PEA LOSS
ADJUSTMENT STANDARDS HANDBOOK
2001 and Succeeding Crop Years
(For Green Pea and Dry Pea Policies)
THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2001 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR 2001 AND SUCCEEDING CROP YEARS, ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.

SUMMARY OF CHANGES/CONTROL CHART

Major Changes: See changes or additions in text which have been redlined. Three stars (***') identify information that has been removed.

Changes for Crop Year 2001 (FCIC-25300-2) issued January 2001:

A. Subsection 3 B (4) - Provisions not applicable to CAT coverage: Revised the language to state that the Hail and Fire Exclusion provisions are also not applicable if additional coverage is less than 65/100 or comparable coverage.

B. Revised subsection 3 C to add clarification to Bypass guidelines. Added subsection 3 C (2) to provide additional instructions to the “Bypass Guidelines” which state that the insured must provide documentation for the reason for bypass.

C. Subsection 5 B (4) - Clarified instructions to take not less than the minimum number of required samples.

D. Subsection 5 C (2) - Revised the method for determining row width.

E. Subsection 9 B; item 13 - Changed instructions to make entry in whole pounds.
PEA LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

F. Subsection 9 B; Section I, item “G” - Added the word “Variety” to the heading.

G. Subsection 9 B; Section I, items H., I, and Narrative. - Added instructions to refer to the Loss Adjustment Manual for information on gleaning.

H. Subsection 9 B; Section II, item I. - Revised language to state moisture, dockage and foreign material are to be removed from gross production.

I. Subsection 9 B; Section II, item K,. - Revised language to clarify foreign material in dockage-free dry peas is allowed as dockage.

J. Exhibit 1 - Clarified description of defective peas. Also clarified which defects are not considered in quality adjustment.
### SUMMARY OF CHANGES/CONTROL CHART (Continued)

<table>
<thead>
<tr>
<th>Control Chart for: Pea Loss Adjustment Standards Handbook</th>
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<tbody>
<tr>
<td><strong>Remove</strong></td>
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</tbody>
</table>
(RESERVED)
B. PROVISIONS NOT APPLICABLE TO CAT COVERAGE

(1) Optional units.
(2) High Risk Land Exclusion.
(3) Written Agreements.
(4) Hail and Fire Exclusion provisions (also not applicable if additional coverage is less than 65/100 or comparable coverage).

C. GUIDELINES RELATIVE TO “BYPASSED” GREEN PEA ACREAGE

(1) Bypassed acreage is defined in the crop provisions as “Land on which production is ready for harvest but the processor elects not to accept such production so it is not harvested.” Inspections must be made by the insurance provider on all unharvested acreage of green peas to verify the cause of loss and the reason the acreage was bypassed by the processor. 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 insurance provider’s determination that the acreage was bypassed due to an uninsured cause of loss.

(3) Production losses of green peas unharvested, not timely harvested, or bypassed are insurable if due to an insurable cause of loss (as stated in the crop provisions), 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 temperatures that cause an unexpected number of acres over a large producing area to be ready for harvest at the same time, affecting 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: Refer to the Green Pea Crop Provisions for notice of damage requirements. The insured should contact the insurance provider immediately upon being notified that acreage will be bypassed so an inspection by the insurance provider can be made, but not later than the time specified in the crop provisions.

(4) Production lost when acreage is not timely harvested or is bypassed due to breakdown or non-operation of equipment or facilities, the availability of a crop insurance payment, or failure to follow the requirements contained in the processor contract will NOT be considered insurable causes of loss.
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 peas are damaged due to INSURED causes of loss. The potential production per acre shown on the claim form in the column for appraised potential will be zero (“0”). Consistent with the claim form, no production from the bypassed acreage will be counted for APH purposes.

When there is damaged and undamaged green pea 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. The undamaged acreage will be appraised and the production will be counted as production to count for claim purposes and APH purposes. An appraisal is not required on the damaged acres, provided the insurance provider can verify the damage was due to an insurable cause of loss.

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 (e.g., 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, and for APH purposes.

(a) A separate appraisal is required to assess production lost on acreage damaged by uninsured causes of loss (i.e. 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. This appraisal for uninsured causes will not be counted for APH purposes.

