United States Department of Agriculture **PEA** 



LOSS

Federal Crop Insurance Corporation **ADJUSTMENT** 



**STANDARDS** 

Product Administration & Standards Division

**HANDBOOK** 

FCIC-25300 (11-2008) FCIC-25300-1 (03-2009) 2009 and Succeeding Crop Years (For Green Pea and Dry Pea Policies) For Counties with a Contract Change Date on or After November 30, 2008.

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

FEDERAL CROP INSURANCE	E HANDBOOK	NUMBER: 25300-1
SUBJECT:	OPI: Product Administ	ration and Standards Division
PEA LOSS ADJUSTMENT	Approved:	Date:
STANDARDS HANDBOOK 2009 AND SUCCEEDING	/S/ 7im B. Witt	March 24, 2008
CROP YEARS	Deputy Administrator, Product	t Management

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-ISSUED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2009 AND SUCCEEDING CROP YEARS FOR COUNTIES WITH A CONTRACT CHANGE DATE ON OR AFTER NOVEMBER 30, 2008. 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 information that has been removed.

Changes for Crop Year 2009 (FCIC-25300-1) issued MARCH 2009:

A. TABLE C – Inserted correct "Peas Per Plant Factor" and "Yield Factor" for Large Kabuli, Small Kabuli, and Desi Chickpea varieties.

	Control	Chart for: Pe	ea Loss Adjus	stment Standa	ards Handb	ook
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	1-2	<u> </u>	<u> </u>	49-52	11-2008	FCIC-25300
Insert	1-2			49-52	03-2009	FCIC-25300-1
Current Index	1-2	1-2	1-47	48 49-52 53-54	03-2009 11-2008 11-2008 11-2008 03-2009 11-2008	FCIC-25300-1 FCIC-25300 FCIC-25300 FCIC-25300-1 FCIC-25300

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# 1. INTRODUCTION

# THIS HANDBOOK MUST BE USED IN CONJUNCTION WITH THE LOSS ADJUSTMENT MANUAL (LAM) STANDARDS HANDBOOK, FCIC-25010.

The FCIC-issued loss adjustment standards for this crop are the official standard requirements for adjusting Multiple Peril Crop Insurance (MPCI) losses in a uniform and timely manner. The FCIC-issued standards for this crop and crop year are in effect as of the signature date for this crop handbook at <a href="www.rma.usda.gov/handbooks/25000/index.html">www.rma.usda.gov/handbooks/25000/index.html</a>. All Approved Insurance Providers (AIPs) will utilize these standards for both loss adjustment and loss training for the applicable crop year. These standards, which include crop appraisal methods, claims completion instructions, and form standards, supplement the general (not crop-specific) loss adjustment standards 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:

- (1) One legible copy to the insured. The original and all remaining copies as instructed by the AIP.
- (2) It is the AIP's responsibility to maintain original insurance documents relative to policyholder servicing as designated in their approved plan of operations.

# B. TERMS, ABBREVIATIONS, AND DEFINITIONS

- (1) Terms, abbreviations, and definitions that are **general** (not crop specific) to loss adjustment are identified in the LAM.
- (2) Terms, abbreviations, and definitions **specific** to green pea and dry pea loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.

#### (3) Abbreviations:

CAT	Catastrophic Risk Protection
CIH	Crop Insurance Handbook
<b>DSSH</b>	Document and Supplemental Standards Handbook, FCIC-24040
WCO	Winter Coverage Option

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# (4) Dry Pea Definitions:

#### **Base Contract Price**

The price per pound stipulated in the processor/seed company contract without regard to discounts or incentives that may apply, and that will be paid to the producer for at least 50 percent of the total production under contract with the processor/seed company.

**Harvest:** 

Dry Peas - Combining of Dry Peas. Dry peas that are swathed prior to combining are not considered harvested.

**Local market price:** 

The cash price per pound for the U.S. No. 1 grade of dry peas as determined by the AIP. Such price will be the prevailing dollar amount these buyers are willing to pay for dry peas containing the maximum limits of quality deficiencies allowable for U.S. No. 1 grade. Factors not associated with grading under the United States Standards for Whole Dry Peas, Split Peas and Lentils will not be considered, unless otherwise specified in the Special Provisions.

#### **Practical to Replant**

In addition to the definition contained in the Basic Provisions, it will not be considered practical to replant:

- (a) Contract seed peas unless the processor/seed company will accept the production under the terms of the processor/seed company contract.
- (b) Fall-planted dry peas more than 25 days after the final planting date for the corresponding spring-planted type of dry peas.
- (c) All other dry peas more than 25 days after the final planting date unless replanting is generally occurring in the area.

# Processor/Seed Company

Any business enterprise regularly engaged in the processing of contract seed peas, that possesses all licenses and permits for marketing contract seed peas required by the state in which it operates, and that owns, or has contracted, sufficient drying, screening, and bagging or packaging equipment to accept and process the contract seed peas within a reasonable amount of time after harvest.

# Processor/Seed Company Contract

A written agreement between the producer and the processor/seed company, executed by the acreage reporting date, containing at a minimum:

- (a) The producer's promise to plant and grow one or more specific varieties of contract seed peas, and deliver the production from those varieties to the processor/seed company;
- (b) The processor/seed company's promised to purchase all the production stated in the contract; and
- (c) A fixed price, or a method to determine such price based on published information compiled by a third party, that will be paid to the producer for at least 50 percent of the production stated in the contract.

**Swathed** 

Severance of the stem and pods from the ground without removal of the seeds from the pods and placing them into windrows.

**Type** 

A category of dry peas identified as a type in the Special Provisions.

Windrow

Dry peas where the plants are cut and placed in a row.

(5) Green Pea Definitions:

**Base Contract Price** 

The price stipulated in the processor contract for the tenderometer reading, grade factor, or sieve size that is designated in the Special Provisions, if applicable, without regard to discounts or incentives that may apply.

**Harvest:** 

Green Peas – Combining (vining) of the peas.

**Processor** 

Any business enterprise regularly engaged in canning or freezing green peas for human consumption, that possesses all licenses and permits for processing green peas required by the state in which it operates, and that possesses facilities, or has contractual access to such facilities, with enough equipment to accept and process contracted green peas within a reasonable amount of time after harvest.

#### **Processor Contract**

A written agreement between the producer and a processor, containing at a minimum:

- (a) The producer's commitment to plant and grow green peas, and to deliver the green pea production to the processor;
- (b) The processor's commitment to purchase all of the production stated in the processor contract; and
- (c) A base contract price.

Multiple contracts with the same processor that specify amounts of production will be considered as a single processor contract unless the contracts are for different types of green peas.

# 3. INSURANCE CONTRACT INFORMATION

The AIP 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. <u>INSURABILITY</u>

The following may not be a complete list of insurability requirements. Refer to the Basic Provisions, Dry Pea Crop Provisions, Green Pea Crop Provisions, and Special Provisions for a complete list.

\*\*\*

#### (1) Green Peas

- (a) The crop insured will be all the shell type and pod type green peas in the county in which the insured has a share, for which a premium rate is provided by the actuarial documents, and:
  - Grown under, and in accordance with, the requirements of a processor contract executed on or before the acreage reporting date and are not excluded from the processor contract at any time during the crop year.
  - 2 Unless allowed by the Special Provisions or by written agreement, are not interplanted with another crop, planted into and established grass or legume, or planted as a nurse crop.
- (b) The insured will be considered to have a share in the insured crop if, under the processor contract, he/she retains control of the acreage on which the green peas are grown, is at risk of loss, and the processor contract provides for delivery of green peas under specified conditions and at a stipulated base contract price.

### (2) Dry Peas

- (a) The crop insured will be all the dry pea types in the county in which the insured has a share, for which a premium rate is provided by the actuarial documents, and:
  - 1 Are planted for harvesting once maturity is reached as dry peas or contract seed peas, if the processor/seed company contract is executed on or before the acreage reporting date; and
  - Unless allowed by the Special Provisions or by written agreement, are not interplanted with another crop, planted into an established grass or legume, planted as a nurse crop, or planted to plow down, graze, harvest as hay, or otherwise not harvest as a mature dry pea crop.
- The insured will be considered to have a share in the insured crop if, under the processor/seed company contract, he/she retains control of the acreage on which the dry peas are grown, he/she is at risk of loss (i.e., if there is a reduction in quantity or quality of the insured's dry pea production, he/she will receive less income under the contract), and the processor/seed company contract is in effect for the entire insurance period.
- In counties for which the actuarial documents provide premium rates for the Winter Coverage Option, coverage is available for dry peas between the time coverage begins and the spring final planting date. Coverage under the option is effective only if the insured qualifies under the terms of the option and he/she execute the option by the sales closing date.
- (d) Whenever the Special Provisions designate only a spring final planting date, any acreage of a fall-planted dry pea crop is not insured unless the insured requests such coverage on or before the spring sales closing date and the AIP agrees in writing that the acreage has an adequate stand in the spring to produce the yield used to determine the insured's production guarantee. The AIP must perform an inspection on all fallplanted acreage prior to the spring final planting date to determine that there is an adequate stand of dry peas to make the production guarantee.

#### B. PROVISIONS AND PROCEDURES NOT APPLICABLE TO CAT **COVERAGE**

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

#### GUIDELINES RELATIVE TO "BYPASSED" GREEN PEA ACREAGE C.

Refer to the LAM for guidelines relative to "Bypassed Acreage."

#### **UNIT DIVISION** D.

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.

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# E. QUALITY ADJUSTMENT

Mature Dry Peas production that does not qualify as contract seed peas under the policy terms (e.g., size, germination, percentage) contained in the processor/seed company contract may be adjusted for quality deficiencies.

