United States Department of Agriculture



Federal Crop Insurance Corporation



Product Development Division

# FRESH MARKET SWEET CORN LOSS ADJUSTMENT STANDARDS HANDBOOK

FCIC-25170 (4-2005)

2006 and Succeeding Crop Years

#### UNITED STATES DEPARTMENT OF AGRICULTURE WASHINGTON, D.C. 20250

FEDERAL CROP INSURANCE HANDBOOK	NUMBER: 25170 (04-2005)
	<b>OPI: PRODUCT DEVELOPMENT DIVISION</b>
SUBJECT:	(
FRESH MARKET SWEET CORN LOSS ADJUSTMENT STANDARDS HANBOOK	APPROVED: Jein B. Witt
2006 AND SUCCEEDING CROP YEARS	Deputy Administrator, Research and Development
	<b>DATE:</b> April 13, 2005

#### THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-**ISSUED** LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR 2006 AND SUCCEEDING CROP YEARS. ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.

#### SUMMARY OF CHANGES/CONTROL CHART

The following list contains significant changes to this handbook, as determined by us. It may not represent all changes made. All changes made to this handbook are applicable regardless of whether or not listed.

Major Changes: See changes or additions in text, which have been highlighted. Three stars (\*\*\*) identify where information has been removed.

Changes for Crop Year 2006 (FCIC-25170) issued APRIL 2005:

- 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 A: Revised to state, "the following is the minimum distribution of forms completed by the adjuster and signed by the insured for the loss adjustment inspection."
- C. Page 1, subsection 2 B (3): Added abbreviation for "Catastrophic Risk Protection" (CAT).
- D. Page 4, subsection 3 D: Added language stating, "the adjuster must verify that any production rejected was due to an insured cause of loss."
- E. Page 4, subsection 4 B: Revised language for clarification purposes and to maintain consistency throughout the handbook.
- F. Page 6, subsection 4 E (1): Removed language because it is already stated in subsection 4 A.

#### FRESH MARKET SWEET CORN LOSS ADJUSTMENT STANDARDS HANDBOOK

#### SUMMARY OF CHANGES/CONTROL CHART (continued)

- G. Page 6, section 5: Revised language throughout the section for clarification purposes and currently approved standards.
- H. Page 9, subsection 6 A (2) (a): Changed the minimum husk length for Mature Marketable Sweet Corn to 5 inches in accordance with the United States Standards for Grades of Sweet Corn.
- I. Page 10, subsection 6 C (2): Put per-acre appraisal sample size into table format for clarification purposes.
- J. Page 12, subsection 8 B, item 4: Instructs the adjuster to enter the "four-digit crop year."
- K. Page 16, subsection 8 B: Adjusted the appraisal worksheet illustrations so that they would fit to one page.
- L. Page 17, subsection 8 C: Revised language throughout subsection for clarification purposes. Added language stating to "only deduct allowable costs for production actually packed."
- M. Page 17, subsection 8 C, item 3: Instructs the adjuster to enter the "four-digit crop year."
- N. Page 18, subsection 8 C, item 7 c.: Added language instructing the adjuster to "if applicable, identify that the minimum value option is selected in the lower right hand corner of item 7."
- O. Page 20, subsection 8 C, item 19: Revised instructions referring to Column "Q<sub>1</sub>" of the Production Worksheet for clarification purposes.
- P. Page 21, SUMMARY OF HARVESTED PRODUCTION ILLUSTRATION: Added "Minimum Value Option Selected" in item 7 in accordance with the instructions.
- Q. Page 24, subsection 9 B, item 11: Instructs the adjuster to enter the "four-digit crop year."
- R. Page 25, subsection 9 B, SECTION I, Column "A": Added the following language: REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRIES OF FIRST CROP AND SECOND CROP CODES.
- S. Page 32, subsection 9 B, NARRATIVE: Added language instructing the adjuster to "document any sold, unmarketable harvested production that is damaged or defective due to insurable causes."
- T. Page 33, subsection 9 B, SECTION II, GENERAL INFORMATION: Removed repetitious language explaining average value of marketable production as it is already covered in other sections of the handbook.

#### FRESH MARKET SWEET CORN LOSS ADJUSTMENT STANDARDS HANDBOOK

#### SUMMARY OF CHANGES/CONTROL CHART (continued)

- U. Page 34, subsection 9 B, SECTION II, Column "A<sub>2</sub>" b: Added the following language: REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRIES OF FIRST CROP AND SECOND CROP CODES.
- V. Page 35, subsection 9 B, Column "Q<sub>1</sub>": Revised language concerning entry for minimum value or minimum value option.
- W. Page 36, subsection 9 B, item 24: Added language for CAT policies in accordance with the Crop Provisions.
- X. Pages 37 and 38, PRODUCTION WORKSHEET ILLUSTRATIONS: Updated to include entries for 1<sup>st</sup> crop/2<sup>nd</sup> crop.
- Y. Page 40, EXHIBIT 1: Added entry for crop to the Planting Record Illustration.

## FRESH MARKET SWEET CORN LOSS ADJUSTMENT STANDARDS HANDBOOK

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# 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. **<u>DISTRIBUTION</u>**

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

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

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 fresh market sweet corn loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.
- (3) Abbreviations:

	CAT CIH	Catastrophic Risk Protection Crop Insurance Handbook
(4)	Definition(s):	
	Container	The unit for measurement of the insured crop as specified in the

Special Provisions.

Direct Marketing	Sale of the insured crop directly to consumers without the intervention of an intermediary such as a wholesaler, retailer, packer, processor, shipper, or buyer. Examples of direct marketing include selling through an on-farm or roadside stand, farmer's market, and permitting the general public to enter the field for the purpose of picking all or a portion of the crop.
Harvest	The picking of sweet corn on the unit.
Marketable Sweet Corn	Sweet corn that meets the standards for grading U.S. No. 1 or better and will withstand normal handling and shipping. Sweet corn standards for grading U.S. No. 1 or better are established by the Agricultural Marketing Service (AMS) and can be referenced at http://www.ams.usda.gov/standards/cornswt.pdf.

The following terms are defined in the Fresh Market Sweet Corn Crop Provisions: Crop Year, Excess Rain, Excess Wind, Freeze, Plant Stand, Planted Acreage, Planting Period, Potential Production, Practical to Replant, and Sweet Corn.

# 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 sweet corn in the county in which the insured has a share, for which premium rates are provided by the actuarial documents, and is:
  - (a) Planted for harvest and sold as fresh market sweet corn;
  - (b) Planted within the planting periods specified in the Special Provisions;
  - (c) Grown under an irrigated practice (unless otherwise provided in the Special Provisions);

Refer to the LAM for the definition of what constitutes an irrigated practice.

