

United States
Department of
Agriculture



Federal Crop
Insurance
Corporation



Product
Administration &
Standards
Division

FRESH MARKET PEPPER LOSS ADJUSTMENT STANDARDS HANDBOOK

FCIC-25340 (5-2010)

2011 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25340
SUBJECT: FRESH MARKET PEPPER LOSS ADJUSTMENT STANDARDS HANDBOOK 2011 AND SUCCEEDING CROP YEARS	OPI: Product Administration and Standards Division	
	Approved:	Date:
	/S/ <i>Tim B. Witt</i> Deputy Administrator, Product Management	<i>May 3, 2010</i>

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-ISSUED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2011 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 2011 (FCIC-25340) issued **MAY 2010**:

- A. Throughout handbook: Made editorial and syntax changes so handbook text tracks with current RMA-approved handbook formatting, and updated examples and forms as needed.
- B. Throughout the handbook: Comments that pertained to grammar, punctuation, deleting unneeded words, rewording to make a sentence flow better, corrections of reference numbers, formatting, etc. were incorporated if accepted, but are not listed.
- C. **Subsection 2B(3)** - Added abbreviation for Minimum Value Option (MVO).
- D. **Subsection 2B(4)** - Revised definition of Penhooker and U-pick.
- E. **Subsection 5D** - Revised row width determinations based on normal planting pattern of double row beds for peppers.

FRESH MARKET PEPPER LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

- F. **Subsection 5E** - Revised sample row length determination instructions and moved to subsection 5E.
- G. **Subsection 5F** - Revised instructions for determining insurable acreage and moved to subsection 5F
- H. **Subsection 8A** - Revised appraisal worksheet form standards in accordance with latest RMA approved procedure.
- I. **Subsection 8D** - Revised summary of harvested production worksheet entries and completion procedures.
- J. **Subsection 9A** - Revised claim form standard instructions in accordance with RMA approved procedure.
- K. **Subsection 9C** - Items 4-6, allow recording of three additional entries for dates of damage, causes of damage, and the related determined percent of damage. No longer requires identification of a primary cause of damage (51% rule removed).
- L. **Subsection 9C** - Deleted entries for "Preliminary Acres," and entries for Stage Guarantee "Per Acre" and Total."
- M. **Subsection 9C** - Added items 17 and 48, to allow entry of multi-crop codes on the PW as required by the LAM.
- N. **Subsection 9C** - Added item 18 to provide space to enter reported acres (from the acreage report). This is important when determining if there are under-reported acres.
- O. **Subsection 9C** - Added item 19 to provide space to enter determined acres on the PW as previously required by the Loss Adjustment Standards Handbook.
- P. **Subsection 9C** - Items 23-26 and item 28, new entry items to record applicable actuarial codes when identified on the FCI-35.
- Q. **Subsection 9C** - Item 71, records total production allocated to this unit from other unreported units.

FRESH MARKET PEPPER LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

- R. **Subsection 9C** - Item 72, records total APH production for this unit, after deductions for production damaged by uninsured causes (total of column 37) and production allocated to other units included on this unit's claim (item 71).
- S. **Subsection 9C** - Items 73 and 74 reversed so insured's signature is on the left hand side and the adjuster's signature is on the right hand side of the form.
- T. **Subsection 9C** - Incorporated revised production worksheet and replanting worksheet.

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	ENTIRE BOOK					
Current Index	1-3	1-2	1-44	46-48	05-2010	FCIC-25340

THIS PAGE INTENTIONALLY LEFT BLANK

FRESH MARKET PEPPER LOSS ADJUSTMENT STANDARDS HANDBOOK

TABLE OF CONTENTS

	<u>PAGE</u>
1. INTRODUCTION	1
2. SPECIAL INSTRUCTIONS	1
A. DISTRIBUTION	1
B. TERMS, ABBREVIATIONS, AND DEFINITIONS	1
3. INSURANCE CONTRACT INFORMATION	3
A. INSURABILITY	3
B. PROVISIONS AND PROCEDURES NOT APPLICABLE TO CAT COVERAGE	4
C. UNIT DIVISION	4
D. MINIMUM VALUE OPTION	4
4. REPLANTING PAYMENT PROCEDURES	5
A. GENERAL INFORMATION	5
B. QUALIFICATIONS FOR REPLANTING PAYMENT	5
C. MAXIMUM REPLANTING PAYMENT	5
D. REPLANTING PAYMENT INSPECTIONS	6
E. REPLANTING LIMITATIONS	6
F. IMPRACTICAL TO REPLANT	7
5. FRESH MARKET PEPPER APPRAISALS	7
A. GENERAL INFORMATION	7
B. TIMING OF APPRAISALS.....	8
C. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS	8
D. MEASURING ROW WIDTH FOR SAMPLE SELECTION	8
E. DETERMINING SAMPLE ROW LENGTH FOR 1/100 AND 1/1000 ACRE	9
F. DETERMINING INSURABLE ACREAGE	9
G. DETERMINING PLANTS PER ACRE	10
H. BACKGROUND INFORMATION	10
I. PEPPER STAGES OF GROWTH	11
J. STAGE AMOUNTS OF INSURANCE PER ACRE	11
6. APPRAISAL METHODS	12
A. GENERAL INFORMATION	12
B. PLANTING TO FRUIT SET METHOD	12
C. AFTER FRUIT SET METHOD	12

FRESH MARKET PEPPER LOSS ADJUSTMENT STANDARDS HANDBOOK

TABLE OF CONTENTS (Continued)

	<u>PAGE</u>
7. APPRAISAL DEVIATIONS AND MODIFICATIONS	13
A. DEVIATIONS	13
B. MODIFICATIONS	13
8. APPRAISAL AND SUMMARY OF HARVESTED PRODUCTION WORKSHEET ENTRIES AND COMPLETION PROCEDURES	13
A. APPRAISAL WORKSHEET FORM STANDARDS	13
B. GENERAL INFORMATION FOR WORKSHEET ENTRIES AND COMPLETION PROCEDURES	13
C. APPRAISAL WORKSHEET ENTRIES AND COMPLETION INFORMATION	14
PLANTING TO FRUIT SET/REPLANT	14
APPRAISAL WORKSHEET EXAMPLE	17
AFTER FRUIT SET	18
APPRAISAL WORKSHEET EXAMPLE	20
D. SUMMARY OF HARVESTED PRODUCTION WORKSHEET ENTRIES AND COMPLETION PROCEDURES	21
SUMMARY OF HARVESTED PRODUCTION EXAMPLE	25
9. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES	26
A. CLAIM FORM STANDARDS	26
B. GENERAL INFORMATION FOR WORKSHEET ENTRIES AND COMPLETION PROCEDURES	26
C. FORM ENTRIES AND COMPLETION INFORMATION	27
SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS	30
SECTION II – DETERMINED HARVESTED PRODUCTION	38
CLAIM FORM EXAMPLE	43
CLAIM FORM EXAMPLE (REPLANT)	44
10. REFERENCE MATERIAL	46
TABLE A – MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS	46
EXHIBIT 1 – PLANTING RECORD	47
EXHIBIT 2 – PLANTING RECORD PLAT MAP	48

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 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 www.rma.usda.gov/handbooks/25000/index.html. All Approved Insurance Providers (AIPs) will utilize these standards for both loss adjustment and loss **adjustment** 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. DISTRIBUTION

- (1) 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:
- (2) One legible copy to the insured. The original and all remaining copies as instructed by the AIP. 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 **general** (not crop specific) to loss adjustment are identified in the LAM.
- (2) Terms, abbreviations, and definitions **specific** to pepper loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.
- (3) Abbreviations:

CAT	Catastrophic Risk Protection
CIH	Crop Insurance Handbook
DSSH	Document and Supplemental Standards Handbook, FCIC-24040
MVO	Minimum Value Option

(4) Definition(s):