- (1) Production will be eligible for quality adjustment in accordance with the following, unless otherwise specified in the Special Provisions:
  - (a) Deficiencies in quality, in accordance with the United States Standards for Whole Dry Peas, Split Peas, and Lentils, result in production grading **U.S. No. 2** or worse because of defects, color, skinned production (lentils only), odor, material weathering, or distinctly low quality; or
  - (b) Substances or conditions are present that are identified by the Food and Drug Administration or other public health organizations of the United States as being injurious to human or animal health.
- (2) Dry Pea production qualifying for quality adjustment, will be adjusted by:
  - (a) Dividing the value per pound of such damaged dry pea production by the local market price per pound for the same variety of undamaged dry pea production grading **U.S.**No. 1; and
  - (b) Multiplying the result by the number of pounds of such dry pea production.

The applicable price for **U.S. No. 1** dry pea production will be the local market price on the earlier of the day the loss is adjusted or the day the damaged dry pea production was sold.

- (3) If a local market cannot be found for the dry pea production, refer to the LAM.
- (4) THE QUALITY ADJUSTMENT FACTOR CANNOT BE GREATER THAN 1.000, or less than zero (.000). Refer to the LAM regarding speculative-type contracts in regard to quality adjustment.
- (5) Document quality adjustment information as described in the instructions for the "Narrative" section of the claim form (section 9 C), or on a Special Report.
- (6) For additional quality adjustment definitions, instructions, qualifications, and testing requirements; refer to the LAM and the Official United States Standards for Whole Dry Peas, Split Peas, and Lentils.
- (7) Refer to the LAM for special instructions regarding mycotoxin infected dry pea production.

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- (8) No quality adjustment is allowed on any acreage of green peas that consent is given to harvest as dry peas. The harvested or appraised dry pea production will be multiplied by 1.667 for shell types and 3.000 for pod types to determine the green pea production equivalent.
- (9) For chickpea types, deficiencies in quality will be in accordance with the United States Standards for Dry Beans that result in production grading U.S. No. 2 or worse because of defects, color, odor, material weathering, or distinctly low quality. For the Chickpea types, grades of dry beans shall be referenced instead of dry peas.

# F. DRY PEA WINTER COVERAGE OPTION

- (1) The WCO is available only in counties for which the Special Provisions designate both a fall final planting and a spring final planting date.
- (2) Whenever any acreage of dry peas planted in the fall is damaged during the insurance period and at least 20 acres or 20 percent of the insured planted acreage in the unit, whichever is less, does not have an adequate stand to produce at least 90 percent of the production guarantee for the acreage, the insured may, at his/her option, take one of the following actions:
  - (a) Continue to care for the damaged dry peas. By doing so, coverage will continue under the terms of the Basic Provisions, these Crop Provisions and this option;
  - (b) Replant the acreage to an appropriate type of insured dry peas, if it is practical, and receive a replanting payment. By doing so, coverage will continue under the terms of the Basic Provisions, these Crop Provisions and this option, and the production guarantee for the dry pea type planted in the fall will remain in effect; or
  - (c) Destroy the remaining dry peas on such acreage:
    - By destroying the remaining dry peas, the insured agrees to accept an appraised amount of production to count against the unit production guarantee. This amount will be considered production to count in determining any final indemnity on the unit and will be used to settle the insured's claim.
    - The insured may use such acreage for any purpose, including planting and separately insuring any other crop if such insurance is available.
    - If the insured elects to plant and elects to insure spring planted dry pea acreage of the same dry pea type (the insured must elect whether or not he/she wants insurance on the spring-planted acreage of the same dry pea type at the time the AIP releases the fall-planted acreage), the insured must pay additional premium for insurance. Such acreage will be insured in accordance with the policy provisions that are applicable to acreage that is initially planted in the spring to the same dry pea type, and the insured must:

- Plant the spring-planted acreage in a manner which results in a clear and discernable break in the planting pattern at the boundary between it and any remaining acreage of the fall-planted dry pea acreage; and
- Store or market the production in a manner which permits the AIP to verify the amount of spring-planted production separately from any fall-planted production. In the event the insured is unable to provide records of production that are acceptable to the AIP, the spring-planted acreage will be considered to be a part of the original fall-planted unit.

# 4. REPLANTING PAYMENT PROCEDURES

# A. GENERAL INFORMATION

- (1) Replanting payments made on acreage replanted using a practice that is uninsurable for an original planting will require the deduction of the replanting payment for such acreage from the original unit liability. If the unit dollar loss (final claim) is less than the original unit liability minus such replanting payment, the actual indemnity dollar amount will not be affected by the replanting payment. The premium will not be reduced.
- (2) No replanting payment will be made on acreage on which a prior replanting payment has been made during the current crop year.

# B. QUALIFICATIONS FOR REPLANTING PAYMENT

To qualify for a replanting payment (Dry Peas only), the:

- (1) Insured crop must be damaged by an insurable cause;
- (2) AIP 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) Pound per acre appraisal (or appraisal plus any appraisals for uninsured causes of loss) must be less than 90 percent of the per acre production guarantee for the acreage the insured intends to replant (Refer to section 5, "Pea Appraisals");
- (5) Amount of 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);
  - Any acreage planted after the end of the late planting period will not be included when determining if the 20 acres or 20 percent qualification is met. Refer to the LAM.
- (6) The acreage must have been initially planted to a spring type of the insured crop in those counties with only a spring final planting date;

- (7) When the WCO is in effect for the acreage, damage must occur after the fall final planting date in those counties where both a fall and a spring final planting date are designated;
- (8) Replanting payments are not available for damaged fall planted dry pea acreage if the insured did not elect to cover such acreage under the WCO;
- (9) The replanted crop must be seeded at a rate sufficient to achieve a total (undamaged and new seeding) plant population that will produce at least the yield used to determine the insured's production guarantee; and
- (10) AIP must have given consent to replant.

In the Narrative of the Claim Form or on a Special Report, show the pound per acre appraisal for each field or subfield and the calculations to document that 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 product of multiplying the maximum pounds allowed in the policy by the insured's price election, times the insured's share in the crop; or
- (2) 20 percent of the production guarantee multiplied by the insured's price election times the insured's share;

Compute the number of pounds per acre allowed for a replanting payment by dividing the maximum replanting payment by the price election. Show all calculations in the Narrative of the Claim Form or on a Special Report.

#### **EXAMPLE 1**

Owner/operator (100 percent share)

30 acres replanted

Price election = \$0.09 lb.

20% of prod. guar. (1,050 lbs. x 20%) = 210 x \$0.09 (price election) x 1.000 (share) = \$18.90 200 lbs. (maximum lbs allowed in policy) x \$0.09 (price election) x 1.000 (share) = \$18.00 (price election) x 1.000 (share) = \$18.00 (price election) x 1.000 (share) = \$18.00 (price election) x 1.000 (price election) x 1.000 (share) = \$18.00 (price election) x 1.000 (price election) x 1

The lesser of \$18.90 and \$18.00 is \$18.00

Actual pounds per acre allowed = 200 lbs. ( $$18.00 \div $0.09$ ) (Rounded to whole pounds)

Enter 200 lbs. in Section I "Adjusted Potential" Column of the Claim Form.

### **EXAMPLE 2**

Landlord/tenant (50/50 share)

No agreement exists that allows the tenant to have the landlord's share of the replanting payment. 30 acres replanted

Price election = \$0.09 lb.

20% of prod. guar.  $(1,050 \text{ lbs. } \times 20\%) = 210 \times \$0.09 \text{ (price election)} = \$18.90 \times .500 \text{ (share)} = \$9.45$ 

200 lbs. (maximum lbs allowed in policy) x \$0.09 (price election) =  $\$18.00 \times .500$  (share) = \$9.00

The lesser of \$9.45 and \$9.00 is \$9.00

Actual lbs. per acre allowed = 100 lbs. (\$9.00 ÷ \$0.09) (Rounded to whole pounds)

Enter 100 lbs. in Section I "Adjusted Potential" Column of the Claim Form if share has been applied or 200 lbs. if share has yet to be applied. (Follow individual AIP guidelines). Indicate in the Narrative if adjusted potential has/has not been reduced for share on Claim Form according to individual AIP 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.

# 5. PEA APPRAISALS

# A. GENERAL INFORMATION

- (1) Potential production for all types of inspections will be appraised in accordance with procedures specified in this handbook and the LAM.
- (2) The appraisal procedures used for dry peas and green peas are identical; only the yield constants differ.
- (3) Specifically for peas, circumstances that require an appraisal include (but are not limited to):
  - (a) Unharvested acreage of dry peas;
  - (b) Green pea acreage that is bypassed by the processor or not timely harvested, verify the cause of loss (if any) and to make appraisals that accurately reflect the potential production that remains in the field.

- (c) Uninsured causes of loss. Such appraisals will NOT be used for actual production history (APH) purposes. For additional instructions on bypassed acreage of green peas, refer to section 3 C (Guidelines Relative to "BYPASSED" Green Pea Acreage) or contact the AIP.
- (d) Damage such as hail, frost/freeze, flooding, pollination problems, etc. Defer appraisals to a later date in order to assess crop recovery and to obtain more accurate appraisals. Refer to the LAM for further instruction on deferred appraisals.

# B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS.

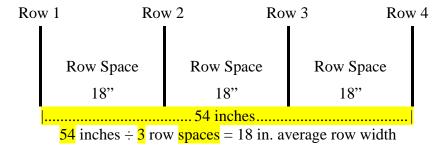
- (1) Make a general examination of all acreage in the unit. Determine the minimum number of required samples for a field or subfield by the field size, the age (size) and general capabilities of the plants, and variability of potential production and plant damage within the field or subfield.
- (2) 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.

### 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 LAM for conversion table).
- (2) Measure across THREE OR MORE row spaces, from the center of the first row to the center of the fourth row (or as many rows as needed), and divide the result by the number of row spaces measured across, to determine an average row width in whole inches.

#### **EXAMPLE:**



(3) Apply the average row width to **TABLE B** to determine the appropriate Square Foot Factor for 10 feet of row.