- (d) Grown by someone who in at least one of the three previous crop years grew fresh market sweet corn for commercial sale or participated in managing a sweet corn farming operation;
- (e) Not (unless allowed in the Special Provisions or a written agreement):

- <u>1</u> Interplanted with another crop;
- <u>2</u> Planted into an established grass or legume; or
- <u>3</u> Grown for direct marketing.
- (2) Sweet corn seed must be planted in rows far enough apart to permit mechanical cultivation, unless otherwise provided by the Special Provisions, actuarial documents, or by written agreement.
- (3) Insurance will not attach to land, which has not been planted and harvested within one of the three previous crop years, UNLESS such land has been newly cleared or is former pastureland planted to fresh market sweet corn.
- (4) Insurance coverage is extended to provide an indemnity when the elected dollar amount of fresh sweet corn has not been produced. The coverage DOES NOT guarantee a market for the sweet corn, and efforts must be made to insure that any production shortfall is attributable to insured causes.
- (5) Any acreage of sweet corn damaged before the final planting date for the planting period, to the extent that less than 75 percent of the plant stand remains, must be replanted, unless the insurance provider agrees that replanting is not practical. Refer to the LAM for replanting provision issues. Refer to section 4 of this handbook for replanting payment procedures.

# B. PROVISIONS NOT APPLICABLE TO CAT COVERAGE

- (1) Optional units.
- (2) Written Agreements.
- 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.

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

# C. UNIT DIVISION

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

- (1) A basic unit will also be divided into additional basic units by planting period, if more than one planting period is provided for in the Special Provisions.
- (2) Optional units by irrigated and non-irrigated practices are not allowed, unless permitted by the Special Provisions.

# D. MINIMUM VALUE OPTION

The total value of harvested production will be as follows if the Minimum Value Option is selected:

- (1) For sold production, the dollar amount obtained by subtracting the allowable cost (contained in the Special Provisions) from the price received for each container of sweet corn (this result may not be less than zero for any container of sweet corn), and multiplying this result by the number of containers of sweet corn sold; and
- (2) For marketable production not sold, the dollar amount obtained by multiplying the number of containers of such sweet corn 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 to count.

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

# 4. REPLANTING PAYMENT PROCEDURES

# A. <u>GENERAL INFORMATION</u>

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

# B. <u>QUALIFICATIONS FOR REPLANTING PAYMENT</u>

To qualify for replanting payment, the:

- (1) Sweet corn must be damaged by an insurable cause;
- (2) Insurance provider must determine that it is practical to replant;
- (3) Acres being replanted must have been initially planted on or after the "Initial Planting" date established by the Special Provisions;
- (4) Appraisal (or appraisal plus any appraisals for uninsured cause of loss) must indicate that more than 25 percent of the plant stand will not produce sweet corn;
- (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 or within the late planting period, if a late planting period is applicable); and
- (6) Insurance provider must give consent to replant.

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 qualifications for a replanting payment have been met.

# C. <u>MAXIMUM REPLANTING PAYMENT</u>

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 by the insured's share in the crop.

## EXAMPLE 1

Owner/operator (100 percent share) 24.6 acres replanted. Insured's actual cost to replant = 70.00. Maximum allowed per Special Provisions =  $65.00 \times 1.000$  (share) = 65.00The lesser of 70.00 and 65.00 = 65.00

Enter 65.00 in the Section I "Adjusted Potential" Column of the claim form.

## EXAMPLE 2

Landlord/tenant (50/50 percent share) 24.6 acres replanted. Insured's actual cost to replant = \$35.00. Maximum allowed per Special Provisions =  $$65.00 \times .500$  (share) = \$32.50. The lesser of \$35.00 and \$32.50 = \$32.50.

Enter 32.50 in the "Adjusted Potential" Column of the claim form if share has been applied or 65.00 in the "Adjusted Potential" Column if share has yet to be applied. (Follow individual insurance provider guidelines). Indicate in the Narrative if adjusted potential has/has not been reduced for share on the claim form according to individual company guidelines.

# D. <u>REPLANTING PAYMENT INSPECTIONS</u>

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.

# E. <u>REPLANTING LIMITATIONS</u>

Refer to the Basic Provisions, Fresh Market Sweet Corn Crop Provisions, and the Special Provisions for additional information.

(1) The insured is required to replant (unless the insurance provider agrees that replanting is not practical) if the crop was damaged (with less than 75% stand remaining) on or before the final planting date for the planting period, without regard as to the availability of seed.

- (2) For FALL or WINTER planting-period sweet corn, if the final planting date for the planting period has passed when the damage occurred, the insured can elect:
  - (a) Not to replant the lost crop and collect an indemnity based upon the stage of growth reached by the sweet corn when the damage occurred. The indemnified land WILL NOT be eligible for growing **insured** sweet corn in the succeeding planting period; or
  - (b) To replant the sweet corn, collect a replanting payment, and continue the initial planting period coverage, if the insurance provider considers the replanting practical.
- (3) For SPRING planting period sweet corn, if the final planting date for the planting period has passed when the damage occurred, an indemnity can be paid based upon the stage of the sweet corn at the time of damage, IF it is not practical to replant AND the land is put to another use.
- (4) Due to the possibility that some released acreage may NOT be put to another use as required by the policy, strict attention should be paid to the correct use of the insured's certification of such other use prior to the finalization of the claim for indemnity.

# 5. FRESH MARKET SWEET CORN APPRAISALS

# A. <u>GENERAL INFORMATION</u>

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

# B. <u>SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS</u>

- (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.

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- (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.

## C. 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 rows, from the center of the first row space to the center of the fifth row space (or as many rows as needed), and divide the result by the number of rows measured across, to determine an average row width, in whole inches.



(3) Where rows are skipped for tractor and planter tires, refer to the LAM.

## D. DETERMINING ROW LENGTH FOR SAMPLE SELECTION

- (1) Apply the average row width to **TABLE B**, to determine the length of sample row required for a 1/100 or 1/1000 of an acre sample size.
- (2) 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.
- (3) For row widths other than those in **TABLE B**:
  - (a) Divide the row width, expressed in whole inches, by 12 (do not round the result);
  - (b) Divide 435.6 by the value determined in (a) and round to the nearest whole number to determine the feet of row needed for a 1/100-acre sample;

(c) Divide the value determined in (b) by 10 and round to the nearest tenth to determine the feet of row needed for a 1/1000-acre sample.

# E. PLANT TYPES AND STAGES OF GROWTH

These instructions provide plant-type and growth-stage information for use when appraising potential production during various stages of growth.

