

United States
Department of
Agriculture



Federal Crop
Insurance
Corporation



Product
Administration &
Standards
Division

FRESH MARKET PEPPER LOSS ADJUSTMENT STANDARDS HANDBOOK

FCIC-25340 (4-2007)
FCIC-25340-1 (7-2008)
FCIC-25340-2 (4-2009)

2010 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25340-2
SUBJECT: FRESH MARKET PEPPER LOSS ADJUSTMENT STANDARDS HANDBOOK 2010 AND SUCCEEDING CROP YEARS	OPI: Product Administration and Standards Division	
	Approved:	Date:
	/S/ <i>Tim B. Witt</i> Deputy Administrator, Product Management	<i>April 24, 2009</i>

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-ISSUED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2010 AND SUCCEEDING CROP YEARS. ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.

SUMMARY OF CHANGES/CONTROL CHART

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

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

Changes for Crop Year 2010 (FCIC-25340-2) issued **APRIL 2009**:

- A. **Section 3 D** – Removed subsection 3 D, (2) and added option II to subsection 3 D (1) stating that Minimum Value Option I and II are contained in the Special Provisions.
- B. **Section 5 K** – Removed section heading since it is an example calculation of stage amounts of insurance per acre for section 5 J.
- C. **Summary of Harvested Production Illustration** – Revised illustration to include correct amount for Minimum Value Option II price as stated in the Special Provisions of Insurance.
- D. **Production Worksheet Illustration** – Revised illustration to include correct amount for Minimum Value Option II price as stated in the Special Provisions of Insurance.
- E. **Section 10, TABLE A** – Revised minimum sample requirements in accordance with latest RMA approved procedure.

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SUMMARY OF CHANGES/CONTROL CHART (Continued)

Control Chart For: Fresh Market Pepper Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	1-2	1-2	3-6 11-12 25-26 29-32 41-42	45-46	07-2008 04-2007 04-2007 04-2007 07-2008 04-2007 04-2007 04-2007	FCIC-25340-1 FCIC-25340 FCIC-25340 FCIC-25340 FCIC-25340-1 FCIC-25340 FCIC-25340 FCIC-25340
Insert	1-2	1-2	3-6 11-12 25-26 29-32 41-42	45-46	04-2009	FCIC-25340-2
Current Index	1-2	1-2	1-2 3-6 7-10 11-12 13-20 21-24 25-26 27-28 29-32 33-38 39-40 41-42 43-44	45-46 47	04-2009 04-2009 04-2007 04-2009 04-2007 04-2009 04-2007 07-2008 04-2009 04-2007 04-2009 04-2007 07-2008 04-2009 04-2007 04-2009 04-2007	FCIC-25340-2 FCIC-25340-2 FCIC-25340 FCIC-25340-2 FCIC-25340 FCIC-25340-2 FCIC-25340 FCIC-25340-1 FCIC-25340-2 FCIC-25340 FCIC-25340-2 FCIC-25340 FCIC-25340-1 FCIC-25340-2 FCIC-25340 FCIC-25340-2 FCIC-25340

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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. INSURABILITY

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

- (1) The crop insured will be all the fresh market bell peppers in the county for which a premium rate is provided by the actuarial documents, in which the insured has a share, and that are:
 - (a) Planted to be harvested and sold as mature fresh market bell peppers;
 - (b) Planted within the planting periods designated in the actuarial documents;
 - (c) Grown under an irrigated practice;

Refer to the LAM and the Basic Provisions for the definition as to what constitutes an irrigated practice.
 - (d) Grown on acreage covered by plastic mulch except where the Special Provisions allow otherwise; and are
 - (e) Grown by a person who in at least one of the three previous crop years, grew bell peppers for commercial sale or participated in managing a bell pepper farming operation.
- (2) For each planting period, pepper seed or transplants must initially be planted in rows unless the Special Provisions, actuarial documents, or a written agreement allows otherwise.
- (3) Land which has previously grown tomatoes, peppers (except replanted peppers as provided in the Fresh Market Pepper Crop Provisions), egg plants, or tobacco must be fumigated or otherwise properly treated before planting peppers in order to be insurable. Refer to the Basic Provisions for information on “good farming practices.”
- (4) Insurance coverage is not provided for damage or loss of production due to:
 - (a) Disease or insect infestation, unless no effective control measure exists for such disease or insect infestation; or
 - (b) Failure to market the peppers, unless such failure is due to actual physical damage caused by an insured cause of loss that occurs during the insurance period.