# 6. APPRAISAL METHODS

# A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

Appraisal Method	Stage	Use:
Before-Podding	Vegetative:	from seedling emergence until pods are formed
Method		(seeds in the pods are not discernable by feel).
After-Podding	Reproductive:	from the time pods are formed (seeds in the pod are
Method		discernable by feel) until maturity.

# B. BEFORE PODDING APPRAISAL METHOD

- (1) Determine the number of plants in 10 feet of row by counting all live plants. If the sample contains both damaged plants and undamaged plants, convert damaged plants to an equivalent number of undamaged plants, considering stage of development, degree of damage, and other factors which may affect production potential relative to normal plants (e.g., three damaged plants may be equivalent to one undamaged plant). The conversion to equivalent undamaged plants shall be made with expectations of favorable weather through harvest.
- (2) Determine the average number of plants per square foot by dividing the number of live plants in 10 feet of row by the Square-Foot Factor for the row spacing. (Refer to **TABLE B**).
- (3) Determine the number of peas (pods for pod type green peas) expected to be produced per square foot by multiplying the average number of plants per square foot by the average number of expected peas/pods per plant for the variety being appraised. (Refer to **TABLE C**).
- (4) Determine the appraised pounds per acre of peas by dividing the expected number of peas per square foot by the appropriate YIELD FACTOR for the variety being appraised, and rounding to the nearest whole pound. Refer to **TABLE C**.

# C. AFTER PODDING APPRAISAL METHOD

- (1) Count the number of live plants in 10 feet of row.
- (2) Select five representative plants from the 10 foot sample row. Calculate the average number of pods per plant by counting the pods on the selected plants and dividing that number by five. If there are less than five representative plants in the sample, count and average the number of pods per plant from ALL plants.

- (3) **Dry peas and shell type green peas** Count the number of sound, whole peas in the pods examined in step (2) above and divide by the number of pods examined to determine the average number of peas per pod.
- (4) **Dry peas and shell type green peas** Multiply the number of plants per 10 feet of row by the average number of pods per plant and then multiply that result by the average number of peas per pod to determine the average number of **peas** per 10 feet of row.
  - **Pod type green peas** Multiply the number of plants per 10 feet of row by the average number of pods per plant, to determine the average number of **pods** per 10 feet of row.
- (5) Add the average number of peas or pods (as applicable) per sample row for each sample taken. The sum will be the Sample Total.
- (6) Divide the Sample Total by the number of samples taken. The result is the total average number of peas or pods (as applicable) per 10 feet of row.
- (7) Divide the total average number of peas or pods (as applicable) per 10 feet of row by the Square Foot Factor for the row spacing to determine the average number of peas or pods (as applicable) per square foot. (Refer to **TABLE B**).
- (8) Divide the average number of peas or pods (as applicable) per square foot by the YIELD FACTOR for the pea variety being appraised to determine the number of pounds per acre. (Refer to **TABLE C**).

# 7. APPRAISAL DEVIATIONS AND MODIFICATIONS

# A. <u>DEVIATIONS</u>

Deviations in appraisal methods require RMA written authorization (as described in the LAM) prior to implementation.

# B. <u>MODIFICATIONS</u>

There are no pre-established appraisal modifications contained in this handbook. Refer to the LAM for additional information.

# 8. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

# A. <u>APPRAISAL WORKSHEET FORM STANDARDS</u>

(1) The entry items in subsection 8C are the minimum requirements for the Pea Appraisal Worksheets. All entry items are "Substantive" (i.e., they are required).

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- (2) Appraisal Worksheet Completion Instructions. The completion instructions for the required entry items on the Appraisal Worksheet in the following subsections are "Substantive" (i.e., they are required).
- (3) The Privacy Act and Nondiscrimination statements are required statements that must be printed on the form or provided to the insured as a separate document. These statements are not shown on the example form in this section. The Nondiscrimination Statements can be found in the DSSH. The current Privacy Act can be found on the RMA website at <a href="http://www.rma.usda.gov/regs/required.html">http://www.rma.usda.gov/regs/required.html</a> or successor website.
- (4) Refer to the DSSH for other crop insurance form requirements (e.g., font point size, etc.).

# B. GENERAL INFORMATION FOR WORKSHEET ENTRIES AND COMPLETION INSTRUCTIONS

- (1) Include the AIP name in the appraisal worksheet title if not preprinted on the AIP's worksheet, when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the AIP), when a worksheet entry is not provided.
- (3) Separate appraisal worksheets are required for each unit appraised, and for each field or subfield which has a differing base (APH) yield, type, or farming practice (applicable to replant, preliminary, and final claims). Refer to **TABLE A** for sampling requirements.
- (4) For every inspection, complete items 1 through 5 and items 31 through 33. Complete Part I and II as instructed below.

Standard appraisal worksheet items are numbered consecutively in subsection C. An example appraisal worksheet is also provided to illustrate how to complete all entries, except the last three items on the appraisal worksheet.

# **C.** WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

#### Item

### No. <u>Information Required</u>

**Company:** Name of the AIP, if not preprinted on the worksheet (Company Name).

**Claim No.:** Claim number assigned by the AIP.

- 1. **Insured's Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
- 2. **Contract 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:**

**Dry Peas** - "Dry Peas" and the name of the type and variety; e.g., "Spring Smooth Green/Columbian."

**Lentils** - "Dry Peas" and the name of the type and variety below the "Dry Peas;" e.g., "Spring Lentils/Chilean."

Chickpeas - "Dry Peas" and the name of the type and variety below the "Dry Peas;" e.g., "Large Kabuli Chickpea/Dwelly."

**Green Peas** - "Green Peas" and the name of the type and variety below the "Green Peas;" e.g., "Shell/Allsweet."

5. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim has been filed.

#### **PART I - BEFORE PODDING**

- 6. **Field ID and Acres:** Field identification symbol and number of determined acres, to tenths, in the field or subfield being appraised.
- 7. **Row Space**: Measure across three or more row spaces, and enter average row width in whole inches. Refer to subsection 5 C.
- 8. **No. Plants:** Number of live plants per 10 foot sample row from which a normal yield can be expected under favorable growing conditions. If the sample contains damaged plants, convert the number of damaged plants to a comparable number of plants from which a normal yield can be expected (e.g., three damaged plants may be equivalent to one undamaged plant).
- 9. **Total Plants:** Total number of live plants from all samples in item 8.
- 10. **No. Samples:** Enter the total number of samples taken. (Refer to **TABLE A** for minimum sample requirements).
- 11. **Avg. No. Plants:** Result of dividing the total number of plants (item 9) by the total number of samples (item 10), rounded to the nearest tenth.
- 12. **Sq. Ft. Factor:** Square foot factor for the row width. Refer to **TABLE B**.
- 13. **Avg. Plants Per Sq. Ft.:** Result of dividing the average number of plants (item 11) by the square foot factor (item 12), rounded to the nearest tenth.

- 14. **Peas Per Plant Factor:** 
  - **Dry Peas, Lentils, and Green Peas (Shell Type)** Peas Per Plant Factor (average number of peas per plant) for the variety being appraised. Refer to **TABLE C**.
  - **Green Peas (Pod Type)** Pods Per Plant Factor (average number of pods per plant) for the variety being appraised. (Refer to **TABLE C**).
- 15. **Peas Per Sq. Ft.:** Result of multiplying the average plants per square foot (item 13) by the Peas (or Pods, as applicable) Per Plant Factor (item 14), rounded to the nearest tenth.
- 16. **Yield factor**: Yield factor for the variety being appraised. (Refer to **TABLE C**). If appraising fall planted acreage for coverage in a county offering only a spring planted type, increase the factor by 1.15.
- 17. **Pounds Per Acre Appr.:** Result of dividing the peas or pods (as applicable) per square foot (item 15) by the yield factor for the variety (item 16), rounded to the nearest whole pound.

#### **PART II - AFTER PODDING**

- 18. **Field ID and Acres:** Field identification symbol and number of determined acres, to tenths, in the field or subfield being appraised.
- 19. **Row Space:** Row Space: Measure across 4 or more rows, and enter average row width in whole inches. Refer to subsection 5 C.
- 20. **Plants Per Sample Row:** Number of live plants per 10 feet of row.
- 21. **Average Pods Per Plant:** Average number of pods per plant from FIVE or more representative plants from each sample, rounded to tenths. (Refer to subsection 6C.)
- 22. **Average Peas Per Pod:** Dry Peas, Green Peas (Shell Type, or for unharvested acreage if consent was given to harvest green peas as dry peas) Average number of peas per pod on plants used in item 21, rounded to tenths.
  - Green Peas (Pod Type) MAKE NO ENTRY.
- 23. **Sample Totals:** Dry Peas and Green Peas (Shell Type, or for unharvested acreage if consent was given to harvest green peas as dry peas) Product of multiplying the plants per sample (item 20) by the average number of pods per plant (item 21), then multiplying the result by the average number of peas per pod (item 22) for each sample. Round to tenths after the final calculation.
  - **Green Peas (Pod Type)** Product of multiplying the plants per sample (item 20) by the average number of pods per plant (item 21), for each sample. Round to tenths after the final calculation.

- 24. **Total All Samples:** Total of all entries in item 23.
- 25. **No. Samples**: Enter the number of samples taken.
- 26. **Total Avg. Peas Per Sample:** Result of dividing the total number of peas or pods (item 24) by the number of samples (item 25), rounded to the nearest tenth.
- 27. **Sq. Ft. Factor:** Square foot factor for the row width. (Refer to **TABLE B**).
- 28. **Peas Per Sq. Ft.:** Result of dividing the total average peas or pods per sample (item 26) by the square foot factor (item 27), rounded to the nearest tenth.
- 29. **Yield Factor**: Yield factor for the variety. (Refer to **TABLE C**).
- 30. **Pounds Per Acre Appr.:** Result of dividing the peas or pods per square foot (item 28) by the yield factor for the variety (item 29), rounded to the nearest whole pound.
- 31. **Remarks:** List any information pertinent to the appraisal. If a Special Report is used, so indicate.