- (1) When the crop is damaged to the extent that the majority of producers in the area would no longer care for the crop (and it is not practical to replant), insurance on that acreage is considered to have ceased. Any indemnity will then be based on the stage the sweet corn had reached at the time care would have normally been withdrawn. The adjuster is cautioned to be certain there is sufficient potential in a damaged sweet corn crop to warrant further care, BEFORE it is allowed to progress to the final stage guarantee (refer to the Fresh Market Sweet Corn Crop Provisions, section 3(e)).
- (2) The amounts of insurance per acre for indemnification, is progressive by stages as shown in the following table.

STAGE	AMOUNT OF INSURANCE PER ACRE	LENGTH OF TIME COVERED				
1	65% of the final stage amount	From planting through the beginning of tasseling (the tassel becomes visible above the whorl)				
2 (FINAL)	100% of the final stage amount	From tasseling until the acreage is harvested				

# 6. APPRAISAL METHODS

# A. <u>GENERAL INFORMATION</u>

(1) Plant Stages:

STAGE	PLANT GROWTH CHARACTERISTICS
Emergence	Seed sprouts, coleoptile comes into view above the ground.
Blister	Kernels on cob appear as watery blisters (colorless fluid).
Early Milk	Beginning of roasting ear stage. Thin chalky or milky substance in kernels.
Maturity (Milk)	Prime roasting ear stage. Milky fluid in kernel with little or no solid substance.

- (2) Some ear Characteristics of Mature Marketable Sweet Corn are:
  - (a) Ears must be at least 5-inches long (at least 4-inches long for husked ears).
  - (b) No more than one-fourth of the husked ear length can remain unfilled at the tip.
  - (c) Discoloration caused by frost, sprayburn, or similar types of discoloration when affecting an aggregate area of more than 3 square inches on the husk, or when exceeding an aggregate area of 25 percent of the surface of all blades.
  - (d) Kernel rows must show uniform kernel development.

Undamaged harvested or unharvested fresh market sweet corn is considered production to count, without regard to its marketability. Refer to subsection 2 B (4) for the definition of "Marketable Sweet Corn."

(3) These instructions provide information on appraisal methods for:

Appraisal Method	Use				
Surviving Plant Method	For planted acreage with no emerged seed or from emergence to early milk				
Weight/Ear Count Method	From early milk through maturity				

# B. <u>SURVIVING PLANT METHOD</u>

For spring-seeded crops, if the reduction in stand is solely due to insufficient soil moisture affecting seed emergence, do not complete appraisals prior to the time specified in the LAM. Refer to the paragraph in the LAM regarding deferred appraisals.

This method is used from emergence to early milk, based on the number of surviving plants in a 1/100-acre sample row length, and consists of:

- (1) A percent-of-stand determination for replant-eligibility determination; or
- (2) The potential production remaining in the field, in containers per acre (through the use of a factor) for indemnity determination. Refer to Section 8 for any applicable factor calculations.

# C. <u>WEIGHT METHOD</u>

(1) This method is used from early milk through maturity. Where "container" is defined in the Special Provisions on a:

- (a) Weight basis, this method is based on weighing the marketable sweet corn ear production on a fraction of an acre, then converting such production to the number of containers per acre.
- (b) Ear-count basis, this method is based on counting marketable sweet corn ear production on a fraction of an acre, then converting such production to the number of containers per acre.

Where a range in number of ears per container is specified in the Special Provisions, use the LOWER number in the range as the specific number of ears required per container for appraisal purposes, e.g., 48 ears per container will be the default value if a container is specified to contain 48-52 ears.

(2) Acre sample size is determined by the anticipated per-acre appraisal. If the per-acre potential is:

Per-Acre Potential	Sample Size
100 containers or fewer	1/100 acre
OVER 100 containers	1/1000 acre

- (3) The first (top) ear on each stalk is picked. Second ears are not usually considered in harvest potential since they are smaller, mature more slowly, and are not usually harvested. If they ARE harvested as marketable fresh market sweet corn, they must be included in production to count.
  - (a) FOR WEIGHT-BASED CONTAINERS, production from all samples is weighed and averaged. Include the weight of husks and ears normally picked by harvesting equipment (or by hand if hand-harvesting is practiced). Most, if not all of the husks are retained on harvested ears and counted in the harvest weight.
  - (b) FOR EAR-NUMBER-BASED CONTAINERS, production from all samples is counted and averaged. (The appraisal worksheet is modified from "weight" to "number" to accommodate number-of-ear appraisals.)
- (4) The value per container of appraised marketable fresh market sweet corn will be NOT LESS THAN its actual value OR the value per container listed on the Special Provisions for the county. When a bid price is applicable, document the:
  - (a) Bid value per container of appraised production;
  - (b) Number of containers for which the bid is applicable;
  - (c) Source of the bid; and
  - (d) Date the bid was received, on a Special Report to be included in the insured's file, to be used in the event a claim for indemnity is filed.

# 7. APPRAISAL DEVIATIONS AND MODIFICATIONS

## A. <u>DEVIATIONS</u>

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. <u>GENERAL INFORMATION</u>

- (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, and for each field or subfield, with a different farming practice (Applicable to replant, preliminary, and final claims). Refer to section 5, "Fresh Market Sweet Corn Appraisals" for sampling requirements.
- (4) Surviving Plant and Weight Method(s).
  - (a) For every inspection, complete items 1 through 4 and items 22 and 23. The following appraisal worksheet shows examples of the required entries for appraisals, a replanting payment, or a claim for indemnity, and is so identified. Separate forms are required for each inspection.
  - (b) Part I is used to record results of a Surviving Plant method of appraisal, applicable to fresh market sweet corn from emergence to early milk.
  - (c) Part II is used to record the results of a Weight (for containers based on weight) or Ear-count (for containers based on number of ears) appraisal, applicable to marketable fresh market sweet corn from early milk through maturity. (In the Part II heading, WEIGHT is lined out when the form is used for an EAR-COUNT appraisal.)

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

#### Verify or make the following entries:

Item

## No. Information Required

**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 insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
- 2. **Policy No.:** Insured's assigned policy number.
- 3. **Unit No.:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
- 4. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim has been filed.

## PART I - SURVIVING PLANT METHOD

Use from emergence to early milk.

- 5. **Field ID:** Field identification symbol.
- 6. **Row Width, Inches:** Row width, rounded to the nearest inch.
- 7. **Each Block Equals Number of Surviving Plants in One Sample:** Number of plants in the sample capable of producing an ear. Refer to **TABLE B** for sample row length.

