FRESH MARKET PEPPER LOSS ADJUSTMENT STANDARDS HANDBOOK

2005 and Succeeding Crop Years
THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2005 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR 2005 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 information has been removed.

Changes for Crop Year 2005 (FCIC-25340) issued APRIL 2004:

A. Page 1, section 1: Added the following statement: THIS HANDBOOK MUST BE USED IN CONJUNCTION WITH THE LOSS ADJUSTMENT MANUAL (LAM).

B. Page 1, subsection 2 B (3): Added abbreviations for “Catastrophic Risk Protection” (CAT), and “Crop Insurance Handbook” (CIH).

C. Page 2, subsection 2 B (4): Added definition for “Acre.”

D. Page 3, subsection 3 A: Revised insurability language throughout subsection to more closely follow crop provision language.

E. Page 4, subsection 3 B (3): Added language “(also not applicable if additional coverage is less than 65/100 or equivalent coverage).


G. Page 4, subsection 3 D: Revised language throughout subsection to more closely follow crop provision language.
SUMMARY OF CHANGES/CONTROL CHART (Continued)

H. Page 5, section 4: Revised language throughout section to read “replanting payment” and changed language to state “field or subfield” as applicable.

I. Page 6, subsection 4 E: Combined subsections E and F and added language for “replanting limitations” to more closely follow the crop provisions.

J. Page 8, subsection 5 C (4): Added language for selecting representative samples for appraisals stating to “take not less than the minimum number (count) of representative samples required in TABLE A for each field or subfield.”

K. Page 8, subsection 5 D: Added instructions for measuring row width for sample selection.

L. Page 9, subsection 5 D (4): Revised EXAMPLE 1 and 2 to correctly represent average row width calculations.

M. Page 9, subsection 5 E: Revised language for acreage determination and added calculation examples.

N. Page 12, subsection 6 C: Deleted item (3), which states that, “for any appraised potential on acreage that has been harvested the third time, count only appraised mature production in excess of 25 boxes per acre.” This procedure is no longer applicable.

O. Page 13, subsection 8 A (3): Added “(applicable to replant, preliminary, and final claims)” to separate appraisal worksheet requirements.

P. Page 14, subsection 8 B: Revised throughout subsection to match currently approved standard language.

Q. Page 21, subsection 8 C: Revised several items to maintain consistency and changed formatting to make it easier to understand.

R. Page 24, Summary of Harvested Production Example: Added “Minimum Value Option II Selected” to item 7 per instructions.

S. Page 26, subsection 9 B: Revised throughout subsection to match currently approved standard language.

T. Page 28, subsection 9 B, SECTION I: Added the following NOTE: REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRIES OF FIRST CROP AND SECOND CROP CODES.
U. Page 30, subsection 9 B, item E: **RISK:** Revised to match currently approved standard language.

V. Page 31, subsection 9 B, item J: Added reference to Section 5, “Fresh Market Pepper Appraisals.” Deleted NOTE: stating that, “for any appraised potential on harvested acreage that has been picked the third time, count only the appraisal in excess of 25 boxes per acre.” This procedure is no longer applicable.

W. Page 34, subsection 9 B, NARRATIVE, item “i:” Revised to match currently approved standard language.

X. Page 34, subsection 9 B, NARRATIVE, item “k” (2): added language stating that a Planting Record Plat Map or aerial photo must be attached “if acreage has been replanted to a practice uninsurable as an original practice.”

Y. Page 34, subsection 9 B, NARRATIVE, item “x:” Added reference to the LAM for more information on Gleaning.

Z. Page 35, subsection 9 B, SECTION II, GENERAL INFORMATION, Item (1): Revised to match currently approved standard language.

AA. Page 35, subsection 9 B, SECTION II, GENERAL INFORMATION, Item (4): Added language referring to the LAM if acceptable sales or weight tickets are not available.

BB. Page 37, subsection 9 B, SECTION II, item “A2:” Added the following NOTE: REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRIES OF FIRST CROP AND SECOND CROP CODES.

CC. Page 44, EXHIBIT 1: Revised appearance and formatting of Planting Record example.

DD. Page 45, EXHIBIT 2: Revised appearance and formatting of Planting Record Plat Map example.

EE. Made various editorial changes throughout the handbook to comply with currently approved format and language.
<table>
<thead>
<tr>
<th>Remove</th>
<th>Entire Handbook</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Index</td>
<td>1-4, 1-2, 1-42, 43-46, 04-2004, FCIC-25340</td>
</tr>
</tbody>
</table>

FRESH MARKET PEPPER LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)
# TABLE OF CONTENTS

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. INTRODUCTION</td>
<td>1</td>
</tr>
<tr>
<td>2. SPECIAL INSTRUCTIONS</td>
<td>1</td>
</tr>
<tr>
<td>A. DISTRIBUTION</td>
<td>1</td>
</tr>
<tr>
<td>B. TERMS, ABBREVIATIONS, AND DEFINITIONS</td>
<td>1</td>
</tr>
<tr>
<td>3. INSURANCE CONTRACT INFORMATION</td>
<td>2</td>
</tr>
<tr>
<td>A. INSURABILITY</td>
<td>2</td>
</tr>
<tr>
<td>B. PROVISIONS NOT APPLICABLE TO CAT COVERAGE</td>
<td>4</td>
</tr>
<tr>
<td>C. UNIT DIVISION</td>
<td>4</td>
</tr>
<tr>
<td>D. MINIMUM VALUE OPTION</td>
<td>4</td>
</tr>
<tr>
<td>4. REPLANTING PAYMENT PROCEDURES</td>
<td>5</td>
</tr>
<tr>
<td>A. GENERAL INFORMATION</td>
<td>5</td>
</tr>
<tr>
<td>B. QUALIFICATIONS FOR REPLANTING PAYMENT</td>
<td>5</td>
</tr>
<tr>
<td>C. MAXIMUM REPLANTING PAYMENT</td>
<td>5</td>
</tr>
<tr>
<td>D. REPLANTING PAYMENT INSPECTIONS</td>
<td>6</td>
</tr>
<tr>
<td>E. REPLANTING LIMITATIONS</td>
<td>6</td>
</tr>
<tr>
<td>F. IMPRACTICAL TO REPLANT</td>
<td>7</td>
</tr>
<tr>
<td>5. FRESH MARKET PEPPER APPRAISALS</td>
<td>7</td>
</tr>
<tr>
<td>A. GENERAL INFORMATION</td>
<td>7</td>
</tr>
<tr>
<td>B. TIMING OF APPRAISALS</td>
<td>8</td>
</tr>
<tr>
<td>C. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS</td>
<td>8</td>
</tr>
<tr>
<td>D. MEASURING ROW WIDTH FOR SAMPLE SELECTION</td>
<td>8</td>
</tr>
<tr>
<td>E. DETERMINING SAMPLE ROW LENGTH FOR 1/100 AND 1/1000 ACRE</td>
<td>9</td>
</tr>
<tr>
<td>F. DETERMINING PLANTS PER ACRE</td>
<td>10</td>
</tr>
<tr>
<td>G. BACKGROUND INFORMATION</td>
<td>10</td>
</tr>
<tr>
<td>H. DETERMINING ACREAGE</td>
<td>11</td>
</tr>
<tr>
<td>I. PEPPER STAGES OF GROWTH</td>
<td>11</td>
</tr>
<tr>
<td>J. PROGRESSIVE AMOUNTS OF INSURANCE PER ACRE BY STAGE</td>
<td>11</td>
</tr>
<tr>
<td>K. DETERMINING THE STAGE AMOUNT OF INSURANCE PER ACRE</td>
<td>11</td>
</tr>
</tbody>
</table>
FRESH MARKET PEPPER LOSS ADJUSTMENT HANDBOOK

TABLE OF CONTENTS (Continued)

6. APPRAISAL METHODS ........................................................................................................ 12
   A. GENERAL INFORMATION .............................................................................................. 12
   B. PLANTING TO FRUIT SET METHOD ......................................................................... 12
   C. AFTER FRUIT SET METHOD ....................................................................................... 12

7. APPRAISAL DEVIATIONS AND MODIFICATIONS ............................................................. 13
   A. DEVIATIONS .................................................................................................................. 13
   B. MODIFICATIONS ........................................................................................................... 13

8. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES .................... 13
   A. GENERAL INFORMATION .............................................................................................. 13
   B. WORKSHEET ENTRIES AND COMPLETION INFORMATION .................................... 14
      PLANTING TO FRUIT SET AND REPLANT .................................................................. 14
      APPRAISAL WORKSHEET EXAMPLE ......................................................................... 16
      AFTER FRUIT SET .......................................................................................................... 17
      APPRAISAL WORKSHEET EXAMPLE ......................................................................... 19
   C. SUMMARY OF HARVESTED PRODUCTION WORKSHEET ENTRIES
      COMPLETION INFORMATION ....................................................................................... 20
      SUMMARY OF HARVESTED PRODUCTION EXAMPLE ............................................. 24

9. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES ........................................ 25
   A. GENERAL INFORMATION .............................................................................................. 25
   B. FORM ENTRIES AND COMPLETION INFORMATION ................................................ 26
      SECTION I - ACREEGE APPRAISED, PRODUCTION AND ADJUSTMENTS ............... 28
      SECTION II - HARVESTED PRODUCTION .................................................................... 35
      CLAIM FORM EXAMPLE ................................................................................................. 41
      CLAIM FORM EXAMPLE (REPLANT) ........................................................................... 42

10. REFERENCE MATERIAL ................................................................................................ 43
    TABLE A – MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS ............................... 43
    EXHIBIT 1 – PLANTING RECORD .................................................................................. 44
    EXHIBIT 2 – PLANTING RECORD PLAT MAP ................................................................. 45
1. INTRODUCTION

THIS HANDBOOK MUST BE USED IN CONJUNCTION WITH THE LOSS ADJUSTMENT MANUAL (LAM).