(b) Although acreage may have been bypassed and an insured cause of loss did not prevent harvest (e.g., the processor over-contracted, equipment breakdown, etc.), an appraisal which shows production below the unit guarantee due to insurable causes (e.g., drought reduced the potential PRIOR to bypass) may result in an indemnity.

When an insured cause of loss did not prevent timely harvest of green peas, the production to count for green pea 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 on harvested or unharvested acreage; or

(c) The harvested/delivered production from any acreage not timely harvested. The amount of harvested production to count will be determined by dividing the dollar amount paid, payable, or which should have been paid under the terms of the processor contract for the quality and quantity of the peas delivered to the processor, by the base contract price per pound.
NOTE: If the price paid for the harvested production has been reduced because of quality deficiencies resulting from not timely harvesting (when an insured cause of loss did not prevent timely harvest of green peas), an appraisal for uninsured cause will be required. Subtract the amount paid from the amount that would have been paid before the price reduction. Divide this amount by the contract price and enter the result in the column on the claim form for uninsured cause appraisals.

(9) If consent has been given to harvest green peas as dry peas, the harvested or appraised dry pea production will be multiplied by 1.667 for shell types and 3.000 for pod types to determine the green pea production equivalent. No adjustment for quality deficiencies will be allowed for such dry pea production.

(10) PROCESSOR PAYMENTS FOR “BYPASSED” ACREAGE - Do NOT include such payments in any appraisal OR as production to count.

D. UNIT DIVISION

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

(4) Take not less than the minimum number (count) of representative samples required in TABLE A.

C. MEASURING ROW WIDTH FOR SAMPLE SELECTION

NOTE: Use these instructions for all 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 LAM for conversion table).

(2) Measure across FOUR OR MORE rows, from the center of the first row space to the center of the fourth 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 in whole inches.