**REPLANT:** Draw a line under the Number of Surviving Plants; and below the line, enter the number of original plants (living, dead, and missing or non-emerged) for the sample row length.

8. **Total of All Samples:** Total number of surviving plants from all samples in item 7 for the field or subfield.

- 9. **Number of Samples:** Number of samples in item 7 for the field or subfield.
- 10. **Avg. No. Plants / Sample:** Total of All Samples (Item 8) divided by Number of Samples (item 9), rounded to the nearest whole number.

**REPLANT:** Draw a line under the Number of Surviving Plants; and below the line, enter the AVERAGE whole number of original plants (living, and dead, missing or non-emerged) for the sample row length. Total of original stand counts (below-the-line entries, item 7) ÷ Number of Samples (item 9).

- 11. **Percent/Factor:** For a NON-REPLANTING PAYMENT inspection, line through "PERCENT" in the column heading. Enter the applicable factor:
  - a. IF THE CONTAINER IS DEFINED IN POUND EQUIVALENTS (e.g., 42-lb crates);
    - (1) Multiply "100" (portion of an acre in the sample), times "0.75" (standard average per-ear pound weight).
    - (2) Divide the result of (a) by the number of pounds in a container as specified in the Special Provisions. Record (the factor) to hundredths.

**EXAMPLE:** (100 X 0.75)  $\div$  42 = 1.79 factor for a 42-pound "crate" container. 100 surviving plants in a 1/100-acre sample, times 1.79 gives a 179-container appraisal (42-lb. "crate" equivalent).

**b.** IF THE CONTAINER IS DEFINED BY NUMBER OF EARS, divide "100" (portion of an acre in the sample) by the number of ears per container. Record (the factor) to hundredths.

**EXAMPLE:**  $100 \div 48.0 = 2.08$  factor for a "48 to 52-ear" container. 38 surviving plants in a 1/100-acre sample, times 2.08 equals a 79-container appraisal (48-ear container equivalent).

**REPLANT:** Line through "FACTOR" in the column heading and divide the average number of surviving plants (number ABOVE the line in item 10), by the average number of original plants (number BELOW the line in item 10) for the Field ID. (Rounded to whole percent.)

12. **Appraisal Per Acre:** Average Number of Plants per Sample (item 10) × <u>PERCENT</u>/FACTOR (item 11), rounded to whole containers.

**REPLANT:** MAKE NO ENTRY.

#### PART II - WEIGHT/EAR-COUNT METHOD

Use from early milk through maturity.

Line out inappropriate title.

- 13. **Fraction of Acre Sample:** Indicate size of sample utilized. Refer to Section 5 B for sample size selection criteria.
- 14. **Field ID:** Field or subfield identification symbol.
- 15. **Row Width, Inches:** Row width, to the nearest inch.

#### 16. **Total Per Sample:**

- a. FOR WEIGHT-BASED CONTAINERS, enter the weight of marketable ears and husks harvested for each sample, to the nearest tenth of a pound.
- b. FOR NUMBER-OF-EAR-BASED CONTAINERS, enter the whole number of marketable ears for each sample.

#### 17. **Total of All Samples:**

- a. FOR WEIGHT-BASED CONTAINERS enter the total weight, to the nearest tenth pound, of all samples in item 16 for the field or subfield.
- b. FOR NUMBER-OF-EAR-BASED CONTAINERS, enter the total number of ears of all samples recorded in item 16 for the field or subfield.
- 18. **Number of Samples:** Number of samples in item 16 for the field or subfield.

#### 19. Avg. per Sample:

- a. FOR WEIGHT-BASED CONTAINERS, enter the average weight per sample, to nearest tenth of a pound determined by dividing the Total of All Samples (item 17) by the Number of Samples (item 18).
- b. FOR NUMBER-OF-EAR-BASED CONTAINERS, enter the average number of ears per sample, to nearest tenth, determined by dividing the Total of All Samples (item 17) by the Number of Samples (item 18).

#### 20. Factor:

#### a. FOR WEIGHT-BASED CONTAINERS:

- (1) For 1/100-acre sample size and 42-pound (crate) container, use the factor "2.38."
- (2) For 1/1000-acre sample size and 42-pound (crate) container, use the factor "23.81."
- (3) To determine the factor for other-sized weight containers, divide the appropriate fraction-of-an-acre sample size (100 or 1000) by the number of pounds of sweet corn per container from the Special Provisions. Record the resultant factor to two decimal places.
- b. FOR NUMBER-OF-EAR-BASED CONTAINERS record the calculated factor to the nearest hundredth: (Refer to Section 6 and the Special Provisions for the definition and number of ears per "container" to use in the calculation.)
  - (1) For a 1/100-acre sample size, use  $100 \div$  the number of ears per container.
  - (2) For a 1/1000-acre sample size, use  $1000 \div$  the number of ears per container.
- 21. **Appraisal Per Acre:** Containers per acre for the field or subfield, to the nearest whole container. Avg. per Sample (item 19) × Factor (item 20).
- 22. **Adjuster's Signature, Code No., and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.
- 23. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the Appraisal Worksheet WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.

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

# PART I EXAMPLES:

Company: ANY COMPANY								Claim No	: XXXXXXXX			
API	APPRAISAL WORKSHEET (C&P/Fresh Market Sweet Corn)						1 INSURED'S NAME 2 POLICY NO.		3 UNIT NO.	4 CROP YEAR		
	F	OR ILLUS	STRATIO	N PURPO	DSES ON	ILY		I. M. INSU	URED	XXXXXXX	00100	YYYY
PART	I - SURV	IVING PL	ANT MET	HOD				•				
5 FIELD WIDTH, FACH BLOCK FOULD SNUMBER OF SURVIVING PLANTS IN ONE SAMPLE SAMPLES SAMPLES PLANTS SAMPLE EACTOR									12 APPRAISAL PER ACRE			
<mark>1A</mark>	36	$\begin{array}{c ccccccccccccccccccccccccccccccccccc$					$\frac{153}{220} =$	= 916 -	÷ 6	$=\frac{153}{220}$	 X 70 	 = 
	R	EPLA	NT EX		LE $\Delta$			NON-	REPLA	NT EXAM	$\overline{\mathbf{PLE}} \nabla$	
5 FIELD ID	6 ROW WIDTH, INCHES	7 EACH BLOCK EQUALS NUMBER OF SURVIVING PLANTS IN ONE SAMPLE					NE SAMPLE	8 TOTAL OF ALL SAMPLES	9 NUMBER O SAMPLES	F 10 AVG. NO. PLANTS/SAMPLE	11 <del>-PERCENT</del> / FACTOR	12 APPRAISAL PER ACRE
<mark>1A</mark>	36	40							÷ 5	= 31	│ X 1.79	 = 55 

