

United States
Department of
Agriculture



Federal Crop
Insurance
Corporation



Product
Development
Division

FCIC-25360 (05-2003)

CENTRAL AND SOUTHERN POTATO LOSS ADJUSTMENT STANDARDS HANDBOOK

2004 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25360
SUBJECT: CENTRAL AND SOUTHERN POTATO LOSS ADJUSTMENT STANDARDS HANDBOOK 2004 AND SUCCEEDING CROP YEARS	DATE: May 20, 2003	
	OPI: Product Development Division	
	APPROVED: /s/ Tim B. Witt Deputy Administrator, Research and Development	

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2004 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR 2004 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 **highlighted**. Three stars (***) identify where text that has been removed.

Changes for the 2004 Crop Year (FCIC-25360) issued May 2003:

- A. Pages TC 1 and TC 2: Inserted subsection “5 E - Determining Sample Row Length for 1/100 and 1/1000 Acre.” Inserted subsection “7 A - General Information.” Made editorial changes to other section and subsection headings.
- B. Pages 1 and 2, section 2 B: Inserted a definition for the acronym “CEO.” Also, inserted definitions for “Bulking,” “Grade Inspection,” and “Tare Percentage.”
- C. Page 3, section 3 A: Deleted references to the Basic Provisions, Central and Southern Potato Crop Provisions, and the Catastrophic Risk Protection Endorsement. Reformatted and edited subsection “3 A - Insurability” procedure to track with the crop provisions. Also, deleted subsection (9) that contained an obsolete reference to Special Provisions statements pertaining to crop damage due to scab on land with a history of scab infestations.
- D. Page 4, section 3 B (4) (b): Deleted the word “earliest” from the following sentence: “Prior to the **earliest** delivery”

CENTRAL AND SOUTHERN POTATO LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

- E. Pages 4 and 5, section 3 B: Reformatted “Grade Inspection” text. Inserted references to USDA standards and State Marketing Orders, as applicable for determining grade standards. Also, in subsection 3 B (3) inserted procedure for selecting the number and size of samples for grading.
- F. Page 5, section 3 C: Inserted additional policy provisions and options that do not apply to Catastrophic (CAT) Coverage. Also, added an “**NOTE**” referring to the CIH and LAM for additional provisions that do not apply to CAT.
- G. Page 6, section 5 A “**EXAMPLE:**” Inserted a reference to “45 days” prior to the calendar date for the end of the insurance period. This reference explains why 45 days is used to calculate production to count for early harvested potatoes.
- H. Page 7, section 5 A (3) (c): Inserted a “**NOTE**” with instructions to document early harvested production to count calculations in the narrative portion of the claim form or on a Special Report form.
- I. Page 7, section 5 B: Edited subsection heading and text.
- J. Page 8, section 5 C (5): Inserted procedure to use the minimum number of representative samples for appraisals.
- K. Page 8, section 5 D: Changed representative sample row width requirements from 3 rows to 4 rows to track with RMA-approved handbook standards.
- L. Pages 8 to 9, section 5 E: Inserted formulas for calculating representative sample row length for 1/100 and 1/1000 acre.
- M. Page 9, section 6 A and 6 B: Inserted information in the “Emergence to Maturity Appraisal Method” procedure for appraising acreage with non-emerged seed due to insufficient soil moisture.
- N. Pages 9 to 11, section 6 B and C: Edited and inserted “Emergence to Maturity Appraisals” and “After Maturity (Weight Method) Appraisal” text.
- O. Pages 11 to 12, section 7: Inserted a “General Information” section. Edited text in subsections A through D.
- P. Page 13, section 9 A: In subsection A (2), inserted instructions to document the claim number on the appraisal worksheet. In subsection A (3), deleted reference to acreage in units with differing base yields or farming practices. Subsection A (4), inserted references to Emergence to Maturity and After Maturity appraisals.

CENTRAL AND SOUTHERN POTATO LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

- Q. Pages 14 to 16, section 9 B: Inserted item entry instructions for “Company Name” and “Claim Number.” Also, edited text accordingly.
- R. Page 17, Example Potato Appraisal Worksheet: Inserted item entries for “Company Name” and “Claim Number.” Edited “Narrative” text accordingly. Finally, amended items 2 (changed heading to “Policy Number”), 8 and 17 (changed type code to track with example production worksheet), 9 (changed the number of representative samples to track with **TABLE A**), 10, 11, 12, and 14 (changed entries to track with revised numbers and counts in item 9).
- S. Page 18, section 10 A, item (3) (c): revised text to track with prototype handbook format.
- T. Page 18, section 10 A, item (4): Inserted reference to the Prevented Planting Handbook.
- U. Page 22, Column E, “Risk:” Inserted text explaining how to document “Rate Class” or “High Risk” areas on the Production Worksheet when neither item is listed in the Special Provisions.
- V. Page 23, Column G, “Type/Class:” Inserted “Variety” to the column heading. Also, inserted a statement that requires a written agreement to insured any Type/Class/Variety of potatoes not listed in the Special Provisions.
- W. Pages 23-24, Columns “H - Stage” and “I - Intended or Final Use:” Inserted references to the Prevented Planting Handbook and Gleaning.
- X. Page 25, Column “Q:” Revised formula for calculating “Total” to agree with handbook standards format.
- Y. Page 26, item “i:” Amended information on documenting production not to count to agree with handbook standards format.
- Z. Page 27, item “t:” Inserted instructions to document the name and address of charitable organizations that are benefactors of gleaned acreage.
- AA. Page 27, item “u:” Added instructions to document tare percentages for harvested production stored on the farm or from processor settlement sheets, as applicable.
- BB. Pages 27-28, Section II, Harvested Production: Reformatted and edited the “General Information” procedure to agree with the handbook standards format.
- CC. Page 31, Column “J - Shell/Sugar Factor:” Inserted instructions to enter net percent (rounded to three decimal places) of production to count after deducting tare percentage (also rounded to three-decimal places).

CENTRAL AND SOUTHERN POTATO LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

- DD. Page 31, Column “N - Adjusted Production:” Deleted “**NOTE**” with calculation instructions. Reformatted instructions for documenting stored and sold harvested production with/ without tare percentages.
- EE. Page 32, items “P,” “22,” and “24:” Inserted instructions to enter production in hundredweight rounded to tenths.
- FF. Page 34, Example Production Worksheet: Section I - amended column entries to track with codes used in the Special Provisions and to track with example appraisal worksheet entries. Section II - amended column entries to illustrate reduction in percentage of production to count due to tare percentage. Narrative - added tare percentage information.
- GG. Page 35, **TABLE A**: inserted a revised table title and removed procedure for using less than the minimum recommended number of representative samples for appraisals.
- HH. Page 36, **TABLE C**: Inserted additional in-row spacings and factors.
- II. Page 37, **TABLE D**: Inserted formula for calculating pounds-per-plant factors.
- JJ. Throughout the handbook, made syntax and format changes as needed so that this handbook agrees with the RMA-approved crop handbook standards format.