Acre	43,560 square feet of land when the row widths do not exceed six feet, or if row widths exceed six feet, the land area on which at least 7,260 linear feet of rows are planted.
Allowable Cost	The dollar amount per box for harvested production that includes the actual cost of picking, grading, packing containers, hauling, and selling not to exceed the amount shown in the Special Provisions.
Bell Pepper	An annual pepper (of the capsicum annum species, grossum group), widely cultivated for its large, crisp, edible fruit.
Box	One and one-ninth (1-1/9) bushels of the insured crop.
Crop Year	Crop year is a period of time that begins on the first day of the earliest planting period for fall-planted peppers and continues through the last day of the insurance period for spring-planted peppers. The crop year is designated by the calendar year in which spring planted peppers are harvested.
Direct Marketing	Sale of the insured crop directly to consumers without the intervention of an intermediary such as a wholesaler, retailer, packer, processor, shipper or buyer.
Excess Rain	An amount of precipitation sufficient to directly damage the crop.
First handler	A person or entity who takes possession of, or purchases, the insured's crop for the purpose of acting as an intermediary in the marketing/sales process.
Freeze	The formation of ice in the cells of the plant or its fruit, caused by low air temperatures.
Fruit Set	The successful pollination of the flower resulting in a burst of growth of the ovary, and usually accompanied by wilting of the flowers petals.
Harvest	The picking of peppers on the unit.
Penhooker	Individuals or entities who purchase the right to harvest peppers remaining in the field after commercial harvest has been completed.
Tropical Depression	A system identified by the U.S. Weather Service as a tropical depression, and for the period of time so designated, including tropical storms, gales, and hurricanes.
*** U-pick	Scavenged ("Penhooker") peppers harvested and sold to someone other than a first handler is to be reported as "u-pick." U-pick is a form of direct marketing.

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.

- (g) Grown on insurable land which can include newly cleared land and former pasture land.

- (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 **MVO I** or **MVO 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 **MVO** 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 **included** as production **to count**.

- (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. Refer to the Basic Provisions, Crop Provisions, and the Special Provisions for additional information.

B. QUALIFICATIONS FOR REPLANTING PAYMENT

To qualify for replanting payment, the:

- (1) Peppers must be damaged due to an insurable cause.
- (2) AIP must determine that it is practical and give consent 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).

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

C. 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 replanting payment amount 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 = \$995.00 x 1.000 (share) = \$995.00

The lesser of \$510.00 and \$995.00 = \$510.00

Enter \$510.00 in the Section I, "Appraised Potential" column of the Claim Form. Enter the replant calculations in the "Narrative" 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 = \$995.00 x .500 (share) = \$497.50

The lesser of \$510.00 and \$497.50 = \$497.50

Enter \$497.50 in Section I, "Appraised Potential" column of the Claim Form if the insured's share has been applied or \$995.00 if the insured's share has yet to be applied. Indicate in the "Narrative" if "Appraised Potential" has/has not been reduced for share on the Claim Form according to individual AIP guidelines. Enter the replant calculations in the "Narrative" of the Claim Form.

D. REPLANTING PAYMENT INSPECTIONS

- (1) 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 are to be handled as preliminary inspections.
- (2) If qualified for a replanting payment, a Certification Form may be prepared on the initial farm visit. Enter in item 18 of the Appraisal Worksheet (Planting to Fruit Set/Replant); the date the acreage was replanted (from a completed Certification Form, signed and returned by the insured). Refer to the LAM for more information.

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 (as determined by the AIP);
 - (b) If, at the time the crop was damaged, the final day of the planting period has not passed; and
 - (c) The damage occurs within 30 days of transplanting or 60 days of direct-seeding.

- (2) Whenever peppers are initially planted during the fall or winter planting periods and the conditions specified in (1) (b) and (1) (c) above are not satisfied, the insured may elect:
 - (a) To replant such acreage and collect any replanting payment due, **if the AIP determines it is practical to replant**, as specified in Section 12 of the Crop Provisions. The initial planting period coverage will continue for such replanted acreage.
 - (b) Not to replant such acreage and receive an indemnity based on the stage of growth the plants had attained at the time of damage. However, such an election will result in the acreage being uninsurable in the subsequent planting period.

F. IMPRACTICAL TO REPLANT

Where it is impractical to replant and stand reduction is evident as a result of an insured cause of loss, the insured may opt to:

- (1) Take an indemnity payment based on the stage at the time of damage; or
- (2) Take the remaining “undamaged” peppers to harvest.

In (2) above, the area encompassing damaged, destroyed, or missing plants can be released for “another use,” and be planted (**or** interplanted) to other (non-pepper) plants. The acreage released (determined by the percent of stand lost) is to be recorded on a separate line on the Claim Form, documenting the pepper stage in which the damage occurred. An appraisal on such released acreage would be added to any harvested production from the remaining acreage on the unit to obtain the total unit production to count. The final claim is to be completed upon final disposition of the crop on the unit.

When the crop is damaged to the extent that the majority of growers in the area would no longer care for the crop (and it is not practical to replant), insurance on that acreage is considered to have ceased. **If the peppers are destroyed, any indemnity will be based on the stage the bell peppers had reached at the time care would have normally been withdrawn. If the peppers are not destroyed and are subsequently harvested, settlement of the claim will be as provided in Section 14 of the Crop Provisions based on the stage the plants had achieved when the damage occurred.** The adjuster is cautioned to be certain there is sufficient potential in a damaged bell pepper crop to warrant further care, BEFORE it is allowed to progress to the next stage guarantee (refer to subsection 3 (e) of the Crop Provisions). Refer to the Crop Provisions for the definition of “Practical to Replant.”

5. FRESH MARKET PEPPER APPRAISALS

A. GENERAL INFORMATION

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

B. TIMING OF APPRAISALS

Fruit set is a very critical time for the pepper plant. Temperatures that are too low or too high, low light intensity, and adverse soil moisture conditions can adversely affect fruit set. This may adversely affect the adjuster's ability to make an accurate appraisal. If necessary, the adjuster should defer the appraisal in accordance with the LAM.

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

Refer to the LAM for information on deferred appraisals.

C. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS

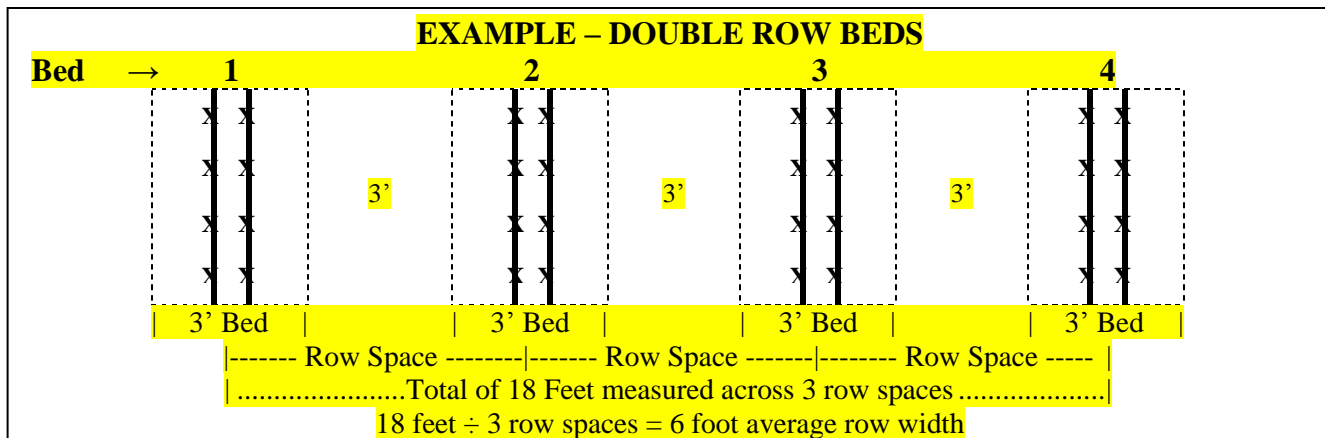
- (1) Determine the minimum number of required samples for a field or subfield by the field size, the average stage of growth, age (size) and general capabilities of the plants, and variability of potential production and plant damage within the field or subfield.
- (2) Split the field into subfields when:
 - (a) Variable damage causes the crop potential to appear to be significantly different within the same field; or
 - (b) The insured wishes to destroy a portion of a field.
- (3) Each field or subfield must be appraised separately.
- (4) Take not less than the minimum number (count) of representative samples required in **TABLE A** for each field or subfield.