# PART II EXAMPLE:

PART II - WEIGHT / EAR-COUNT METHOD (After sweet corn has reached maturity)												
								13 FRACTION O	F ACRE SAMPLE	1/100 X	1/1000	
14 FIELD ID	15 ROW WIDTH, INCHES	MATURE SWEET CORN IN EACH BLOCK EQUALS ONE SAMPLE (Ear And Husk)					SAMPLE	17 TOTAL OF ALL SAMPLES	18 NUMBER OF SAMPLES	19 AVG. PER SAMPLE	20 FACTOR	21 APPRAISAL PER ACRE
<mark>1D</mark>	36	16 TOTAL PER SAMPLE	31.0	11.9	9 9.4	31.1		 = 83.4 - 	⊧ 4 =	= 20.9 X	X 2.38 =	 = 50 
		16 TOTAL PER SAMPLE						 = - 	; =	= Σ	ζ =	 = 
22 ADJUSTER'S SIGNATURE AND CODE NO. DATE 23 INSURE							ED'S SIGNATURE		DATE			
I.	I. M. Adjuster XXXXX MM/DD/YYY				/YYYY		I. N	MM/DD/YYYY				
PAGE1_ OF1_										E <u>1</u> OF <u>1</u>		

# C. <u>SUMMARY OF HARVESTED PRODUCTION WORKSHEET ENTRY</u> <u>AND COMPLETION INSTRUCTIONS</u>

- (1) Use this worksheet to record harvested production of fresh market sweet corn. Use separate Summary of Harvested Production Worksheets for:
  - (a) Harvested production, direct-marketed production, and any harvested production that is unsold.
  - (b) Each packer or processor.

Production harvested and sold to other than the packinghouse is to be reported as directmarketed.

- (2) Pack out computer printout sheets may be used to record harvested production in lieu of the Summary of Harvested Production Worksheets, provided 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 and actually sustained cooling charge per container. If a cooling charge is listed on the sales invoice, the maximum allowed cooling charge per container will be stated in the applicable sweet corn marketing order or listed in the Special Provisions when a marketing order is not in effect. Only deduct allowable costs for production actually packed.

#### Verify or make the following entries:

# Item

## No. Information Required

**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 insured that identifies exactly the person (legal entity) to whom the policy is issued.
- 2. **Crop:** "Fresh Market Sweet Corn (0044)."
- 3. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim has been filed.
- 4. **Policy Number:** Insured's assigned policy number.

- 5. **Planting Period:** Planting period (e.g. "Fall", "Winter", or "Spring"). Refer to the acreage report for the planting date and the Special Provisions to determine the planting period.
- 6. **Unit Number:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).

#### 7. Name, Address, and Phone No. of Buyer/Packer:

- a. For sold production, enter name, address, and telephone number (with area code) of the buyer/packer of the production.
- b. For unsold production, MAKE NO ENTRY.
- c. If applicable, identify that the minimum value option is selected in the lower right hand 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 Number:

- 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.

#### 10. No. of Containers:

- a. For packed production, enter the number of whole containers per load. (Packed production is containers of marketable sweet corn.)
- b. For unsold production, enter the number of containers of such production.

#### 11a. **Per Container Gross Value:**

- a. The dollar-and-cents value per container (the gross value of sales from the sales invoice) divided by the Number of Containers (item 10).
- b. For unsold production, MAKE NO ENTRY.

#### 11b. **Per Container Cooling Charge:**

- a. FOR PRODUCTION DESTINED FOR PACKING ONLY. If incurred, the precooling charge per container, in dollars and cents, as stated in the marketing order.
- b. If no marketing order is in effect, the maximum pre-cooling charge per container will be specified in the Special Provisions.
- c. For production with no cooling charges listed on the sales invoice and for unsold production, MAKE NO ENTRY.

## 11c. **Per Container Adjusted Value:**

- a. Per Container Gross Value (item 11a) minus Per Container Cooling Charge, if applicable (item 11b). Enter the results in dollars and cents.
- b. For production with no cooling charges listed on the sales invoice, repeat Per Container Gross Value (item 11a).
- c. For unsold production, MAKE NO ENTRY.

#### 12. Allowable Cost:

- a. FOR PACKED PRODUCTION ONLY, enter the allowable cost, in dollars and cents per container. The allowable cost will include the actual costs per container for picking, grading, packing containers, hauling and selling the sweet corn (EXCLUDING cooling charge), not to exceed the allowable cost listed in the Special Provisions. The insured must provide records substantiating actual costs incurred.
- b. For unsold production, MAKE NO ENTRY.

## 13. Net Value:

- a. Per Container Adjusted Value per load (item 11c) minus Allowable Cost (item 12). Enter the results in dollars and cents. No container's value can be less than "0.00."
- b. For unsold production, MAKE NO ENTRY.

## 14. **Total Value per Load:**

- a. Number of Containers (item 10) x Net Value (item 13). Enter the results in dollars and cents.
- b. For unsold production, MAKE NO ENTRY.

- 15. **Total:** Sum of all Number of Containers (item 10 column) entries.
- 16. **Total Value (\$) All Loads:** Sum of all Total Value per Load (item 14 column) entries, in dollars and cents.

## **PART II - WEIGHTED VALUE**

- 17. **Total Value (\$) All Loads:** Total from (Item 16).
- 18. **Total Number of Containers:** Entry from (Item 15).
- 19. **Value per Container:** Total Value (\$) All loads (item 17) ÷ Total No. of Containers (item 18), in dollars and cents.

This worksheet entry is used to determine the value per container actually received for all harvested production. The entry in Section II, Column " $Q_1$ " of the Production Worksheet will be the greater of:

- a. the Value per Container above;
- b. the minimum value as shown in the Special Provisions (Minimum Value Option NOT in effect); or
- c. the minimum value option price (Minimum Value Option in effect) this entry may not be less then zero for any container of sweet corn.
- 20. **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 Summary of Harvested Production Worksheet WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.
- 21. **Code No., Adjuster's Signature, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed.