EXAMPLE:

```
<table>
<thead>
<tr>
<th>Row 1</th>
<th>Row 2</th>
<th>Row 3</th>
<th>Row 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Row Space</td>
<td>Row Space</td>
<td>Row Space</td>
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<tr>
<td>9&quot;</td>
<td>18&quot;</td>
<td>18&quot;</td>
<td>18&quot;</td>
</tr>
</tbody>
</table>
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72 inches = 4 rows = 18 in. average row width

(3) Apply the average row width to TABLE B to determine the required length of sample row.
6. APPRAISAL METHODS

A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

<table>
<thead>
<tr>
<th>Appraisal Method</th>
<th>Stage</th>
<th>Use:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Before-Podding Method</td>
<td>Vegetative</td>
<td>from seedling emergence until pods are formed (seeds in the pods are not discernable by feel).</td>
</tr>
<tr>
<td>After-Podding Method</td>
<td>Reproductive</td>
<td>from the time pods are formed (seeds in the pod are discernable by feel) until maturity.</td>
</tr>
</tbody>
</table>

B. BEFORE PODDING APPRAISAL METHOD

1. Determine the number of plants in the sample row counting all live plants. If the sample contains both damaged plants and undamaged plants, convert damaged plants to an equivalent number of undamaged plants, considering stage of development, degree of damage, and other factors which may affect production potential relative to normal plants (e.g., three damaged plants may be equivalent to one undamaged plant). The conversion to equivalent undamaged plants shall be made with expectations of favorable weather through harvest.

2. Determine the average number of plants per square foot by dividing the number of live plants in the sample row by the Square-Foot Factor for the row spacing. (Refer to TABLE B).

3. Determine the number of peas (pods for pod type green peas) expected to be produced per square foot by multiplying the average number of plants per square foot by the average number of expected peas/pods per plant for the variety being appraised. (Refer to TABLE C).

4. Determine the appraised pounds per acre of peas by dividing the expected number of peas per square foot by the appropriate YIELD FACTOR for the variety being appraised, and rounding to the nearest whole pound. (Refer to TABLE C).

C. AFTER PODDING APPRAISAL METHOD

1. Count the number of live plants in the sample row.

2. Select five representative plants from the sample row. Calculate the average number of pods per plant by counting the pods on the selected plants and dividing that number by five. If there are less than five representative plants in the sample, count and average the number of pods per plant from ALL plants.
5. **Crop Year:** Crop year, as defined in the policy, for which the claim has been filed.

6. **Field ID and Acres:** Field identification symbol and number of determined acres, to tenths, in the field or subfield being appraised.

7. **Row Space:** Measure across 4 or more rows, and enter average row width in whole inches. Refer to subsection 5 C.

8. **No. Plants:** Number of live plants per sample row from which a normal yield can be expected under favorable growing conditions. If the sample contains damaged plants, convert the number of damaged plants to a comparable number of plants from which a normal yield can be expected (e.g., three damaged plants may be equivalent to one undamaged plant).

9. **Total Plants:** Total number of live plants from all samples in item 8.

10. **No. Samples:** Enter the total number of samples taken. (Refer to TABLE A for minimum sample requirements).

11. **Avg. No. Plants:** Result of dividing the total number of plants (item 9) by the total number of samples (item 10), rounded to the nearest tenth.

12. **Sq. Ft. Factor:** Square foot factor for the row width. (Refer to TABLE B).

13. **Avg. Plants Per Sq. Ft.:** Result of dividing the average number of plants (item 11) by the square foot factor (item 12), rounded to the nearest tenth.

14. **Peas Per Plant Factor:**

   - **Dry Peas, Lentils, and Green Peas (Shell Type)** - Peas Per Plant Factor (average number of peas per plant) for the variety being appraised. (Refer to TABLE C).

   - **Green Peas (Pod Type)** - Pods Per Plant Factor (average number of pods per plant) for the variety being appraised. (Refer to TABLE C).

15. **Peas Per Sq. Ft.:** Result of multiplying the average plants per square foot (item 13) by the Peas (or Pods, as applicable) Per Plant Factor (item 14), rounded to the nearest tenth.

16. **Yield factor:** Yield factor for the variety being appraised. (Refer to subsection 14 C).

17. **Pounds Per Acre Appr.:** Result of dividing the peas or pods (as applicable) per square foot (item 15) by the yield factor for the variety (item 16), rounded to the nearest whole pound.
PART II   AFTER PODDING

18. **Field ID and Acres:** Field identification symbol and number of determined acres, to tenths, in the field or subfield being appraised.

19. **Row Space:** Measure across 4 or more rows, and enter average row width in whole inches. Refer to subsection 5 C.