D. MEASURING ROW WIDTH FOR SAMPLE SELECTION

Use these instructions for all appraisal methods.

- (1) Use a measuring tape marked in inches or convert a tape marked in tenths, to inches, to measure row width (Refer to the LAM for conversion table).
- (2) Only planted area(s) will be considered insurable acreage (Refer to Section 5F below). Measure across THREE OR MORE row spaces, from the center of the first bed to the center of the fourth bed (or as many beds needed), and divide the result by the number of row spaces measured across, to determine an average row width in whole feet.
- (3) Apply the row width to determine the length of row required for the sample, as shown in subsection 5E.

- (4) Normal plastic mulch planting pattern (double row beds) as established by the bedding equipment.



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

- (1) Determine row width in accordance with subsection 5D above.
- (2) Determining sample row length for appraisal purposes:
- (a) 6-foot row widths or less: Divide 43,560 square feet by the applicable row width to obtain the linear feet of row per acre. Divide this result by 100 or 1000, in this example 1000, to obtain the per acre sample row length ($43,560 \div 5 = 8,712 \div 1000 = 8.7$ linear feet of row per sample for 1/1000th acre appraisals); or
 - (b) For row widths greater than 6 feet: Divide the standard linear feet of row 7,260 by 100 or 1000, in this example 1000, to obtain the per acre sample row length ($7,260 \div 1000 = 7.26$ or 7.3 linear feet of row per sample for 1/1000th acre appraisals).

F. DETERMINING INSURABLE ACREAGE

Only planted area(s) will be considered insurable acreage. Use the following methods to determine insurable acreage for loss adjustment purposes:

- (1) Establish the planted area(s) within the field (excluding unplanted headlands, field roads, and/or other areas not part of the planting pattern, used for spraying and care/harvesting of the crop);
- (2) Determine row widths from planted area(s) within the field (Refer section 5D above);
- (3) Apply the definition of “Acre” in the crop provisions to the planted area(s):
 - (a) 6-foot row widths or less with 43,560 square feet of planted area(s) will equal one insured acre; or
 - (b) Row widths greater than 6 feet will require more than one land acre to equal one insured acre.

EXAMPLE 1: DETERMINING INSURABLE ACREAGE WITHIN A FIELD WHEN ROW WIDTHS EXCEED 6-FEET:

Insured reports 20.0 acres with 8-foot wide planted row spacing in the field. At loss time, the loss adjuster determines there are unplanted area(s) in the field (unplanted headlands, field roads, or other areas not part of the planting pattern that are used for spraying and care/harvesting of the crop). The loss adjuster determines the insurable, planted acreage, as follows:

1,300 linear feet (length) x 640 linear feet (8-foot row spacing x 80 planted rows) = 832,000 square feet of planted area. $832,000 \text{ square feet of planted area} \div 43,560 \text{ square feet per acre} = 19.1 \text{ acres of planted area}$. The 19.1 acres of planted area based on 8-foot row spacing must be adjusted to 6-foot row spacing to determine insurable, planted acres. Multiply 19.1 acres x .750 factor (6-foot row spacing \div 8-foot row spacing = .750 factor) = 14.3 insurable, planted acres.

EXAMPLE 2: DETERMINING INSURABLE ACREAGE WITHIN A FIELD WHEN ROW WIDTHS DO NOT EXCEED 6-FEET:

Insured reports 20.0 acres with 5-foot wide planted row spacing in an irregular shaped field. At loss time, the loss adjuster determines there are unplanted area(s) in the field (unplanted headlands, field roads, or other areas not part of the planting pattern that are used for spraying and care/harvesting of the crop). The loss adjuster determines the insurable, planted acreage, as follows:

5,808 feet (length) x 80 feet (width) = 464,640 square feet of planted area. 2,904 feet (length) x 80 feet (width) = 232,320 square feet of planted area. $464,640 \text{ square feet of planted area} + 232,320 \text{ square feet of planted area} = 696,960 \text{ total square feet of planted area}$. $696,960 \text{ total square feet of planted area} \div 43,560 \text{ square feet per acre} = 16.0 \text{ insurable, planted acres}$.

G. DETERMINING PLANTS PER ACRE

- (1) Determine row width and acreage in accordance with subsections 5D and 5F.
- (2) Square feet per acre divided by row width (use 6 feet for row widths for row widths greater than 6 feet) divided by plant spacing (in feet to hundredths) times 2 (double row beds) equals plants per acre.

EXAMPLE: $43,560 \text{ square feet divided by } 6 \text{ foot row width equals } 7,260 \text{ linear feet of row per acre}$; divided by 1.00 foot (12-inch plant spacing) times 2 equals 14,520 plants per acre.

H. BACKGROUND INFORMATION

- (1) Each pepper plant will normally produce an average of six marketable peppers per plant. Two are set in the crown, two in the first branching, and two in the secondary branching.
- (2) Peppers are normally set in double rows in each 36-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 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. For any appraised potential on acreage that has been harvested for the third time, count only the appraised mature production in excess of 25 boxes per acre. The net (reduced) appraisal (not less than zero) is entered on the appraisal worksheet and Production Worksheet.
- (3) The average number of peppers for all representative samples is determined by dividing the total number of peppers by the number of sample plots.
- (4) The average number of peppers from all representative samples shall be converted to an average box per sample by dividing the average number of peppers by 100 (the number of peppers in one box).
- (5) The average box per sample multiplied by the acreage factor (1000 for 1/1000 acre or 100 for 1/100 acre) will equal the average number of boxes of peppers per acre.

7. APPRAISAL DEVIATIONS AND MODIFICATIONS

A. DEVIATIONS

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

B. MODIFICATIONS

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

8. APPRAISAL AND SUMMARY OF HARVESTED PRODUCTION ENTRIES AND COMPLETION PROCEDURES

A. WORKSHEET FORM STANDARDS

- *** (1) The entry items in subsection 8C are the minimum requirements for the Fresh Market Pepper Appraisal Worksheet. The entry items in subsection 8D are the minimum requirements for the Fresh Market Pepper Summary of Harvested Production Worksheet. All of these entry items are “Substantive,” (i.e., they are required.)
- (2) Appraisal worksheet completion instructions. The completion instructions for the required entry items on the appraisal and summary of harvested production worksheets in the following subsections are “Substantive,” (i.e., they are required.)
- (3) The Privacy Act and Non-Discrimination 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 in the example form in this section. The current Non-Discrimination Statement and Privacy Act Statement can be found on the RMA website at: <http://www.rma.usda.gov/regs/required.html> 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 PROCEDURES

- (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 (Applicable to replant, preliminary, and final claims):

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

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

- (4) The MVO I and MVO II are only applicable on harvested production.
- (5) An appraisal for potential production is to be completed on any probable loss unit acreage that has **not** been harvested the third time.
- (6) Standard appraisal and summary of harvested production worksheet items are numbered consecutively in subsections 8C and 8D. Illustrations are also provided to illustrate how to complete all entries, except the last three items on the appraisal and summary of harvested production worksheets.

C. APPRAISAL WORKSHEET ENTRIES AND COMPLETION INFORMATION

PLANTING TO FRUIT SET/REPLANT

Verify or make the following entries:

**Item
No.**

Information Required

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 insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
- 2. **Policy No.:** Insured’s assigned policy number.
- 3. **Unit No.:** Unit number from the Summary of Coverage after it is verified to be correct.
- 4. **Stage:** Production stage at time of damage (e.g. 1, 2, or 3). Refer to subsection 5I, “Pepper Stages of Growth” and subsection 5J, “Stage Amounts of Insurance Per Acre.”
- 5. **Fraction of An Ac.:** Use 1/100 of an acre. Refer to subsection 5E, “Determining Sample Row Length for 1/100 and 1/1000 Acre” for sample row length.
- 6. **Crop:** “Fresh Market Peppers” (0083).

7. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim has been filed.
8. **Planting Period:** Planting period (e.g. Fall, Winter, or Spring). Refer to the Summary of Coverage for the planting date and the actuarial documents to determine the planting period.
9. **Row Width:** Row width, rounded to the nearest whole foot. Refer to subsection 5D, “Measuring Row Width for Sample Selection.”
10. **Plant Spacing:** Plant spacing within the row in whole inches (e.g., 18 inches).
11. **Fld. ID:** Field or subfield identification symbol.
12. **Acres:** Number of determined insurable acres, to tenths, in field or subfield being appraised. Refer to subsection 5F, “Determining Insurable Acreage.”
13. **Planting Date:** Planting date in MM/DD/YYYY format. Refer to the Summary of Coverage, Planting Record (Exhibit 1), or Planting Record Plat Map (Exhibit 2) for the planting date.
14. **Number of Surviving Plants/Sample Plot:** Number of surviving plants in sample plot.
15. **Number of Original Plants/Sample Plot:** Number of original plants in sample plot.
16. **No. Surv.:** Total number of all plants surviving in all samples.
17. **No. Orig.:** Total number of original plants in all samples.
18. **%:** Result of dividing total surviving (item 16) by total original (item 17) (rounded to nearest whole percent). This entry must be less than 50 percent for the acreage to qualify for a replanting payment.
19. **Plants/Acre:** Number of plants per acre. Refer to subsection 5G, “Determining Plants per Acre.”
20. **Plants Surv.:** Result of multiplying the original number of plants per acre (item 19) by percentage of the plants remaining (item 18) rounded to the nearest whole number.
21. **Factor:** Enter “.06” for peppers.
22. **Boxes/Cartons:** Circle “Boxes.” Result of multiplying plants surviving (item 20) by pepper factor (item 21), rounded to the nearest whole box (1-1/9 bushels).
23. **Remarks:** Remarks pertinent to the appraisal (e.g., “Qualified for replant” if acreage qualifies for replanting payment).

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

24. **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.
25. **Adjuster Signature, Code No., and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.

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

PEPPER / FRESH TOMATOES APPRAISAL WORKSHEET Planting to Fruit Set/Replant (FOR ILLUSTRATION PURPOSES ONLY)																									
COMPANY Any Company			1. INSURED'S NAME I. M. Insured				2. POLICY NO. XXXXXXX				3. UNIT NO. 00100				4. STAGE 1			5. FRACTION OF AN AC. 1/100							
CLAIM NO.: XXXXX			6. CROP Fresh Market Peppers (0083)				7. CROP YEAR YYYY				8. PLANTING PERIOD Fall				9. ROW WIDTH 6 Ft.			10. PLANT SPACING 18 inches							
FLD ID	ACRES	PLANTING DATE	14. NUMBER OF SURVIVING PLANTS/SAMPLE PLOT										16. NO. SURV.		%	PLANTS / ACRE	PLANTS SURV.	FACTOR	BOXES / CARTONS						
			15. NUMBER OF ORIGINAL PLANTS/SAMPLE PLOT										17. NO. ORIG.												
11	12	13											18		19	20	21	22							
1A	36.8	9/8/YYYY	14	33	25	39	22	20					16	139	÷	=	29	x	9,680	=	2,807	x	.06	=	168
			15	98	95	96	96	95					17	480											
			14									16	÷	=		x		=	x		=				
			15									17													
			14									16	÷	=		x		=	x		=				
			15									17													
			14									16	÷	=		x		=	x		=				
			15									17													
			14									16	÷	=		x		=	x		=				
			15									17													
			14									16	÷	=		x		=	x		=				
			15									17													
			14									16	÷	=		x		=	x		=				
			15									17													
23. REMARKS																									
Double Rows per 3-foot bed.																									
Fields 1B and 1C will be harvested.																									

Refer to the Above Appraisal Worksheet instructions for required statements and signature entries.

AFTER FRUIT SET

Verify or make the following entries:

**Item
No.**

Information Required

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

Claim No.: Claim number as 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. **Policy No.:** Insured's assigned policy number.
3. **Unit No.:** Unit number from the Summary of Coverage after it is verified to be correct.
4. **Row Width:** Row width, rounded to the nearest whole foot. Refer to subsection 5D, "Measuring Row Width for Sample Selection."
5. **Crop:** "Fresh Market Peppers" (0083).
6. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim has been filed.
7. **Planting Period:** Planting period (e.g. Fall, Winter, or Spring). Refer to the Summary of Coverage for the planting date and the actuarial documents, **Planting Record (Exhibit 1)**, or **Planting Record Plat Map (Exhibit 2)** to determine planting period.
8. **Fld. ID:** Field or subfield identification symbol.
9. **Acres:** Number of determined **insurable** acres, to tenths, in field or subfield being appraised. Refer to subsection 5F, "Determining **Insurable** Acreage."
10. **Stage:** Production stage at time of damage (e.g. 1, 2, or 3). Refer to subsection 5I, "Pepper Stages of Growth" and subsection 5J, "**Stage** Amounts of Insurance Per Acre."
11. **Fraction of an Acre:** Fraction of **an** acre used to complete the appraisal (1/1000 or 1/100 of an acre). Refer to subsection 5E, "Determining Sample Row Length for 1/100 and 1/1000 Acre" for sample row length.

12. **No. of Peppers in each Sample:** Count the number of:
- Peppers which have potential to reach the mature stage by the end of the insurance period on acreage that has not been harvested the third time; or
 - Unharvested mature bell peppers remaining on acreage that has been harvested the third time.
13. **Total Peppers all Samples:** Sum entries in number of peppers in each sample (item 12).
14. **Total Sample Plots:** Total number of sample plots for the field or subfield in item 12.
15. **Average Number Peppers:** Result (to tenths) of dividing total number of peppers in all samples (item 13) by total number of sample plots (item 14).
16. **Number Peppers in One Box:** MAKE NO ENTRY. Preprinted on the worksheet.
17. **Average Boxes / Sample:** Result, (to thousandths) of dividing the average number of peppers per sample (item 15) by number of peppers per box [100] (item 16).
18. **Acreage Factor:** If entry in fraction of an acre (item 11) is 1/1000 of an acre enter “1000,” if entry in fraction of an acre (item 11) is 1/100 of an acre enter “100.”
19. **Boxes Peppers Per Acre:** Result of multiplying average boxes per sample (item 17) by acreage factor (item 18). Round to the nearest whole box.
20. **Remarks:** Specify, by line, the number of harvests which have been completed on the acreage and which appraisals have been reduced by 25 boxes per acre, as applicable.

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

21. **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.
22. **Adjuster Signature, Code No., and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured’s authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.

Page: Page numbers – (Example: page 1 of 1, Page 1 of 2, Page 2 of 2, etc).

Company: Any Company

Claim No.: XXXXX

APPRAISAL WORKSHEET After Fruit Set (For Illustration Purposes Only)				1. INSURED'S NAME I. M. INSURED					2. POLICY NO. XXXXXXXX			3. UNIT NO 00100		4. ROW WIDTH 6 FEET			
				5. CROP FRESH MARKE PEPPERS (0083)					6. CROP YEAR YYYY			7. PLANTING PERIOD FALL					
FLD ID	ACRES	STAGE	FRACTION OF AN ACRE	NO. OF PEPPERS IN EACH SAMPLE					TOTAL PEPPERS ALL SAMPLES	TOTAL SAMPLE PLOTS	AVERAGE NUMBER PEPPERS	NUMBER PEPPERS IN ONE BOX	AVERAGE BOXES / SAMPLE	ACREAGE FACTOR	BOXES PEPPER PER ACRE		
8	9	10	11	12					13	14	15	16	17	18	19		
1B	25.4	3	1/1000	41	32	27	38	52	190	÷	5	=	38.0	÷	100	=	0.380 x 1000 = 380
										÷		=		÷	100	=	x =
										÷		=		÷	100	=	x =
										÷		=		÷	100	=	x =
										÷		=		÷	100	=	x =
										÷		=		÷	100	=	x =

20. REMARKS

Double rows per 3-foot bed. Field 1B had hail damage. Field 1B, Stage 3, No Harvest.