This handbook identifies the crop-specific procedural requirements for adjusting Multiple Peril Crop Insurance (MPCI) losses 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 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.

A. DISTRIBUTION

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

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

NOTE: It is the insurance providers’ 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 pepper loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.

(3) Abbreviations:

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>CAT</td>
<td>Catastrophic Risk Protection</td>
</tr>
<tr>
<td>CIH</td>
<td>Crop Insurance Handbook</td>
</tr>
</tbody>
</table>
(4) Definition(s):

**Acre** 43,560 square feet of land when the row widths do not exceed six feet, or if row widths exceed six feet, the land area on which at least 7,260 linear feet of rows are planted.

**Box** One and one-ninth (1-1/9) bushels of the insured crop.

**Crop Year** Crop year is a period of time that begins on the first day of the earliest planting period for fall-planted peppers and continues through the last day of the insurance period for spring-planted peppers. The crop year is designated by the calendar year that the spring-planted peppers are harvested.

**Excess Rain** An amount of precipitation sufficient to directly damage the crop.

**Freeze** The formation of ice in the cells of the plant or its fruit, caused by low air temperatures.

**Fruit Set** The successful pollination of the flower resulting in a burst of growth of the ovary, and usually accompanied by wilting of the flowers petals.

**Harvest** The picking of peppers on the unit.

**Penhooker** One who removes peppers from the field that would normally not be harvested.

**Tropical Depression** A system identified by the U.S. Weather Service as a tropical depression, and for the period of time so designated, including tropical storms, gales, and hurricanes.

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) The crop insured will be all the fresh market bell peppers in the county for which a premium rate is provided by the actuarial documents, in which the insured has a share, and that are:

(a) Planted to be harvested and sold as mature fresh market bell peppers;
(b) Planted within the planting periods designated in the actuarial documents;

(c) Grown under an irrigated practice;

NOTE: Refer to the LAM and the Basic Provisions for the definition as to what constitutes an irrigated practice.

(d) Grown on acreage covered by plastic mulch except where the Special Provisions allow otherwise; and are

(e) Grown by a person who in at least one of the three previous crop years, grew bell peppers for commercial sale or participated in managing a bell pepper farming operation.

(2) For each planting period, pepper seed or transplants must initially be planted in rows unless the Special Provisions, actuarial documents, or a written agreement allows otherwise.

(3) Land which has grown tomatoes, peppers (except replanted peppers as provided in the crop provisions), egg plants, or tobacco must be fumigated or otherwise properly treated before planting peppers in order to be insurable.

(4) Insurance coverage is not provided for damage or loss of production due to:

(a) Disease or insect infestation, unless no effective control measure exists for such disease or insect infestation; or

(b) Failure to market the peppers, unless such failure is due to actual physical damage caused by an insurable cause of loss that occurs during the insurance period.

(5) Insurance coverage is not provided for peppers:

(a) Interplanted with another crop;

(b) Planted into an established grass or legume;

(c) Planted to pimento peppers; or

(d) Grown for direct marketing.

(6) For the purpose of calculating whether the insurance period has ceased under section 10(f) of the Crop Provisions, the elapsed days should be calculated on a unit basis: therefore, begin counting the day after direct seeding or replanting, transplanting or replanting with transplants ended on the unit and count through the date the damage occurred.

NOTE: Calendar date for the end of the insurance period is 165 days after the date of direct seeding or replanting with seed and 150 days after the date of transplanting or replanting with transplants.
B. **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 equivalent coverage).
(4) High Risk Land Exclusion
(5) Replanting Payments.
(6) Minimum Value Option I and II.

**NOTE:** Refer to the CIH and LAM for other provisions not applicable to CAT.

C. **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.

D. **MINIMUM VALUE OPTION**

The total value of harvested production will be determined as follows:

(1) If Option I is selected:

   (a) For sold production, the dollar amount obtained by subtracting the allowable cost contained in the Special Provisions from the price received for each box of peppers (this result may not be less than the minimum value option price contained in the Special Provisions for any box of peppers), and multiplying this result by the number of boxes of peppers sold; and

   (b) For marketable production that is not sold, the dollar amount obtained by multiplying the number of boxes of such peppers on the unit by the minimum value shown in the Special Provisions for the planting period. Harvested production that is damaged or defective due to insurable causes and is not marketable will not be counted as production.

**NOTE:** The adjuster must verify any production rejected was due to an insured cause of loss.

(2) If Option II is selected, the total value of harvested production will be as provided in subsection D (1), except that the dollar amount specified in subsection D (1) (a) may not be less than zero.
4. REPLANTING PAYMENT PROCEDURES

A. GENERAL INFORMATION

Only one replanting payment will be made for acreage planted during each planting period within the crop year.

B. QUALIFICATIONS FOR REPLANTING PAYMENT

To qualify for replanting payment, the:

1. peppers must be damaged by an insurable cause;
2. insurance provider determines that it is practical to replant;
3. acres being replanted must have been initially planted on or after the “Earliest Planting” date established by the Special Provisions;
4. appraisal (or appraisal plus any appraisals for uninsured causes of loss) must indicate that less than 50 percent of the plant stand will produce peppers;

**NOTE:** Plant stand is defined in the Crop Provisions as the number of live plants per acre prior to the occurrence of an insurable cause of loss. For inspections involving multiple loss occurrences the number of live plants prior to the first occurrence of an insurable cause of loss is considered the plant stand for replanting payment qualification determinations.

5. acreage replanted must be AT LEAST the lesser of 20 acres or 20 percent of the insured planted acreage for the unit (as determined on the final planting date); and
6. insurance provider has given consent to replant.

**NOTE:** In the narrative of the claim form or on a Special Report, show the appraisal for each field or subfield and the calculations to document that the qualifications for a replanting payment have been met.

C. MAXIMUM REPLANTING PAYMENT

The maximum amount of the replanting payment per acre will be the LESSER OF:

1. The insured’s actual replanting cost; or
(2) The result obtained by multiplying the maximum replant per acre allowed in the Special Provisions times the insured’s share in the crop.

**EXAMPLE 1**

Owner/operator (100 percent share)
30 acres replanted
Insured’s actual cost to replant = $410.00
Maximum allowed per Special Provisions = $600.00 x 1.000 (share) = $600.00
The lesser of $410.00 and $600.00 = $410.00

**NOTE:** Enter $410.00 in the Section I “Adjusted Potential” column of the claim form.

**EXAMPLE 2**

Landlord/tenant (50/50 share)
30 acres replanted
Insured’s actual cost to replant = $410.00
Maximum allowed per Special Provisions = $600.00 x .500 (share) = $300.00
The lesser of $410.00 and $300.00 = $300.00

**NOTE:** Enter $300.00 in Section I, “Adjusted Potential” column of the claim form if share has been applied or $600.00 if share has yet to be applied. (Follow individual insurance provider guidelines). Indicate in the narrative if adjusted potential has/not been reduced for share on the claim form according to individual company guidelines.

**D. REPLANTING PAYMENT INSPECTIONS**

Replanting payment inspections are to be prepared as final inspections on the claim form only when qualifying for a replanting payment. Non-qualifying replanting payment inspections (unless the claim is withdrawn by the insured) are to be handled as preliminary inspections. If qualified for a replanting payment, a Certification Form may be prepared on the initial farm visit. Refer to the LAM. Enter in item 18; the date the acreage was replanted (from a completed Certification Form, returned by the insured).

**E. REPLANTING LIMITATIONS**

(1) The insured must replant any acreage of peppers damaged during the planting period in which initial planting took place whenever less than 50 percent of the plant stand remains; and

(a) It is practical to replant;
(b) If, at the time the crop was damaged, the final day of the planting period has not passed; and

(c) The damage occurs within 30 days of transplanting or 60 days of direct-seeding.

(2)Whenever peppers are initially planted during the fall or winter planting periods and the conditions specified in (1) (b) and (1) (c) above are not satisfied, the insured may elect:

(a) To replant such acreage and collect any replanting payment due as specified in Section 12 of the Crop Provisions. The initial planting period coverage will continue for such replanted acreage.

(b) Not to replant such acreage and receive an indemnity based on the stage of growth the plants had attained at the time of damage. However, such an election will result in the acreage being uninsurable in the subsequent planting period.

F. IMPractical TO REPLAnt

Where it is impractical to replant and stand reduction is evident as a result of an insured cause of loss, the insured may opt to take an indemnity payment based on the stage at the time of damage or take the remaining “undamaged” peppers to harvest. In the latter case, the area encompassing damaged, destroyed, or missing plants can be released for “another use,” and be planted (interplanted) to other (non-pepper) plants. The acreage released (determined by the percent of stand lost) is to be recorded on a separate line on the claim form, documenting the pepper stage in which the damage occurred. An appraisal on such released acreage would be added to any harvested production from the harvested acreage on the unit to obtain the unit production to count. The final claim is to be completed upon final disposition of the crop on the unit.