Control Chart For: Central and Southern Potatoes Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	Entire Handbook					
Current Index	1-4	1-2	1-34	35-37	05-2003	FCIC-25360

CENTRAL AND SOUTHERN POTATO LOSS ADJUSTMENT HANDBOOK

TABLE OF CONTENTS

	<u>PAGE</u>
1. INTRODUCTION	1
2. SPECIAL INSTRUCTIONS	1
A. DISTRIBUTION	1
B. TERMS, ABBREVIATIONS, AND DEFINITIONS	1
3. INSURANCE CONTRACT INFORMATION	3
A. INSURABILITY	3
B. GRADE INSPECTIONS.....	4
C. PROVISIONS NOT APPLICABLE TO CAT COVERAGE	5
D. UNIT DIVISION.....	5
4. REPLANTING REQUIREMENTS	5
5. POTATO APPRAISALS	6
A. GENERAL INFORMATION.....	6
B. SPECIAL LOSS ADJUSTMENT CONSIDERATIONS	7
C. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS	7
D. MEASURING ROW WIDTH FOR SAMPLE SELECTION.....	8
E. DETERMINING SAMPLE ROW LENGTH FOR 1/100 AND 1/1000 ACRE	8
6. APPRAISAL METHODS	9
A. GENERAL INFORMATION.....	9
B. EMERGENCE TO MATURITY APPRAISALS	9
C. AFTER MATURITY (WEIGHT METHOD) APPRAISALS	10
7. DETERMINING POTATO PRODUCTION TO COUNT	11
A. GENERAL INFORMATION	11
B. MARKETABLE LOTS	11
C. UN MARKETABLE LOTS	12
D. LACK OF STORAGE FACILITIES	12

CENTRAL AND SOUTHERN POTATO LOSS ADJUSTMENT HANDBOOK

TABLE OF CONTENTS (Continued)

	<u>PAGE</u>
8. APPRAISAL DEVIATIONS AND MODIFICATIONS	13
A. DEVIATIONS	13
B. MODIFICATIONS	13
9. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES	13
A. GENERAL INFORMATION.....	13
B. WORKSHEET ENTRIES AND COMPLETION INFORMATION.....	14
APPRAISAL WORKSHEET EXAMPLE	17
10. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES.....	18
A. GENERAL INFORMATION.....	18
B. FORM ENTRIES AND COMPLETION INFORMATION	19
SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS	21
SECTION II - HARVESTED PRODUCTION.....	27
PRODUCTION WORKSHEET EXAMPLE	34
11. REFERENCE MATERIAL.....	35
TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS	35
TABLE B - ROW WIDTHS AND LENGTHS FOR REPRESENTATIVE SAMPLES	35
TABLE C - IN-ROW PLANT SPACING FACTORS	36
TABLE D - FORMULA FOR CALCULATING POUNDS-PER-PLANT FACTORS	37

1. INTRODUCTION

This handbook identifies the crop-specific procedural requirements for adjusting Multiple Peril Crop Insurance (MPCI) in a uniform and timely manner. These procedures, which include crop appraisal methods and claims completion instructions, supplement the general (not crop-specific) procedures, forms, and manuals for loss adjustment identified in the Loss Adjustment Manual (LAM).

2. SPECIAL INSTRUCTIONS

This handbook remains in effect until superseded by reissuance of **either** the entire handbook **or** selected portions (through slipsheets or bulletins). If slipsheets have been issued for a handbook, the original handbook as amended by slipsheet pages shall constitute the handbook. A bulletin can supersede either the original handbook or subsequent slipsheets. **States covered** by the Central and Southern Potato Crop Insurance Provisions **include**: Alabama, Arizona, California (all counties except Humboldt, Modoc, and Siskiyou), Delaware, Florida, Georgia, Maryland, Missouri, New Jersey, New Mexico, North Carolina, Oklahoma, Texas, and Virginia.

A. DISTRIBUTION

The following is the minimum distribution of forms completed by the adjuster for the loss adjustment inspection:

One legible copy to the insured. The original and all remaining copies as instructed by the insurance provider.

NOTE: It is the insurance provider's responsibility to maintain original insurance documents relative to policyholder servicing as designated in their approved plan of operations.

B. TERMS, ABBREVIATIONS, AND DEFINITIONS

*** (1) Terms, abbreviations, and definitions **general** (not crop specific) to loss adjustment are identified in the LAM.

(2) Terms, abbreviations, and definitions **specific** to Central and Southern potato loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.

(3) **Abbreviations:**

CEO

Coverage Enhancement Option

(4) Definitions:

Bulking	Stage of growth where potato plants have reached full size. Tuber enlargement begins and continues until tuber maturity.
Discard	Disposal of production by the insured or a person acting for the insured, without receiving any value for the potatoes.
Disposed	Any disposition of the potatoes including but not limited to sale or discard.
Early Harvest	Any potato acreage harvested earlier than 45 days prior to the calendar date for the end of the insurance period, unless otherwise specified in the Special Provisions.
External Defects	Defects that can be detected externally. However, cutting may be required to determine the extent of the injury. Refer to the United States Standards for Grades for Potatoes for classification of external defects
Grade Inspection	An inspection in which samples of (potato) production are obtained by the insurance provider, or a party approved by the insurance provider, prior to the sale, storage, or disposal of any lot of potatoes, or any portion of a lot and the potatoes are evaluated and quality (grade) determinations are made by the insurance provider, a laboratory approved by the insurance provider, or a potato grader licensed or certified by the applicable State or the United States Department of Agriculture, in accordance with the United States Standards for Grades of Potatoes.
Harvest	Lifting potatoes from within the soil to the soil surface.
Internal Defects	Defects that cannot be detected without cutting the potato. Refer to the United States Standards for Grades of Potatoes for classification of internal defects.
Lot	A quantity of production that can be separated from other quantities of production by grade characteristics, load, location or other distinctive features.
Tare Percentage	The percent of undesirable material (e.g., dirt, rocks, plant material, unmarketable potatoes, etc.) from either a representative sample of harvested potatoes or lot of potatoes delivered to the processor as noted on the settlement sheet.

3. INSURANCE CONTRACT INFORMATION

The insurance provider is to determine that the insured has complied with all policy provisions of the insurance contract. Crop provisions which are to be considered in this determination include (but are not limited to):

A. INSURABILITY

- *** (1) Insured Central and Southern potatoes are all the potatoes in the county for which a premium rate is provided by the Special Provisions:
- (a) In which the insured has a share;
 - (b) That are planted with Certified Seed (unless otherwise permitted by the Special Provisions);
 - (c) Which have been planted for harvest as certified seed stock or for human consumption (unless otherwise specified in the Special Provisions); and
 - (d) That are not (unless allowed by the Special Provisions or written agreement) interplanted with another crop or planted into an established grass or legume.
- (2) Potato acreage will be uninsurable if it does not meet crop rotation requirements as specified in the Special Provisions.
- (3) Potato acreage will be considered uninsurable if damaged before the final planting date or before the end of the applicable planting period in counties for which the Special Provisions designate separate planting periods, to the extent that similarly situated producers in the area would normally not further care for the crop, unless the acreage is replanted or the insurance provider agrees it is not practical to replant it (refer to section 4, herein).
- (4) Potato production lost due to insured causes will be uninsurable if damage occurs or becomes evident after the end of the insurance period, including, but not limited to damage that occurs in storage or becomes evident after potatoes have been placed in storage.
- (5) Potato production lost due to insured causes will be uninsurable if damaged by a cause of loss, such as freeze, after the dates specified in the Special Provisions.
- (6) Eighty percent (80%) of the insured's price election must be used to determine the indemnity if:
- (a) The production from any acreage of the insured crop is not harvested; or,

- (b) If potato acreage is damaged by insured causes to the extent that other producers in the area would not normally further care for the crop even though the insured continues to care for such potato acreage.
- (7) The policy requires the insured to file a “notice of damage or loss,” and if the insured is going to destroy any acreage of the insured crop that will not be harvested, he or she must leave representative samples at least 10 feet wide and extending the entire length of each field in the unit.