Field 1A Released to plant to melons on prior inspection. Field 1C will be harvested.

Refer to the Above Appraisal Worksheet instructions for required statements and signature entries.

D. SUMMARY OF HARVESTED PRODUCTION WORKSHEET ENTRIES AND COMPLETION PROCEDURES

- (1) Use this worksheet to record production of marketable fresh market peppers, which are harvested. Use separate summary of harvested production worksheets for:
 - (a) Harvested production sold directly to consumers (e.g., direct marketed, roadside stands, farmer's markets, U-Pick, "penhooked," sold for cash, etc.).
 - (b) Each broker, packer, processor or other first handler;
 - (c) Marketable production that is harvested, but not sold; or
 - (d) Salvaged ("penhooker") tomatoes harvested and sold to someone other than a first handler is to be reported as "u-pick."
- (2) Packout computer printout sheets may be used to record harvested production in lieu of the summary of harvested production worksheets, provided that they establish the total value per load in the same manner with no load valued at less than zero after subtracting allowable costs (refer to the Special Provisions for allowable costs). File a copy of the printout sheets in the contract folder.
- (3) The actual allowable cost of harvested production can be obtained from the grower. Allowable costs are to be deducted only for production actually packed.
- (4) Production harvested, packed, and shipped will be considered marketable even if such production is rejected at the destination point.
- (5) This worksheet is used to determine the average value (per box) actually received for harvested production. Actual value according to the Crop Provisions or MVO I or MVO II, if applicable, is recorded on the production worksheet.

Verify or make the following entries:

**Item
No.**

Information Required

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

Claim No.: Claim number as 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. **Crop:** "Fresh Market Peppers" (0083).
3. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim has been filed.
4. **Policy No:** Insured's assigned policy number.

5. **Planting Period:** Planting period (e.g. Fall, Winter, or Spring). Refer to the Summary of Coverage for the planting date and the actuarial documents, **Planting Record (Exhibit 1), or Planting Record Plat Map (Exhibit 2)** to determine planting period.
6. **Unit No.:** Unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
7. **Name, Address, and Phone No. of Buyer/Packer:**
- a. For sold production, enter name, address, and telephone number of the buyer/packer of the production.
 - b. For unsold production, MAKE NO ENTRY.

If applicable, identify the **MVO** selected in the lower right corner of item 7.

PART I – PRODUCTION

8. **Sale Date:**
- a. For sold production, enter date the load was sold in MM/DD/YYYY format.
 - b. For unsold production, enter “unsold” (harvested and/or packed but could not be sold due to insured causes).
9. **Load No.:**
- a. For sold production, enter the ticket number of the load.
 - b. For unsold production, enter the number of the USDA certificate of inspection, if available, and attach a copy of the certificate to the Summary of Harvested Production worksheet. Enter “u-pick” for u-pick, penhooker, and other production harvested and sold to someone other than a first handler.
10. **No. of Boxes/Cartons:**
- a. For packed production, enter the number of boxes per load.
 - b. For **production considered to be** u-pick and unsold production, enter the number of boxes of such production. **Refer to subsection 2B(4) “Definitions” for the definition of “u-pick”.**

If the AIP cannot determine the number of boxes harvested from U-pick acreage, but can determine the total dollars received for the production based on acceptable records, divide the dollar amount received by the Minimum Value per box shown in the Special Provisions to obtain the number of boxes to count and explain on a Special Report. File a copy of the report in the contract folder.

11. **Gross Value:**

- a. For sold production, **including u-pick**, enter the value per box, determined by dividing the gross value of sales (from the sales invoice) by the number of boxes sold. Enter the result in dollars and cents.
- b. For unsold production, MAKE NO ENTRY.

12. **Allowable Cost:**

- a. FOR **SOLD** PRODUCTION ONLY, enter the allowable cost, in dollars and cents per box. Refer to the Special Provisions.

If the actual allowable cost is less than the value provided in the Special Provisions, enter the actual allowable cost.

- b. For production considered to be u-pick, enter “0.” Refer to subsection 2 B (4) for the definition of u-pick.
- c. For unsold production, MAKE NO ENTRY.

13. **Net Value:**

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

14. **Minimum Value:**

- a. **For sold or u-pick production, enter one of the following, as applicable:**
 - (1) Minimum Value as stated in the Special Provisions, if no **MVO** is selected;
 - (2) **MVO** I price as stated in the Special Provisions, if **MVO** I is elected; or
 - (3) **MVO** II price as stated in the Special Provisions, if **MVO** II is elected.
- b. **For unsold production enter the Minimum Value from the Special Provisions.**
- c. Refer to the **Crop** Provisions for more information on **Minimum** Value, **MVO** I, and **MVO** II.

15. **Total Value per Load:** Enter the results in dollars and cents.
- a. Multiply number of boxes (item 10) by the greater of:
- (1) Net Value (item 13); or
- (2) Minimum Value (item 14).
- b. For unsold production, MAKE NO ENTRY.
16. **Total Boxes/Cartons:** Sum the number of boxes for all loads from number of boxes column (item 10).
17. **Total (\$) All Loads:** Sum total dollar value for all loads from total value per load column (item 14).

PART II – WEIGHTED VALUE

18. **Total (\$) All Loads:** Transfer entry from item 16.
19. **Total Boxes/Cartons:** Transfer entry from item 15.
20. **Value per Box/Carton:** Divide total dollars for all loads (item 17) by total boxes/cartons/crates (item 18). Enter the result in dollars and cents.

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

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

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

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		
			Fresh Market Peppers (0083)				
3. CROP YEAR		4. POLICY NO.		7. NAME, ADDRESS, AND PHONE NO. OF BUYER/PACKER			
YYYY		XXXXXXX		ABC Packing Co., Box XX, Any Town, Any State XXXXX Tel (XXX) XXX-XXXX			
5. PLANTING PERIOD		6. UNIT NO.		Minimum Value Option II Selected			
FALL		00100					
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	5.30	5.70	2.90	1,054.50
12-11-YYYY	21645	170	13.00	5.30	7.70	2.90	1,309.00
12-11-YYYY	21647	150	6.00	5.30	0.70	2.90	435.00
12-11-YYYY	22450	160	7.00	5.30	1.70	2.90	464.00
12-18-YYYY	22690	170	15.00	5.30	9.70	2.90	1,649.00
12-18-YYYY	23100	100	0.90	5.30	0.00	2.90	290.00
12-20-YYYY	24250	90	2.00	5.30	0.00	2.90	261.00
12-22-YYYY	24301	140	6.00	5.30	0.70	2.90	406.00
12-24-YYYY	24330	150	11.00	5.30	5.70	2.90	855.00
12-30-YYYY	24600	131	7.67	5.30	2.37	2.90	379.90
16. TOTAL BOXES/CARTONS		1,446	17. TOTAL (\$) ALL LOADS				7,103.40
PART II – WEIGHTED VALUE							
18. TOTAL (\$) ALL LOADS		19. TOTAL BOXES/CARTONS			20. VALUE PER BOX/CARTON		
7,103.40		1,446			4.91		
21. INSURED SIGNATURE		DATE	22. ADJUSTER SIGNATURE		CODE NO.	DATE	
I.M. Insured		MM-DD-YYYY	I.M. ADJUSTER		XXXXX	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 9C 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 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 Non-Discrimination 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 in the example form in this section. The **current** Non-Discrimination Statement and Privacy Act **Statement** 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 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 **insurance provider** 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 PROCEDURES**

- (1) The **Production Worksheet** is a progressive form containing all notices of damage for all preliminary, replant, and final inspections, **including “No Indemnity Due” claims**, on a unit.
- (2) If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
 - (a) Acreage report errors.
 - (b) Delayed notices and delayed claims.