NOTE: When the crop is damaged to the extent that the majority of growers in the area would no longer care for the crop, insurance on that acreage is considered to have ceased. Any indemnity will then be based on the stage the peppers had achieved when the damage occurred. The insurance provider should be certain there is sufficient potential in the damaged crop to warrant further care BEFORE it is allowed to progress to the next stage guarantee. Refer to the crop provisions for the definition of “Practical to Replant.”

5. FRESH MARKET PEPPER APPRAISALS

A. GENERAL INFORMATION

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

The time of fruit set is a very critical time for the pepper plant. Temperatures that are too low or too high, low light intensity, and adverse soil moisture conditions can adversely affect fruit set. This is also a very difficult time for the adjuster to make an appraisal. If possible the adjuster should defer the appraisal until the latest practical date in order to make an accurate appraisal.

Post harvest appraisals shall be made on any unit of a policy having a probable loss unless the company suspects shifting of production in which case they should conduct a post harvest appraisal on all units of that policy. These appraisals should be made as close as possible after final harvest of the field and/or unit. This will allow for the most accurate appraisal of marketable peppers due to their rapid deterioration after maturity.

**NOTE:** Refer to the LAM for information on deferred appraisals.

C. **SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS**

(1) Determine the minimum number of required samples for a field or subfield by the field size, the average stage of growth, age (size) and general capabilities of the plants, and variability of potential production and plant damage within the field or subfield.

(2) Split the field into subfields when:

   (a) Variable damage causes the crop potential to appear to be significantly different within the same field; or

   (b) The insured wishes to destroy a portion of a field.

(3) Each field or subfield must be appraised separately.

(4) Take not less than the minimum number (count) of representative samples required in TABLE A for each field or subfield.

D. **MEASURING ROW WIDTH FOR SAMPLE SELECTION**

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 the LAM for conversion table).

   (2) Measure across FOUR OR MORE rows, from the center of the first row space to the center of the fifth row space (or as many rows needed), and divide the result by the number of rows measured across, to determine an average row width in whole feet.

   (3) Apply the row width to determine the length of row required for the sample, as shown in subsection 5 F.
(4) Normal plastic mulch planting pattern

**EXAMPLE 1**

<table>
<thead>
<tr>
<th>Row</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
</tr>
</thead>
<tbody>
<tr>
<td>6</td>
<td>2.5</td>
<td>2.5</td>
<td>6</td>
<td>2.5</td>
<td>2.5</td>
<td>6</td>
<td>2.5</td>
<td>2.5</td>
</tr>
<tr>
<td>1</td>
<td>2.5</td>
<td>2.5</td>
<td>6</td>
<td>2.5</td>
<td>2.5</td>
<td>6</td>
<td>2.5</td>
<td>2.5</td>
</tr>
<tr>
<td>3</td>
<td>2.5</td>
<td>2.5</td>
<td>6</td>
<td>2.5</td>
<td>2.5</td>
<td>6</td>
<td>2.5</td>
<td>2.5</td>
</tr>
</tbody>
</table>

6 Foot Bed | 6 Foot Bed | 6 Foot Bed | 6 Foot Bed

48 feet ÷ 8 rows = 6 foot average row width

**EXAMPLE 2**

<table>
<thead>
<tr>
<th>Row</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
</tr>
</thead>
<tbody>
<tr>
<td>6</td>
<td>2.5</td>
<td>2.5</td>
<td>6</td>
<td>2.5</td>
</tr>
<tr>
<td>1</td>
<td>2.5</td>
<td>2.5</td>
<td>6</td>
<td>2.5</td>
</tr>
<tr>
<td>3</td>
<td>2.5</td>
<td>2.5</td>
<td>6</td>
<td>2.5</td>
</tr>
<tr>
<td>2</td>
<td>2.5</td>
<td>2.5</td>
<td>6</td>
<td>2.5</td>
</tr>
</tbody>
</table>

6 Foot Bed | 6 Foot Bed | 6 Foot Bed | 6 Foot Bed

32 feet ÷ 4 rows = 8 foot average row width

**F. DETERMINING ACREAGE**

(1) An acre is defined in the policy as 43,560 square feet of land when row widths do not exceed 6 feet, or if row width exceeds 6 feet, the land area on which at least 7,260 linear feet of rows are planted.

**EXAMPLE 1:** 10.0 measured land acres in field
Row Width = 6 feet
10.0 measured land acres in field = 10.0 planted acres in field

(2) To determine acreage when row widths exceed 6 feet:

(a) Calculate the number of linear feet per acre by dividing 43,560 square feet by the row width and round the result to the nearest foot;
(b) Multiply the result in (a) above by the number of measured land acres in the field to
determine the total linear feet of all rows with the same row width; and

(c) Divide the total linear feet of all rows with the same row width by the minimum
allowed linear feet of row per acre (7,260) and round the result to the nearest tenth of
an acre.

**EXAMPLE 2:** 10.0 measured land acres in field

Row Width = 8 feet
43,560 square feet ÷ 8 feet = 5,445 linear feet per land acre
5,445 linear feet per land acre x 10.0 land acres = 54,450 total linear feet in field

54,450 total linear feet ÷ 7,260 min. allowed linear feet per acre = 7.5 planted acres in field

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

(1) Determine row width and acreage in accordance with subsections 5 D and 5 E.

(2) 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. (When row widths exceed 6 feet, an acre will be
equal to 7,260 linear feet of row.) Divide the result by 100 or 1000 to obtain the 1/100 or
1/1000 per acre sample row length (rounded to tenths).

**EXAMPLE 1:** To determine the row length for 1/100 of an acre sample, when the row
width is 6 feet:

43,560 square feet divided by 6 foot row width equals 7,260 linear feet of row per acre: this
result divided by 100 equals 72.6 feet of row for a 1/100 acre sample.

**EXAMPLE 2:** To determine the row length for 1/1000 of an acre sample, when the row
width is 6 feet:

43,560 square feet divided by 6 foot row width equals 7,260 linear feet of row per acre: this
result divided by 1000 equals 7.26 or 7.3 feet of row for a 1/1000 acre sample.

**G. DETERMINING PLANTS PER ACRE**

(1) Determine row width and acreage in accordance with subsections 5 D and 5 E.

(2) Square feet per acre divided by row width (use 6 feet for row widths greater than 6 feet)
divided by plant spacing (in feet to hundredths) equals plants per acre (single rows).

**EXAMPLE:** 43,560 square feet divided by 6 foot row width equals 7,260 linear feet of row per
acre; divided by .75 feet (9-inch plant spacing) equals 9,680 plants per acre.
H. BACKGROUND INFORMATION

(1) Each pepper plant will normally produce an average of six marketable peppers per plant. Two are set in the crown, two in the first branching, and two in the secondary branching.

(2) Peppers are normally set in double rows in each 72-inch wide plastic mulch bed.

I. PEPPER STAGES OF GROWTH

(1) Applicability. These instructions provide plant growth-stage information for use when appraising potential production during various stages of growth.

(2) Determination. The growth stage determination is based on the length of time between specified events, depending on whether plants are direct-seeded or transplanted. Fields should be split into subfields to reflect distinctly different stages of growth from different parts of the field.

(3) For hail damage the stage of growth can be determined by counting the days from seeding or transplanting to the date of damage.

J. PROGRESSIVE AMOUNTS OF INSURANCE PER ACRE BY STAGE

<table>
<thead>
<tr>
<th>Stage</th>
<th>Percent of Amount of Insurance per acre that the insured selected</th>
<th>Length of time if Direct Seeded</th>
<th>Length of time if Transplanted</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>65</td>
<td>From planting through the 74th day after planting</td>
<td>From planting through the 44th day after planting</td>
</tr>
<tr>
<td>2</td>
<td>85</td>
<td>From the 75th day after planting until the beginning of stage 3</td>
<td>From the 45th day after planting until the beginning of stage 3</td>
</tr>
<tr>
<td>3</td>
<td>100</td>
<td>Begins the earlier of 110 days after planting or the beginning of harvest</td>
<td>Begins the earlier of 80 days after planting or the beginning of harvest.</td>
</tr>
</tbody>
</table>

K. DETERMINING THE STAGE AMOUNT OF INSURANCE PER ACRE

EXAMPLE: The insured selected $3,262 per acre amount of insurance, and the crop was determined to be in stage 1 when the damage occurred. The chart above shows stage 1 percentage to be 65%. Multiply $3,262 by 65% = $2,120 (rounded to nearest whole dollar) to obtain the stage 1 per acre amount of insurance.
6. APPRAISAL METHODS

A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

<table>
<thead>
<tr>
<th>Appraisal Method...</th>
<th>Use...</th>
</tr>
</thead>
<tbody>
<tr>
<td>Planting to Fruit Set Method</td>
<td>From planting to fruit set.</td>
</tr>
<tr>
<td>After Fruit Set Method</td>
<td>After the plants have developed fruit.</td>
</tr>
</tbody>
</table>

B. PLANTING TO FRUIT SET METHOD

(1) This method is based on the number of surviving plants in a designated sample row length (use 1/100 of an acre). (Refer to section 5 for determination of sample row length).