B. GRADE INSPECTIONS

- (1) The insurance provider must be given the opportunity to perform a grade inspection on the potatoes from any unit which the insured has given notice of damage. An appraisal of not less than the production guarantee will apply for any acreage from which any production is disposed of without a grade inspection. (Refer to the definition of “disposed” in section 2, herein.)
- (2) Representative samples must be obtained by the adjuster or a party approved by the insurance provider prior to the sale, storage, or disposal of any lot of potatoes, or any portion of a lot. The potatoes must be evaluated and quality (grade) determinations must be made by:
- (a) A laboratory approved by the insurance provider;
 - (b) A potato grader licensed or certified by the applicable State or the United States Department of Agriculture, in accordance with the United States Standards for Grades of Potatoes or State Marketing Orders as applicable; or
 - (c) An adjuster who has attended and passed a USDA or state potato grading class and the insurance provider has authorized him/her to grade potatoes.
- (3) Samples will be graded according to USDA standards or State Marketing Orders only. The number and size of samples required will be determined in accordance with this handbook. Sampling requirements in the USDA standards or State Marketing Orders or in the rules or instructions for such standards or orders are not applicable. If the potatoes are delivered direct from the field to the packer/processor, a dockside inspection can be used if sampling and grading requirements contained in the crop provisions and this handbook are fulfilled.
- (4) Any quality loss **must** be determined based on samples obtained:
- (a) Prior to the date potatoes are placed in storage, if the production is stored prior to sale; or
 - (b) Prior to delivery or from a dockside inspection when the potatoes are delivered to a buyer, wholesaler, packer, broker, or other handler if production is not stored.

- (5) If there is a possibility of damage occurring during transportation, representative samples should be obtained from field run production that meets or exceeds the USDA standards or State Marketing Orders prior to transporting the potatoes.
- (6) Production not meeting or exceeding the USDA standards or State Marketing Orders due to external defects will be determined on an individual potato basis for all UNHARVESTED potatoes and for any HARVESTED potatoes if the insurance provider determines it is practical to separate the damaged production.
- (7) The adjuster is required to verify the actual grade of potatoes (from Federal/State inspection certificates) where grower's settlement sheets do not exist or do not indicate the applicable USDA standards or State Marketing Orders for the potatoes.
- (8) It is IMPERATIVE that all gross (field run) production be graded for the appropriate characteristics according to the crop provisions, and the USDA standards or State Marketing Orders. Document, in the narrative of the appraisal worksheet, the reasons the potatoes did not meet or exceed the applicable USDA standards or State Marketing Orders.

C. PROVISIONS NOT APPLICABLE TO CAT COVERAGE

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

NOTE: Refer to the Crop Insurance Handbook (CIH) and the Loss Adjustment Manual (LAM) for other provisions not applicable to CAT.

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, will be divided into additional basic units by planting period.

4. REPLANTING REQUIREMENTS

There is currently no replant payment for Central and Southern potatoes. Refer to the Basic Provisions and the Crop Provisions for this crop for replanting requirements prior to the final planting date.

5. POTATO APPRAISALS

A. GENERAL INFORMATION

- (1) Potential production will be appraised in accordance with procedure in this handbook and the LAM.
- (2) PRIOR TO HARVEST and when a loss situation is probable or a notice of loss is filed, the insurance provider must complete a PRE-HARVEST inspection if it is determined the insured is a broker, packer, or processor.

NOTE: Refer to the LAM for instructions for completing a pre-harvest inspection. Also, refer to the LAM for additional reasons for appraisals.

- (3) Appraisals to be made in addition to those specified in the LAM are as follows:
 - (a) Production is lost due to harvest PRIOR to full maturity, (i.e., EARLY HARVEST).
 - 1 Production to count from such acreage will be determined by increasing the amount of harvested production by 2 percent for each day the potatoes are harvested earlier than 45 days prior to the calendar date for the end of the insurance period, unless a time period other than 45 days is specified in the Special Provisions.
 - 2 The early harvest adjustment to potato production will not be made if the potatoes are damaged by an insurable cause of loss, and leaving the crop in the field would either reduce production or decrease quality.
 - (b) Planting takes place earlier than normal. The full maturity date established by the policy could be later than necessary and result in increasing production even though the production is fully mature. In such cases, insurance providers should document that the production did reach full maturity prior to the “fully mature date” established by the crop provisions (or if applicable, the date established by the Special Provisions) and that the “bulking factor” (as stated in (2) (a) 1) was not applied.

EXAMPLE:

The insured harvested (early harvest) 1,000.0 hundredweight of potatoes 50 days before the calendar date for the end of the insurance period. The policy date the potatoes would have reached full maturity will be considered 45 days prior to the calendar date for the end of the insurance period.*

50 days - 45* days = 5 days
2% x 5 days = 10% increase in production
.10 x 1,000.0 hundredweight = 100.0 hundredweight
1,000.0 hundredweight + 100.0 hundredweight = 1,100.0 hundredweight
production to count. Enter the adjusted production to count in section II, Column “I - Bu., Ton, Lbs., CWT” of the claim form.

- (c) If there are multiple early harvest days, compute the increased production for each day separately, and total the results of each day's calculation. Enter the total production to count for early harvest in Section II, Column "I - Bu., Ton, Lbs., CWT" of the claim form.

NOTE: Document the calculations in the Narrative section of the claim form or on a Special Report.

B. SPECIAL LOSS ADJUSTMENT CONSIDERATIONS

Insured's Awareness of Disease Problem

- (1) When preparing claims involving disease damage, (e.g., late blight or pythium leak, etc.) follow the instructions and guidelines in the LAM in the section entitled "Claims Involving Severe Insect, Disease, or Weed Infestation" to determine whether appraisals for uninsured causes of loss are applicable.
- (2) Contact the local university and/or extension service plant pathologist and potato specialist. Take representative samples of diseased potatoes to the plant pathologist to have him/her properly identify and document diseases present and acquire their assistance in determining the percent of damage. Use farm records to verify that the insured followed current recommendations or proper management practices.
- (3) If the adjuster is able to determine that the insured was aware of the disease problem in the current or preceding crop year but did not follow recognized good farming practices, some or all of the loss will be considered an **uninsured** loss. Failure to follow recognized, good farming practices might include, but not be limited, to the following:
 - (a) Failure to adequately dispose of infected potatoes from prior year's production according to methods recommended by representatives from CSREES, local university, and/or the State Department of Agriculture;
 - (b) Failure to apply appropriate fungicides; or
 - (c) Failure to follow recommended crop rotation practices on disease-infected fields following a disease problem.

C. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS

- (1) Determine the number of required representative samples for a field or subfield by the field size, the average stage of growth, age (size) and general capabilities of the plants, and variability of potential production and plant damage within the field or subfield.
- (2) Split the field into subfields when:

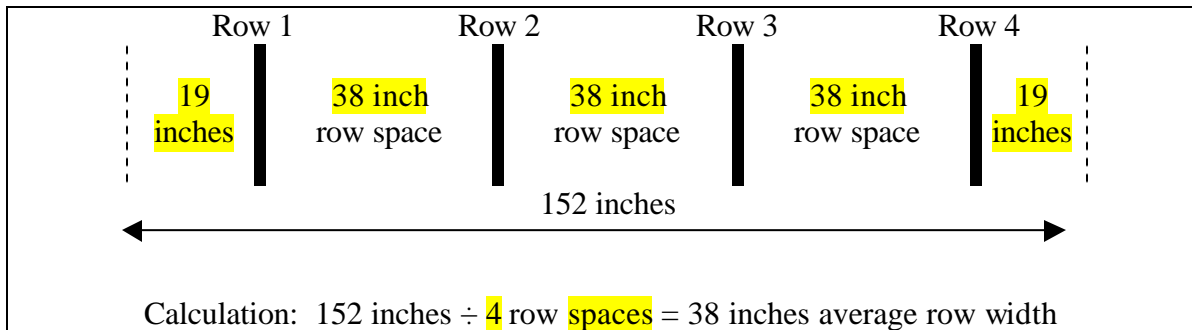
- (a) Variable damage causes the crop potential to appear to be significantly different within the same field; or
 - (b) The insured wishes to destroy a portion of a field.
- (3) Appraise each subfield separately.
- (4) Determine the average stage of growth by representative sampling of plants.
- (5) Take not less than the minimum number (count) of representative samples required in TABLE A.

D. MEASURING ROW WIDTH FOR SAMPLE SELECTION

Use these instructions for all appraisal methods that require row width determinations.

- (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 row spaces measured across, to determine an average row width in whole inches.

EXAMPLE:



- (3) Apply the average row width to TABLE B to determine the required length of sample row for either 1/100 acre or 1/1000 acre, as applicable.

E. DETERMINING SAMPLE ROW LENGTH FOR 1/100 AND 1/1000 ACRE

43,560 square feet equals one acre. 43,560 square feet divided by the row width in whole feet equals the linear feet of row per acre. Divide this result by 100 or 1000 to obtain the 1/100 or 1/1000 per acre sample row length (rounded to the nearest tenth).

(1) Calculate row length for 1/100 acre sample when the row width is 2 feet as follows:

FORMULA:

$43,560 \text{ sq. ft. per acre} \div \text{actual row width (in whole feet)} = \text{linear feet per acre} \div 100 = \text{feet (to tenths) of row for sample}$

EXAMPLE:

$43,560 \div 3 = 14,520 \div 100 = 145.2 \text{ linear feet of row per sample.}$

(2) Calculate row length for 1/1000 acre sample when the row width is 2 feet as follows:

FORMULA:

$43,560 \text{ sq. ft. per acre} \div \text{actual row width (in whole feet)} = \text{linear feet per acre} \div 1,000 = \text{feet (to tenths) of row for sample}$

EXAMPLE:

$43,560 \div 3 = 14,520 \div 1,000 = 14.5 \text{ linear feet of row per sample}$

6. APPRAISAL METHODS

A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

Appraisal Method...	Use...
Emergence to Maturity Appraisals	for planted acreage with no emerged seed, from emergence up to the stage where the number and mature weight of the potatoes can accurately be determined.
After Maturity - (Weight Method) Appraisals	for mature potatoes where the number and mature weight of the potatoes can be determined.

B. EMERGENCE TO MATURITY APPRAISALS

NOTE: If the reduction in stand is solely due to non-emerged seed due to insufficient soil moisture, do not complete appraisals prior to the time specified in the LAM. Refer to the paragraph in the LAM regarding deferred appraisals and non-emerged seed.

- (1) Select the required number of representative samples (refer to **TABLE A**) and the required sample row-length for **1/100** acre (refer to **TABLE B**).

- (2) Row measurements: Enter the average row spacing on the appraisal worksheet (refer to section 5 D).
- (3) Count the number of live plants in each sample row that are capable of producing tubers. If more than one sprout has emerged at the point where the seed segment was planted, count this “cluster” as a single plant.
- (4) Total the number of live plants from all representative samples and divide by the number of samples to calculate the average number of plants.
- (5) Multiply the average number of plants by the applicable pounds-per-plant factor (refer to TABLE D) to calculate the per acre appraisal in hundredweight rounded to tenths.

C. AFTER MATURITY (WEIGHT METHOD) APPRAISALS

- (1) Select the required number of representative samples (refer to TABLE A) and the required sample row-length for 1/1000 acre (refer to TABLE B).
- (2) Row measurements: Enter the average row spacing on the appraisal worksheet (refer to section 5 D).
- (3) Count the number of live plants in the representative sample area. Enter the number of live plants per sample on the appraisal worksheet.
- (4) For each sample, dig up plants and separate out potatoes that grade at least U.S. No. 2 or better. Weigh the potatoes that grade U.S. No. 2 or better and record weight on the appraisal worksheet.

NOTE: For states under a Marketing Order, follow the Marketing Order for the applicable quality requirements to determine which potatoes to weigh.

- (5) On the appraisal worksheet, enter the weight (in pounds rounded to tenths) of the potatoes from each representative sample that meet or exceed U.S. No. 2 grade requirements or Marketing Order, as applicable.
- (6) Total the weight of all potatoes that meet or exceed the grade requirements from all representative samples and divide this amount by the number of samples taken to calculate the average pounds (of potatoes) per sample.
- (7) Multiply the average pounds per sample by the conversion factor (10) to calculate the per acre appraisal in hundredweight rounded to tenths.

NOTE: Use potatoes from representative samples for grading purposes. Sample sizes for grading should be at least 25 pounds of potatoes that are taken from each field or subfield appraised as directed by the testing facility. If the number of potatoes from the representative samples does not equal 25 pounds, the adjuster will need to dig up additional potatoes that meet or exceed U.S. No. 2 grade standards or State Marketing Order to make a 25 pound sample for grading purposes. When the adjuster inquires as to the availability of authorized graders, it is also necessary to find out what size (weight) of representative samples are currently required by such inspectors in order to make the grade determinations.

7. DETERMINING POTATO PRODUCTION TO COUNT

A. GENERAL INFORMATION

- (1) All determinations for production to count must be based upon a grade inspection.
- (2) Account for the total harvested and unharvested production from all insurable acreage on the unit. Mature potatoes are harvested and sold on the basis of “marketable lots” grading at least U. S. No. 2 or better (refer to section 12 of the crop provisions).

B. MARKETABLE LOTS

- (1) **Production to Count.**
 - (a) Only marketable lots of mature potatoes will be considered production to count for loss adjustment purposes, with the EXCEPTION of production with external defects.
 - (b) Production that does not meet or exceed the U. S. No. 2 grading standards, due to external defects will be determined on an individual potato basis for all unharvested and any harvested potatoes for which the insurance provider determines it is practical to separate the damaged potato production from the undamaged potato production.
- (2) **Marketable Lot Requirements.** Marketable lots of potatoes will include any lot of potatoes that are:
 - (a) Stored;
 - (b) Sold as seed;
 - (c) Sold for human consumption; or
 - (d) Harvested and not sold or that is appraised if such lot meets or exceeds U. S. No. 2 grade standards on a sample basis.
- (3) **Additional Marketable Lot Requirements.** Marketable lots will also include any potatoes that the insurance provider determines:

- (a) Could have been sold for seed or human consumption in the general marketing area;
- (b) Were not sold as a result of uninsured causes including, but not limited to, failure to meet chipper or processor standards for fry color or specific gravity; or
- (c) Were disposed of without the insurance provider's prior written consent and such disposition prevented a determination of marketability (refer to the definition of "disposed" in subsection 2B, herein).