20. **Plants Per Sample Row:** Number of live plants per sample row.

21. **Average Pods Per Plant:** Average number of pods per plant from FIVE representative plants from each sample, rounded to tenths. (Refer to subsection 6C.)

22. **Average Peas Per Pod:** Dry Peas, Green Peas (Shell Type, or for unharvested acreage if consent was given to harvest green peas as dry peas) - Average number of peas per pod on plants used in item 21, rounded to tenths.

**NOTE:** Green Peas (Pod Type) - MAKE NO ENTRY.

23. **Sample Totals:** Dry Peas and Green Peas (Shell Type, or for unharvested acreage if consent was given to harvest green peas as dry peas) - Product of multiplying the plants per sample (item 20) by the average number of pods per plant (item 21), then multiplying the result by the average number of peas per pod (item 22) for each sample. Round to tenths after the final calculation.

**NOTE:** Green Peas (Pod Type) - Product of multiplying the plants per sample (item 20) by the average number of pods per plant (item 21), for each sample. Round to tenths after the final calculation.

24. **Total All Samples:** Total of all entries in item 23.

25. **No. Samples:** Enter the number of samples taken.

26. **Total Avg. Peas Per Sample:** Result of dividing the total number of peas or pods (item 24) by the number of samples (item 25), rounded to the nearest tenth.

27. **Sq. Ft. Factor:** Square foot factor for the row width. (Refer to TABLE B).

28. **Peas Per Sq. Ft.:** Result of dividing the total average peas or pods per sample (item 26) by the square foot factor (item 27), rounded to the nearest tenth.

29. **Yield Factor:** Yield factor for the variety. (Refer to TABLE C).

30. **Pounds Per Acre Appr.:** Result of dividing the peas or pods per square foot (item 28) by the yield factor for the variety (item 29), rounded to the nearest whole pound.
**B. FORM ENTRIES AND COMPLETION INFORMATION**

Verify or make the following entries:

<table>
<thead>
<tr>
<th>Item No.</th>
<th>Information Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td><strong>Crop/Code #:</strong> “Green Peas (0064)” or “Dry Peas (0067)” (including inspections for lentils).</td>
</tr>
<tr>
<td>2.</td>
<td><strong>Unit #:</strong> Five-digit unit number from the Summary of Coverage after it is verified to be correct. (e.g., 00100).</td>
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<td>3.</td>
<td><strong>Legal Description:</strong> Section, township, and range number or other legal description that identifies the location of the unit.</td>
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<tr>
<td>4.</td>
<td><strong>Date of Damage:</strong> First three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., AUG 11).</td>
</tr>
</tbody>
</table>
| 5.       | **Cause of Damage:** Name of insured cause(s) of loss for this crop as listed in the LAM. If it is evident that no indemnity is due, enter “NONE.” If an insured cause of loss is coded as “Other,” explain in the “Narrative.”

**NOTE:** Refer to the Basic Provisions and the crop provisions for this crop for information pertaining to insured and uninsured causes of loss.

| 6.       | **Primary Cause %:** PRELIMINARY: MAKE NO ENTRY. FINAL: Percent of damage for the cause of damage listed in item 5 above that is determined to be the primary cause of damage, to the nearest whole percent. The primary cause of damage must exceed 50 percent (e.g., 51%). Enter an “X” for the major secondary cause of damage. |
| 7.       | **Company/Agency:** Name of company and agency servicing the contract. |
| 8.       | **Name of Insured:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued. |
| 9.       | **Claim Number:** Claim number as assigned by the insurance provider. |
| 10.      | **Policy Number:** Insured’s assigned policy number. |
| 11.      | **Crop Year:** Crop year, as defined in the policy, for which the claim is filed. |
12. **Additional Units:**

**PRELIMINARY:** MAKE NO ENTRY.

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

**NOTE:** 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. **Estimated Production Per Acre:**

**PRELIMINARY:** MAKE NO ENTRY.

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

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

**PRELIMINARY:**

a. Date the notice of damage was given for the unit in item 2.

b. A third preliminary inspection (if needed) requires an additional set of Production Worksheets. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set.

c. Reserve the “Final” space on the first page of the first set of Production Worksheets for the date of notice for the final inspection.

d. If the inspection is initiated by the insurance provider, enter “Company Insp.” instead of the date.

**FINAL:** Transfer the last date in the 1st or 2nd space to the FINAL space if a final inspection should be made as a result of the notice. Always enter the complete date of notice (month, day, year) for the FINAL inspection in the FINAL space on the first page of the first set of Production Worksheets. For a delayed notice of loss or delayed claim, refer to the LAM.

15. **Companion Policies:**