(2) Surviving plant counts are converted to a percent potential remaining in the field by dividing the total number of surviving plants by the total number of original plants.

(3) Using the percent potential, convert the percentage to boxes. Refer to appraisal worksheet for example, and section 5 for background information.

C. AFTER FRUIT SET METHOD

(1) This method is based on the number of mature green and red peppers remaining on acreage which the pepper plants produced or would have produced by the end of the insurance period. DO NOT include peppers, which DUE TO INSURABLE CAUSES would not be marketable.

(2) Count potential production on acreage that has not been harvested the third time.

***

(3) The average number of peppers for all representative samples is determined by dividing the total number of peppers by the number of sample plots.

(4) The average number of peppers from all representative samples shall be converted to an average box per sample by dividing the average number of peppers by 100 (the number of peppers in one box).

(5) The average box per sample multiplied by the acreage factor (1000 for 1/1000 acre or 100 for 1/100 acre) will equal the average number of boxes of peppers per acre.
7. **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.

8. **APPRaisal WORKSHEET ENTRIES AND COMPLETION PROCEDURES**

A. **GENERAL INFORMATION**

(1) Include the insurance provider name in the appraisal worksheet title if not preprinted on the insurance provider’s worksheet, 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 and for each field or subfield, which (Applicable to replant, preliminary, and final claims):

   (a) Qualifies as a different stage of insurance (Planting to Fruit Set ONLY); or
   
   (b) Has a different farming practice.

**NOTE:** Refer to section 5, “Fresh Market Pepper Appraisals” for sampling requirements.

(4) The minimum value option I and II are applicable only to harvested production.

(5) An appraisal for potential production is to be completed on any probable loss unit acreage that has not been harvested the third time.

**NOTE:** Standard appraisal worksheet items are numbered consecutively in subsection B. An example appraisal worksheet is also provided to illustrate how to complete entries.
## B. WORKSHEET ENTRIES AND COMPLETION INFORMATION

### PLANTING TO FRUIT SET AND REPLANT

Verify or make the following entries:

<table>
<thead>
<tr>
<th>Item No.</th>
<th>Information Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Company:</td>
<td>Name of insurance provider, if not preprinted on the worksheet (Company Name).</td>
</tr>
<tr>
<td>Claim No.:</td>
<td>Claim number assigned by the insurance provider.</td>
</tr>
<tr>
<td>1. Insured’s Name:</td>
<td>Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.</td>
</tr>
<tr>
<td>2. Policy No.:</td>
<td>Insured’s assigned policy number.</td>
</tr>
<tr>
<td>3. Unit No.:</td>
<td>Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).</td>
</tr>
<tr>
<td>4. Stage:</td>
<td>Production stage at time of damage (e.g. 1, 2, or 3). Refer to section 5.</td>
</tr>
<tr>
<td>5. Fraction of An Ac.:</td>
<td>Use 1/100 of an acre. Refer to section 5 for sample row length.</td>
</tr>
<tr>
<td>7. Crop Year:</td>
<td>Crop year, as defined in the policy, for which the claim has been filed.</td>
</tr>
<tr>
<td>8. Planting Period:</td>
<td>Planting period (e.g. Fall, Winter, or Spring). Refer to the Summary of Coverage for the planting date and the actuarial documents to determine the planting period.</td>
</tr>
<tr>
<td>10. Plant Spacing:</td>
<td>Plant spacing within the row in whole inches (e.g., 18 inches).</td>
</tr>
<tr>
<td>11. Fld. ID:</td>
<td>Field or subfield identification symbol.</td>
</tr>
<tr>
<td>12. Acres:</td>
<td>Number of determined acres, to tenths, in field or subfield being appraised. Refer to subsection 5 E, “Determining Acreage.”</td>
</tr>
<tr>
<td>13. Planting Date:</td>
<td>Planting date in MM/DD/YYYY format. Refer to the Summary of Coverage and planting record for the planting date.</td>
</tr>
</tbody>
</table>
14. **Number of Surviving Plants/Sample Plot:** Number of surviving plants in sample plot.

15. **Number of Original Plants/Sample Plot:** Number of original plants in sample plot.

16. **No. Surv.:** Total number of all plants surviving in all samples.

17. **No. Orig.:** Total number of original plants in all samples.

18. **%:** Result of dividing total surviving (item 16) by total original (item 17) (rounded to nearest whole percent). For replanting payments this entry must be less than 50 percent for the acreage to qualify for a replanting payment.

19. **Plants/Acre:** Number of plants per acre. Refer to section 5.

20. **Plants Surv.:** Result of multiplying the original number of plants per acre (item 19) by percentage of the plants remaining (item 18) rounded to the nearest whole number.

21. **Factor:** Enter “.06” for peppers.

22. **Boxes/Cartons:** Circle “Boxes.” Result of multiplying plants surviving (item 20) by pepper factor (item 21), rounded to the nearest whole box (1-1/9 bushels).

23. **Remarks:** Remarks pertinent to the appraisal (e.g., “Qualified for replant” if acreage qualifies for replanting payment).

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

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

**Page:** Page numbers – (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).
## APPRAISAL WORKSHEET
### Planting to Fruit Set/Replant

(For Illustration Purposes Only)

<table>
<thead>
<tr>
<th>COMPANY</th>
<th>1. INSURED'S NAME</th>
<th>2. POLICY NO.</th>
<th>3. UNIT NO.</th>
<th>4. STAGE</th>
<th>5. FRACTION OF AN AC.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Any Company</td>
<td>I. M. Insured</td>
<td>XXXXXXX</td>
<td>00100</td>
<td>1</td>
<td>1/100</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CLAIM NO.:</th>
<th>6. CROP</th>
<th>7. CROP YEAR</th>
<th>8. PLANTING PERIOD</th>
<th>9. ROW WIDTH</th>
<th>10. PLANT SPACING</th>
</tr>
</thead>
<tbody>
<tr>
<td>XXXXX</td>
<td>Peppers (0083)</td>
<td>YYYY Fall</td>
<td></td>
<td>6 Ft.</td>
<td>18 inches</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1A</td>
<td>36.8</td>
<td>9/8/YYYY</td>
<td>14</td>
<td>33</td>
<td>25</td>
<td>39</td>
<td>22</td>
<td>20</td>
</tr>
</tbody>
</table>

23. REMARKS

**Double Rows per 6-foot bed:**

Fields 1B and 1C will be harvested.

<table>
<thead>
<tr>
<th>24. INSURED SIGNATURE</th>
<th>25. ADJUSTER SIGNATURE</th>
<th>CODE NO.</th>
<th>DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>I. M. Insured</td>
<td>I. M. Adjuster</td>
<td>XXXXXXX</td>
<td>MM-DD-YYYY</td>
</tr>
</tbody>
</table>

Page 1 of 1
AFTER FRUIT SET

Verify or make the following entries:

<table>
<thead>
<tr>
<th>Item No.</th>
<th>Information Required</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1.</strong></td>
<td><strong>Insured’s Name:</strong> Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.</td>
</tr>
<tr>
<td><strong>2.</strong></td>
<td><strong>Policy No.:</strong> Insured’s assigned policy number.</td>
</tr>
<tr>
<td><strong>3.</strong></td>
<td><strong>Unit No.:</strong> The five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).</td>
</tr>
<tr>
<td><strong>4.</strong></td>
<td><strong>Row Width:</strong> Row width, rounded to the nearest whole foot. Refer to subsection 5 D, “Measuring Row Width for Sample Selection.”</td>
</tr>
<tr>
<td><strong>5.</strong></td>
<td><strong>Crop:</strong> “Peppers” (0083).</td>
</tr>
<tr>
<td><strong>6.</strong></td>
<td><strong>Crop Year:</strong> Crop year, as defined in the policy, for which the claim has been filed.</td>
</tr>
<tr>
<td><strong>7.</strong></td>
<td><strong>Planting Period:</strong> Planting period (e.g. Fall, Winter, or Spring). Refer to the Summary of Coverage for the planting date and the actuarial documents to determine planting period.</td>
</tr>
<tr>
<td><strong>8.</strong></td>
<td><strong>Fld. ID:</strong> Field or subfield identification symbol.</td>
</tr>
<tr>
<td><strong>9.</strong></td>
<td><strong>Acres:</strong> Number of determined acres, to tenths, in field or subfield being appraised. Refer to subsection 5 E, “Determining Acreage.”</td>
</tr>
<tr>
<td><strong>10.</strong></td>
<td><strong>Stage:</strong> Production stage at time of damage (e.g. 1, 2, or 3). Refer to section 5.</td>
</tr>
<tr>
<td><strong>11.</strong></td>
<td><strong>Fraction of an Acre:</strong> Fraction of acre used to complete the appraisal (1/1000 or 1/100 of an acre). Refer to section 5 for sample row length.</td>
</tr>
<tr>
<td><strong>12.</strong></td>
<td><strong>No. of Peppers in each Sample:</strong> Count the number of:</td>
</tr>
<tr>
<td></td>
<td>a. Peppers which have potential to reach the mature stage by the end of the insurance period on acreage that has not been harvested the third time.</td>
</tr>
<tr>
<td></td>
<td>b. Unharvested mature green and red peppers remaining on acreage that has been harvested the third time.</td>
</tr>
</tbody>
</table>
13. **Total Peppers all Samples:** Sum entries in number of peppers in each sample (item 12).