C. UNMARKETABLE LOTS

A potato lot will **not** be considered marketable (unless such potatoes are categorized in subsections 6B (2) or (3) above) if, due to insurable causes of damage:

- (1) Is partially damaged, and is salvageable only for starch, alcohol, or livestock feed;
- (2) Is left unharvested and does not meet the standards for grading U. S. No. 2 or better due to internal defects; or
- (3) Does not meet or exceed U.S. No. 2 grade standards due to external defects, is harvested, and it is not practical to separate the damaged production.

D. LACK OF STORAGE FACILITIES

The lack of storage facilities may require the insured to delay harvesting until a buyer is able to handle the potatoes. In such cases, the following applies:

- (1) Insured damage to the potatoes will be covered during the insurance period, provided that:
 - (a) The insured has made every effort to market the potatoes through regular channels; and
 - (b) Other producers in the area are experiencing similar harvest delays under the same circumstances.
- (2) Document the circumstances, and determine that harvest is not being scheduled for uninsured producers ahead of insured producers solely to take disproportionate advantage of the insurance program. If such favored scheduling is determined to have taken place, make appraisals for uninsured causes as appropriate, depending upon the nature and extent of damage occurring after the date the potatoes should have been harvested as determined by the insurance provider.
- (3) If harvest is delayed beyond the calendar date for the end of the insurance period, make appraisals immediately after such date to establish the amount of damage which occurred during the insurance period. Refer to the LAM for instructions on handling claims with damage occurring after the end of the insurance period.

8. 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.

9. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

(1) Include the insurance provider's name in the appraisal worksheet title if not preprinted on the insurance provider's worksheet or when a worksheet entry is not provided.

(2) Include the claim number on the appraisal worksheet (when required by the insurance provider), when a worksheet entry is not provided.

*** (3) Separate appraisal worksheets are required for each unit appraised, Refer to section 5 for sampling requirements.

(4) The appraisal worksheet has item entries for Emergence to Maturity and After Maturity (Weight Method) appraisals. For every inspection complete items 1 through 4; any applicable narrative information; and items 24 and 25.

NOTE: Standard appraisal worksheet items are numbered consecutively in paragraph B, below. An example appraisal worksheet is also provided to illustrate how to complete entries.

B. WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

**Item
No.**

Information Required

Company: Name of the insurance provider if not preprinted on the worksheet (Company Name).

Claim Number: Claim number as assigned by the insurance provider.

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. **Unit Number:** Five-digit unit number from the Summary of Coverage after it is verified to be correct. (e.g. 00100).
4. **Crop Year:** Crop year, as defined in the policy, for which the claim has been filed.

PART I - FROM EMERGENCE TO MATURE STAGE

5. **Field ID:** Field identification symbol.
6. **Acreage In Field:** Field or sub-field acreage (to tenths) being appraised as identified in item 5.
7. **Row Space:** Measure across 4 or more spaces, and enter average row space in whole inches (refer to subsection 5 D, herein).
8. **Type:** Three-digit code number, entered exactly as specified on the Special Provisions, for the type grown by the insured. If "No Type Specified," enter appropriate three-digit code number from the Special Provisions.
9. **Each Block Equals Number of Plants in One Sample:** Number of live plants per sample (refer to length of sample row for 1/100 acre in TABLE B).
10. **Total Plants All Samples:** Total number of live plants from all samples in item 9.
11. **Number Samples:** Total number of samples in item 9.
12. **Average Number Plants:** Item 10 divided by item 11, results rounded to tenths.

13. **Factor:** Enter the pounds-per-plant factor, rounded to two-decimal places, (refer to TABLE D). Show the calculation in the Narrative.
14. **Cwt. per Acre Appraisal:** Item 12 multiplied by item 13, results in hundredweight rounded to tenths.

PART II - WEIGHT METHOD

NOTE: Use this method when the number of mature representative sample potatoes can be determined and weighed.

15. **Field ID:** Field identification symbol.
16. **Acreage In Field:** Field or subfield acreage (to nearest tenth) identified in item 15.
17. **Row Space:**
- (a) Measure across 4 or more spaces, and enter average row space in whole inches (refer to subsection 5D, herein).
 - (b) Enter the three-digit code number of the variety and type of potatoes exactly as specified on the Special Provisions for the type grown by the insured. If “No Type Specified,” enter appropriate three-digit code number from the Special Provisions.
18. **Number of Plants and Weight of Mature Potatoes:**
- a. **No. Plants per Sample** (Line 1): Number of live plants per sample (refer to length of sample row for 1/1000 acre in TABLE B).
 - b. **Total Wgt. Potatoes per Sample** (Line 2): Enter gross weight, in pounds rounded to tenths, of potatoes that meet or exceed U.S. No. 2 grade standards.
19. **Total Pounds:** Total weight of all potatoes that meet or exceed U.S. No. 2 grade standards in all samples in item 18 (Line 2) in pounds rounded to tenths.
20. **Number Samples:** Total number of samples in item 18.
21. **Avg. Lbs. per Sample:** Item 19 divided by item 20, results in pounds rounded to tenths.
22. **Conv. Factor to Cwt.:** Enter Conversion Factor “10” if not preprinted on the appraisal worksheet.
- NOTE:** This factor converts weight of sample potatoes from pounds to hundredweight per acre.

23. **Cwt. Per Acre Appraisal:** Item 21 multiplied by item 22, results in hundredweight rounded to tenths.

Narrative: If more space is needed, document appraisal information on a Special Report and enter “See Special Report.” Attach the Special Report to the Appraisal Worksheet.

- a. Show the calculation used to determine the pounds-per-plant factor in item 13.
- b. Document reason(s) for potatoes not grading U. S. No. 2 or better, if applicable. (i.e., if there is quality loss rather than just a production loss).

24. **Signature of Adjuster & Code Number and Date:** Signature of adjuster, code number and date signed **after** the insured (or insured’s authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the narrative of the Production Worksheet.

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

Page Number: Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

FOR ILLUSTRATION PURPOSES ONLY

COMPANY: Any Company

CLAIM NUMBER: XXXXXXXX

APPRAISAL WORKSHEET POTATOES	1. INSURED'S NAME <i>I. M. Insured</i>				2. POLICY NUMBER <i>XXXXXXX</i>		3. UNIT NUMBER <i>00100</i>		4. CROP YEAR <i>YYYY</i>	
	PART 1 – FROM EMERGENCE TO MATURE STAGE									

FIELD ID 5	ACREAGE IN FIELD 6	ROW SPACE 7	TYPE 8	EACH BLOCK EQUALS NUMBER PLANTS IN ONE SAMPLE 9							TOTAL PLANTS ALL SAMPLES 10	NUMBER SAMPLES 11	AVERAGE NUMBER PLANTS 12	FACTOR 13	CWT. PER ACRE APPRAISAL 14
<i>A</i>	<i>15.6</i>	<i>38</i>	<i>077</i>	<i>17</i>	<i>29</i>	<i>23</i>	<i>21</i>				<i>90</i>	<i>4</i>	<i>22.5</i>	<i>1.49</i>	<i>33.5</i>

PART II – WEIGHT METHOD

FIELD ID 15	ACREAGE IN FIELD 16	ROW SPACE 17	NUMBER OF PLANTS AND WEIGHT OF MATURE POTATOES EACH BLOCK (1/ AND 2/) EQUALS ONE SAMPLE 18								TOTAL POUNDS (LINE/2/) 19	NUMBER SAMPLES 20	AVG. LBS. PER SAMPLE 21	CONV. FACTOR TO CWT. 22	CWT. PER ACRE APPRAISAL 23
			NO. PLANTS PER SAMPLE	1	2	3	3								
<i>B</i>	<i>3.1</i>	<i>38</i> <i>077</i>										<i>3</i>	<i>2.6</i>	<i>10</i>	<i>26.0</i>
			TOTAL WGT. POTATOES PER SAMPLE	2	<i>1.7</i>	<i>3.2</i>	<i>2.8</i>					<i>7.7</i>			

NARRATIVE:

Field A: Item 13 calculation: 412 (approved APH yield) ÷ 138 (row length in feet for 38" rows from TABLE B) X 0.500 (6" plant spacing factor from TABLE C) = 1.49.