a. If no other person has a share in the unit (insured has 100 percent share), MAKE NO ENTRY.

b. In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril crop insurance contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter “NONE.”

(1) If the other person has a multiple-peril crop insurance contract and it can be determined that the SAME insurance provider services it, enter the contract number. Handle these companion policies according to insurance provider instructions.
(2) If the OTHER person has a multiple-peril crop insurance contract and a DIFFERENT insurance provider or agent services it, enter the name of the insurance provider and/or agent (and contract number) if known.

(3) If unable to verify the existence of a companion contract, enter “Unknown” and contact the insurance provider for further instructions.

**NOTE:** Refer to the LAM for further information regarding companion contracts.

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

Make separate line entries for varying:

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

Verify or make the following entries:

<table>
<thead>
<tr>
<th>Item No.</th>
<th>Information Required</th>
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<tbody>
<tr>
<td>A.</td>
<td><strong>Field ID:</strong> The field identification symbol from a sketch map or an aerial photo. Refer to the narrative. In the margin (or in a separate column), enter the date of inspection for the last line entry of each inspection.</td>
</tr>
<tr>
<td>B.</td>
<td><strong>Preliminary Acres:</strong></td>
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<tr>
<td></td>
<td><strong>PRELIMINARY:</strong> The number of acres, to tenths, (include “E” if estimated), for which consent for other use has been given. Determine actual acreage, to tenths, when the boundaries of the appraised acreage may not be determined later.</td>
</tr>
<tr>
<td></td>
<td><strong>FINAL:</strong> MAKE NO ENTRY.</td>
</tr>
<tr>
<td>C.</td>
<td><strong>Final Acres:</strong> Refer to the LAM for definition of acceptable determined acres used herein.</td>
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<tr>
<td></td>
<td>Determined acres to tenths (include “E” if estimated) for which consent is given for other use and/or acreage is:</td>
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<tr>
<td></td>
<td>a. Put to other use without consent.</td>
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<tr>
<td></td>
<td>b. Abandoned.</td>
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<tr>
<td></td>
<td>c. Damaged by uninsured causes.</td>
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<tr>
<td></td>
<td>d. For which the insured failed to provide acceptable records of production.</td>
</tr>
<tr>
<td></td>
<td><strong>FINAL:</strong> Determined acres to tenths.</td>
</tr>
</tbody>
</table>
NOTE: Acreage breakdowns WITHIN a unit may be estimated (enter “E” in front of the acres) if a determination is impractical AND if authorization was received from the insurance provider. Document authorization in the Narrative.

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

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

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

E. Risk: The correct rate class from the actuarial documents. 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.

NOTE: Unrated land is uninsurable without a written agreement.

F. Practice: Three-digit code number, entered exactly as specified on the actuarial documents, for the practice carried out by the insured. If “No Practice Specified,” enter appropriate 3-digit code number from the actuarial documents.

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

H. Stage:

PRELIMINARY - MAKE NO ENTRY.

FINAL: Stage abbreviation as shown below.

<table>
<thead>
<tr>
<th>STAGE</th>
<th>EXPLANATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>&quot;P&quot;</td>
<td>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 insurance provider.</td>
</tr>
<tr>
<td>&quot;H&quot;</td>
<td>Harvested.</td>
</tr>
<tr>
<td>&quot;UH&quot;</td>
<td>Unharvested or put to other use with consent.</td>
</tr>
<tr>
<td>“UB”</td>
<td>Bypassed (insured causes - green peas).</td>
</tr>
<tr>
<td>“PB”</td>
<td>Bypassed (uninsured causes - green peas).</td>
</tr>
<tr>
<td>“HD”</td>
<td>Harvested as dry peas (ONLY applies to green peas harvested as dry peas).</td>
</tr>
</tbody>
</table>

PREVENTED PLANTING: Refer to the LAM for proper codes for any eligible prevented planting acreage.
GLEANED ACREAGE: Refer to the LAM for information on gleaning.

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

<table>
<thead>
<tr>
<th>USE</th>
<th>EXPLANATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>&quot;To soybeans,&quot; etc.</td>
<td>Use made of the acreage</td>
</tr>
<tr>
<td>&quot;WOC&quot;.</td>
<td>Other use without consent</td>
</tr>
<tr>
<td>&quot;SU&quot;.</td>
<td>Solely uninsured</td>
</tr>
<tr>
<td>&quot;ABA&quot;.</td>
<td>Abandoned without consent</td>
</tr>
<tr>
<td>&quot;H&quot;.</td>
<td>Harvested</td>
</tr>
<tr>
<td>&quot;UH&quot;.</td>
<td>Unharvested</td>
</tr>
<tr>
<td>“Bypassed”.</td>
<td>Bypassed by the processor</td>