### The following required entries are not illustrated on the Appraisal Worksheet example below.

- 32. **Insured Signature and Date:** Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining the signature, REVIEW ALL ENTRIES on the Appraisal Worksheet WITH THE INSURED (or insured's authorized representative), particularly explaining codes, etc., which may not be readily understood.
- 33. **Adjuster's Code No., Signature, 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.

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

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PANY NAME: ANY COMPANY  (FOR ILLUSTRATION PURPOSES ONLY) 1 INSURED'S NAME						2 CONTRACT NO.				3 UNIT NO. 4 CROP						5 CROP YEAR	
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	22 AVERAGE BEANS OR PEAS PER POD																
	23 SAMPLE				1	1 -											
	TRATION P  EXAMI SAL W  7  ROW SPACE	TRATION PURPOSES ONLY)  EXAMPLE)  SAL WORKSHEET  7  ROW SPACE  NO. PLANTS (EAST)  19  ROW SPACE  NO. PLANTS PER SAMPLE ROW  21 AVERAGE PODS PERPLANT  22 AVERAGE BEANS OR PEAS PER POD  23 SAMPLE TOTALS  20 PLANTS PER SAMPLE ROW  21 AVERAGE PODS PERPLANT  22 AVERAGE BEANS OR PEAS PER POD	TRATION PURPOSES ONLY)  EXAMPLE)  SAL WORKSHEET  7  ROW SPACE  NO. PLANTS (EACH BLOCK EQUARM)  19  ROW SPACE  10  10  11  10  11  10  11  11  11  1	1   INSURED'S NAME	1   INSURED'S NAME	1   No. Plants (EACH BLOCK EQUALS TOTAL PLANTS FOR ONE SAMPLE ROW POR SAMPLE ROW SPACE   No. Plants (EACH BLOCK EQUALS TOTAL PLANTS FOR ONE SAMPLE)   19	TRATION PURPOSES ONLY)  EXAMPLE) SAL WORKSHEET  7  ROW SPACE  NO. PLANTS (EACH BLOCK EQUALS TOTAL PLANTS FOR ONE SAMPLE)  19  ROW SPACE  NO. PLANTS (EACH BLOCK EQUALS TOTAL PLANTS FOR ONE SAMPLE)  19  19  10  10  11  11  12  12  13  14  15  16  16  17  18  9  17  19  19  10  10  10  10  10  10  10  10	TRATION PURPOSES ONLY)    1 INSURED'S NAME	TRATION PURPOSES ONLY)  SAL WORKSHEET  7  ROW NO. PLANTS (EACH BLOCK EQUALS TOTAL PLANTS FOR ONE SAMPLE)  19  ROW SPACE  NO. PLANTS (EACH BLOCK EQUALS TOTAL PLANTS FOR ONE SAMPLE)  19  20 PLANTS PER SAMPLE NO. PLANTS (EACH BLOCK EQUALS TOTAL PLANTS FOR ONE SAMPLE)  12"  21 AVERAGE PODS PERPLANT  22 AVERAGE BEANS OR PEAS PER POD  23 SAMPLE  20 PLANTS PER SAMPLE  22 AVERAGE  BEANS OR PEAS PER SAMPLE  22 AVERAGE  PODS PERPLANT  22 AVERAGE  PODS PERPLANT	1   INSURED     1   INSURED     2   CONTRACT NO.	TRATION PURPOSES ONLY)  SAL WORKSHEET  7  ROW NO. PLANTS (EACH BLOCK EQUALS TOTAL PLANTS FOR ONE SAMPLE)  19  ROW SPACE  NO. PLANTS (EACH BLOCK EQUALS TOTAL PLANTS FOR ONE SAMPLE)  19  ROW SPACE  20 PLANTS PER SAMPLE 3.0 0 11 9 12  21 AVERAGE PODS PERS PLANT 22 AVERAGE BEANS OR PEAS PER POD SPERR PASS PER POD SPERR PLANT 22 AVERAGE PODS PERS PASS PER POD SPERR PASS PER	1   INSURED	TRATION PURPOSES ONLY)    1 INSURED   1 INSURED   2 CONTRACT NO.   3 UNIT NO.   4 CRC   6	1   1   1   1   1   1   1   1   1   1	1   No.   No.   PART II - AFTER PODDING   PART II - AFTER PODDING	1 INSURED   1 INSURED   2 CONTRACT NO.   3 UNIT NO.   4 CROP   GREEN PEAS/SHEAT   CALASKA)	1   NO. PLANTS (EACH BLOCK EQUALS TOTAL PLANTS FOR ONE SAMPLE   12   13   14   14   15   16   16   16   16   16   17   17   17

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# 9. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

### A. CLAIM FORM STANDARDS

- (1) The entry items in subsection 8C are the minimum Claim Form (hereafter referred to as "Production Worksheet") requirements. All of these entry items are considered "Substantive" (i.e., they are required).
- (2) Production Worksheet completion instructions. The completion instructions for the required entry items on the Production Worksheet in the following subsections are "Substantive" (i.e., they are required).
- (3) The Privacy Act and Nondiscrimination statements are required statements that must be printed on the form or provided as a separate document. These statements are not shown in the example form in this section. The Nondiscrimination Statements can be found in the DSSH. The current Privacy Act can be found on the RMA website at <a href="http://www.rma.usda.gov/regs/required.html">http://www.rma.usda.gov/regs/required.html</a> or successor website.
- (4) The certification statement required by the current DSSH must be included on the form directly above the insured's signature block and immediately followed by the statement below.

"I understand the certified information on this Production Worksheet will be used to determine my loss, if any, to the above unit. The AIP may audit and approve this information and supporting documentation. The Federal Crop Insurance Corporation, an agency of the United States, subsidizes and reinsures this crop insurance."

(5) Refer to the DSSH for other crop insurance form requirements (e.g., point size of font, etc.).

# B. GENERAL INFORMATION FOR WORKSHEET ENTRIES AND COMPLETION INSTRUCTIONS

- (1) The 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 concealment, misrepresentation, or litigation.

- (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 AIP.
- (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.
- (6) "Green Peas" and "Dry Peas" Designations:
  - (a) **Green Peas** apply to inspections of green pea policies only.
  - (b) **Dry Peas** apply to inspections of dry pea policies only.
  - (c) **Contract Seed Peas** apply to inspections of contract seed peas only (insured as dry peas).
  - (d) Item numbers NOT so labeled apply to BOTH green pea and dry pea inspections.

# C. FORM ENTRIES AND COMPLETION INFORMATION

#### Verify or make the following entries:

#### Item

#### No. Information Required

- 1. **Crop/Code #:** "Green Peas (0064)" or "Dry Peas (0067)".
- 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 "Other," explain in the "Narrative."

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 Number:** Claim number as assigned by the AIP.
- 10. **Policy Number:** 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. Estimated Production Per Acre:

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

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

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

#### **PRELIMINARY:**

- a. Date the first or second notice of damage or loss was given for the unit in item 2, in the 1st or 2nd space, as applicable. Enter the complete date (MM/DD/YYYY) for each notice.
- b. A notice of damage or loss for 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 of Production Worksheets.
- c. Reserve the "Final" space on the first page of the first set of Production Worksheets for the date of notice for the final inspection.
- d. If the inspection is initiated by the AIP, enter "Company Insp." instead of the date.
- e. If the notice does not require an inspection, document as directed in the "Narrative" instructions.

**REPLANT AND FINAL:** Transfer the last date (in the 1st or 2nd space from the first or second set of Production Worksheets) to the FINAL space on the first page of the first set of Production Worksheets) if a final inspection should be made as a result of the notice. Always enter the complete date of notice (MM/DD/YYYY) for the "FINAL" inspection in the final space on the first set of production worksheets. For a delayed notice of loss or delayed claim, refer to the LAM.

#### 15. **Companion Policies:**

- a. If no other person has a share in the unit (insured has 100 percent share), MAKE NO ENTRY.
- b. In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril crop insurance contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter "NONE." Refer to the LAM for further information regarding companion contracts.
  - (1) If the other person has a multiple-peril crop insurance contract and it can be determined that the SAME AIP services it, enter the contract number. Handle these companion policies according to AIP instructions.
  - (2) If the OTHER person has a multiple-peril crop insurance contract and a DIFFERENT AIP or agent services it, enter the name of the AIP and/or agent (and contract number) if known.
  - (3) If unable to verify the existence of a companion contract, enter "Unknown" and contact the AIP for further instructions.
  - (4) Refer to the LAM for further information regarding companion contracts.

# SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

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

### Verify or make the following entries:

#### **Item**

#### **No.** Information Required

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

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.

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

#### 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 NOT replanted.

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

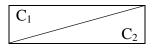
## b. ACCOUNT FOR ALL PLANTED ACREAGE IN THE UNIT.

**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 AIP. Document authorization in the Narrative.

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

- C<sub>1</sub> Enter the ACTUAL acres for the field or subfield.
- C<sub>2</sub> 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 AIP'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.

<b>STAGE</b>	EXPLANATION
"R"	Acreage replanted and qualifying for replanting payment.
"NR"	Acreage not replanted or not qualifying for a replanting payment.
	Enter "NR" if the combined potential production appraisal and
	uninsured cause appraisal totals 90 percent or more of the
	guarantee for replanting claims.

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

<b>STAGE</b>	<b>EXPLANATION</b>
"P"	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the AIP.
"H"	Harvested.
"UH"	Unharvested or put to other use with consent.
"UB"	Bypassed (insured causes - green peas).
"PB"	Bypassed (uninsured causes - green peas).
"HD"	Harvested as dry peas (ONLY applies to green peas harvested as

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

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

dry peas).