24. SIGNATURE OF ADJUSTER & CODE NUMBER <i>I. M. Adjuster XXXXX</i>		DATE <i>MM/DD/YYYY</i>	25. SIGNATURE OF INSURED <i>I. M. INSURED</i>		DATE <i>MM/DD/YYYY</i>
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Page 1 of 1

10. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

- (1) The claim form, (hereafter referred to as a “Production Worksheet”) is a progressive form containing all notices of damage for all preliminary and final inspections on a unit.
- (2) If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
 - (a) Acreage report errors.
 - (b) Delayed notices or delayed claims.
 - (c) Corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
 - (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use or other reasons described in the LAM).
 - (e) “No Indemnity Due” claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).
- (4) Refer to the Prevented Planting Handbook for information on prevented planting.
- (5) The adjuster is responsible for determining if any of the insured’s requirements under the notice and claim provisions of the policy have not been met. If any have not, the adjuster should contact the insurance provider.
- (6) Instructions labeled “**PRELIMINARY**” apply to preliminary inspections only. Instructions labeled “**FINAL**” apply to final inspections only. Instructions not labeled apply to ALL inspections.

B. FORM ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item

No. Information Required

1. **Crop/Code #:** “Potatoes” (0084).
2. **Unit #:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g. 00100).
3. **Legal Description:** Section, township, and range number or other legal description that identifies the location of the unit.
4. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., JUN 11).
5. **Cause of Damage:** Name of insured cause(s) of loss for **this crop** as listed in the LAM. If it is evident that no indemnity is due, enter “NONE.” If an insured cause of loss is coded as “Other,” explain in the Narrative.

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 #:** Claim number as assigned by the insurance provider.
10. **Policy #:** 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. **Est. Prod. Per Acre:**

PRELIMINARY: MAKE NO ENTRY.

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

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

PRELIMINARY:

- a. Date the notice of damage was given for the unit in item 2.
- 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 Policy(s):**

- a. If no OTHER person has a share in the unit (insured has 100 percent share), MAKE NO ENTRY.
- b. In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril 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 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 contract and a DIFFERENT insurance provider or agent services it, enter the name of the insurance provider and/or agent (and contact 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) Stages or intended use(s) of acreage;
- (5) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (6) Appraisals for damage due to hail or fire if the Hail and Fire Exclusion is in effect.

Verify or make the following entries:

Item

No.

Information Required

- A. **Field ID:** The field identification symbol from a sketch map or 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.

B. **Preliminary Acres:**

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

FINAL: MAKE NO ENTRY.

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

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

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

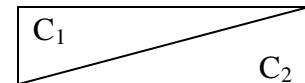
FINAL: Determined acres to tenths.

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:** 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 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 three-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 three-digit code number from the actuarial documents. **If the type/class/variety is not listed in the actuarial documents, the applicable type/class/variety is only insurable by written agreement. Refer to the LAM.**

H. **Stage:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Stage abbreviation as shown below.

<u>STAGE</u>	<u>EXPLANATION</u>
“P”	Acreage abandoned without consent, damaged solely by uninsured cause(s), put to other use or vines thereon destroyed without consent, from which any production is disposed of without a grade inspection, or for which the insured failed to provide records of production which are acceptable to the insurance provider.
“H”	Harvested
“UH”	Unharvested or put to other use or vines thereon destroyed WITH consent.

NOTE: If production from any acreage of the insured crop is NOT harvested, or if potato acreage is damaged by insured causes to the extent that other producers in the area would not normally further care for the crop even though the insured continues to care for such potato crop, the price used to determine the indemnity will be 80 percent of the insureds price election.

PREVENTED PLANTING: Refer to the **Prevented Planting Handbook** 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.

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

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 **Prevented Planting Handbook** 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 hundredweight, rounded to tenths, of POTENTIAL production for the acreage appraised. Refer to the appraisal methods for additional instructions.

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

- a. From emergence to maturity appraisals: Enter the appraisal per-acre from item 14 of the appraisal worksheet.
- b. After maturity appraisals: Enter the total production per-acre of “U. S. No. 2 or better” on a sample basis from item 23 on the appraisal worksheet. (Refer to section 7 herein, for exceptions due to external defects).

K₁. - L. MAKE NO ENTRY.

M. **+Uninsured Cause:** EXPLAIN IN THE NARRATIVE.

- a. Hail and Fire exclusion NOT in effect.
 - (1) Enter NOT LESS than the insured’s production guarantee per acre in hundredweight, rounded to tenths, for the line, (calculated by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any “P” stage acreage.

NOTE: 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 hundredweight, rounded to tenths, for any such acreage.
- b. When there is late-planted acreage, the applicable per-acre production guarantee for such acreage is the production guarantee that has been reduced for late-planting acreage.

- c. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.
- d. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.

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

N. **Adjusted Potential:**

FINAL: Column "J" plus Column "M" in hundredweight rounded to tenths.

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

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

Q. **Total:** Column "C₂" (**reported** acres; "C" if acreage is not under-reported) times Column "P," in hundredweight rounded to tenths.

16. **Total Acres:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total Actual Acres (Column "C" or ["C₁" if there are under-reported acres]), rounded to tenths.

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

17. **Totals:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of Column "O" and total of Column "Q" in hundredweight rounded to tenths.

NARRATIVE:

If more space is needed, document on a Special Report, and enter “See Special Report.” Attach the Special Report to the Production Worksheet.

- a. If no acreage is released on the unit, enter “No acreage released,” enter adjuster’s initials, and date.
- b. If notice of damage was given and “No Inspection” is necessary, enter the unit number(s), “No Inspection,” date, and adjuster’s initials. The insured’s signature is not required.
- c. Explain any uninsured causes, unusual, or controversial cases.
- d. If there is an appraisal in Section I, column “M” for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per-acre and the hail/fire indemnity per-acre.
- e. Document the actual appraisal date if an appraisal was performed prior to the adjuster’s signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the appraisal worksheet.
- f. State that there is “No other fire insurance” when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. 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 Section II, column “O” and/or any production not included in Section II, column “I” or column “B” - “E” entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).
- j. Explain a “No” checked in item 19.
- 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.

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

- l. Explain any difference between 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, column “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. Document and show the calculations for any increased harvested production due to early digging of potatoes not fully mature.
- s. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why any control measures did not work.
- t. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for information on gleaning.
- u. Document the amount of verifiable tare percentage in farm stored production or from processor settlement sheets, as applicable.
- v. 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.