14. **Total Sample Plots:** Total number of sample plots for the field or subfield in item 12.

15. **Average Number Peppers:** Result (to tenths) of dividing total number of peppers in all samples (item 13) by total number of sample plots (item 14).

16. **Number Peppers in One Box:** MAKE NO ENTRY. Preprinted on the worksheet.

17. **Average Boxes / Sample:** Result, (to thousandths) of dividing the average number of peppers per sample (item 15) by number of peppers per box [100] (item 16).

18. **Acreage Factor:** If entry in fraction of an acre (item 11) is 1/1000 of an acre enter “1000,” if entry in fraction of an acre (item 11) is 1/100 of an acre enter “100.”

19. **Boxes Peppers Per Acre:** Result of multiplying average boxes per sample (item 17) by acreage factor (item 18). Round to the nearest whole box.

20. **Remarks:** Specify, by line, the number of harvests which have been completed on the acreage and which appraisals have been reduced by 25 boxes per acre, as applicable.

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

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

**Page:** Page numbers – (Example: page 1 of 1, Page 1 of 2, Page 2 of 2, etc).
# APPRAISAL WORKSHEET

**Fruit Set to Maturity**  
(For Illustration Purposes Only)

## CROP
- **PEPPERS (0083)**

## CROP YEAR
- **YYYY**

## PLANTING PERIOD
- **FALL**

<table>
<thead>
<tr>
<th>FLD ID</th>
<th>ACRES</th>
<th>STAGE</th>
<th>FRACTION OF AN ACRE</th>
<th>NO. OF PEPPERS IN EACH SAMPLE</th>
<th>TOTAL PEPPERS ALL SAMPLES</th>
<th>TOTAL SAMPLE PLOTS</th>
<th>AVERAGE NUMBER PEPPERS</th>
<th>NUMBER PEPPERS IN ONE BOX</th>
<th>AVERAGE BOXES / SAMPLE</th>
<th>ACREAGE FACTOR</th>
<th>BOXES PEPPER PER ACRE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1B</td>
<td>25.4</td>
<td>3</td>
<td>1/1000</td>
<td>41</td>
<td>190</td>
<td>5</td>
<td>38.0</td>
<td>100</td>
<td>0.380</td>
<td>x</td>
<td>1000</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## REMARKS
- Double rows per 6-foot bed. Field 1B had hail damage. Field 1B, Stage 3, No Harvest.
- Field 1A Released to plant to melons on prior inspection. Field 1C will be harvested.

## INSURED SIGNATURE
- **I. M. INSURED**  
  **DATE**

## ADJUSTER SIGNATURE
- **I. M. ADJUSTER**  
  **CODE NO.**  
  **DATE**

**PAGE 1 OF 1**
C. SUMMARY OF HARVESTED PRODUCTION WORKSHEET ENTRIES COMPLETION INFORMATION

(1) Use this worksheet to record production of marketable peppers, which are harvested. Use separate Summary of Harvested Production Worksheets for:

(a) Harvested production, U-Pick production (including “penhookers,” etc.), and unsold production.

(b) Each packer or processor.

NOTE: Scavenged (“penhooker”) peppers and other production harvested and sold to other than the packinghouse is to be reported as “u-pick.”

(2) Packout computer printout sheets may be used to record harvested production in lieu of Summary of Harvested Production Worksheets, provided that they establish the total value per load in the same manner with no load valued at less than zero after subtracting allowable costs. (Refer to the Special Provisions for allowable costs.) File a copy of the printout sheets in the contract folder.

(3) The actual allowable cost of harvested production will include only those allowable costs shown in the Special Provisions including picking, grading, packing containers, and selling, not to exceed the amount shown in the Special Provisions. The actual allowable costs can be obtained from the grower. Allowable costs are only to be deducted for production actually packed.

NOTE: This worksheet is used to determine average value (per box) actually received for harvested production. Actual value according to the crop provisions or minimum value option I or option II, if applicable, is recorded on the production worksheet.

Verify or make the following entries:

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

Claim No.: 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. Crop: “Peppers” (0083).

3. Crop Year: Crop year, as defined in the policy, for which the claim has been filed.
4. **Policy No:** Insured’s assigned policy number.

5. **Planting Period:** Planting period (e.g. Fall, Winter, or Spring). Refer to the Summary of Coverage for the planting date and the actuarial documents to determine the planting period.

6. **Unit No.** Five-digit unit number from the Summary of Coverage after it is verified to correct (e.g., 00100).

7. **Name, Address, and Phone No. of Buyer/Packer:**
   a. For sold production, enter name, address, and telephone number of the buyer/packer of the production.
   b. For unsold production, MAKE NO ENTRY.

    **NOTE:** If applicable, identify the minimum value option selected in the lower right corner of item 7.

    **PART I – PRODUCTION**

8. **Sale Date:**
   a. For sold production, enter date the load was sold in MM/DD/YYYY format.
   b. For unsold production, enter “unsold” (harvested and/or packed but could not be sold due to insured causes).

9. **Load No.:**
   a. For sold production, enter the ticket number of the load.
   b. For unsold production, enter the number of the USDA certificate of inspection, if available, and attach a copy of the certificate to the Summary of Harvested Production worksheet. Enter “u-pick” for u-pick and penhooker production.

10. **No. of Boxes/Cartons/Crates:**
    a. For packed production, enter the number of boxes per load. (Packed production is boxes of marketable peppers.)
    b. For u-pick, penhooker, and unsold production, enter the number of boxes of such production.
11. **Value Per Boxe/Carton/Crate:**
   
a. For sold production, enter the value per box, determined by dividing the gross value of sales (from the sales invoice) by the number of boxes sold. **Enter the result in dollars and cents.**
   
b. For unsold production, MAKE NO ENTRY.

12. **Allowable Cost:**
   
a. FOR PACKED PRODUCTION ONLY, enter the allowable cost, in dollars and cents per box. Refer to the Special Provisions.
   
   **NOTE:** If the actual allowable cost is less than the value provided in the Special Provisions, enter the actual allowable cost.
   
b. For u-pick and penhooker production, enter “0.”
   
c. For unsold production, MAKE NO ENTRY.

13. **Net Value:**
   
a. Subtract allowable cost (item 12) from value per box (item 11). **Enter the result in dollars and cents.** If the value is negative enter “0.00.”
   
b. For unsold production, MAKE NO ENTRY.

14. **Total Value per Load:**
   
a. Multiply number of boxes (item 10) by net value per box (item 13). **Enter the result in dollars and cents.**
   
b. For unsold production, MAKE NO ENTRY.

15. **Total Boxes/Cartons/Crates:** Sum the number of boxes for all loads from number of boxes column (item 10).

16. **Total ($) All Loads:** Sum total dollar value for all loads from total value per load column (item 14).
PART II – WEIGHTED VALUE

17. **Total ($) All Loads:** Transfer entry from item 16.

18. **Total Boxes/Cartons/Crates:** Transfer entry from item 15.

19. **Value per Box/Carton/Crate:** Divide total dollars for all loads (item 17) by total boxes/cartons/crates (item 18). Enter the result in dollars and cents.

   **NOTE:** The entry in Column “Q1” of the Production Worksheet will be the greater of:

   (a) The average value per box from item 19; or

   (b) The minimum value per box shown in the Special Provisions for the planting period.

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

21. **Adjuster Signature, Code Number, and Date:** Signature of adjuster, code number, and date signed after the insured (or insured’s authorized representative) has signed.

**Page:** Page numbers – (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.)
**SUMMARY OF HARVESTED PRODUCTION**
(Peppers / Fresh Market Tomatoes / Fresh Market Sweet Corn)

<table>
<thead>
<tr>
<th>COMPANY: ANY COMPANY</th>
<th>1. INSURED’S NAME</th>
<th>I. M. Insured</th>
</tr>
</thead>
<tbody>
<tr>
<td>CLAIM NO.: XXXXXXX</td>
<td>2. CROP</td>
<td>Peppers (0083)</td>
</tr>
</tbody>
</table>

3. CROP YEAR  YYYY  4. POLICY NO.  7. NAME, ADDRESS, AND PHONE NO. OF BUYER/PACKER
--------  -------  ----------------------
YYYY  XXXXXXX  ABC Packing Co., Box XX, Any Town, Any State XXXX  Minimum Value
5. PLANTING PERIOD  FALL  6. UNIT NO.  8. UNIT NO.
-----------------  ----------  ----------  ----------
FALL  00100