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

For Illustr	COMPAN	Y:	ANY COMPANY			1. INSURED'S NAME					
S						I. M. Insured 2. CROP					
(Fresh I	CLAIM N	0.:		XXXXXXX		Fre	esh Market Sweet Corn (0				
3. CROP YEAR	BER	I	7.	7. NAME, ADDRESS, AND PHONE NO. OF BUYER/PACKER							
YYY	XXXXX		A	ABC Packing Co., Box XX,							
5. PLANTING PERIO	R		-	—	_		ate XXXXX		Minimum Value		
FAL	0100				) XXX-XXX		<b>ΚΧ</b>		<mark>Option Selected</mark>		
	i	i i				ODUCTION				t	1
				PER CONT		IER ADJUSTED	-				TOTAL VALUE
SALE DATE		NO. OF CONTAINERS	GROSS VALUE	COOLIN		VALUE (11a - 11b)		ALLOWABLE COST		NET VALUE (11c - 12)	PER LOAD (10 x 13)
8	9	10	11a	11b		11c	12			13	14
11-10-YYYY	10-YYYY 120		10.00	0.00 1.00		9.00	2.60			6.40	5,126.40
11-10-YYYY	0-YYYY 127 820		9.50	1.00		8.50	2.60			5.90	4,838.00
11-10-YYYY	-YYYY 129 794		8.50	1.00		7.50	2.60			4.90	3,890.60
11-10-YYYY	-YYYY 133 802		7.25	1.00		6.25	2.60			3.65	2,927.30
11-11-YYYY	11-YYYY 134		4.50	1.00		3.50	2.60			0.90	720.00
11-11-YYYY	136	790	3.00	00 1.00		2.00	2.60			0.00	0.00
11-11-YYYY	140	820	3.45	1.00	)	2.45	2.60			0.00	0.00
	15. TOTAL	5,627						16. TC	DTAL	VALUE (\$) ALL LOADS	\$ 17,502.30
						HTED VALU	JE				
17. TOTAL VALUE (\$ 17,502,		18. TOTAL NUM	IBER OF CON	TAINERS 5,62					19. \	VALUE PER CONTAINE	
20. INSURED'S SIGN	2	1. CODE	NUN	MBER ADJUSTER'S SIG			ΝΑΤΙ	JRE	DATE		
I. M.	-YYYY					I. M. Adjuster					
											PAGE1 OF1_

# 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:

#### Item **Information Required** No. 1. Crop/Code #: "Fresh Market Sweet Corn" (0044). 2. **Unit #:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100). 3. Legal Description: Section, township, and range number or other legal description that identifies the location of the unit. 4. Date of Damage: First three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., AUG 11). 5. **Cause of Damage:** Name of insured cause(s) of loss for **this crop** as listed in the LAM. If it is evident that no indemnity is due, enter "NONE." If an insured cause of loss is coded as

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

6. **Primary Cause %:** 

PRELIMINARY: MAKE NO ENTRY.

"Other," explain in the "Narrative."

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

## 12. Additional Units:

## PRELIMINARY AND REPLANT: MAKE NO ENTRY.

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

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

#### 13. Est. Prod. Per Acre:

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

**FINAL:** Estimated yield per acre, in whole containers, 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.

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:

## Item

## No. Information Required

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

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

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. **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.

## **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 acreage is:

- 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.

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.

 $C_1$  - Enter the ACTUAL acres for the field or subfield.  $C_2$  - 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 the insurance provider's instructions. Refer to the LAM.

Unrated land is uninsurable without a written agreement.

- F. **Practice:** Three-digit code number, entered exactly as specified on the actuarial documents, for the practice carried out by the insured. If "No Practice Specified," enter appropriate 3-digit code number from the actuarial documents.
- G. **Type/Class/Variety:** Three-digit code number entered exactly as specified on the actuarial documents, for the type grown by the insured. If "No Type Specified," enter appropriate 3-digit code number from the actuarial documents.
- H. Stage:

**PRELIMINARY:** MAKE NO ENTRY.

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

## **STAGE EXPLANATION**

- "R" .....Acreage replanted and qualifying for replanting payment.
- "NR" ......Acreage not replanted or not qualifying for a replanting payment. Enter "NR" when the Surviving Plant Method of Appraisal shows there is a 75 percent or more surviving plant stand capable of producing sweet corn, WHEN PLANTS LOST DUE TO UNINSURABLE CAUSES ARE INCLUDED.
- FINAL: Stage abbreviation as shown below.

## STAGE EXPLANATION

- "P".....Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, for which the insured failed to provide records of production, which are acceptable to the insurance provider, or from which production was sold by direct marketing if the insured failed to meet the requirements contained in the crop provisions.
- "1" or "2".....Stage as defined in the Crop Provisions. (Refer to section 5, "Fresh Market Sweet Corn Appraisals"). Stage 2 is the "final" stage guarantee as identified in the Crop Provisions.

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

## USE EXPLANATION

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:

I.

**REPLANT:** MAKE NO ENTRY. (Enter the replant appraisal in the Narrative. Refer to section 4, "Replanting Payment Procedures.")

**PRELIMINARY AND FINAL:** Per-acre appraisal in whole containers of POTENTIAL production for the acreage appraised. Refer to section 6, "Appraisal Methods" for additional instructions.

- $K_1 K_2$ . MAKE NO ENTRY.
- L. Shell and/or Quality Factor: Line out the heading and enter "Value."

#### **REPLANT:** MAKE NO ENTRY

**PRELIMINARY AND FINAL:** The value of the appraised potential per container in dollars and cents. Enter the GREATER OF:

- a. Actual market value per container (determined from a sample provided to the packer); or
- b. Applicable minimum value per container, as shown in the Special Provisions.

#### 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 the line, for any "P" stage acreage.

On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged SOLELY by uninsured causes separate from other production.

- (2) For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production per acre in 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.

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, "Replanting Payment Procedures," for qualifications and computations.

**PRELIMINARY AND FINAL:** Column "J" times Column "L" plus Column "M," rounded to dollars and cents.

- O. **Total to Count:** Column "C or  $C_1$ " (actual acres) times Column "N," rounded to whole dollars.
- P. **Per Acre:** Per-Acre Guarantee Enter the amount of insurance per acre from the insured's policy, adjusted for stage percentage, rounded to whole dollars (e.g., stage 1 percentage  $\times$  final amount of insurance = stage 1 amount of insurance).
- Q. **Total:** Column "C<sub>2</sub>" (reported acres; "C" if acreage is not under-reported) times Column "P," to whole dollars.

# 16. **Total Acres:**

# **PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Total Actual Acres [Column "C" or (" $C_1$ " if there are under-reported acres)], to tenths.

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:** Total of Column "O" and total of 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 fresh market sweet corn 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 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.

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

- 1. Explain any difference between inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the 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 the method and calculation used to determine the stage guarantee per acre.
- s. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Provide documentation explaining that no effective control measures for disease or insect infestation exists.