</tr>
<tr>
<td>“HD”</td>
<td>Harvested as dry peas (ONLY applies when green peas are harvested as dry peas).</td>
</tr>
</tbody>
</table>

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

**PREVENTED PLANTING:** Refer to the LAM for proper codes for any eligible prevented planting acreage.

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

J. **Appraised Potential:** Per-acre appraisal, in WHOLE POUNDS, of POTENTIAL production for the appraised acreage (Refer to section 6, APPRAISAL METHODS for additional instructions).

NOTE: If there is no potential on UH acreage (item H), enter "0."

a. For unharvested green pea acreage that is bypassed by the processor due to INSURED causes of loss; enter zero ("0") on the Production Worksheet. Consistent with the Production Worksheet, no production to count will be used for APH purposes. (Refer to subsection 3 C.)

b. For unharvested green pea acreage, and/or acreage that is bypassed when NO insured cause of loss prevented the processor from timely harvesting, the potential production must be appraised and counted as production against the guarantee and for APH purposes. (Refer to subsection 3 C.)

NOTE: For green pea acreage that consent has been given to harvest as dry peas, and the acreage remains unharvested, appraised production will be on a dry pea basis, and converted to the green pea equivalent. (Refer to section 6.)

**CONTRACT SEED PEAS** - Enter the production as clean seed equivalent, determined as follows:

a. For IMMATURE appraised production:

   (1) Multiply the gross pounds per acre of IMMATURE appraised production, by the seed company's historical average grade out percentage, for the variety, to calculate the determined pounds of clean seed production. The remaining appraised production is the determined pounds of production which is not clean seed.
(2) Convert the determined pounds of production which is not clean seed to clean seed equivalent by multiplying the pounds of such seed by a factor obtained by dividing the local market price (on date of appraisal) of such peas, by the contract price. Add the resulting pounds to the determined pounds of clean seed to obtain the determined pounds of clean seed equivalent.

EXAMPLE: IMMATURE APPRAISED PRODUCTION

2000 lbs./acre appraisal
x .80  seed company’s historical gradeout percentage
1600 pounds of clean seed equivalent

2000 lbs. - 1600 lbs. clean seed = 400 lbs. NOT clean seed

.1500 (local market price/lb not clean seed) divided by .3000 (value per lb. of clean seed) = .500 factor

400 lbs./acre not clean seed x .500 = 200 lbs./acre clean seed equivalent

1600 lbs + 200 lbs = 1800 lbs./acre of clean seed equivalent (Enter this sum in item J.)

b. For MATURE appraised production:

(1) Add the value of appraised clean seed production, to the value of appraised production which is not clean seed (nearest whole dollar for each).

(2) Divide the value of the appraised production by the contract price to determine the whole pounds of clean seed equivalent.

K₁ - K₂ MAKE NO ENTRY.

L. Shell and/or Quality Factor: QUALITY ADJUSTMENT

DRY PEAS - For mature unharvested dry peas/lentils, and contract seed peas which due to insurable causes qualify for quality adjustment as provided in the Dry Pea Crop Provisions (and subsection 3 E), enter the Quality Adjustment factor (3-place decimal) calculated as follows:

Divide the value per pound of the damaged production by the local market price per pound for the same variety dry peas/lentils grading U.S. No. 1 on the earlier of the date the peas were sold or the day the loss is adjusted.

If the appraised dry peas have no value, enter “.000” and explain the entry in the narrative.

NOTE: No quality adjustment will be allowed for Austrian Winter Peas.

GREEN PEAS (when notice of intent to harvest as dry peas has been given) - Enter 1.667 for shell types or 3.000 for pod types.

GREEN PEAS - MAKE NO ENTRY.
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 or to replant;
(2) If uninsured causes are present; or
(3) For unusual or controversial cases.

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

l. Explain any difference between date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.

m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and 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 insurance provider’s instructions.

o. Explain any delayed notices or delayed claims as instructed in the LAM.

p. Document any authorized estimated acres shown in Section I, item C as follows: “Line 3 ‘E’ acres authorized by insurance provider MM/DD/YYYY.”

q. Document the method and calculation used to determine acres for the unit. Refer to the LAM.

r. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.

s. Explain any “.000” QA factor entered in items L and R. Explain any deficiencies, substances, or conditions that are allowed for quality adjustment, as well as any which were not allowed. Document any excess transportation costs or conditioning costs used to determine the QA factor.

t. Document field ID's and date and method of destruction of mycotoxin-infested peas if it has no market value. For further documentation instructions, refer to the LAM.

