	Adjusted	Prod 1		oduction		Qualit	-	duction to
Field I	Code	Diameter				Feet	Factor	Prod	Lbs CW	•		actor	Factor	F	actor	Production	Co.	int P	re-QA	Mkt. Price	Facto	r	Count
																	67. TC	TAL		<mark>68. S</mark>	ection II To	tal	
																		· ·					
																				<mark>69. 5</mark>	ection I To	tal	
											rposes (7	0. Unit To	tal	
					ľ	This for	rm exa				rposes (ate all 1		<mark>l entry</mark>	<mark>items</mark>						7 71. A		tal od.	

Summary of Machine Harvested Processing Cucumber Production Worksheet

SUMMARY				ARVESTED			isured		ne / I	nsurance C ANY C	-	
		ORKSH							-			
						2. Po	•		3. Croj	p Year	4.	Crop/Code
(For Illu	istra	tion P	urpo	ses Only)		Num X	iber XXXX	×X	Y	ΎΥΥ		OCESSING JCUMBERS/ 0132
5 Field ID(a)	—	6 1 000		7. Plant Per	t a d		0 D	Non Non		Commonw		
5. Field ID(s) 4Z		6. Acr 25.		7. Plant Pel Sprin			-		ne: ABC 23 Any S	Company treet		
9. Unit #			10.	FN/Claim #			Addr					
0001-00	001			22323 / 12	345		City, S	St., Zip	: My Tov	wn, My State	e, My	Zip
							Buyer	Phone	#: (000)	000-000		
				Number and	l/or	Perce	ent of]	Bushel	s at Gra	nde		
11. Date	12.	Load #	<u>!</u>	13. 2A Bu.	1	4. 2B I	Bu.	15.3 A	A Bu.	16. 3B Bu		17. Total Bu.
MM/DD/YY		XXX		93.1		180	.2	38	82.0	424.9		1080.2
MM/DD/YY		YYY		90.3		198	.4	3:	50.6	527.5		1166.8
18. Bu. Total	18. Bu. Total 183						.6	73	32.6	952.4		2247.0
19. <mark>Base</mark> Contr	19. Base Contract Price \$6.0					\$6.5	50	\$0	5.50	\$4.70		21. Total Sold
20. Sold Value		\$1,100.40		\$2,46	0.90	\$4,7	761.90	\$4,476.2	8	\$12,799.48		