- (2) Columns “B” through “E” are for structure measurement 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 the LAM for acceptable weight tickets.
- (4) For production commercially stored, sold, etc., make entries in columns “B” through “E” as follows:
 - (a) Name and address of storage facility or buyer.
 - (b) “Seed,” “Fed,” etc.
- (5) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:
 - (a) Varying determinations of production (Immature potatoes harvested early when percentage increased production).
 - (b) Different varieties and types.
 - (c) Separate storage structures.
 - (d) Varying names and addresses of buyers or sold production.
 - (e) Varying shares; e.g., 50 percent and 75 percent shares on the same unit.
 - (f) Conical piles. Do **NOT** add the cone in the top or bottom of a storage structure to the height of other potatoes in the structure. For computing the production in cones and conical piles, refer to the LAM.
- (6) There will generally be no harvested production entries in columns “A” through “S” for preliminary inspections.
- (7) If there is harvested production from more than one insured practice (or type) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in columns “A” through “S” by type or practice. If production has been commingled, refer to the LAM.

Verify or make the following entries:

Item

No. Information Required

18. **Date Harvest Completed:** (Used to determine if there is a delayed notice or a delayed claim. **Refer to** the LAM.)

PRELIMINARY: MAKE NO ENTRY.

FINAL:

- a. The earlier of the date the ENTIRE acreage on the unit was (1) harvested, (2) totally destroyed, (3) put to other use, (4) a combination of harvested, destroyed, or put to other use, or (5) the calendar date for the end of the insurance period.
- b. If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvest, enter “**Incomplete.**”
- c. If at the time of final inspection (if prior to the end of the insurance period), **none** of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter “**No Harvest.**”
- d. If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, etc. **Refer to** the LAM.

19. **Similar Damage:**

PRELIMINARY: MAKE NO ENTRY.

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

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

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

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

- A₂. **Field ID:**
- a. If only one practice and/or type of harvested production is listed in Section I, MAKE NO ENTRY.
 - b. If more than one practice 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 Section I, column “A”).
- B. **Length or Diameter:** Internal measurement in feet to tenths of structural space occupied by the crop.
- a. Length if rectangular or square.
 - b. Diameter if round or conical pile. Refer to the LAM to convert circumference to diameter if internal diameter measurement is not possible.
- C. **Width:** Internal width measurement in feet to tenths of space occupied by the crop in the structure if rectangular or square. If round, enter “RND.” If conical pile, enter “Cone.”
- D. **Depth:** Depth measurement in feet to tenths of space occupied by the crop in rectangular, round, or square structures. If conical pile, enter the height of the cone. If there is production in the storage structure from other units or sources, refer to the LAM.
- E. **Deductions:** Cubic feet, to tenths, of crop space displaced by chutes, vents, studs, crossties, etc. Refer to the LAM for computation instructions.
- F. **Net Cubic Feet:** Net cubic feet of potatoes in the storage structure. Refer to the LAM for computation instructions.
- G. **Conversion Factor:** Enter Conversion Factor as 0.4167 (only if structure measurements are entered).
- H. **Gross Prod.:** Multiply Column “F” times Column “G,” in hundredweight rounded to tenths.
- a. Eliminate any dirt weight only if documentation can be provided to establish the amount of dirt in the **stored** production.
 - b. For production lost due to harvest prior to full maturity, the production to count must be increased (refer to subsection 5 A (3), herein).

I. **Bu., Ton, Lbs., CWT.:** Circle Cwt. in column heading. Production in hundredweight, rounded to tenths. Production should represent “marketable lots” (refer to section 7 , herein, for information on marketable lots).

NOTE: For production lost due to harvest prior to full maturity, the production to count must be increased (refer to subsection 5 A (3), herein).

- a. Weighed and stored on the farm.
- b. Sold and/or 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. 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.

J. **Shell/Sugar Factor:** Enter the PERCENT to count, as a three-place decimal, (e.g., .955 for 95.5 percent), after SUBTRACTING THE TARE PERCENTAGE (refer to the definition in section 2 B, herein) also rounded to a three-place decimal, (e.g., .045 for 4.5 percent). **Percent tare plus percent to count must equal 100 percent.** Calculate percentages from harvested samples or settlement figures, where available.

K₁ - M₂. MAKE NO ENTRY.

N. **Adjusted Production:**

(a) For stored production: Transfer entry from Column “H” or “I,” results in hundredweight rounded to tenths.

(b) For sold production with tare percentage deduction: Column “I” times Column “J,” results in hundredweight rounded to tenths.

(c) For sold production with no tare percentage deduction: Transfer entry from Column “I,” in hundredweight rounded to tenths.

O. **Prod. Not to Count:** Net production NOT to count, in hundredweight 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 (e.g., other units or uninsured acreage) in the same storage structure (if the storage entries include such production).

THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN THE TOTAL STRUCTURE CONTENTS (storage facility, depth, etc.) AND ANY "PRODUCTION NOT TO COUNT" IN THE NARRATIVE.

NOTE: Make no entry if only the depth for production to count has been entered in Column "D," and the depth for production not to count has been entered in the narrative. Refer to the example in the LAM.

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

NOTE: Production represents "marketable lot." If damage is due to external defects, refer to section 7.

Q₁ - R. MAKE NO ENTRY.

S. **Production to Count:** Transfer the entry from Column "P" in hundredweight rounded to tenths.

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

22. **Section II Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of column "S," in hundredweight rounded to tenths.

23. **Section I Total:**

PRELIMINARY: MAKE NO ENTRY.

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

24. **Unit Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of 22 and 23, in hundredweight rounded to tenths.

25. **Adjuster's Signature, Code # and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. For an absentee insured, enter adjuster's code number **ONLY**. The signature and date will be entered **AFTER** the absentee has signed and returned the Production Worksheet.
NOTE: Final indemnity inspections should be signed on bottom line.
26. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. **BEFORE** obtaining insured's signature, **REVIEW ALL ENTRIES** on the Production Worksheet **WITH THE INSURED**, particularly explaining codes, etc., that may not be readily understood.
NOTE: Final indemnity inspections should be signed on bottom line.
27. **Page Numbers:**
PRELIMINARY: Page numbers - "1," "2," etc., at the time of inspection.
FINAL: Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

PRODUCTION WORKSHEET

(For Illustration Purposes Only)

1 Crop Code# <i>Potatoes</i> <hr/> <i>0084</i>	2 Unit# <i>00100</i>	3 Legal Description <i>S12-12N-12W</i>	7 Company Agency	<i>Any Company</i> <hr/> <i>Any Agency</i>	8 Name of Insured <i>I.M. Insured</i>
4 Date of Damage <i>Dec 3</i>	5 Cause of Damage <i>Freeze</i>	6 Primary Cause % <i>100</i>	9 Claim # <i>XXXXXXXXX</i>	11 Crop Year <i>YYYY</i>	10 Policy # <i>XXXXXXXX</i>
12 Additional Units <i>00200</i>	13 Est. Prod Per Acre <i>180</i>	14 Date(s) Notice of Loss	1st <i>MM/DD/YYYY</i>	2nd	Final <i>MM/DD/YYYY</i>
15 Companion Policy(s)					