u. Show (and identify) any “SPECIAL” and/or “BONUS” payment(s), to the insured, in excess of the regular contract payment for delivered peas.

v. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.

w. Document any other pertinent information, including any data to support any factors used to calculate the production. If on an attachment, enter “See attachment.”
SECTION II - HARVESTED PRODUCTION

GENERAL INFORMATION:

(1) Account for ALL HARVESTED PRODUCTION (for ALL ENTITIES sharing in the crop) except production appraised BEFORE harvest and shown in Section I because the quantity cannot be determined later (e.g., released for other uses, etc.).

NOTE: For dry peas, any production harvested from plants growing in the insured crop may be counted as production of the insured crop on a weight basis.

(2) Columns “B” through “E” are for structure measurements entries (Rectangular, Round, Square, Conical pile, etc.). If structures are a combination of shapes, break into a series of average measurements, if possible. Enter “Odd Shape” if production is stored in an odd shaped structure. Document measurements on a Special Report or other FCIC-approved worksheet used for this purpose.

(3) If farm-stored production has been weighed prior to storage and acceptable weight tickets are available showing gross weights, enter “Weighed and Stored On Farm” in columns “B” through “E.” Refer to LAM for acceptable weight tickets.

(4) For production commercially stored, sold, etc., make entries in items B through E as follows:

(a) Name and address of storage facility or buyer.

(b) “Seed,” “Fed,” etc.

(5) If acceptable sales or weight tickets are not available, refer to the LAM.

(6) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:

(a) Separate storage structures.

(b) Varying names and addresses of buyers of sold production.

(c) Varying determinations of production (varying dockage, test weight, value, etc.).

NOTE: Average percent of dockage or moisture can be entered when the elevator has calculated the average on the summary sheet, and the determined average is acceptable to the adjuster. Separate line entries are not otherwise required. Refer to the LAM for instructions.

(d) Varying shares; e.g., 50 percent and 75 percent shares on same unit.

(e) Conical piles. Do NOT add the cone in the top or bottom of a bin to the height of other production in the structure. For computing the production in cones and conical piles, refer to the LAM.

(7) There will generally be no harvested production entries in items A through S for preliminary inspections.
NOTE: The base contract price(s) must agree with the acreage report. If the insured has contracts with two or more different processors showing different prices per pound, record on separate lines and explain on a Special Report.

If an insured receives a regular payment for harvested green peas PLUS a special payment (such as a “bonus” to fulfill a guarantee in the processor contract), use only the regular payment received when dividing by the contract price per pound. Identify SEPARATELY any “special/bonus” payments in the Narrative. Determine whether the regular payment(s) for harvested production is a reasonable amount.

SHELL TYPE AND POD TYPE GREEN PEAS HARVESTED AS DRY PEAS (if consent has been given to harvest as dry peas): Enter to the nearest whole pound, the amount of dry pea production after deduction of dockage.

NOTE: No quality adjustment is allowed on this production.

CONTRACT SEED PEAS - Enter the result of the total dollar amount paid or payable from the seed company, or which should have been paid under the terms of the seed company contract for the quality and quantity of the seed peas delivered, divided by the base contract price per pound to five places (document price per pound in the narrative). The base contract price must agree with the acreage report.

NOTE: No quality adjustment is allowed on this production.

If contract seed peas have no market value (rejected for low germination), enter zero (“0”) pounds and explain in the Narrative.

DRY PEAS - Enter the gross production in whole pounds, before deductions for moisture, dockage, and foreign material, for production:

a. Weighed and stored on the farm.

b. Sold or Stored in commercial storage - Obtain gross production for the UNIT from the summary and/or settlement sheets. (Individual load slips only WILL NOT suffice unless the storage facility or buyer WILL NOT provide summary and/or settlement sheets to the insured, and this is documented in the narrative.)

c. Stored in odd-shaped structures, conical piles, or a cone on the top or bottom of a bin - The adjuster must compute the amount of gross production. (Refer to the LAM for cubic footage and production computations). A copy of ALL production calculations must be left in the file folder.

NOTE: For farm stored production, calculate the pounds of production as follows: Column “H” times Column “M” (actual test weight) rounded to the nearest whole pound.

NOTE: For mycotoxin-infected peas, enter ALL production even if it has no market value.