**PART I – PRODUCTION**

<table>
<thead>
<tr>
<th>SALE DATE</th>
<th>LOAD NO.</th>
<th>NO. OF BOXES / CARTONS / CRATES</th>
<th>VALUE PER BOX / CARTON / CRATE</th>
<th>ALLOWABLE COST</th>
<th>NET VALUE (11 - 12)</th>
<th>TOTAL VALUE PER LOAD (10 x 13)</th>
</tr>
</thead>
<tbody>
<tr>
<td>12-11-YYYY</td>
<td>21642</td>
<td>185</td>
<td>11.00</td>
<td>4.85</td>
<td>6.15</td>
<td>1137.75</td>
</tr>
<tr>
<td>12-11-YYYY</td>
<td>21645</td>
<td>170</td>
<td>13.00</td>
<td>4.85</td>
<td>8.15</td>
<td>1385.50</td>
</tr>
<tr>
<td>12-11-YYYY</td>
<td>21647</td>
<td>150</td>
<td>6.00</td>
<td>4.85</td>
<td>1.15</td>
<td>172.50</td>
</tr>
<tr>
<td>12-11-YYYY</td>
<td>22450</td>
<td>160</td>
<td>5.00</td>
<td>4.85</td>
<td>0.15</td>
<td>24.00</td>
</tr>
<tr>
<td>12-18-YYYY</td>
<td>22690</td>
<td>170</td>
<td>15.00</td>
<td>4.85</td>
<td>10.15</td>
<td>1725.50</td>
</tr>
<tr>
<td>12-18-YYYY</td>
<td>23100</td>
<td>100</td>
<td>0.90</td>
<td>4.85</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>12-20-YYYY</td>
<td>24250</td>
<td>90</td>
<td>2.00</td>
<td>4.85</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>12-22-YYYY</td>
<td>24301</td>
<td>140</td>
<td>6.00</td>
<td>4.85</td>
<td>1.15</td>
<td>161.00</td>
</tr>
<tr>
<td>12-24-YYYY</td>
<td>24330</td>
<td>150</td>
<td>11.00</td>
<td>4.85</td>
<td>6.15</td>
<td>922.50</td>
</tr>
<tr>
<td>12-30-YYYY</td>
<td>24600</td>
<td>131</td>
<td>7.67</td>
<td>4.85</td>
<td>2.82</td>
<td>369.42</td>
</tr>
</tbody>
</table>

**PART II – WEIGHTED VALUE**

<table>
<thead>
<tr>
<th>17. TOTAL ($) ALL LOADS</th>
<th>18. TOTAL BOXES/CARTONS/CRATES</th>
<th>19. VALUE PER BOX/CARTON/CRATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>5,898.17</td>
<td>1,446</td>
<td>4.08</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>20. INSURED SIGNATURE</th>
<th>DATE</th>
<th>21. ADJUSTER SIGNATURE</th>
<th>CODE NO.</th>
<th>DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>I.M. Insured</td>
<td>MM-DD-YYYY</td>
<td>I.M. ADJUSTER</td>
<td>XXXXX</td>
<td>MM-DD-YYYY</td>
</tr>
</tbody>
</table>

**TOTAL BOXES/CARTONS/CRATES**  1,446  **TOTAL ($) ALL LOADS**  5,898.17
9. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

(1) The claim form (hereafter referred to as “Production Worksheet”) is a progressive form containing all notices of damage for all preliminary, replant, and final inspections on a unit.

(2) If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.

(3) Refer to the LAM for instructions regarding the following:

(a) Acreage report errors.

(b) Delayed notices and delayed claims.

(c) Corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.

(d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use, when acreage is being appraised for a replanting payment and all acreage on the unit has been initially planted, 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) 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.

(5) Instructions labeled “PRELIMINARY” apply to preliminary inspections only. Instructions labeled “REPLANT” apply to replant 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:

<table>
<thead>
<tr>
<th>Item No.</th>
<th>Information Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td><strong>Crop/Code #:</strong> “Peppers” (0083).</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>
</tr>
<tr>
<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>
</tr>
<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.  

**REPLANT AND 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 AND REPLANT: 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 AND REPLANT: MAKE NO ENTRY.

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

14. Date(s) 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 insurance provider initiates the inspection, enter “Company Insp.” instead of the date.

REPLANT and 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 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) Appraisals;
(3) Stages or intended use(s) of acreage;
(4) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
(5) 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>
</tr>
</thead>
<tbody>
<tr>
<td>A.</td>
<td>Field ID: The field identification symbol from a sketch map or an aerial photo. Refer to the Narrative. In the margin (or in a separate column), enter the date of inspection for the last line entry of each inspection.</td>
</tr>
</tbody>
</table>

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

NOTE: Where acreage is PARTLY replanted, omit the field ID symbol for the fields that have not been replanted and that have been consolidated into a single line entry.
B. Prelim. Acres:

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

REPLANT AND 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.

REPLANT: Determine the total acres, to tenths, of replanted acreage (DO NOT ESTIMATE). Make a separate line entry for any PART of a field or subfield NOT replanted.

a. Determine the planted acreage of any fields or subfields NOT replanted. Consolidate it into a single line entry UNLESS the usual reasons for separate line entries apply. Record the field or subfields identities (from a map or aerial photo) in the Narrative.

b. ACCOUNT FOR ALL PLANTED ACREAGE IN THE UNIT.

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 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 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.

**REPLANT**: Replant stage abbreviation as shown below.

<table>
<thead>
<tr>
<th>STAGE</th>
<th>EXPLANATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>“R”</td>
<td>Acreage replanted and qualifying for replanting payment.</td>
</tr>
<tr>
<td>“NR”</td>
<td>Acreage not replanted or not qualifying for a replanting payment. Enter “NR” if the combined stand appraisal and uninsured cause appraisal totals 50 percent or more of the original stand for replanting claims.</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>STAGE</th>
<th>EXPLANATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>“P”</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>“1,” “2,” or “3”</td>
<td>Stage as defined in the Crop Provisions (refer to section 5, “Fresh Market Pepper Appraisals”).</td>
</tr>
</tbody>
</table>

**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>“Replant”</td>
<td>Acreage replanted and qualifying for replanting payment</td>
</tr>
<tr>
<td>“Not Replanted”</td>
<td>Acreage not replanted or not qualifying for a replanting payment</td>
</tr>
<tr>
<td>“To Cucumbers,” etc.</td>
<td>Use made of the acreage</td>
</tr>
<tr>
<td>“WOC”</td>
<td>Other use without consent</td>
</tr>
<tr>
<td>“SU”</td>
<td>Solely uninsured</td>
</tr>
<tr>
<td>“ABA”</td>
<td>Abandoned without consent</td>
</tr>
<tr>
<td>“H”</td>
<td>Harvested</td>
</tr>
<tr>
<td>“UH”</td>
<td>Unharvested</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.”

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

J. **Appraised Potential:**

**REPLANT:** MAKE NO ENTRY. (Enter the replant appraisal in the Narrative. Refer to section 4.)

**PRELIMINARY AND FINAL:** Enter the whole boxes per acre from the appraisal worksheet for the field or subfield. Refer to section 5, “Fresh Market Pepper Appraisals” for additional instructions.

*** NOTE: This entry will never be less than “0.”

**K₁ - K₂ MAKE NO ENTRY.**

L. **Shell and/or Quality Factor:** Line out the heading and enter “Value.”

**REPLANT:** MAKE NO ENTRY

**PRELIMINARY AND FINAL:** For appraised production enter the greater of:

a. Actual value per box (determined from a sample provided to the buyer); or

b. Minimum value per box shown in the Special Provisions for the planting period.

**NOTE:** Do not use the Minimum Value Option I or II price from the Special Provisions for this entry.
M. **Uninsured Cause:**

**REPLANT:** MAKE NO ENTRY.

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

a. Hail and Fire exclusion NOT in effect.

   (1) Enter NOT LESS than the insured’s amount of insurance per acre in dollars and cents 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 dollars and cents, for any such acreage.

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

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

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

N. **Adjusted Potential:**

**REPLANT:** Enter the amount allowed per acre for replanting, rounded to dollars and cents. (Refer to section 4, for qualifications and computations.)

   **NOTE:** Show the calculations in the narrative.

**PRELIMINARY AND FINAL:** The result of Column “J” times Column “L” plus Column “M,” rounded to dollars and cents.

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

   **NOTE:** For CAT policies, multiply result times .55, unless otherwise instructed by insurance provider that adjustment will be made by other manual or automated computation process.
P. **Per Acre:** Enter the amount of insurance per acre adjusted by the applicable stage guarantee from the crop provisions, rounded to whole dollars. Refer to section 5 for the percent of coverage for each stage, and for an example of stage guarantee per acre calculations.

Q. **Total:** Column “C₂” (reported acres; “C” if acreage is not under-reported) times Column “P,” rounded to whole dollars.

16. **Total Acres:**

   **PRELIMINARY:** MAKE NO ENTRY.

   **REPLANT AND FINAL:** Total Actual Acres (Column “C” or [“C₁” if there are under-reported acres]), to tenths.

**NOTE:** FOR ITEM 17. WHEN SEPARATE LINE ENTRIES ARE MADE FOR VARYING SHARES, STAGES, 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.

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

**NARRATIVE:**

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

a. If no acreage is released on the unit, enter “No acreage released,” adjuster’s initials, and date.

b. If notice of damage was given and “No Inspection” is necessary, enter the unit number(s), “No Inspection,” date, and adjuster’s initials. The insured’s signature is not required.

c. Explain any uninsured causes, unusual, or controversial cases.

d. If there is an appraisal in Section I, Column M for uninsured causes due to hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.

e. Document the actual appraisal date if an appraisal was performed prior to the adjuster’s signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the appraisal worksheet.
f. State that there is “No other fire insurance” when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Refer to the LAM.

g. Explain any errors found on the Summary of Coverage.

h. Explain any commingled production. Refer to the LAM.

i. Explain any entry for “Production Not to Count” in Section II, Column “O,” and/or any production not included in Section II, Column “I” or Column “B” – “E” entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).

j. Explain a “NO” checked in item 19.

k. Attach a Planting Record Plat Map (EXHIBIT 2) or aerial photo to identify the total unit:

(1) If consent is or has been given to put part of the unit to another use or to replant;
(2) If acreage has been replanted to a practice uninsurable as an original practice;
(3) If uninsured causes are present; or
(4) For unusual or controversial cases.