- (5) Insurance coverage is not provided for peppers:
- (a) Interplanted with another crop;
 - (b) Planted into an established grass or legume;
 - (c) That are pimento peppers; or
 - (d) Grown for direct marketing.
- (6) For the purpose of calculating whether the insurance period has ceased under section 10(f) of the Crop Provisions, the elapsed days should be calculated on a unit basis; therefore, begin counting the day after direct seeding or replanting, transplanting or replanting with transplants ended on the unit and count through the date the damage occurred.

The calendar date for the end of the insurance period is 165 days after the date of direct seeding or replanting with seed and 150 days after the date of transplanting or replanting with transplants.

B. PROVISIONS AND PROCEDURES NOT APPLICABLE TO CAT COVERAGE

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

C. UNIT DIVISION

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

D. MINIMUM VALUE OPTION

- (1) The total value of harvested production if **Minimum Value** Option I **or II** is selected will be determined as follows:
- (a) For sold production, the dollar amount obtained by subtracting the allowable cost contained in the Special Provisions from the price received for each box of peppers (this result may not be less than the minimum value option price contained in the Special Provisions for any box of peppers), and multiplying this result by the number of boxes of peppers sold; and
 - (b) For marketable production that is not sold, the dollar amount obtained by multiplying the number of boxes of such peppers on the unit by the minimum value shown in the Special Provisions for the planting period. Harvested production that is damaged or defective due to insurable causes and is not marketable will not be counted as production.

- (2) The adjuster must determine why any production is rejected and document that the damage causing the rejection was due to an insurable cause of loss.

4. REPLANTING PAYMENT PROCEDURES

A. GENERAL INFORMATION

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

B. QUALIFICATIONS FOR REPLANTING PAYMENT

To qualify for replanting payment, the:

- (1) peppers must be damaged by an insurable cause;
- (2) AIP must determine that it is practical to replant (refer to the LAM);
- (3) acres being replanted must have been initially planted on or after the “Earliest Planting” date established by the Special Provisions;
- (4) appraisal (or appraisal plus any appraisals for uninsured causes of loss) must indicate that more than 50 percent of the plant stand, in the field or subfield, will not produce peppers.

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

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

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

C. MAXIMUM REPLANTING PAYMENT

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

- (1) The insured’s actual replanting cost; or

- (2) The result obtained by multiplying the maximum replant per acre allowed in the Special Provisions times the insured's share in the crop.

EXAMPLE 1

Owner/operator (100 percent share)

30 acres replanted

Insured's actual cost to replant = \$510.00

Maximum allowed per Special Provisions = \$950.00 x 1.000 (share) = \$950.00

The lesser of \$510.00 and \$950.00 = \$510.00

Enter \$510.00 in the Section I, "Adjusted Potential" Column of the claim form.

EXAMPLE 2

Landlord/tenant (50/50 share)

30 acres replanted

Insured's actual cost to replant = \$510.00

Maximum allowed per Special Provisions = \$950.00 x .500 (share) = \$475.00

The lesser of \$510.00 and \$475.00 = \$475.00

Enter \$475.00 in Section I, "Adjusted Potential" Column of the claim form if share has been applied or \$950.00 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 the claim form according to individual company guidelines.

D. REPLANTING PAYMENT INSPECTIONS

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

E. REPLANTING LIMITATIONS

- (1) The insured must replant any acreage of peppers damaged during the planting period in which initial planting took place whenever less than 50 percent of the plant stand remains; and
- (a) It is practical to replant;
 - (b) If, at the time the crop was damaged, the final day of the planting period has not passed; and

H. BACKGROUND INFORMATION

- (1) Each pepper plant will normally produce an average of six marketable peppers per plant. Two are set in the crown, two in the first branching, and two in the secondary branching.
- (2) Peppers are normally set in double rows in each 72-inch wide plastic mulch bed.