- (c) Corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
 - (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use, when acreage is being appraised for a replanting payment and all acreage on the unit has been initially planted, or other reasons described in the LAM).
 - (e) “No Indemnity Due” claims, which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee.
- (4) The adjuster is responsible for determining if the insured has complied with all of their requirements under the notice and claim provisions of the policy. If they 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.

C. FORM ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item No.	<u>Information Required</u>
1.	Crop/Code #: “Fresh Market Peppers” (0083).
2.	Unit #: Unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
3.	Location Description: Land location that identifies the legal description, if available, and the location of the unit (e.g., section, township, and range; FSA Farm Serial Numbers; FSA Common Land Units (CLU) and tract numbers; GPS identifications; or Grid identifications) as applicable for the crop.
4.	Date(s) of Damage: First three letters of the month(s) during which the determined insured damage occurred for the inspection and cause(s) of damage listed in item 5 below. If no entry in item 5 below, MAKE NO ENTRY. For progressive damage, enter in chronological order the month that identifies when the primary insured damage occurred. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., Aug 11). Enter additional dates of damage in the extra spaces, as needed. If more space is needed, document the additional dates of damage in the “Narrative” (or on a Special Report). Refer to the illustration in item 6 below.

If there is no insurable cause of loss, and a no indemnity due claim will be completed, MAKE NO ENTRY.

5. **Cause(s) of Damage:** Name of the determined insured cause(s) of damage for this crop as listed in the LAM for the date of damage listed in item 4 above for this inspection. If an insured cause(s) of damage is coded as “Other,” explain in the “Narrative.” Enter additional causes of damage in the extra spaces, as needed. If more space is needed, document the additional determined insured causes of damage in the “Narrative” (or on a Special Report). Refer to the illustration in item 6 below.

If it is evident that no indemnity is due, enter “NO INDEMNITY DUE” across the columns in Item 5 (refer to the LAM for more information on no indemnity due claims). If the claim is denied, enter “DC” and refer to the LAM for further instructions.

6. **Insured Cause %:**

PRELIMINARY: MAKE NO ENTRY.

REPLANT AND FINAL: Whole percent of damage for the insured cause of damage listed in item 5 above for this inspection. Enter additional “Insured Cause %” in the extra spaces, as needed. If additional space is needed, enter the additional determined “Insured Cause %” in the “Narrative” (or on a Special Report). The total of all “Insured Cause %” including those entered in the “Narrative” must equal 100%.

If there is no insurable cause of loss, and a no indemnity due claim will be completed, MAKE NO ENTRY.

Example entries for items 4-6 and the “Narrative,” reflecting entries for multiple dates of damage, the corresponding insured causes of damage and insured cause percents:

4. Date(s) of Damage	MAY	JUN 30	JUN 30	AUG	AUG
5. Cause(s) of Damage	Excess Moisture	Tornado	Hail	Drought	Heat
6. Insured Cause %	10	20	15	25	20
Narrative: Additional date of damage – SEP 5; Cause of Damage – Freeze; Insured cause Percent - 10%.					

7. **Company/Agency:** Name of the AIP and agency servicing the contract.
8. **Name of Insured:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
9. **Claim #:** Claim number as assigned by the AIP.
10. **Policy #:** Insured’s assigned policy number.
11. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim is filed.

12. **Additional Units:**

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

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

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

13. **Est. Prod. Per Acre:**

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

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

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

PRELIMINARY:

- a. Date the 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, and 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, and 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."
 - (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.
- c. Refer to the LAM for further information regarding companion contracts.

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

- (1) Rate classes, types, class, sub-class, intended use, irrigated practice, cropping practice, or organic practices, as applicable;
- (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

- ***16. **Field ID:** The field or subfield identification symbol from a sketch map or an aerial photo. Refer to the "Narrative" instructions.

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.

17. Multi-Crop Code:

REPLANT: MAKE NO ENTRY.

PRELIMINARY AND FINAL: The applicable two-digit code for first crop and second crop. REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRY OF FIRST CROP AND SECOND CROP CODES.

18. Reported Acres: In the event of over-reported acres, handle in accordance with the individual AIP's instructions. In the event of under-reported acres, enter the reported acres to tenths for the field or sub field. If there are no under-reported acres MAKE NO ENTRY.

19. Determined Acres: Refer to the LAM for definition of acceptable determined acres used herein. Enter the determined acres to tenths for the field or subfield for which consent is given for other use and/or:

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

Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements.

REPLANT: Determine the total acres, to tenths, of replanted acreage for each field or subfield (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 subfield identities (from a map or aerial photo) in the "Narrative."
- b. ACCOUNT FOR ALL PLANTED ACREAGE IN THE UNIT.

PRELIMINARY AND 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 PLANTED ACREAGE IN THE UNIT

20. 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.

21. **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.

22. **Type:** Three-digit code number, entered exactly as specified on the actuarial documents for the type grown by the insured. If “No Type Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a type is not specified on the actuarial documents, **MAKE NO ENTRY**.
23. **Class:** Three-digit code number, entered exactly as specified on the actuarial documents for the class grown by the insured. If “No Class Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a class is not specified on the actuarial documents, **MAKE NO ENTRY**.
24. **Sub-Class:** Three-digit code number, entered exactly as specified on the actuarial documents for the sub-class grown by the insured. If “No Sub-Class Specified,” is shown on the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a sub-class is not specified on the actuarial documents, **MAKE NO ENTRY**.
25. **Intended Use:** Three-digit code number, entered exactly as specified on the actuarial documents for the intended use of the crop grown by the insured. If “No Intended Use Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an intended use is not specified on the actuarial documents, **MAKE NO ENTRY**.
26. **Irr. Practice:** Three-digit code number, entered exactly as specified on the actuarial documents for the irrigated practice carried out by the insured. If “No Irrigated Practice Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an irrigated practice is not specified on the actuarial documents, **MAKE NO ENTRY**.
27. **Cropping Practice:** Three-digit code number, entered exactly as specified on the actuarial documents for the cropping practice (practice) carried out by the insured. If “No Cropping Practice (Practice) Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a cropping practice (practice) is not specified on the actuarial documents, **MAKE NO ENTRY**.
28. **Organic Practice:** Three-digit code number, entered exactly as specified on the actuarial documents for the organic practice carried out by the insured. If “No Organic Practice Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an organic practice is not specified on the actuarial documents, **MAKE NO ENTRY**.

29.

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.
“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.

<u>STAGE</u>	<u>EXPLANATION</u>
“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.

GLEANNED ACREAGE: Refer to the LAM for information on gleanning.

30.

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 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.

31. Appraised Potential:

REPLANT: Document the replant calculations in the “Narrative” and enter the amount allowed per acre for replanting, rounded to dollars and cents. Refer to the Section 4, for qualifications and computations.

PRELIMINARY AND FINAL: Enter whole boxes per acre from the appraisal worksheet for the field or subfield. Refer to section 6, “Appraisal Methods” for additional instructions.

For any appraised potential on acreage that has been harvested the third time, count only the appraisal in excess of 25 boxes per acre. This entry will never be less than “0.”

If there is no potential on UH acreage, enter “0.” Refer to subparagraph 85J in the LAM for Zero Appraisal Documentation.

32a. - 32b. MAKE NO ENTRY.

33. Shell %, Factor, or Value:

REPLANT: MAKE NO ENTRY.

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

- a. Actual market value per box (determined from a sample provided to the buyer); or
- b. Minimum Value per box shown in the Special Provisions for the planting period. Do not use the **MVO I** or **MVO II** price from the Special Provisions for this entry.

34. Production Pre QA:

REPLANT: Enter the result of multiplying column 31 times column 19, rounded to whole dollars. If no entry in column 31, MAKE NO ENTRY.