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

### <u>USE</u> <u>EXPLANATION</u>

"Replant"	Acreage replanted and qualifying for replanting payment
"Not Replanted"	Acreage not replanted or not qualifying for a replanting payment
"To soybeans," etc	.Use made of the acreage
"WOC"	Other use without consent
"SU"	Solely uninsured
"ABA"	Abandoned without consent
"H"	.Harvested
"UH"	Unharvested
"Bypassed"	.Bypassed by the processor
"HD"	.Harvested as dry peas (ONLY applies when green peas are
	harvested as dry peas).
"UH"" "Bypassed"	.Unharvested .Bypassed by the processor .Harvested as dry peas (ONLY applies when green peas are

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

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

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

J. **Appraised Potential**:

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

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

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

- a. For unharvested green pea acreage that is bypassed by the processor due to INSURED causes of loss; enter zero ("0") the Production Worksheet. Consistent with the Production Worksheet, no production to count will be used for APH purposes. (Refer to subsection 3 C.)
- b. For unharvested green pea acreage, and/or acreage that is bypassed when NO insured cause of loss prevented the processor from timely harvesting, the potential production must be appraised and counted as production against the guarantee and for APH purposes. (Refer to subsection 3 C.)

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

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

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

#### **EXAMPLE: IMMATURE APPRAISED PRODUCTION**

2000 lbs./acre appraisal

x .80 seed company's historical gradeout percentage

pounds of clean seed equivalent

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

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

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

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

- b. For MATURE appraised production:
  - (1) Add the value of appraised clean seed production, to the value of appraised production which is not clean seed (nearest whole dollar for each).
  - (2) Divide the value of the appraised production by the contract price to determine the whole pounds of clean seed equivalent.

#### $K_1$ . - $K_2$ . MAKE NO ENTRY.

L. Shell and/or Quality Factor: QUALITY ADJUSTMENT

#### **DRY PEAS**

**REPLANT:** MAKE NO ENTRY.

**PRELIMINARY AND FINAL:** For mature unharvested dry peas which due to insurable causes qualify for quality adjustment as provided in the Dry Pea Crop Provisions (and subsection 3 E), enter the Quality Adjustment factor (3-place decimal) calculated as follows:

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

If the appraised dry peas have no value, enter ".000" and explain the entry in the Narrative.

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

**GREEN PEAS** - MAKE NO ENTRY.

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.
  - On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged SOLELY by uninsured causes separate from other production. Refer to the LAM for information on how to determine uninsured cause appraisals.

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- (3) 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. When there is late-planted acreage, the applicable per-acre production guarantee for such acreage is the production guarantee that has been reduced for late-planted acreage.
- c. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.
- d. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.

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

#### N. **Adjusted Potential**:

**GREEN PEAS** - Potential production (Column "J") plus Uninsured Cause (Column "M.") rounded to whole pounds.

GREEN PEAS (when notice of intent to harvest as dry peas has been given) - Potential Production (column J) times the factor (column L) plus uninsured cause (column M) rounded to whole pounds.

#### **DRY PEAS**

**REPLANT:** Enter the pounds per acre allowed for replanting. (Refer to section 4 for qualifications and computations.)

**PRELIMINARY AND FINAL:** Potential Production (column J) times the quality factor (column L) plus uninsured cause (column M) rounded to whole pounds.

- O. **Total to Count:** Column "C" or "C<sub>1</sub>" (**actual** acres) times Column "N" rounded to whole pounds.
- P. **Per Acre:** Per Acre Guarantee Enter the per acre production guarantee from the insured's policy.
- Q. **Total:** Column "C" or "C<sub>2</sub>" (**reported** acres) times Column "P" ("C" if acreage is not under-reported), to tenths.

#### 16. **Total Acres:**

**PRELIMINARY:** MAKE NO ENTRY.

**REPLANT AND FINAL:** Total Actual Acres (Column "C" or ["C<sub>1</sub>" if there are underreported acres]), to tenths.

FOR ITEM 17. WHEN SEPARATE LINE ENTRIES ARE MADE FOR VARYING SHARES, STAGES, APH YIELDS, PRICE ELECTIONS, TYPES, ETC., WITHIN THE UNIT, AND TOTALS NEED TO BE KEPT SEPARATE FOR CALCULATING INDEMNITIES, MAKE NO ENTRY AND FOLLOW THE AIP'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 "Refer to the 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 required, enter "No Inspection," the unit number(s), date, and adjuster's initials (do not enter the unit numbers for which notice has not been given). 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, item M for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
- e. Document the actual appraisal date if an appraisal was performed prior to the adjuster's signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the appraisal worksheet.
- f. State that there is "No other fire insurance" when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. 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" and/or any production not included in Section II, item I or item B E entries.
- 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 date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
- m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
- n. Explain the reason for a "No Indemnity Due" claim. "No Indemnity Due" claims are to be distributed in accordance with the AIP'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 AIP MM/DD/YYYY."
- q. Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- r. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.
- 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 have been met. Refer to section 4.
- t. If any acreage to be replanted in the unit does not qualify for a replanting payment, enter Field No., "NOT QUAL FOR RP PAYMENT," date of inspection, adjuster's initials, and reason not qualified.
- u. Explain any ".000" QA factor entered in Columns "L" and "R." Explain any deficiencies, substances, or conditions that are allowed for quality adjustment, as well as any which were not allowed. Document any excess transportation costs or conditioning costs used to determine the QA factor.
- v. Document field ID's and date and method of destruction of mycotoxin-infested peas if it has no market value. For further documentation instructions, refer to the LAM.
- w. Show (and identify) any "SPECIAL" and/or "BONUS" payment(s), to the insured, in excess of the regular contract payment for delivered peas.

- 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 "Refer to the attachment."

#### SECTION II - HARVESTED PRODUCTION

#### **GENERAL INFORMATION:**

- (1) Account for ALL HARVESTED PRODUCTION (for **ALL ENTITIES** sharing in the crop) except production appraised BEFORE harvest and shown in Section I because the quantity cannot be determined later (e.g., released for other uses, etc.).
  - For dry peas, any production harvested from plants growing in the insured crop may be counted as production of the insured crop on a weight basis.
- (2) Columns "B" through "E" are for structure measurements entries (Rectangular, Round, Square, **Conical pile**, etc.). If structures are a combination of shapes, break into a series of average measurements, if possible. Enter "Odd Shape" if production is stored in an odd shaped structure. Document measurements on a Special Report or other FCIC-approved worksheet used for this purpose.
- (3) If farm-stored production has been weighed prior to storage and acceptable weight tickets are available showing gross weights, enter "Weighed and Stored On Farm" in Columns "B" through "E." Refer to the LAM for acceptable weight tickets.
- (4) For production commercially stored, sold, etc., make entries in Columns "B" through "E" as follows:
  - (a) Name and address of storage facility or buyer.
  - (b) "Seed," "Fed," etc.
- (5) There will be no "harvested production" entries for replanting payments.
- (6) If acceptable sales or weight tickets are not available, refer to the LAM.
- (7) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:
  - (a) Separate storage structures.
  - (b) Varying names and addresses of buyers of sold production.

- (c) Varying determinations of production (varying dockage, test weight, value, etc.).
  - Average percent of dockage or moisture can be entered when the elevator has calculated the average on the summary sheet, and the determined average is acceptable to the adjuster. Separate line entries are not otherwise required. Refer to the LAM for instructions.
- (d) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
- (e) Conical piles. Do **NOT** add the cone in the top or bottom of a bin to the height of other production in the structure. For computing the production in cones and conical piles, refer to the LAM.
- (8) There will generally be no harvested production entries in Columns "A" through "S" for preliminary inspections.
- (9) If there is harvested production from more than one insured practice (or type) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in items A through S by type or practice. If production has been commingled, see the LAM.
- (10) For mycotoxin damage, refer to the LAM for special instructions.

### Verify or make the following entries:

#### Item

#### **No.** <u>Information Required</u>

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.

#### $A_2$ . Field ID:

- a. If only one practice and/or type of harvested production is listed in Section I, MAKE NO ENTRY.
- b. If more than one practice and/or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type the corresponding Field ID (from Section I, Column "A").

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

- B. **Length or Diameter:** Internal measurement in feet to tenths of structural space occupied by crop.
  - a. Length if rectangular or square.
  - b. Diameter if round or conical pile. Refer to the LAM to convert circumference to diameter if internal diameter measurement is not possible.
- C. **Width:** Internal width measurement in feet to tenths of space occupied by crop in structure if rectangular or square. If round enter "RND." If conical pile, enter "Cone."
- D. **Depth:** Depth measurement in feet to tenths of space occupied by crop in rectangular, round, or square structure. If conical pile, enter the height of the cone. If there is production in the storage structure from other units or sources, refer to the LAM.
- E. **Deductions:** Cubic feet, to tenths, of crop space displaced by chutes, vents, studs, crossties, etc. Refer to LAM for computation instructions.

- F. **Net Cubic Feet:** Net cubic feet of crop in the storage structure. Refer to the LAM for computation instructions.
- G. **Conversion Factor:** Enter Conversion Factor as .8.
- H. **Gross Production:** Multiply Column "F" times Column "G," rounded to TENTHS OF A BUSHEL.

This entry, Column "F" times "G," equals the amount of **bushels** in the bin.

I. **Bu., Ton, Lbs., Cwt.:** Circle "Lbs." in the column heading.

#### **GREEN PEAS** (timely harvested):

- a. **Shell Type -** Enter the result of the total dollar amount paid or payable from the processor, or which should have been paid under the terms of the processor contract for the quality and quantity of the peas delivered to the processor, divided by the base contract price per pound to five places for the tenderometer reading or sieve size number shown on the Special Provisions for the type of green peas rounded to whole pounds.
- b. **Pod Type -** Enter the result of the total dollar amount paid or payable from the processor, or which should have been paid under the terms of the processor contract for the quality and quantity of the peas delivered to the processor, divided by the base contract price per pound to five places.