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL									POTENTIAL YIELD							STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	$\frac{K_1}{K_2}$	L	M	N	O	P	Q	
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+Uninsured Cause	Adjusted Potential	Total to Count (C x N)	Per Acre	Total (C x P)	
<i>D/M A</i>	<i>E15.0</i>	<i>15.6</i>	<i>1.000</i>	<i>A01</i>	<i>002</i>	<i>077</i>	<i>UH</i>	<i>UH</i>	<i>33.5</i>				<i>33.5</i>	<i>522.6</i>	<i>267.8</i>	<i>4,177.7</i>	
<i>D/M B</i>		<i>3.1</i>	<i>1.000</i>	<i>A01</i>	<i>002</i>	<i>077</i>	<i>UH</i>	<i>UH</i>	<i>26.0</i>				<i>26.0</i>	<i>80.6</i>	<i>267.8</i>	<i>830.2</i>	
<i>C</i>		<i>10.1</i>	<i>1.000</i>	<i>A01</i>	<i>002</i>	<i>077</i>	<i>P</i>	<i>WOC</i>				<i>267.8</i>	<i>267.8</i>	<i>2,704.8</i>	<i>267.8</i>	<i>2,704.8</i>	
<i>D/M E</i>		<i>21.5</i>	<i>1.000</i>	<i>A01</i>	<i>002</i>	<i>077</i>	<i>H</i>	<i>H</i>							<i>267.8</i>	<i>5,757.7</i>	
16 TOTAL		<i>50.3</i>							17 TOTALS							<i>3,308.0</i>	<i>13,470.4</i>

NARRATIVE (If more space is needed, attach a Special Report) *Field B: Not harvested. Field C: Destroyed without consent Field E: 6.0 acres harvested early and 15.5 acres harvested timely.*

Section II, line 1 and 2 stored production from 15.5 acres in Field E. Line 3 Field E 6.0 acres harvested 1,000 cwt 5 days early (2% x 5 = 10% increase in production) 1,000 x 10% = 1,100 cwt. production to count.

All marketable lots. Determined acres using wheel measured acreage. D/M in section I, item A is date of inspection. Field E harvested production delivered to processor tare percentage 4.5% listed in settlement sheet, reduced production to count to 95.5% for 1,100.0 cwt delivered to processor.

sheet, reduced production to count to 95.5% for 1,100.0 cwt delivered to processor.

SECTION II - HARVESTED PRODUCTION

18 Date Harvest Completed <i>MM/DD/YYYY</i>	19 Is damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	20 Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	21 Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
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MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION									
$\frac{A_1}{A_2}$	B	C	D	E	F	G	H	I	J	$\frac{K_1}{K_2}$	$\frac{L_1}{L_2}$	$\frac{M_1}{M_2}$	N	O	P	$\frac{Q_1}{Q_2}$	R	S
Share Field ID	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	Bu., Ton Lbs. CWT	Shell/Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production #bu(x82x2x2)	Prod. Not to Count	Production (N - O)	Value Mkt. Price	Quality Factor (Q1 ÷ Q2)	Production to Count (P x R)
	<i>9.0</i>	<i>5.0</i>	<i>4.0</i>		<i>180.0</i>	<i>.4167</i>	<i>75.0</i>						<i>75.0</i>		<i>75.0</i>			<i>75.0</i>
	<i>16.0</i>	<i>12.5</i>	<i>8.0</i>		<i>1600.0</i>	<i>.4167</i>	<i>666.7</i>						<i>666.7</i>		<i>666.7</i>			<i>666.7</i>
<i>Acme Potato Company Anytown, Anystate</i>								<i>1,100.0</i>	<i>.955</i>				<i>1,050.5</i>		<i>1,050.5</i>			<i>1,050.5</i>

I certify the information provided above, to the best of my knowledge, to be true and complete and that it will be used to determine my loss, if any, to my insured crop. I understand that this Production Worksheet and supporting papers are subject to audit and approval by the company. I understand that this crop insurance is subsidized and reinsured by the Federal Crop Insurance Corporation, an agency of the United States. I understand that any false or inaccurate information may result in the sanctions outlined in my policy and administrative, civil, and criminal sanctions under 18 U.S.C. §§ 1006 and 1014, 7 U.S.C. § 1506, 31 U.S.C. §§ 3729 and 3730 and other federal statutes.

22 Section II Total	<i>1,792.2</i>
23 Section I Total	<i>3,308.0</i>
24 Unit Total	<i>5,100.2</i>

25 Adjuster' Signature	Code #	Date	26 Insured's Signature	Date
1st Inspection	<i>I.M. Adjuster XXXXX</i>	<i>MM/DD/YYYY</i>	1st Inspection	<i>I.M. Insured</i> <i>MM/DD/YYYY</i>
2nd Inspection			2nd Inspection	
Final Inspection	<i>I.M. Adjuster XXXXX</i>	<i>MM/DD/YYYY</i>	Final Inspection	<i>I.M. Insured</i> <i>MM/DD/YYYY</i>

27 Page *1* of *1*

11. REFERENCE MATERIAL

TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS

ACRES IN FIELD OR SUBFIELD	MINIMUM NO. OF SAMPLES
0.1 - 10.0	3
10.1 - 40.0	4

Add one additional sample for each additional 40.0 acres (or fraction thereof) in the field or subfield.

TABLE B - ROW WIDTHS AND LENGTHS FOR REPRESENTATIVE SAMPLES

Row Width in Inches	Row Length in Feet 1/100 Acre	Row Length in Feet 1/1000 Acre
42	125	12.5
40	131	13.1
38	138	13.8
36	145	14.5
34	154	15.4
32	163	16.3
30	174	17.4
28	187	18.7
26	202	20.2
24	218	21.8
22	238	23.8
20	262	26.2
18	290	29.0
16	326	32.6
14	374	37.4

When 2 or more rows are used for a pattern, divide the length of a single row pattern by the number of rows in the pattern. The combined length of all rows must equal the single row length. Refer to section 5 E for formulas for calculating representative sample row lengths for 1/100 and 1/1000 acre.

TABLE C - IN-RROW PLANT SPACING FACTORS

In-row Plant Spacing In Inches	Factor
6	.500
7	.583
8	.667
9	.750
10	.833
11	.917
12	1.000
13	1.083
14	1.167
15	1.250
16	1.333
17	1.417
18	1.500
19	1.583
20	1.667
21	1.750
22	1.833
23	1.917
24	2.000

After calculating the average in-row plant spacing (in whole inches) as originally planted, determine the appropriate factor to be used in the pounds-per-plant formula. Calculate the factor for any plant spacing not listed by dividing the row spacing by 12; (e.g., $5 \div 12 = .417$ (rounded to three-decimal places)).

TABLE D - FORMULA FOR CALCULATING POUNDS-PER-PLANT FACTORS

FORMULA:

Approved APH Yield ÷ Length of Row Equivalent to 1/100 Acre x In-row Plant Spacing Factor (from **TABLE C**) = Pounds-per-Plant Factor, round to two decimal places.

EXAMPLE:

Approved APH Yield..... 250 hundredweight
Row Width..... 32 inches
Length of row (1/100 acre with 32 inch rows from **TABLE B**)..... 163 feet
10 inches in-row plant spacing (factor from **TABLE C**)..... .833
Calculation: $250 \div 163 = 1.53 \times .833 = 1.27$ Pounds-per-plant factor. Enter in item 13 “Factor” on the appraisal worksheet.