NOTE: Indicate on the aerial photo or Planting Record Plat 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 any delayed notices or delayed claims as instructed in the LAM.

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

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

q. Document in the “Narrative” or on a Special Report, the calculation used to determine the stage guarantee per acre.

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 the reason for a “No Indemnity Due” claim. No Indemnity Due claims are to be distributed in accordance with the insurance provider instructions.

t. Document the appraisal (plus appraisal for uninsured causes of loss, if applicable) for replanted acreage, and the calculations to show that the qualifications for a replanting payment have been met. Refer to section 4.

u. If any acreage to be replanted in the unit does not qualify for a replanting payment, enter Field No., “NOT QUAL FOR RP PAYMENT,” date of inspection, adjuster’s initials, and reason not qualified.

v. Explain any “0” potential (pepper plants with no production or peppers with no market value).

w. Explain the reason that any harvested production is unsold.

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

y. Document any other pertinent information, including any data to support any factors used to calculate the production. If on an attachment, enter “See attachment.”

z. Document any unsold, unmarketable harvested production that is damaged or defective due to insurable causes.

SECTION II - HARVESTED PRODUCTION

GENERAL INFORMATION:

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

(2) For production commercially stored, sold, etc., enter the name and address of storage facility or buyer, packinghouse, or processor as applicable in Columns “B” through “E.”

(3) There will be no “harvested production” entries for replanting payments.

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

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

(a) Different FIRST handlers (buyers, packinghouses, or processors). The insured must have maintained satisfactory records of ALL production sold or stored. Verify any packinghouse or processor records.
(b) Separate storage facilities.

(c) Unsold marketable production.

(d) U-pick production.

**NOTE:** (In all localities) if the first handler was not a packer or processor, the production will be determined by the adjuster on the basis of available records.

**NOTE:** Scavenged (“penhooker”) peppers and other production harvested and sold to other than the packinghouse is to be reported as u-pick.

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

**6** There will generally be no harvested production entries in Columns “A” through “S” for preliminary inspections.

**7** If the insured cannot provide the number of boxes harvested from u-pick acreage, but can provide the total dollars received for that production, divide the dollar amount received by the minimum value per box shown in the Special Provisions to obtain the number of boxes to count.

Verify or make the following entries:

<table>
<thead>
<tr>
<th>Item No.</th>
<th>Information Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>18.</td>
<td>Date Harvest Completed: (Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM.)</td>
</tr>
</tbody>
</table>

**PRELIMINARY:** MAKE NO ENTRY.

**REPLANT AND FINAL:**

a. The earlier of the date the ENTIRE acreage on the unit was (1) harvested, (2) totally destroyed, (3) put to other use, (4) a combination of harvested, destroyed, or put to other use, or (5) calendar date for the end of the insurance period.

b. If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvest, enter “Incomplete.”

c. If at the time of final inspection (if prior to the end of the insurance period), none of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter “No Harvest.”
d. If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, replanting is complete for the unit, etc. Refer to the LAM.

19. **Similar Damage:**

   **PRELIMINARY:** MAKE NO ENTRY.

   **REPLANT AND 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 indemnity is in effect for the unit for the crop year; otherwise, check “No.” Refer to the LAM.

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

A2. **Field ID:**

   a. If only one practice and/or type of harvested production is listed in Section I, MAKE NO ENTRY.

   b. If more than one practice and/or type of harvested production is listed in Section I, indicate for each practice/type the corresponding Field ID (from Section I, Column “A”).

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

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

   a. For peppers stored or sold, enter the name and address of the buyer, packinghouse, or processor as applicable.

   b. For unsold marketable production enter “UNSOLD.”

   c. For u-pick production sold off insurable acreage, enter “U-PICK.”

F. - H. MAKE NO ENTRY.
I. **Bu., Ton, Lbs., Cwt.:**

   a. Line through Bu., Ton, Lbs., CWT. (Bu., Ton, Lbs., CWT) and enter “Box.”

   b. Total harvested sold or unsold production in whole boxes (from item 18 of Summary of Harvested Production). Account for production harvested but not delivered to a packinghouse separately from packed production.

   **NOTE:** The insured is obligated to provide the number of boxes of “u-pick” (and penhooker) production harvested from insurable acreage. If the insured will not or cannot provide the number of boxes harvested from “u-pick” acreage and you cannot determine the value or number of boxes for such production, not less than the amount of insurance per acre must be assigned for the actual acres affected.

J. - M. **MAKE NO ENTRY.**

N. **Adjusted Production:** Enter whole boxes from column “I.”

O. **Prod. Not to Count:**

   a. Number of boxes from harvested acreage damaged solely by uninsured causes.

   b. If production records are NOT available from acreage damaged solely by uninsured causes, MAKE NO ENTRY.

   **THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE.** EXPLAIN ANY “PRODUCTION NOT TO COUNT” IN THE NARRATIVE.

P. **Production:** Result of subtracting the entry in Column “O” from Column “N.”

Q. **Value:** Enter the dollars and cents value per box for harvested sold and unsold marketable peppers.

   a. The value per box will be the greater of:

      (1) The actual value for each box (not less than zero) of sold production from item 19 of the Summary of Harvested Production; or

      (2) The applicable of the following:

         (a) The minimum value per box shown in the Special Provisions, if a minimum value option is not in effect;
(b) The Minimum Value Option I value per box shown in the Special Provisions, if the Minimum Value Option I is in effect; or

(c) The Minimum Value Option II value per box shown in the Special Provisions, if the Minimum Value Option II is in effect.

b. For UNSOLD MARKETABLE production, enter not less than the applicable minimum value per box as listed in the Special Provisions.

Q2. - R. MAKE NO ENTRY.

S. **Production to Count:** Production from Column “P” times Column “Q1,” rounded to whole dollars.

**NOTE:** For CAT policies multiply result times .55, unless otherwise instructed by insurance provider that adjustment will be made by other manual or automated computation process.

**NOTE:** FOR ITEMS 22 - 24. WHEN SEPARATE LINE ENTRIES ARE MADE FOR VARYING SHARES, STAGES, 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 AND REPLANT:** MAKE NO ENTRY.

**FINAL:** Total of Column “S,” in whole dollars.

23. **Section I Total:**

**PRELIMINARY AND REPLANT:** MAKE NO ENTRY.

**FINAL:** Enter figure from Section I, Column “O” total, in whole dollars.

24. **Unit Total:**

**PRELIMINARY AND REPLANT:** MAKE NO ENTRY.

**FINAL:** Total of 22 and 23, in whole dollars.
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 and final replanting payment 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 and final replanting payment inspections should be signed on bottom line.

27. **Page:**

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

**REPLANT AND FINAL:** Page numbers – (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).
**SECTION I – ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS**

<table>
<thead>
<tr>
<th>Field ID</th>
<th>Prelim Acres</th>
<th>Final Acres</th>
<th>Interest or Share</th>
<th>Risk</th>
<th>Practice</th>
<th>Type Class</th>
<th>Stage</th>
<th>Intended or Final Use</th>
<th>Appraised Potential</th>
<th>Moisture % Factor</th>
<th>VALUE</th>
<th>Shell and/or Sugar Quality Factor</th>
<th>+Uninsured Cause</th>
<th>Adjusted Potential</th>
<th>Total To Count</th>
<th>(C x N)</th>
<th>Per Acre</th>
<th>Total (C x P)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1A MM/DD</td>
<td>E38.0</td>
<td>36.8</td>
<td>1.000</td>
<td>D01</td>
<td>140</td>
<td>To Melons</td>
<td>335</td>
<td>1</td>
<td>168</td>
<td>4.00</td>
<td>672.00</td>
<td>24,730</td>
<td>2,120</td>
<td>78,016</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1B MM/DD</td>
<td>25.4</td>
<td>1.000</td>
<td>D01</td>
<td>140</td>
<td>335</td>
<td>3</td>
<td>UH</td>
<td>380</td>
<td>4.00</td>
<td>1,520.00</td>
<td>38,608</td>
<td>3,262</td>
<td>71,007</td>
<td>82,855</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1C MM/DD</td>
<td>24.9</td>
<td>1.000</td>
<td>D01</td>
<td>140</td>
<td>335</td>
<td>3</td>
<td>H</td>
<td>77</td>
<td>4.00</td>
<td>308.00</td>
<td>7,669</td>
<td>3,262</td>
<td>81,224</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**SECTION II – HARVESTED PRODUCTION**

18. Date Harvest Completed: MM/DD/YYYY
19. damage similar to other farms in the area?: Yes ☐ No ☑
20. Assignment of Indemnity?: Yes ☐ No ☑
21. Transfer of Right To Indemnity?: Yes ☐ No ☑