The base contract price(s) must agree with the acreage report. If the insured has contracts with two or more different processors showing different prices per pound, record on separate lines and explain on a Special Report.

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

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

No quality adjustment is allowed on this production.

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

No quality adjustment is allowed on this production.

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

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

- a. Weighed and stored on the farm.
- b. Sold or Stored in commercial storage Obtain gross production for the UNIT from the summary and/or settlement sheets. (Individual load slips only WILL NOT suffice unless the storage facility or buyer WILL NOT provide summary and/or settlement sheets to the insured, and this is documented in the narrative.)
- c. Stored in odd-shaped structures, conical piles, or a cone on the top or bottom of a bin. The adjuster must compute the amount of gross production. (Refer to the LAM for cubic footage and production computations). A copy of ALL production calculations must be left in the file folder.

For farm stored production, calculate the pounds of production as follows: Column "H" times Column " $M_1$ " (actual test weight) rounded to the nearest whole pound.

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

J. Shell/Sugar Factor: MAKE NO ENTRY.

#### $K_1$ **FM%:**

**GREEN PEAS** - MAKE NO ENTRY.

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

Dockage as defined in the current United States Standards for Whole Dry Peas, Split Peas, and Lentils (U.S. Standards) is allowed provided that the dockage is due to insurable cause. In addition, foreign material in dockage-free peas is allowed. Other standards may be allowed on the Special Provisions of Insurance. Refer to current published actuarial documents for additional information.

**EXAMPLE:** If the Commodity Certificate from the Federal Grain Inspection Service shows 4.5% "Total Dockage" listed under "Dockage" and .4% "Foreign Material" listed under "Defects and Foreign Material," the result of adding the two percentages together would be 4.9%. ".951" would be entered in item  $K_2$ . NO other percentages listed under "Defects and Foreign Material" on the Commodity Certificate will be considered as part of the "**dockage entry**" in item  $K_1$ .

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

**Example:** For 4 percent, enter ".960." Subtract the entry in  $K_1$  from 100 and divide by 100.

 $L_1 - L_2$  MAKE NO ENTRY.

 $M_1$  Test Wt.:

**GREEN PEAS** - MAKE NO ENTRY.

**DRY PEAS** - Enter test weight (ONLY when structure measurements are entered) in whole pounds (or pounds to tenths) IF so instructed by the AIP. Refer to the LAM for instructions on determining test weight.

 $M_2$  Factor:

**GREEN PEAS** - MAKE NO ENTRY.

**DRY PEAS** - MAKE NO ENTRY.

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

N. **Adjusted Production**:

**GREEN PEAS** - Enter figure from Column "I."

**DRY PEAS** - Result of multiplying Column "I" by Column " $K_2$ " (when a factor has been entered in  $K_2$ ), round to whole pounds.

The test weight factor is not used in this step. The production was previously converted to the actual whole pounds in Column "I" (refer to Column "I c").

O. **Production Not to Count:** Net production NOT to count, in whole pounds, WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., other units or uninsured acreage) in the same storage structure (if the storage entries include such production).

THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN THE TOTAL BIN CONTENTS (type of peas in bin, depth, etc.) AND ANY "PRODUCTION NOT TO COUNT" IN THE NARRATIVE.

Make no entry if only the depth for production to count has been entered in column D, and the depth for production not to count has been entered in the narrative. See example in the LAM.

P. **Production:** Result of subtracting the entry in Column "O" from Column "N," round to whole pounds.

#### $Q_1$ Value:

## \*\*\* GREEN PEAS AND CONTRACT SEED PEAS - MAKE NO ENTRY.

See the Dry Pea Crop Insurance Policy and subsection 3 E of this handbook for quality adjustment eligibility requirements.

DISREGARD BASE CONTRACT PRICES. (For FIRE damage, refer to the LAM.)

#### \*\*\* DRY PEAS (except contract seed peas):

- a. Enter the value price per pound (to five decimal places) of the damaged production.
- b. For production:
  - (1) <u>Sold or otherwise disposed of</u>; enter the value per pound of the damaged production.
  - (2) <u>Stored on farm</u>; enter the value price per pound of the damaged production on the date the loss is adjusted. If a higher price is available at a market within a reasonable distance outside the local market area, this price is used, and transportation costs in excess of transportation costs to the local market are deducted from such price.
  - (3) <u>Commercially stored</u>; enter the value per pound of the damaged production on the date the loss is adjusted (final inspection).
  - (4) <u>Fed to livestock</u>; if acceptable weight records are available showing the necessary quality adjustment information or if a sample for grading is available, enter the value per pound of the damaged production on the date the loss is adjusted (final inspection).

If the damaged production has no value, enter "0" and explain it in the narrative.

Identify, in the narrative, the reasons for quality adjustment and any other factor(s) that affected the bid price for the damaged dry peas even though such factors may not have qualified the dry peas for quality adjustment. Specify whether or not the factors were allowed in establishing the value.

#### **Q**<sub>2</sub> **Local Market Value:**

- \*\*\* **DRY PEAS** (except contract seed peas) If an entry is in item Q<sub>1</sub>, enter the LOCAL MARKET PRICE for **U.S. No. 1** dry peas/lentils of the same type (on the earlier of the date the production was sold or final inspection).
- \*\*\* GREEN PEAS AND CONTRACT SEED PEAS MAKE NO ENTRY.

#### R. Quality Factor:

\*\*\* **DRY PEAS (except contract seed peas)** - Enter the result of dividing the value per pound of the damaged production  $(Q_1)$  by the local market price  $(Q_2)$ , rounded to three decimal places.

**GREEN PEAS HARVESTED AS DRY PEAS** (if consent has been given to harvest as **dry peas**) - Enter a factor of 1.667 for shell types, and 3.000 for pod types to determine the green pea equivalent. No adjustment for quality deficiencies will be allowed for such production.

- \*\*\* GREEN PEAS AND CONTRACT SEED PEAS MAKE NO ENTRY.
- S. **Production to Count:** Enter result from multiplying Column "P" times Column "R" in whole pounds.

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

22. **Section II Total:** 

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

**FINAL:** Total of Column "S," in whole pounds.

23. **Section I Total:** 

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

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

24. Unit Total:

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

**FINAL:** Total of items 22 and 23, in whole pounds.

### The following required entries are not illustrated on the Production Worksheet example below.

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.

Insured's Signature and Date: Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining the signature, REVIEW ALL ENTRIES on the Production Worksheet WITH THE INSURED (or the insured's authorized representative), 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 Numbers:

**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 Unit # 3 Legal De:		Descript	ion					RKSHEE			8 Name of	f Insured		IMI	NSURED					
	DRY	PEAS	00	0100	CW/ 1	- 96 N –	20 W	(FO	R ILLUS	STRAT	TON P	URPOSES	ONLY)		9 Claim #			1. 1/1. 1.		1 Crop Ye	ar
		)67				- 90 N –	30 W	7 Cc	ompany		ANY CC	MPANY			XXXXXXXX YYYY  10 Policy # XXXXXXX						
		amage		AY 5	JUL	-									10 Policy			XX	2 <sup>nd</sup>	1	
		Damage Cause %		EEZE 0 %	WIND			AgencyANY AGENCY						14 Date(s) Notice of		1 <sup>st</sup> MM/	DD/YYYY	MM/DD/Y		nal //M/DD/YYYY	
		al Units	81	0 %	A													טט/ וווו	IVIIVI/DD/ I	111	/INI/DD/1111
		l Per Acre													15 Compa	nion Polic	y(s)				
			GE APPI	RAISED	PRODITION	CTION	AND ADJUS	STMENTS	1												
	UARI		IOL AITI	KAISLD	, I KODO	CHOIV	AND ADJU	J I WILLY I K	,			POTENTIA	J. YIELD							STAGE (	GUARANTEE
1101												TOTELVIII	K <sub>1</sub>							DITTOE (	
A		В	C		D	Е	F	G	Н		ī	J	K <sub>2</sub>		L	M		N	0	P	0
	•						-				-	,	Moisture		L	141		11		1	
		Prelim	Fina	a   I	Interest			Type Class		Inter	ided or	Appraised	%	Shel	ll and/or	+Uninsur	ed /	Adjusted	Total to Count		Total
Field	l ID	Acres	Acre		or Share	Risk	Practice				al Use	Potential	Factor		ity Factor	Cause		Potential	(C x N)	Per Acre	
1/	NS		25.5	5	1.000	A01	002	097	Н		Н				•			0	0	2,775	70,763
	NS NS		20.0	)	1.000	A01	002	097	UH	PLO	OWED	144			.625	5		95	1,900	2,775	55,500
10	NS		10.0	)	1.000	A01	002	097	Н		Н									2,775	27,750
	16 TC	TAL	55.5	5													17	TOTALS	1,900		154,013
																			shriveled peas		
							adjustment determined					ce ÷ .08000 N	o. 1 Price).	Field 1	1B – 5 lbs. <sub>1</sub>	per acre ur	ninsure	d damage dı	ie to insect dar	nage (treat	ment not
time	iy). 11	icids 1D an	u ic aic	ocimanci	in ficius.	i iciu i A	determined	by wheel i	neasureme	nt, map a	ittacrica.										
SECT	CION I	II – HARV	ECTED E	PODLIC	TION																
		arvest Coi		KODUC	TION		10	) damage	similar to	other fai	rms in the	area?		20 Assi	gnment of	Indemnit	v?		21 Transfer o	f Right To	Indemnity?
				D/YYY	Y			g.	Yes		No [				Yes ⊠	No	$\boxtimes$		Ye		o 🛛
		MEASU	JREMEN	TS			GROSS PR	ODUCTIO	N					DJUSTN	MENTS TO	HARVES	STED I	PRODUCTI			
$A_1$ $A_2$		В	С	D	Е	F	G	Н	I	J	$K_1$ $K_2$	$L_1$ $L_2$	$M_1$ $M_2$		N		О	P	$Q_1$ $Q_2$	R	S
Share	e					Net	Conver-	Gross	Box	Shell/	FM%	Moisture%	Test Wt	:.	Adjusted	P	rod.		Value		
Field	i Le	ength or			Deduc	Cubic	sion	Prod.	Bu. Ton	Sugar	Factor	Factor	Factor	1	Production	No	ot To	Production	Mkt.	Quality	Production To
ID	D	iameter		Depth	-tion	Feet	Factor	(F x G)	Lbs. <del>Cwt</del>	Factor	ractor	ractor	ractor	Hor	$IxJxK_2xL_2x$	$xM_2$ Co	ount	(N - O)	Price	Factor	Count (P X R)
			CME Ele Town, A		;				2,690			<del></del>			2,690			2,690	.05000 .08000	.625	1,681
		10.0	RND	2.0	15.0	142.1	0.8	113.7	5,344		5		47		5,077			5,077			5,077
																	_		22 Section	II Total	6,758
	The	se forn	n exan	nples	<mark>do not</mark>	illust	rate all	requir	<mark>ed ent</mark> i	y iten	ns (e.g	., certific	cation s	<mark>taten</mark>	<mark>nents, s</mark>	<mark>ignatu</mark>	res,	etc.).	23 Section	I Total	1,900
																			24 Unit To	otal	8,658