PRELIMINARY AND FINAL: Enter the result of multiplying column 31 times column 19 times column 33, rounded to whole dollars. If no entry in column 31, MAKE NO ENTRY.

35. Quality Factor: MAKE NO ENTRY.

36. Production Post QA: Transfer entry from column 34

37.

Uninsured Cause:

REPLANT: MAKE NO ENTRY.

PRELIMINARY AND FINAL: Result of per-acre appraisal for uninsured causes (taken from appraisal worksheet or other documentation) multiplied by column 19, rounded to whole boxes. Refer to the LAM for information on how to determine uninsured cause appraisals. If no uninsured causes, MAKE NO ENTRY.

- a. Hail and Fire exclusion NOT in effect.
 - (1) Enter the result of multiplying column 19 entry by NOT LESS than the insured's amount of insurance per acre in dollars and cents for any "P" stage acreage.
 - (2) 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.
 - (3) For acreage that is damaged PARTLY by uninsured causes, enter the result of multiplying the APPRAISED UNINSURED loss of production per acre in dollars and cents, for any such acreage.
- b. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.
- c. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.
- d. For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.

38.

Total to Count: Result of adding column 36 and column 37.

39.

Total:

PRELIMINARY: MAKE NO ENTRY.

REPLANT AND FINAL: Total determined acres (column 19), to tenths.

40.

Quality:

REPLANT: MAKE NO ENTRY.

PRELIMINARY AND FINAL: Check "None" (refer to the table below).

Qualifying QA Condition:
Test Weight (TW)
Kernel Damage (KD) and Total Defects
Garlicky (Grade)
Aflatoxin
Vomitoxin
Fumonisin
Dark Roast (for Sunflowers only)
Sclerotinia (for Sunflowers only)
Ergoty
COFO (commercially objectionable foreign odor) (includes Musty and Sour Odor)
Other
None

41. **Mycotoxins exceed FDA, State, or other health organization maximum limits. Check “Yes:” MAKE NO ENTRY.**
42. **Totals:** Total of entries in columns 34, 36, 37 and 38. If a column has no entries, **MAKE NO ENTRY.**

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, column 37 for uninsured causes due to hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
- e. Document the actual appraisal date if an appraisal was performed prior to the adjuster’s signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the appraisal worksheet.
- f. State that there is “No other fire insurance” when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Refer to the LAM.
- g. Explain any errors found on the Summary of Coverage.
- h. Explain any commingled production. Refer to the LAM.

- i. Explain any entry for “Production Not to Count” in Section II, column 62 and/or any production not included in Section II, column 56 or column 49-52 entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).
- j. Explain a “NO” checked in item 44, “Damage Similar to Other Farms in the Area.”
- k. Attach a Planting Record Plat Map (**EXHIBIT 2**) or aerial photo to identify the total unit:
 - (1) If consent is or has been given to put part of the unit to another use or to replant;
 - (2) If acreage has been replanted to a practice uninsurable as an original practice;
 - (3) If uninsured causes are present; or
 - (4) For unusual or controversial cases.

Indicate on the aerial photo or Planting Record Plat Map, the disposition of acreage destroyed or put to other use with or without consent.
- l. Explain any difference between date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
- m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
- n. Explain any delayed notices or delayed claims as instructed in the LAM.
- o. Document any authorized estimated acres shown in Section I, column 19. **Example:** “Line 3 ‘E’ acres authorized by AIP MM/DD/YYYY.”
- p. Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- q. Document in the “Narrative” or on a Special Report, the calculation used to determine the stage guarantee per acre.
- r. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work or if unavailable.
- s. Explain the reason for a “No Indemnity Due” claim. No Indemnity Due claims are to be distributed in accordance with the AIP instructions.
- t. Document the appraisal (plus appraisal for uninsured causes of loss, if applicable) for replanted acreage, and the calculations to show that the qualifications for a replanting payment have been met. Refer to section 4, “Replanting Payment Procedures.”
- u. If any acreage to be replanted in the unit does not qualify for a replanting payment, enter Field No., “NOT QUAL FOR RP PAYMENT,” date of inspection, adjuster’s initials, and reason not qualified.

- v. Explain any “0” potential (fresh market pepper plants with no production or fresh market peppers with no market value).
- w. Explain the reason that any harvested production is unsold.
- x. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- y. Document any other pertinent information, including any data to support any factors used to calculate the production. If on an attachment, enter “See attachment.”
- z. Document any unsold, unmarketable harvested production that is damaged or defective due to insurable causes.

SECTION II – **DETERMINED** HARVESTED PRODUCTION

GENERAL INFORMATION:

- (1) Account for ALL HARVESTED PRODUCTION (for ALL ENTITIES sharing in the crop) except production appraised BEFORE harvest and shown in Section I because the quantity cannot be determined later (e.g., released for other uses, etc.).
- (2) Column 49 through 54 are for production commercially stored, sold, etc., enter the name and address of the storage facility or buyer, packinghouse, or processor, as applicable.
- (3) There will be no “harvested production” entries for replanting payments.
- (4) If acceptable sales or weight tickets are not available, refer to the LAM.
- (5) If additional lines are necessary, the data may be entered on a continuation sheet.
USE SEPARATE LINES FOR:
 - (a) Different FIRST handlers (buyers, packinghouses, or processors). The insured must have maintained satisfactory records of ALL production sold or stored. Verify any packinghouse or processor records.
 - (b) Separate storage facilities.
 - (c) Unsold marketable production.
 - (d) U-pick production. Scavenged (“penhooker”) peppers and other production harvested and sold to someone other than a first handler is to be reported as u-pick.
 - (e) Varying shares; e.g., 50 percent and 75 percent shares on the same unit.

(f) Production from first (original) or second (substitute) crop acreage when a second crop will be or is planted on the first crop acreage within the same crop year.

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

(7) There will generally be no harvested production entries in columns 47 through 66 for preliminary inspections.

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

Verify or make the following entries:

Item

No.

Information Required

43. **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) replanted, (4) put to other use, (5) a combination of harvested, destroyed, or put to other use, or (6) 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.

44. **Damage similar to other farms in the area?**

PRELIMINARY: MAKE NO ENTRY.

REPLANT AND FINAL: Check “Yes” or “No.” Check “Yes” if the 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.

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

46. 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.

47a. Share: RECORD ONLY VARYING SHARES on SAME unit to three decimal places.

47b. Field ID:

- a. If only one practice and/or type of harvested production is listed in Section I, MAKE NO ENTRY.
- b. If more than one practice and/or type of harvested production is listed in Section I, indicate for each practice/type the corresponding Field ID (from Section I, column 16).

48. Multi-Crop Code: The applicable two-digit code for first crop and second crop. REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRY OF FIRST CROP AND SECOND CROP CODES.

49-54. Length or Diameter, Width, Depth, Deductions, Net Cubic Feet, and Conversion Factor:

- a. For peppers stored or sold, enter the name and address of the buyer, packinghouse, or processor, as applicable.
- b. For unsold marketable production, enter “UNSOLD.”
- c. For u-pick production sold off insurable acreage, enter “U-PICK.”

55. Gross Prod.: MAKE NO ENTRY

56. Bu., Ton, Lbs., Cwt.:

- a. Line through Bu., Ton, Lbs., Cwt. (~~Bu., Ton, Lbs., Cwt.~~) and enter “Box.”
- b. Enter total harvested sold, unsold, or u-pick production in whole boxes (from item 19 of Summary of Harvested Production worksheet). Account for production harvested but not delivered to a packinghouse separately from packed production.

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

57. - 60b. MAKE NO ENTRY.

61. **Adjusted Production:** Enter the number of whole boxes from column 56.

62. **Prod. Not to Count:**

- a. The number of boxes damaged solely by uninsured causes from harvested acreage, which has been assessed an appraisal of not less than the guarantee per acre.
- b. If production records are NOT available from acreage damaged solely by uninsured causes, MAKE NO ENTRY.