I. PEPPER STAGES OF GROWTH

- (1) Applicability. These instructions provide plant growth-stage information for use when appraising potential production during various stages of growth.
- (2) Determination. The growth stage determination is based on the length of time between specified events, depending on whether plants are direct-seeded or transplanted. Fields should be split into subfields to reflect distinctly different stages of growth from different parts of the field.
- (3) For hail damage the stage of growth can be determined by counting the days from seeding or transplanting to the date of damage.

J. STAGE AMOUNTS OF INSURANCE PER ACRE

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

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

6. APPRAISAL METHODS

A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

Appraisal Method...	Use...
Planting to Fruit Set Method	From planting to fruit set.
After Fruit Set Method	After the plants have developed fruit.

B. PLANTING TO FRUIT SET METHOD

- (1) This method is based on the number of surviving plants in a designated sample row length (use 1/100 of an acre). (Refer to section 5 for determination of sample row length).
- (2) Surviving plant counts are converted to a percent potential remaining in the field by dividing the total number of surviving plants by the total number of original plants.
- (3) Using the percent potential, convert the percentage to boxes. Refer to the appraisal worksheet for an example, and refer to section 5, "Fresh Market Pepper Appraisals," for background information.

C. AFTER FRUIT SET METHOD

- (1) This method is based on the number of mature bell peppers remaining on acreage which the pepper plants produced or would have produced by the end of the insurance period. DO NOT include peppers, which DUE TO INSURABLE CAUSES would not be marketable.
- (2) Count potential production on acreage that has not been harvested the third time.
- (3) The average number of peppers for all representative samples is determined by dividing the total number of peppers by the number of sample plots.
- (4) The average number of peppers from all representative samples shall be converted to an average box per sample by dividing the average number of peppers by 100 (the number of peppers in one box).
- (5) The average box per sample multiplied by the acreage factor (1000 for 1/1000 acre or 100 for 1/100 acre) will equal the average number of boxes of peppers per acre.

For Illustration Purposes Only			COMPANY: ANY COMPANY		1. INSURED'S NAME		
SUMMARY OF HARVESTED PRODUCTION (Fresh Market Peppers or Fresh Market Tomatoes)			CLAIM NO.: XXXXXXXX		2. CROP		
					Peppers (0083)		
3. CROP YEAR		4. POLICY NO.		7. NAME, ADDRESS, AND PHONE NO. OF BUYER/PACKER			
YYYY		XXXXXXX		ABC Packing Co., Box XX,			
5. PLANTING PERIOD		6. UNIT NO.		Any Town, Any State XXXXX			
FALL		00100		Tel (XXX) XXX-XXXX			
Minimum Value Option II Selected							
PART I – PRODUCTION							
SALE DATE	LOAD NO.	NO. OF BOXES / CARTONS	PER BOX/CARTON			MINIMUM VALUE	TOTAL VALUE PER LOAD
			GROSS VALUE	ALLOWABLE COST	NET VALUE		
8	9	10	11	12	13	14	15
12-11-YYYY	21642	185	11.00	4.85	6.15	3.00	1,137.75
12-11-YYYY	21645	170	13.00	4.85	8.15	3.00	1,385.50
12-11-YYYY	21647	150	6.00	4.85	1.15	3.00	450.00
12-11-YYYY	22450	160	5.00	4.85	0.15	3.00	480.00
12-18-YYYY	22690	170	15.00	4.85	10.15	3.00	1,725.50
12-18-YYYY	23100	100	0.90	4.85	0.00	3.00	300.00
12-20-YYYY	24250	90	2.00	4.85	0.00	3.00	270.00
12-22-YYYY	24301	140	6.00	4.85	1.15	3.00	420.00
12-24-YYYY	24330	150	11.00	4.85	6.15	3.00	922.50
12-30-YYYY	24600	131	7.67	4.85	2.82	3.00	393.00
16. TOTAL BOXES/CARTONS		1,446	17. TOTAL (\$) ALL LOADS				7,484.25
PART II – WEIGHTED VALUE							
18. TOTAL (\$) ALL LOADS		19. TOTAL BOXES/CARTONS			20. VALUE PER BOX/CARTON		
7,484.25		1,446			5.18		
21. INSURED SIGNATURE		DATE	22. ADJUSTER SIGNATURE		CODE NO.	DATE	
I.M. Insured		MM-DD-YYYY	I.M. ADJUSTER		XXXXXX	MM-DD-YYYY	

Refer to the Above Summary of Harvested Production Worksheet instructions for required statements and signature entries.

9. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

A. CLAIM FORM STANDARDS

- (1) The entry items in subsection C 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) 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 <http://www.rma.usda.gov/regs/required.html> 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 ENTRIES AND COMPLETION PROCEDURES

- (1) The claim form (hereafter referred to as “Production Worksheet”) is a progressive form containing all notices of damage for all preliminary, replant, and final inspections on a unit.
- (2) If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
 - (a) Acreage report errors.
 - (b) Delayed notices and delayed claims.
 - (c) Corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.

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 Policy(s):**

- a. If no other person has a share in the unit (insured has 100 percent share), MAKE NO ENTRY.
- b. In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril insurance contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter “NONE.” 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) Appraisals;
- (3) Stages or intended use(s) of acreage;
- (4) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (5) Appraisals for damage due to hail or fire if Hail and Fire Exclusion is in effect.

Verify or make the following entries:

**Item
No.**

Information Required

- A. **Field ID:** The field 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.

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

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

- B. **Prelim. Acres:**

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

REPLANT AND FINAL: MAKE NO ENTRY.

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

Determined acres to tenths (if estimated enter “E” in front of acres, refer to the LAM for procedure regarding when estimated acres are allowed and related documentation requirements) for which consent is given for other use and/or

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

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

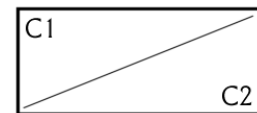
- a. Determine the planted acreage of any fields or subfields NOT replanted. Consolidate it into a single line entry UNLESS the usual reasons for separate line entries apply. Record the field or subfields identities (from a map or aerial photo) in the Narrative.
- b. ACCOUNT FOR ALL PLANTED ACREAGE IN THE UNIT.

FINAL: Determined acres to tenths.

Acreage breakdowns WITHIN a unit or field may be estimated (refer to the LAM) if a determination is impractical.

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

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



- D. **Interest or Share:** Insured's interest in the crop to three decimal places as determined at the time of inspection. If shares vary on the same UNIT, use separate line entries.
- E. **Risk:** Three-digit code for the correct "Rate class" specified on the actuarial documents. If a "Rate Class" or "High Risk Area" is not specified on the actuarial documents, make no entry. Verify with the Summary of Coverage and if the "Rate Class" is found to be incorrect, revise according to 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.

<u>STAGE</u>	<u>EXPLANATION</u>
---------------------	---------------------------

"R"	Acreage replanted and qualifying for replanting payment.
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STAGE**EXPLANATION**

“NR”Acreage not replanted or not qualifying for a replanting payment. Enter “NR” if the combined stand appraisal and uninsured cause appraisal totals 50 percent or more of the original stand for replanting claims.

FINAL: Stage abbreviation as shown below.

STAGE**EXPLANATION**

“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.

“1,” “2,” or “3”Stage as defined in the Crop Provisions (refer to section 5, “Fresh Market Pepper Appraisals”).

If all the acreage in the unit was replanted and then a second cause of loss occurred, the stage would be determined based on the date replanting was completed. However, if just a portion of the unit was replanted and additional damage occurred, the loss would be determined based on varying stages.

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

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

USE**EXPLANATION**

“Replant”Acreage replanted and qualifying for replanting payment

“Not Replanted”Acreage not replanted or not qualifying for a replanting payment

“To Cucumbers,” etc.Other use made of the acreage

“WOC”Other use without consent

“SU”Solely uninsured

“ABA”Abandoned without consent

“H”Harvested

“UH”Unharvested

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

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

24. **Unit Total:**

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

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

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

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

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

Final indemnity inspections and final replanting payment inspections should be signed on bottom line.

26. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. **BEFORE** obtaining 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:**

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 Crop/Code # PEPPERS / 0083	2 Unit # 00100	3 Legal Description N – 5 – 50 – 20	PRODUCTION WORKSHEET (FOR ILLUSTRATION PURPOSES ONLY) 7 Company _____ ANY COMPANY _____ Agency _____ ANY AGENCY _____				8 Name of Insured I. M. INSURED				
4 Date of Damage OCT 10	DEC 1						9 Claim # XXXXXXXXXX		11 Crop Year YYYY		
5 Cause of Damage HAIL	FREEZE						10 Policy # XXXXXXXXXX				
6 Primary Cause % 60 %	X						14 Date(s) Notice of Loss		1 st MM/DD/YYYY	2 nd MM/DD/YYYY	Final MM/DD/YYYY
12 Additional Units 00200	00300						15 Companion Policy(s)				
13 Est. Prod Per Acre 975	950										

SECTION I – ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL										POTENTIAL YIELD					STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K ₁ K ₂	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+Uninsured Cause	Adjusted Potential	Total to Count (C x N)	Per Acre	Total (C x P)
M/D 1A NS	E38.0	36.8	1.000	D01	140	335	1	To Melons	168	-----	4.00		672.00	24,730	2,120	78,016
M/D 1B NS		25.4	1.000	D01	140	335	3	UH	380	-----	4.00		1,520.00	38,608	3,262	82,855
M/D 1C NS		24.9	1.000	D01	140	335	3	H	77	-----	4.00		308.00	7,669	3,262	81,224
16 TOTAL		87.1	17 TOTALS											71,007		242,095

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

Insured selected option II – Minimum price is \$3.00 per box. Field 1C harvested 3 times. 102 boxes/acre – 25 = 77 Unsold production was due to freeze. Permanent fields verified.

Refer to attached Special Report. Stage 1 guarantee = (Amount of insurance times 65 percent - \$3,262 x .65 = \$2,120).

SECTION II – HARVESTED PRODUCTION

18 Date Harvest Completed MM/DD/YYYY					19 damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>					20 Assignment of Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					21 Transfer of Right To Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>				
MEASUREMENTS					GROSS PRODUCTION					ADJUSTMENTS TO HARVESTED PRODUCTION									
A ₁ A ₂	B	C	D	E	F	G	H	I	J	K ₁ K ₂	L ₁ L ₂	M ₁ M ₂	N	O	P	Q ₁ Q ₂	R	S	
Share Field ID	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	Box Bu. Ton Lbs. Cwt	Shell/ Sugar Factor	FM% Factor	Moisture% Factor	Test Wt. Factor	Adjusted Production HorIxJxK ₂ xL ₂ xM ₂	Prod. Not To Count	Production (N – O)	Value Mkt. Price	Quality Factor	Production To Count (P X R)	
	ABC Packing Company Any Town, Any State							1,446					1,446		1,446	5.18		7,490	
	UNSOLD							87					87		87	4.00		348	
	U-PICK							92					92		92	4.50		414	

These form examples do not illustrate all required entry items (e.g., certification statements, signatures, etc.).

22 Section II Total	8,252
23 Section I Total	71,007
24 Unit Total	79,259

10. REFERENCE MATERIAL

TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS

ACRES IN FIELD OR SUBFIELD	MINIMUM NO. 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.	

EXHIBIT 1

PLANTING RECORD (FOR ILLUSTRATION PURPOSES ONLY)										
Company: Any Company						Policy No.: XXXXXXXX				
Crop Name: Fresh Market Pepper						Crop Variety: Hybrid Variety				
Planting Period: Fall <u> X </u> Winter <u> </u> Spring <u> </u>										
Farm Description			Insured Acres		Field ID	Share	Other Person	Date Planted	TOMATO ONLY	
Section	TWP	Range	Whole	10ths					Staked	Ground
NW 1/4 5	50	20	36	8	1A	1.000		9/8		
NW 1/4 5	50	20	25	4	1B	1.000		9/10		
NE 1/4 5	50	20	24	9	1C	1.000		9/15		
SW 1/4 6	50	26	30	0	2A	.500	S. Jones	9/15		
SE 1/4 6	50	26	32	2	2B	.500	S. Jones	10/8		
NW 1/4 4	50	20	12	9	3A	.667	T. Hook	10/10		
NW 1/4 4	50	20	15	5	3B	.667	T. Hook	10/13		