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	1 Cro	op/Code #	2 Uni	t #	3 Legal D	escription	n					RKSHEE			8 Name of	Insured		I. M. IN	ISTIDED		
	GRE	EN PEAS						(FO	R ILLUS	STRAT	ION P	URPOSES	S ONLY)		9 Claim #			1. IVI. IIN		1 Crop Ye	ar
		0064	001	100	SW1 –	- 96N – 30	0W	7 C	amnont.		ANV CC	MPANY			) Claim "	XX	XXXXXX	X	1		YYYY
	4 Date of	Damage	JUN	J 10				7 0	ompany		ANTCC	WIF AIN I			10 Policy #	# XXX	XXXX				
		of Damage	HA	<b>II</b> L					Agency		ANY AG	ENCY			14 Date(s)				$2^{nd}$		nal
	6 Primary	Cause %	10	00											Notice of	Loss	MM/DD/	YYYY	MM/DD/Y	YYY	MM/DD/YYYY
	12 Additi	onal Units													15 Compa	nion Policy	v(s)				
	13 Est. Pr	od Per Acre																			
	SECTION	N I – ACREA	GE APPF	RAISED	, PRODU	CTION A	AND ADJU	STMENTS	S												
	ACTUA	RIAL					•					POTENTIA	L YIELD							STAGE	GUARANTEE
	A	В	С		D	Е	F	G	Н		I	J	$\frac{K_1}{K_2}$		L	M	N	1	O	P	Q
		- ·			_			Туре					Moisture %						Total to		
	Field ID	Prelim Acres	Fina Acre		Interest or Share	Risk	Practic	Class e Varie			ded or d Use	Appraised Potential	Factor		l and/or ty Factor	+Uninsured Cause	d Adjus Poter		Count (C x N)	Per Acre	Total (C x P)
M/D	1A NS	E25.0	24.2	2	.667	A01	002	611	UB	BYP	ASSED	0					(	0	0	4,535	109,747
M/D	1B NS	E25.0	20.0	)	.667	A01	002	611	UH	PLO	OWED	178				1,000	1,1	178	23,560	4,535	90,700
A/D	1C/NS		56.0	)	.667	A01	002	611	Н		Н									4,535	253,960
	16	TOTAL	100.2	2	<u> </u>		l .		l .	l .				ı	l		17 TOT	ΓALS	23,560		454,407
	NARRA	TIVE (If more	space is	needed,	attach a S	pecial Re	eport) Se	e attached	aerial photo	for field	ID's. Se	ction II, Line	1 \$610.00 (V	Value o	of Prod.) ÷ S	\$.06321 (C	ontract Pr	rice) = $9,6$	552 lbs.		
	Line 2 -	\$550.00 ÷ \$.0	5250 = 10	0,476 lbs	s. Field 1A	A bypasse	d due to ha	il damage.	Acreage d	etermine	d with wh	eel measurem	nents, see atta	ached r	nap. Unins	ured cause	s for field	1 1B (1,00	00 lbs.)		
	Incorrect	t chemical trea	atment.																		
	SECTION	N II – HARVI	ESTED P	RODUC	CTION																
	18 Date	Harvest Con		D/YYY	Y		1	9 damage	similar to Yes		ms in the No [				gnment of 1 Yes [	No	$\boxtimes$		Ye		Indemnity?
		MEASU	REMEN	TS		(	GROSS PR	ODUCTIO	ON			_	ADJ	USTM	IENTS TO	HARVES	TED PRO	DUCTIO	N		
	$A_1$								_	_	$K_1$	$L_1$	$M_1$						$Q_1$		_
	$A_2$	В	C	D	Е	F	G	Н	I	J	$\mathbf{K}_2$	$L_2$	$M_2$		N	C	)	P	$Q_2$	R	S
	Share					Net	Conver-	Gross	Box	Shell/	FM%	Moisture%	Test Wt.		Adjusted	Pro	od.		Value		
	Field	Length or			Deduc	Cubic	sion	Prod.	Bu. Ton	Sugar	Factor	Factor	Factor		Production	Not		oduction	Mkt.	Quality	Production To
	ID			Depth	-tion	Feet	Factor	(F x G)	Lbs. <del>Cwt</del>	Factor				Hor	IxJxK <sub>2</sub> xL <sub>2</sub> x	M <sub>2</sub> Cou	unt (	(N – O)	Price	Factor	Count (P X R)
			CME Ele Town, A		<b>;</b>				9,652					-	9,652			9,652	<u> </u>		9,652
			CME Ele <sup>,</sup> Town, Aı						10,476			<u> </u>			10,476		1	10,476			10,476
								_								-			22 Section	II Total	20,128
	Tł	<mark>iese form</mark>	exan	ples	do not	illust	rate all	requir	ed ent	y iten	ns (e.g	., certific	cation st	<mark>aten</mark>	<mark>ients, s</mark>	<mark>ignatur</mark>	es, etc	<mark>c.).</mark>	23 Section	I Total	23,560

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24 Unit Total

43,688

1 Crop/Code #	2 Unit #	3 Legal Descr	ription			RODUCTION WORKSHEET	8 Name of Insu		Insured	
DRY PEAS 0067	00100	SW32-143	3N-55W	(F	OR IL	LUSTRATION PURPOSES ONLY)	9 Claim # XX	XXXXXX	11 Cr	op Year YYYY
4 Date of Damage	JUN 10				7 Compa	anyANY COMPANY1	10 Policy #	XXXXXXX		
5 Cause of Damage	HAIL				Agen	ANIX ACENICIA	14 Date(s)	1 <sup>st</sup>	2 <sup>nd</sup>	Final
6 Primary Cause %	100				715011	1	Notice of Loss	MM/DD/YYYY		MM/DD/YYYY
12 Additional Units						1	15 Companion	Policy(s)		
13 Est. Prod Per Acre										

#### **EXAMPLE 1: 100% SHARE**

					S	ECTION I - A	ACREAG	E APPRAISE	D, PRODUC	CTION AND A	ADJUSTMENTS					
	ACTUARIAL									POTENTIAL YIELD						
Α	В	С	D	Е	F	G	Н	I	J	$\frac{K_1}{K_2}$	L	M	N	О	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice 002	Type Class Variety	Stage R	Intended or Final Use Replanted	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+Uninsured Cause	Adjusted Potential	Total to Count (C x N)	Per Acre 2,775	Total (C x P) 83,250
B NS	250.0	61.3	1.000		002	097	NR	Not Replanted					200	0,000	2,775	170,108
16 TOT	AL	91.3											17 TOTALS	6,000		253,358

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

Example above uses the maximum allowance allowed in policy.

Acres wheel measured. Refer to attached Special Report for wheel measurements. Price Election = \$0.09 lb. 20% of Prod. Guar.(1,050 lbs. x 20%) = 210 x \$0.09 (Price Election) x 1.000 (share) = \$18.90

200 lbs. (Maximum lbs. allowed in policy) x \$0.09 (Price Election) x 1.000 (Share) = \$18.00 Actual pounds per acre allowed = 200 lbs. (\$18.00 ÷ \$0.09) (Rounded to Whole Pounds)

#### **EXAMPLE 2: 50% SHARE**

					S	ECTION I – A	ACREAG	E APPRAISE	D, PRODUC	CTION AND A	ADJUSTMENTS						
	ACTUARIAL								POTENTIAL YIELD							STAGE GUARANTEE	
Α	В	С	D	Е	F	G	Н	I	J	$\frac{K_1}{K_2}$	L	М	N	О	P	Q	
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+Uninsured Cause	Adjusted Potential	Total to Count (C x N)	Per Acre	Total (C x P)	
A NS	E30.0	30.0	.500		002	097	R	Replanted					100	3,000	1,388	41,640	
B NS		61.3	.500		002	097	NR	Not Replanted							1,388	85,084	
16 TOT	AL	91.3											17 TOTALS	3,000		126,724	

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

Example above uses the maximum allowance when share is considered.

Acres wheel measured. Refer to attached Special Report for wheel measurements. Price Election = \$0.09 lb. 20% of Prod. Guar.(1,050 lbs. x 20%) = 210 x \$0.09 (Price Election) x .500 (share) = \$9.45 200 lbs. (Maximum lbs. allowed in policy) x \$0.09 (Price Election) x .500 (Share) = \$9.00 Actual pounds per acre allowed = 100 lbs. (\$9.00 \div \$0.09) (Rounded to Whole Pounds).