- t. Document the appraisal (plus appraisal for uninsured causes of loss, if applicable) for replanted acreage, and the calculations to show that the qualification for a replanting payment has been met. Refer to section 4, "Replanting Payment Procedures."
- 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 (fresh market sweet corn plants with no production or fresh market sweet corn 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.
- 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) Columns "B" through "E" are for production commercially stored, sold, unsold, etc. Enter the name and address of storage facility, buyer, or packinghouse, or "unsold" as applicable.
- (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) Varying names and addresses of each buyer or packer of sold production.
  - (b) Unsold production.
  - (c) Varying shares; e.g., 50 percent and 75 percent shares on same unit.

- (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), 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.

\*\*\*

(8) Production that is not marketable is production, which is not and will not be sold due to insurable causes (zero value).

# 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.

# **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) 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, 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 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.
- A<sub>1</sub>. **Share:** RECORD ONLY VARYING SHARES on SAME unit to three decimal places.

# A<sub>2</sub>. **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").

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

# B. - E. Buyers, Packinghouse, or Processor:

- a. For production sold, enter the name and address of the buyer, packinghouse, etc. For production otherwise disposed of, indicate the disposition (sold at roadside stand, etc.).
- b. For unsold production enter "UNSOLD." Make a separate line entry for marketable and unmarketable production.

# F. - H. MAKE NO ENTRY.

# I. **Bu., Ton, Lbs., Cwt.:**

- a. Line through Bu., Ton, Lbs., CWT. (Bu., Ton, Lbs., CWT) and enter "Cont." (for Containers). Fresh market sweet corn is reported in whole containers. Refer to the Special Provisions for the applicable definition of "Container."
- b. Enter harvested sold or unsold production (Item 18 entry from the Summary of Harvested Production Worksheet).

- J. M. MAKE NO ENTRY.
- N. Adjusted Production: Enter the number of whole containers from Column "I."

# O. **Production Not to Count:**

- a. Number of containers 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<sub>1.</sub> **Value:** Enter the dollars and cents value per container for marketable sweet corn.
  - a. For SOLD production, the value per container will be the greater of:
    - (1) The actual value for each container of sold production from item 19 of the Summary of Harvested Production worksheet; or
    - (2) The applicable of the following:
      - (a) The Minimum Value per container as shown in the Special Provisions, if a minimum value option is not in effect.
      - (b) The Minimum Value Option price per container, if Minimum Value Option is in effect; or
  - b. For UNSOLD, MARKETABLE containers, enter the applicable minimum value per container as listed in the Special Provisions.
  - c. For UNSOLD, UNMARKETABLE containers damaged or defective due to insurable causes, enter "0.00"
- Q<sub>2.</sub> R. MAKE NO ENTRY.
- S. **Production to Count:** Production from Column "P" times the value in Column "Q<sub>1</sub>," rounded to whole dollars.

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.

For CAT policies, multiply result by .55, unless otherwise instructed by the insurance provider that adjustment will be made by another manual or automated computation process.

25. **Adjuster's Signature, Code Number, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. For an absentee insured, enter adjuster's code number ONLY. The signature and date will be entered AFTER the absentee has signed and returned the Production Worksheet.

Final indemnity inspections 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.

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.).

	1	1 Crop/Code	: #	2 Uni	t# 3	3 Legal D	Description					ORKSH			ume of Insu	ired	тм	INSURED			
	FRESH M	ARKET SW	EET CORN	001	100	S 1/2 5	5-50-20	(F0	OR ILLU	JSTRA	TION I	PURPOS	ES ONLY)	9 Cl	aim #	VVVVV		INSUKED	11 Crop		
	4 Date of	0044 Damage	NOV	7 10	JAN	25		- 7	Company _		ANY C	COMPANY_		10 F	olicy #	XXXXX XXXXX				YYYY	
	5 Cause of Damage EXCESS WIND FREEZE							Agency ANY AGENCY								14 Date(s) 1 <sup>st</sup> 2 <sup>nd</sup> Final					
	6 Primary	Cause %	60	)	XX	K			i igeney _					No	Notice of Loss MM/DD/YYYY					MM/DD/YYYY	
	12 Additio	onal Units	002	00	003	00								15 0	Companion	Policy(s)					
	13 Est. Pr	od Per Acre	97	5	95	0															_
		I – ACREAG	E APPRAIS	ED, PROI	DUCTION	N AND AD	JUSTMENT	S				1							1		
	ACTUAR	IAL	1	-		1	1			-		POTENTIA	-	1				1	STAGE	GUARANTEE	
		P	G		D	F	Б						<b>K</b> <sub>1</sub>	• .				0	P		
	A	В	C		D	Е	F	G			Ι	J	K <sub>2</sub> Moisture	L		M	Ν	0	Р	Q	
	Field ID	Prelim Acres	Final Acres		terest Share	Risk	Practic	e Varie	8		nded or al Use	Appraised Potential	% Factor	Shell and Quality Fa			Adjusted Potential	Total to Count (C x N)	Per A	Total cre (C x P)	
<mark>M/D</mark>	1A NS		24.6		1.000	D01	120	99			TO LERY	55		4.00			220.00	5,412	39		
	1B NS		16.3	1	1.000		120	997	7 2		Н			-					60	0 9,780	
M/D	1C NS		34.0	1	1.000		120	993	7 2		Н			-					60	0 20,400	
	16 ]	TOTAL	74.9			•		•						•		17	TOTALS	5,412		39,774	
	NARRATI	VE (If more s	pace is need	ed, attach	a Special	Report)															_
	Insured se	lected Minimu	ım Value Op	tion. Mir	nimum Va	lue from S	pecial Provis	ions = \$4.00	per containe	er.											
	Unsold, un	nmarketable p	roduction wa	s due to f	reeze. De	termined a	cres using FS	A permaner	t field meas	irements.	Unsold, un	marketable pr	oduction is zero	production to	o count.						
		II – HARVES					8	1			,			1							_
		larvest Comp		0011011				19 dama	ge similar to	other far	ms in the a	irea?	20	) Assignmen	t of Indemn			21 Transfer of	f Right To	Indemnity?	_
			MM/I	DD/YYY	Y				Y	es 🖂	No				es 🗌	No 🛛			Yes 🗌	No 🛛	
	MEASUR A1	EMENTS				GROSS	PRODUCTI	ON		ADJUS	TMENTS K	L <sub>1</sub>	TED PRODUCT	TION				$Q_1$			
	A <sub>2</sub>	В	С	D	Е	F	G	Н	Ι	J	K <sub>1</sub> K <sub>2</sub>	L <sub>1</sub>	M <sub>1</sub>	- 1	N	0	Р	$Q_2$	R	S	
	Share					Net	Conver-	Gross	Cont.	Shell/	FM%	Moisture	% Test Wt.	Adi	isted	Prod.		Value			
		Length or			Deduc	Cubic	sion	Prod.	Bu. Ton	Sugar	Factor	Factor	Factor		uction	Not To	Producti		Quality		
	ID	Diameter	Width	1	-tion	Feet	Factor	(F x G)	Lbs.Cwt	Factor	1 detoi	I detoi	1 detoi	HorIxJxI	$K_2 x L_2 x M_2$	Count	(N – O	,	Factor	Count (P X R)	
			ACKING ( FOWN, AN						5,627			• • • • • • • • • • • • • • • • • • • •		- 5,0	527		5,627	3.11		17,500	
			UNSOLI						25					- 2	5		25	<mark>0.00</mark>		0	
													letermine my l					d 22 Sectio	on II Total	17,500	
													this crop insu					23 Section	on I Total	5,412	_
													may result in ther federal sta		s outlined	in my pone	ey and	24 Unit		22,912	-
		ster's Signatu		Sanoti	ande.		Code		Date			ured's Signa						Date		22,712	
	1 <sup>st</sup> Inspec		-	I. M. A	DJUSTE	R		XXXX	MM/DD	/YYYY	-	pection	-	I. M.	INSURED	)		MM/DD/YYY	YY		
	2 <sup>nd</sup> Inspe											pection									
	Final Ins			I. M. A	DJUSTE	R	X	XXXX	MM/DD	/YYYY	-	nspection		I. M.	INSURED	)		MM/DD/YYY	YY 2'	7 Page _1_ of _1_	