J. Shell/Sugar Factor: MAKE NO ENTRY.
K. **FM%:**

**GREEN PEAS** - MAKE NO ENTRY.

**DRY PEAS** - Enter the dockage/foreign material which the buyer deducted or could deduct from the gross production.

**NOTE:** Dockage as defined in the current United States Standards for Whole Dry Peas, Split Peas, and Lentils (U.S. Standards) is allowed provided that the dockage is due to insurable cause. In addition, foreign material in dockage-free dry peas is allowed.

**EXAMPLE:** If the Commodity Certificate from the Federal Grain Inspection Service shows 4.5% “Total Dockage” listed under “Dockage” and .4% “foreign material” listed under “Defects and Foreign Material,” the result of adding the two percentages together would be 4.9%. “.951” would be entered in item K. NO other percentages listed under “Defects and Foreign Material” on the Commodity Certificate will be considered as part of the “dockage entry” in item K.

K. **Factor:** For dockage (as defined above), enter the three place factor determined by subtracting the percent of dockage/FM from 1.000.

**EXAMPLE:** For 4 percent, enter “.960.” Subtract the entry in K from 100 and divide by 100.

L. **Test Wt.:**

**GREEN PEAS** - MAKE NO ENTRY.

**DRY PEAS** - Test Weight after removal of dockage, rounded to the nearest whole pound from a representative sample (ONLY when structure measurements were entered in B through E). OTHERWISE, MAKE NO ENTRY.

M. **Factor:**

**GREEN PEAS** - MAKE NO ENTRY.

**DRY PEAS** - MAKE NO ENTRY.

**NOTE:** Do not enter a factor when there are structure measurements. The peas have been converted to actual pounds in column “I” above, therefore, no further adjustment is necessary. Column “H” instructions require bushels to tenths.

N. **Adjusted Production:**

**GREEN PEAS** - Enter figure from Column “I”.

**DRY PEAS** - Result of multiplying column I by column “K” (when a factor has been entered in K), round to whole pounds.

**NOTE:** The test weight factor is not used in this step. The production was previously converted to the actual whole pounds in Column “I” (refer to Column “I c”).
EXHIBIT 1

DETERMINING DOCKAGE/FOREIGN MATERIAL FOR DRY PEAS, INCLUDING LENTILS (Continued)

B. DOCKAGE.

(1) Dockage must be due to an insurable cause; otherwise, it cannot be deducted.

(2) Dockage as defined in the U. S. Standards for Whole Dry Peas, Split Peas and Lentils (U. S. Standards for Dry Peas or Lentils): Small underdeveloped dry peas or lentils, pieces of dry peas or lentils, and matter other than dry peas or lentils which can be removed readily by the use of an approved device in accordance with Federal Grain Inspection Service procedures.

C. FOREIGN MATERIAL

Foreign material in dockage-free dry peas or lentils as defined in the U.S. Standards: All matter other than dry peas and including detached seedcoats.

D. DEFECTIVE PEAS

Defective peas, as defined in the U. S. Standards for Whole Dry Peas, Split Peas and Lentils, is defined as follows: “The categories of the defective dry peas shall be weevil-damaged peas, heat-damaged peas, damaged peas, other classes, bleached peas, split peas, shriveled peas, and peas with cracked seedcoats.”

E. DOCKAGE ENTRY

The dockage entry for item K, on the Production Worksheet is determined by adding the percentage of foreign material to the total dockage percentage shown on the grade certificate.

The sample grade certificate on the previous page shows two blocks of information in the body of the certificate:
EXHIBIT 1

DETERMINING DOCKAGE/FOREIGN MATERIAL FOR DRY PEAS, INCLUDING LENTILS (Continued)

<table>
<thead>
<tr>
<th>&quot;DOCKAGE&quot;</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Sieve Size</td>
<td>11/64</td>
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<tr>
<td>Small Size</td>
<td>3.5</td>
</tr>
<tr>
<td>Splits</td>
<td>1.1</td>
</tr>
<tr>
<td>Other Material</td>
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</tr>
<tr>
<td><strong>Total Dockage</strong></td>
<td><strong>4.8</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>&quot;DEFECTS AND FOREIGN MATERIAL&quot;</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Weevil Damaged</td>
<td>0.3</td>
</tr>
<tr>
<td><strong>Pin Hole</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Heat Damaged</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>0.3</strong></td>
</tr>
<tr>
<td><strong>Contrasting Classes</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Bleached</strong></td>
<td>2.7</td>
</tr>
<tr>
<td><strong>Total Defects</strong></td>
<td>3.7</td>
</tr>
<tr>
<td><strong>Splits</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Shriveled</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Cracked Seed Coats</strong></td>
<td>1.2/EX</td>
</tr>
<tr>
<td><strong>Total Foreign Material</strong></td>
<td>0.4</td>
</tr>
<tr>
<td><strong>Computed Total Dockage, Defects</strong></td>
<td>8.2</td>
</tr>
</tbody>
</table>

NOTE: (***) Pin Hole, Heat Damage, Damaged, Contrasting Classes, Splits, and Cracked Seed Coats are not considered damage by insurable causes. If any of these causes is the sole defect which causes the lot to grade U.S. No. 2 or worse, NO QUALITY ADJUSTMENT IS ALLOWED.