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

63. **Production Pre-QA:** Result of subtracting column 62 from column 61.

64a. **Value:**

- a. For SOLD or U-PICK production, enter the “Value Per Box/Carton” from item 20 of the Summary of Harvested Production worksheet. U-pick production requires a separate Summary of Harvested Production worksheet (refer subsection 8D).
- b. For UNSOLD, MARKETABLE production, enter not less than the applicable Minimum Value per box as listed in the Special Provisions.
- c. For UNSOLD, UNMARKETABLE production damaged or defective due to insurable causes, enter “0.00.”

64b. MAKE NO ENTRY

65. MAKE NO ENTRY

66. **Production to Count:** Enter result from multiplying column 63 times column 64a, rounded to whole dollars.

67. Total of column 63. If no entry in column 63, MAKE NO ENTRY.

68. **Section II Total:**

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

FINAL: Total of column 66 in whole dollars.

69. Section I Total:

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

FINAL: Enter figure from Section I, column 38 total, in whole dollars.

70. Unit Total:

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

FINAL: Total of items 68 and 69, 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.

71. Allocated Prod.: Refer to the LAM for instructions for determining allocated production. Enter the total production, rounded to whole boxes, allocated to this unit that is included in Sections I or II of the Production Worksheet. Document how allocated production was determined and record supporting calculations in the Narrative or on a Special Report.

72. Total APH Prod.: MAKE NO ENTRY

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

73. 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.

74. 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.

75. 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.).

PRODUCTION WORKSHEET

1. Crop/Code # Fresh Market Pepper 0083	2. Unit # 00100	3. Location Description N - 5 - 50 - 20	7. Company ANY COMPANY	Agency ANY AGENCY	8. Name of Insured I.M. INSURED
4. Date(s) of Damage OCT 10	DEC 1				9. Claim # XXXXXXXX
5. Cause(s) of Damage HAIL	FREEZE				11. Crop Year YYYY
6. Insured Cause % 60%	X				10. Policy # XXXXXXXX
12. Additional Units 00200	00300				14. Date(s) 1st MM/DD/YYYY 2nd MM/DD/YYYY Final MM/DD/YYYY
13. Est. Prod. Per Acre 975	950				15. Companion Policy(s) NONE

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL															B. POTENTIAL YIELD							
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a. 32b.	33.	34.	35.	36.	37.	38.
Field ID	Multi-Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Type	Class	Sub-Class	Intended Use	Irr Practice	Cropping Practice	Organic Practice	Stage	Use of Acreage	Appraised Potential	Moisture % Factor	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count
1A	NS	38.0	36.8	1.000	D01	335					140		1	To Melons	168	-----	7.25	44,822		44,822		44,822
1B	NS		25.4	1.000	D01	335					140		3	UH	380	-----	7.25	69,977		69,977		69,977
1C	NS		24.9	1.000	D01	335					140		3	H	77	-----	7.25	13,900		13,900		13,900
39. TOTAL			87.1	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input type="checkbox"/> None <input checked="" type="checkbox"/>													42. TOTALS	128,699		128,699		128,699
				41. Mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/>																		

NARRATIVE (If more space is needed attach a Special Report): Insured selected MVO II (\$2.90 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.

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed MM/DD/YYYY						44. Damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>						45. Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>						46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>								
A. MEASUREMENTS						B. GROSS PRODUCTION						C. ADJUSTMENTS TO HARVESTED PRODUCTION														
47a. 47b.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a. 58b.	59a. 59b.	60a. 60b.	61.	62.	63.	64a. 64b.	65.	66.							
Share Field ID	Multi-Crop Code	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod.	Bu-Ton (Lbs.) CWT BOX	Shell/Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production	Prod. Not to Count	Production Pre-QA	Value Mkt. Price	Quality Factor	Production to Count							
	NS	ABC Packing Company Any Town, Any State							1,446					1,446		1,446	4.91		7,100							
	NS	UNSOLD							87					87		87	7.25		631							
	NS	U-PICK							92					92		92	4.50		414							
67. TOTAL																	1,625	68. Section II Total		8,145						
																		69. Section I Total		128,699						
																		70. Unit Total		136,844						
																		71. Allocated Prod.								
																		72. Total APH Prod.								

This form example does not illustrate all required entry items (e.g., signatures, dates, etc.).

PRODUCTION WORKSHEET

1. Crop/Code # Fresh Market Pepper 0083	2. Unit # 00200	3. Location Description S - 6 - 50 - 26	7. Company Agency ANY COMPANY ANY AGENCY	8. Name of Insured I.M. INSURED
4. Date(s) of Damage SEP 10	5. Cause(s) of Damage HAIL	6. Insured Cause % 100%	12. Additional Units	13. Est. Prod. Per Acre
			9. Claim # XXXXXXXXXX	11. Crop Year YYYY
			10. Policy # XXXXXXXXXX	
			14. Date(s) Notice of Loss MM/DD/YYYY	15. Companion Policy(s) MM/DD/YYYY

EXAMPLE 1: 100% SHARE

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL															B. POTENTIAL YIELD										
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a. 32b.	33.	34.	35.	36.	37.	38.			
Field ID	Multi-Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Type	Class	Sub-Class	Intended Use	Irr Practice	Cropping Practice	Organic Practice	Stage	Use of Acreage	Appraised Potential	Moisture % Factor	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count			
2A	NS		30.0	1.000	D01	335					140		R	Replanted	510.00	-----		15,300		15,300		15,300			
2B	NS		32.2	1.000	D01	335					140		NR	Not Replanted		-----									
39. TOTAL			62.2	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input type="checkbox"/> None <input checked="" type="checkbox"/>															42. TOTALS		15,300		15,300		15,300
41. Mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/>																									

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

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

Percent of stand for field 2A is 29%. Actual cost of replant is \$510.00 per acre. Maximum allowance is \$995.00 per acre. Actual cost used. Field wheel measured.

EXAMPLE 2: 50% SHARE

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL															B. POTENTIAL YIELD										
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a. 32b.	33.	34.	35.	36.	37.	38.			
Field ID	Multi-Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Type	Class	Sub-Class	Intended Use	Irr Practice	Cropping Practice	Organic Practice	Stage	Use of Acreage	Appraised Potential	Moisture % Factor	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count			
2A	NS		30.0	.500	D01	335					140		R	Replanted	497.50	-----		14,925		14,925		14,925			
2B	NS		32.2	.500	D01	335					140		NR	Not Replanted		-----									
39. TOTAL			62.2	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input type="checkbox"/> None <input checked="" type="checkbox"/>															42. TOTALS		14,925		14,925		14,925
41. Mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/>																									

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

Example above shows allowance when the actual cost is more than the maximum allowance, when share is considered. Percent of stand for field 2A is 29%. Actual cost of replant is \$510.00 per acre.

Maximum allowance is \$995.00 times .500 share, which equals 497.50. Maximum allowance used. Field wheel measured.

NOTES

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		

EXHIBIT 2

PLANTING RECORD PLAT MAP Field Identification and Location Map For Planting Records (FOR ILLUSTRATION PURPOSES ONLY)					
Company: Any Company			Crop Name: Fresh Market Pepper		
Crop Year: YYYY		County: Any County		Unit #: 00100	Legal Description: Section N5
Township: 50	Range: 20	Planting Period: Fall <u>X</u> Winter ____ Spring ____			Insured's Name: I.M. Insured
Policy Number: XXXXXXX		Insured's Share: 1.000		Name of Other Person Sharing: N/A	

	HYW 30		HOUSE				
	1A				1C		
			HYW 35				
	1B						
	IRR	CANAL					

Field ID	Direct Seed	Trans-Planted	Stake	Ground	Planted Acres		Date Planting	
					Whole	10th	Began	Ended
1A		X			36	8	9/08/YYYY	9/08/YYYY
1B		X			25	4	9/10/YYYY	9/10/YYYY
1C		X			24	9	9/15/YYYY	9/15/YYYY