M/D

M/D

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NOTES

# 10. REFERENCE MATERIAL

TABLE A - MINIMUM SAMPLE REQUIREMENTS FOR REPRESENTATIVE SAMPLES:

ACRES IN FIELD	MINIMUM NUMBER OF SAMPLES						
0.1 - 10.0	3						
Add one additional sample for each additional 40.0 acres (or fraction thereof) in the field or subfield.							

TABLE B - ROW LENGTH SAMPLE REQUIREMENTS AND SQUARE-FOOT FACTORS

ROW WIDTH, INCHES	LENGTH OF ROW, FEET TO TENTH	SQUARE FOOT FACTOR
(Broadcast)	3.0 x 3.0	9.0
6	10.0	5.0
7	10.0	5.8
8	10.0	6.7
9	10.0	7.5
10	10.0	8.3
12	10.0	10.0
14	10.0	11.7
15	10.0	12.5
18	10.0	15.0

Always measure a ten foot row length.

For row widths other than those identified in **TABLE B**, use the following formula:

(Row Width in inches  $\div$  12 in.) x 10 ft. of row = Square Foot Factor

**EXAMPLE:** If the row width is determined to be 16 inches, divide 16 by 12-inches = 1.33. Multiply this factor times 10 to determine the square foot factor. In this case  $1.33 \times 10.0$  feet = 13.3 (to the nearest tenth) Square Foot Factor for a 16 inch row width using a 10-foot length of row.

TABLE C - PEAS OR PODS PER PLANT FACTOR / YIELD FACTOR TABLE

DDV DEA TYDES & EVANDIE VA DIETEIS	Peas Per Plant	Yield
DRY PEA TYPES & EXAMPLE VARIETIES	<u>Factor</u>	<b>Factor</b>
Smooth Green		
Columbian	20	.052
Alaska 81	20	.052
Improved Campbells Scotch	20	.052
B 160	20	.052
All other smooth-green varieties	28	.096
Smooth Yellow		
Latah	18	.058
Umatilla	20	.053
All other smooth-yellow varieties	28	.096
Contract Seed	28	.096
Austrian Winter Peas		
Granger and All Other Varieties	25	.072
Fenn, Glacier, Melrose, Common	30	.086
	Peas Per	Yield
<u>LENTIL VARIETIES</u>	Plant Factor	Factor
Chilean	40	.210
Brewer	40	.174
Eston	40	.316
Laird	40	.145
Palouse	29	.149
Emerald	42	.197
Spanish Brown	60	.274
Crimson	60	.274
Other Lentil Varieties	22	.183
	Non-Irrigated	Non-Irrigated
	Peas Per	Yield
LARGE KABULI CHICKPEA VARIETIES	Plant Factor	<b>Factor</b>
Dwelly	<del>7</del>	.022
Dylan	<mark>7</mark>	<mark>.022</mark>
Sierra	<mark>7</mark>	<mark>.022</mark>
Troy	<mark>7</mark>	<mark>.022</mark>
Yuma	<mark>7</mark>	<mark>.022</mark>
Other Varieties	<mark>7</mark>	<mark>.022</mark>
	<b>Irrigated Peas</b>	
	Per Plant	Irrigated Yield
	<b>Factor</b>	<b>Factor</b>
	12	.023
	Peas Per	Yield
SMALL KABULI CHICKPEA VARIETIES	Plant Factor	<b>Factor</b>
Amit (B90)	12	.038
Chi Chi	12	.038
Chico	12	.038
Frontier	12	.038
Other Varieties	12	.038
Suit i mituto	* <del>* *</del>	

# TABLE C - PEAS OR PODS PER PLANT FACTOR / YIELD FACTOR TABLE (Continued)

	Peas Per	<b>Yield</b>
DESI CHICKPEA VARIETIES	<b>Plant Factor</b>	<b>Factor</b>
All Varieties	<mark>15</mark>	<mark>.053</mark>
GREEN PEA VARIETIES	Peas Per	
<u>GREENTEA VARIETIES</u>	Plant Factor	Yield Factor
Shell Type:		
Alaska	28	.110
Small-Sieve Alaska	40	.157
Allsweet and Others	18	.060
	Pods Per	
Pod Type:	Plant Factor	Yield Factor
0 0 101		016
Sugar Snaps and Others	9	.016
For GREEN PEAS, when notice of intent to harvest as	1	
dry peas has been given and the acreage remains		
unharvested, appraise on a dry pea basis. The yield		
factors for such acreage will be as follows:		
ractors for such acreage will be as follows.		
	Peas Per Plant	
Shell Type	<u>Factor</u>	Yield Factor
Alaska	28	.052
Small-Sieve Alaska	40	.080
Allsweet and Other	18	.080
	Pods Per Plant	
Pod Type:	<b>Factor</b>	<b>Yield Factor</b>
Sugar Snaps and Others	9	.080

# **EXHIBIT 1**

# DETERMINING DOCKAGE/FOREIGN MATERIAL FOR DRY PEAS

# A. EXAMPLE OF GRADE CERTIFICATE

	MENT OF AGR AIN INSPECTIO			COPY NOT NEGOTIABLE
	DITY CERTIF			A-07038
DATE OF ISSUANCE	ISSUED AT		LEVEL OF IN	SPECTION
MM/DD/YYYY	ANYTOWN,	ANYSTATE		ORIGINAL
COMMODITY	-	QUANTITY IN SA	MPLE	
LENTILS			3 ½ POUN	NDS
IDENTIFICATION OF SAMPLE		SAMPLE SUBMIT		
		ABC PEA COMPA ANYTOWN, ANYS		
		LOCATION: C		(123) 456-7890
"DOCKAGE"				(-20) 100 1000
Sieve Size			11/64	
Small Size			3.5 1.1	
Splits Other Material			0.2	
Total Dockage			4.8	
"DEFECTS AND FOREIGN	JMATERIAL"			
Weevil Damaged	WIATERIAL		0.3	
Pin Hole			0.5	
Heat Damaged				
Damaged Contrasting Classes			0.3	
Bleached			2.7	
Splits				
Shriveled			1/ 537.0.0	
Cracked Seed Coats			½ EX 0.0	
Foreign Material Total Defects and Foreign Material			<b>0.4</b> 3.7	
Computed Total Dockage, Defects and I REMARKS:	Foreign Material		8.3	
END OF RESULTS				LAB NUMBER 43763
RESULTS OF THE ABOVE INSPECTIO COMMODITY FROM WHICH THE SAM			MPLE INDICAT	ED AND NOT TO THE
I CERTIFY THAT THE SERVICES SPECIA		INSPECTOR		
PERFORMED WITH THE RESULTS STATE	TED			
			I.M. INSPE	CTOR

#### **EXHIBIT 1**

# DETERMINING DOCKAGE/FOREIGN MATERIAL FOR DRY PEAS (Continued)

# B. DOCKAGE

- (1) Dockage must be due to an insurable cause; otherwise, it cannot be deducted.
- (2) Dockage as defined in the U. S. Standards for Whole Dry Peas, Split Peas and Lentils (U. S. Standards): Small underdeveloped dry peas, pieces of dry peas, and matter other than dry peas which can be removed readily by the use of an approved device in accordance with Federal Grain Inspection Service procedures.

# C. FOREIGN MATERIAL

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

## D. DEFECTIVE DRY PEA PRODUCTION

**Defective peas**, as defined in the U.S. Standards as follows: The categories of the defective dry peas shall be weevil-damaged peas, heat-damaged peas, damaged peas, other classes, bleached peas, split peas, shriveled peas, and peas with cracked seedcoats.

**Defective lentils (total),** as defined in the U.S. Standards is defined as follows: The categories of the defective lentils shall be weevil-damaged lentils, heat-damaged lentils, damaged lentils, and split lentils.

Chickpea types, deficiencies in quality will be in accordance with the United States Standards for Dry Beans that result in production grading U.S. No. 2 or worse because of defects, color, odor, material weathering, or distinctly low quality. For the Chickpea types, grades of dry beans shall be referenced instead of dry peas.

# E. <u>DOCKAGE ENTRY</u>

The dockage entry for item  $K_1$  on the Production Worksheet is determined by adding the percentage of foreign material to the total dockage percentage shown on the grade certificate.

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

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### **EXHIBIT 1**

# **DETERMINING DOCKAGE/FOREIGN MATERIAL FOR DRY PEAS** (Continued)

"DOCKAGE"  Sieve Size Small Size Splits Other Material Total Dockage /1	11/64 3.5 1.1 0.2 <b>4.5</b>	Only the percent of <b>total dockage</b> percent plus the percent of <b>foreign material</b> is used to determine the FM factor (item K <sub>2</sub> ) on the production worksheet (unless otherwise specified in
"DEFECTS AND FOREIGN MATERIAL		the Special Provisions).
Weevil Damaged Pin Hole Heat Damaged	0.3	EXAMPLE: Total Dockage/1 (4.5) plus Foreign Metarial (2.0) Alaganala 4.0%. The entering
Damaged Contrasting Classes Bleached	2.7	Material/ $\underline{2}$ (0.4)equals 4.9%. The entry in item $K_2$ of the Production Worksheet will be ".951" as shown below.
Splits Shriveled Cracked Seed Coats	1.2/EX 0.0	
Foreign Material /2	0.4	The defects (due to insurable causes) items listed under "Defects and Foreign Material" are only used to determine the
Total Defects and Foreign Material	3.7	U.S. Grade of Peas or Lentils in accordance with standards listed in the
<u>Computed</u> Total Dockage, Defects and Foreign Material	8.3	U.S. Standards for Dry Peas and Lentils (unless otherwise specified in the Special
Detects and I oreign Material	0.5	Provisions).

Only "Defects" (as determined by a grader licensed to grade dry peas) verified to be due to insurable causes of loss that occur within the insurance period may be considered when determining if production is eligible for quality adjustment (grades U.S. No. 2 or worse). If uninsured causes are suspected, refer to the LAM.