**MEASUREMENTS**

<table>
<thead>
<tr>
<th>A</th>
<th>B</th>
<th>C</th>
<th>D</th>
<th>E</th>
<th>F</th>
<th>G</th>
<th>H</th>
<th>I</th>
<th>J</th>
<th>K1</th>
<th>K2</th>
<th>L1</th>
<th>L2</th>
<th>M1</th>
<th>M2</th>
<th>N</th>
<th>O</th>
<th>P</th>
<th>Q</th>
<th>R</th>
<th>S</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**GROSS PRODUCTION**

**ADJUSTMENTS TO HARVESTED PRODUCTION**

22. Section II Total: 6,662
23. Section I Total: 71,007
24. Unit Total: 77,669

25. Adjuster’s Signature: I. M. ADJUSTER
26. Insured’s Signature: I. M. INSURED
27. Page 1 of 1

---

APRIL 2004

41

FCIC-25340 (FM PEPPERS)
**PRODUCTION WORKSHEET**

*(FOR ILLUSTRATION PURPOSES ONLY)*

1. Crop/Code #: PEPPERS / 0083
2. Unit #: 00200
3. Legal Description: S – 6 – 50 – 26
4. Date of Damage: SEP 10
5. Cause of Damage: HAIL
6. Primary Cause %: 100 %
7. Company: ANY COMPANY
8. Name of Insured: I. M. INSURED
9. Claim #: XXXXXXX
10. Policy #: XXXXXXX
11. Crop Year: YYYY
12. Additional Units
13. Est. Prod Per Acre
14. Date(s) Notice of Loss: 1st MM/DD/YYYY
15. Companion Policy(s): 2nd MM/DD/YYYY

**EXEMPLARY 1: 100% Share**

<table>
<thead>
<tr>
<th>Field ID</th>
<th>Risk</th>
<th>Practice</th>
<th>Variety Stage</th>
<th>Intended or Final Use</th>
<th>Appraised Potential</th>
<th>Moisture %</th>
<th>Shell and/or Quality Factor</th>
<th>+Uninsured Cause</th>
<th>Adjusted Potential</th>
<th>Total to Count (C x N)</th>
<th>Per Acre Total (C x P)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2A</td>
<td>R</td>
<td>Replanted</td>
<td>335</td>
<td>R Replanted</td>
<td>410.00</td>
<td></td>
<td></td>
<td></td>
<td>2,120</td>
<td>63,600</td>
<td>2,120</td>
</tr>
<tr>
<td>2B</td>
<td>R</td>
<td>Not Replanted</td>
<td>335</td>
<td>R Replanted</td>
<td>410.00</td>
<td></td>
<td></td>
<td></td>
<td>2,120</td>
<td>63,600</td>
<td>2,120</td>
</tr>
</tbody>
</table>

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

Examples above shows allowance when the actual cost is less than the maximum allowance.

Percent of stand for field 2A is 29%. Actual cost of replant is $210.00 per acre. Maximum allowance is $600.00 per acre. Actual cost used. Field wheel measured.

**EXAMPLE 2: 50% Share**

<table>
<thead>
<tr>
<th>Field ID</th>
<th>Risk</th>
<th>Practice</th>
<th>Variety Stage</th>
<th>Intended or Final Use</th>
<th>Appraised Potential</th>
<th>Moisture %</th>
<th>Shell and/or Quality Factor</th>
<th>+Uninsured Cause</th>
<th>Adjusted Potential</th>
<th>Total to Count (C x N)</th>
<th>Per Acre Total (C x P)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2A</td>
<td>R</td>
<td>Replanted</td>
<td>335</td>
<td>R Replanted</td>
<td>300.0</td>
<td></td>
<td></td>
<td></td>
<td>2,120</td>
<td>63,600</td>
<td>2,120</td>
</tr>
<tr>
<td>2B</td>
<td>R</td>
<td>Not Replanted</td>
<td>335</td>
<td>R Replanted</td>
<td>300.0</td>
<td></td>
<td></td>
<td></td>
<td>2,120</td>
<td>63,600</td>
<td>2,120</td>
</tr>
</tbody>
</table>

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

Example above shows allowance when the actual cost is more than the maximum allowance when share is considered. Percent of stand for field 2A is 29%. Actual cost of replant is $410.00 per acre.

Maximum allowance is $300.00 times .50 share, which equals $300.00. Maximum allowance used. Field wheel measured.
## 10. REFERENCE MATERIAL

**TABLE A – MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS**

<table>
<thead>
<tr>
<th>ACRES IN FIELD OR SUBFIELD</th>
<th>MINIMUM NO. OF SAMPLES</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.1-10.0</td>
<td>3</td>
</tr>
<tr>
<td>10.1-20.0</td>
<td>4</td>
</tr>
</tbody>
</table>

Add one additional sample for each additional 10.0 acres (or fraction thereof) in the field or subfield.
## PLANTING RECORD

**Fresh Market Sweet Corn/Fresh Market Peppers/Fresh Market Tomatoes**  
*(FOR ILLUSTRATION PURPOSES ONLY)*

<table>
<thead>
<tr>
<th>Company:</th>
<th>Any Company</th>
<th>Policy No.:</th>
<th>XXXXXXXX</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Planting Period:</th>
<th>Fall</th>
<th>Winter</th>
<th>Spring</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>X</td>
<td>____</td>
<td>____</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Farm Description</th>
<th>Insured Acres</th>
<th>Field ID</th>
<th>Share</th>
<th>Other Person</th>
<th>Date Planted</th>
<th>TOMATO ONLY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Section</td>
<td>TWP</td>
<td>Range</td>
<td>Whole</td>
<td>10ths</td>
<td></td>
<td></td>
</tr>
<tr>
<td>NW 1/4 5</td>
<td>50</td>
<td>20</td>
<td>36</td>
<td>8</td>
<td>1A</td>
<td>9/8</td>
</tr>
<tr>
<td>NW 1/4 5</td>
<td>50</td>
<td>20</td>
<td>25</td>
<td>4</td>
<td>1B</td>
<td>9/10</td>
</tr>
<tr>
<td>NE 1/4 5</td>
<td>50</td>
<td>20</td>
<td>24</td>
<td>9</td>
<td>1C</td>
<td>9/15</td>
</tr>
<tr>
<td>SW 1/4 6</td>
<td>50</td>
<td>26</td>
<td>30</td>
<td>0</td>
<td>2A</td>
<td>S. Jones</td>
</tr>
<tr>
<td>SE 1/4 6</td>
<td>50</td>
<td>26</td>
<td>32</td>
<td>2</td>
<td>2B</td>
<td>S. Jones</td>
</tr>
<tr>
<td>NW 1/4 4</td>
<td>50</td>
<td>20</td>
<td>12</td>
<td>9</td>
<td>3A</td>
<td>T. Hook</td>
</tr>
<tr>
<td>NW 1/4 4</td>
<td>50</td>
<td>20</td>
<td>15</td>
<td>5</td>
<td>3B</td>
<td>T. Hook</td>
</tr>
</tbody>
</table>

**Remarks:**

**Insured's Signature:** I.M. Insured  
**Date:** MM/DD/YYYY
**EXHIBIT 2**

**PLANTING RECORD PLAT MAP**

*Field Identification and Location Map For Planting Records*  
*(FOR ILLUSTRATION PURPOSES ONLY)*

<table>
<thead>
<tr>
<th>Company:</th>
<th>Any Company</th>
<th>Crop Name:</th>
<th>Tomatoes ___ Peppers X</th>
</tr>
</thead>
<tbody>
<tr>
<td>Crop Year:</td>
<td>YYYY</td>
<td>County:</td>
<td>Any County</td>
</tr>
<tr>
<td>Unit #:</td>
<td>00100</td>
<td>Legal Description:</td>
<td>Section N5</td>
</tr>
<tr>
<td>Township:</td>
<td>50</td>
<td>Range:</td>
<td>20</td>
</tr>
<tr>
<td>Planting Period:</td>
<td>Fall X Winter ___ Spring ___</td>
<td>Insured’s Name:</td>
<td>I.M. Insured</td>
</tr>
<tr>
<td>Policy Number:</td>
<td>XXXXXXXX</td>
<td>Insured’s Share:</td>
<td>1.000</td>
</tr>
<tr>
<td>Name of Other Person Sharing:</td>
<td>N/A</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**HYW HOUSE**

<table>
<thead>
<tr>
<th>Field ID</th>
<th>Direct Seed</th>
<th>Trans-Planted</th>
<th>Stake</th>
<th>Ground</th>
<th>Planted Acres</th>
<th>Date Planting</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Whole</td>
<td>10th</td>
<td>Began</td>
</tr>
<tr>
<td>IA</td>
<td>X</td>
<td></td>
<td></td>
<td>36</td>
<td>8</td>
<td>9/08/YYYY</td>
</tr>
<tr>
<td>IB</td>
<td>X</td>
<td></td>
<td></td>
<td>25</td>
<td>4</td>
<td>9/10/YYYY</td>
</tr>
<tr>
<td>IC</td>
<td>X</td>
<td></td>
<td></td>
<td>24</td>
<td>9</td>
<td>9/15/YYYY</td>
</tr>
</tbody>
</table>

**HYW CANAL**

**Insured’s Name:** I.M. Insured  
**Date:** MM/DD/YYYY

*Page 1 of 1*