1 Crop/Code #		2 Unit #	3 Lega	3 Legal Description			CTION WORKSHEET RATION PURPOSES ONLY)	8 Name of Insured I. M. INSURED					
FRESH MARKET SWEE 0044	T CORN	ORN 00100 S ½ 5 -		5 - 50 - 20	`			9 Claim # XXXXXXXX			11 Crop Y	Year YYYY	
4 Date of Damage	NO	/ 10 JAN 25			/ Con	npany	ANY COMPANY	10 Policy # XXXXXXX					
5 Cause of Damage	5 Cause of Damage EXCESS WIND F		FREEZE		Ag	ency	ANY AGENCY	14 Date(s)	1 <sup>st</sup>	2 <sup>nd</sup>		Final	
6 Primary Cause % 60		0	XX			,,		Notice of Loss	MM/DD/YYYY			MM/DD/YYYY	
12 Additional Units								15 Companion Po	licy(s)				
13 Est. Prod Per Acre	13 Est. Prod Per Acre												

#### EXAMPLE 1: 100% SHARE

	ACTUARIAL									POTENTIA	AL YIELD					STAGE GUA	ARANTEE
	А	В	С	D	Е	F	G	Н	Ι	J	K <sub>1</sub> K <sub>2</sub>	L	М	Ν	0	Р	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)
D	1A		24.6	1.000	D01	120	997	R	Replanted					65.00	1,599	600	14,760
			50.3	1.000	<mark>D01</mark>	120	997	NR	Not Replanted							600	30,180
Ē	16 TOT	AL	74.9										1	7 TOTALS	1,599		44,940
	NARRATIVE	(If more sp	ace is need	led, attach a Sp	ecial Rep	ort)								I		-4	
	Maximum Rep	plant = \$65	.00/Acre in	n Special Provis	sions. Ac	tual Replant	Cost = \$70	.00 x 1.00	00 Share = \$7	0.00/Acre.							
Γ	\$65.00 allowe	ed x 24.6 A	cres = \$1.5	99. Determine	d acres us	sing FSA per	manent fiel	d measure	ements								

#### EXAMPLE 2: 50% SHARE

1	ACTUARIAL									POTENTL	AL YIELD					STAGE GUA	ARANTEE
	А	В	С	D	Е	F	G	Н	Ι	J	$\frac{K_1}{K_2}$	L	М	Ν	0	Р	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)
	IA		24.6	.500	D01	120	997	R	Replanted					32.50	800	600	14,760
			50.3	.500	D01	120	997	NR	Not Replanted							600	30,180
	16 TOT.	AL	74.9										1	7 TOTALS	800		44,940
N	VARRATIVE	(If more sp	bace is need	led, attach a Sp	ecial Rep	ort)								ļ			
I	Maximum Rep	plant = \$65	.00/Acre in	Special Provis	sions x .5	00 Share = \$	32.50. Actu	ial Repla	nt Cost = \$70	0.00 x .500 Sł	are = \$35.00/	Acre.					
N	Maximum Rej	plant = \$65	.00/Acre in	1	sions x .5	00 Share = \$				0.00 x .500 Sł	are = \$35.00/	Acre.					

# **10. REFERENCE MATERIAL**

# TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS

MINIMUM SAMPLE REQUIREMENTS										
ACRES IN FIELD	MINIMUM NO. OF SAMPLES									
0.1-10.0	3									
10.1-20.0	4									
Add one additional sample for each addit field or subfield.	tional 10.0 acres (or fraction thereof) in the									

# TABLE B - ROW WIDTH AND LENGTH

ROW WIDTH,	SAMPLE RO FEET	W LENGTH, , FOR:	ROW WIDTH,	SAMPLE ROW LENGTH, FEET, FOR:				
INCHES	1/100 ACRE	1/1000 ACRE	INCHES	1/100 ACRE	1/1000 ACRE			
14	374	37.4	30	174	17.4			
16	326	32.6	32	163	16.3			
18	290	29.0	34	154	15.4			
20	262	26.2	36	145	14.5			
22	238	23.8	38	138	13.8			
24	218	21.8	40	131	13.1			
26	202	20.2	42	125	12.5			
28	187	18.7						

# **EXHIBIT 1**

# **PLANTING RECORD** (FOR ILLUSTRATION PURPOSES ONLY)

**Company:** Any Company

Policy No.: XXXXXXX

# Crop Name:

Planting P	eriod:	Fall <u></u>	<u>K</u> Win	ter	_ Spri	ing					
Farn	n Descript	ion	Insured	l Acres	Field	Share	Other Person		TOMATO ONLY		
Section	ТWР	Range	Whole	10ths	ID			Date Planted	Staked	Ground	
S ½ 5	50	20	24	6	1A	1.000		MM/DD/YYYY			
S ½ 5	50	20	16	3	1B	1.000		MM/DD/YYYY			
S ½ 5	50	20	34	0	1C	1.000		MM/DD/YYYY			
Remarks:	1	1	1	1	1	1	1	1	1	1	
Insured's Signature: I.M. Insured							Date:	MM/DD/YY	YYY		

NOTES