

United States  
Department of  
Agriculture



Federal Crop  
Insurance  
Corporation



Product  
Administration and  
Standards  
Division

FCIC-25190 (02-2011)  
FCIC-25190-1(08-2011)

# **FRESH MARKET TOMATO (GUARANTEED PRODUCTION PLAN) LOSS ADJUSTMENT STANDARDS HANDBOOK 2012 and Succeeding Crop Years**



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

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25190 (02-2011) 25190-1 (08-2011)	
SUBJECT:  FRESH MARKET TOMATO (GUARANTEED PRODUCTION PLAN) LOSS ADJUSTMENT STANDARDS HANDBOOK 2012 AND SUCCEEDING CROP YEARS		OPI: Product Administration and Standards Division	
		APPROVED:	Date:
		/S:/ Tim B. Witt	08/12/11
		Deputy Administrator, Product Management	

**THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2012 AND SUCCEEDING CROP YEARS. ALL APPROVED INSURANCE PROVIDERS WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.**

**SUMMARY OF CHANGES/CONTROL CHART**

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

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

Changes for Crop Year 2012 (FCIC-25190-1):

- A. Section 2 B (1) – Revised current language to read “Damage to tomatoes...” rather than “Tomatoes must be damaged .....” for clarification.
- B. Section 2 B (4) – Revised language when determining the percent of the remaining plant-stand that will produce tomatoes is based on the acreage to be replanted rather than a field or subfield.
- C. Section 5 F EXAMPLE 1 – Added “width” after 640 linear feet to advise the reader that we are talking about the width of the field.
- D. Section 6 B (8) (b) – Changed the reference to “production guarantee” language to “APH yield” since using the production guarantee could result in a loss situation for the “Planting to Fruit Set Appraisal” without satisfying the coverage level deductible.
- E. Section 8 C, Item 21 – Changed the “production guarantee” language to “APH” to reflect the change made in section 6 B (8)(b).

# FRESH MARKET TOMATO (GPP) LOSS ADJUSTMENT STANDARDS HANDBOOK

## SUMMARY OF CHANGES/CONTROL CHART (Continued)

- F. Appraisal Worksheet (Planting to Fruit Se/Replant) – Changed the entries in Items 21 and 22 based on the approved APH yield.
- G. Section 10 C, Section I, Item 32a – Revised language in EXAMPLE 1 and 2 and added an EXAMPLE 3 to show calculations when using the APH yield rather than the production guarantee.

Control Chart For: Fresh Market Tomato Guaranteed Production Plan Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	1 - 4		5 - 6		02-2011	FCIC-25190
			9 - 12		02-2011	FCIC-25190
			15 - 18		02-2011	FCIC-25190
			33 - 36		02-2011	FCIC-25190
Insert	1 - 2		5 - 6		08-2011	FCIC-25190-1
			9 - 12		08-2011	FCIC-25190-1
			15 - 18		08-2011	FCIC-25190-1
			33 - 36.1		08-2011	FCIC-25190-1
Current Index	1 - 2	1 - 4	5 - 6	46 - 48	02-2011	FCIC-25190
			7 - 8		08-2011	FCIC-25190-1
			9 - 12		02-2011	FCIC-25190
			13 - 14		08-2011	FCIC-25190-1
			15 - 18		02-2011	FCIC-25190
			19 - 32		08-2011	FCIC-25190-1
			33 - 36.1		02-2011	FCIC-25190
			37 - 45		08-2011	FCIC-25190-1
					02-2011	FCIC-25190

## **B. QUALIFICATIONS FOR REPLANTING PAYMENT**

To qualify for replanting payment, the:

- (1) **Damage to** tomatoes must be due to an insurable cause;
- (2) AIP must determine that it is practical to replant and give consent to replant; (refer to the LAM);
- (3) Acres must not have been planted prior to the “Initial Planting” date, if such date has been established by the SP;
- (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 **acreage to be replanted** will not produce tomatoes;
- (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) Seventy (70) cartons multiplied by the insured’s price election, multiplied by the insured’s share for all insured tomatoes except Cherry, Grape, Plum, or Roma types; or
- (3) As specified in the SP for Cherry, Grape, Plum, or Roma types.

Compute the number of cartons per acre allowed for a replant payment by dividing the insured’s cost to replant by the price election, and multiplying this result by the share (if individual company guidelines require application of insured share prior to entry on the claim form). This number must reflect the insured’s cost to replant, but cannot exceed the maximum amount allowed. Show all calculations in the Narrative of the claim form or on a Special Report.

30 acres replanted.  
Insured’s actual cost to replant = \$425.00  
Allowed by policy: 70 cartons x \$5.65 (price election) x 1.000 (share) = \$395.50  
The lesser of \$425.00 and \$395.50 is \$395.50.  
Actual cartons per acre allowed = 70.0 cartons ( $(\$395.50 \div \$5.65) \times 1.000 \text{ share}$ ).  
Enter 70.0 in the Section I “Appraised Potential” column of the claim form.

**EXAMPLE 2: Landlord/Tenant on 50/50 share**

30 acres replanted.

Insured's actual cost to replant = \$212.50

Allowed by policy: 70 cartons x \$5.65 (price election) x .500 (share) = \$197.75

The lesser of \$212.50 and \$197.75 is \$197.75.

Actual cartons per acre allowed = 17.5 cartons ( $(\$197.75 \div \$5.65) \times .500$  share).

Enter 17.5 in the Section I "Appraised Potential" column of the claim form.

Enter 17.5 cartons in section I "Adjusted Potential" column of the claim form if share has been applied or 35.0 cartons if share has yet to be applied. Follow individual AIP guidelines, as applicable. Indicate in the narrative if adjusted potential has/has not been reduced for share on the claim form according to individual AIP guidelines.

**D. REPLANTING PAYMENT INSPECTIONS**

Replanting payment inspections are to be prepared as final inspections on the Claim Form only when qualifying for a replanting payment. Non-qualifying replanting payment inspections (**unless the claim is withdrawn by the insured**) are to be handled as preliminary inspections. If qualified for a replanting payment, a Certification Form may be prepared on the initial farm visit. Refer to the LAM.

**E. IMPRACTICAL TO REPLANT**

- (1) In accordance with the CP, the AIP determines whether it is practical to replant tomatoes due to either loss or damage to the insured crop. When factors including but not limited to moisture availability, field condition, time to crop maturity, or (impending) marketing window, make it impractical to replant, the insured may opt to have such acreage appraised. The production guarantee will be based on the applicable stage at the time of damage or loss. The insured may either destroy the acreage and plant another crop other than tomatoes, or carry the remaining tomato plants to harvest. If the acreage is released the appraisal is determined by the "Planting to Fruit Set" method. In this situation the insured may interplant the released acreage with non-tomato plants.
  - (a) The released acreage is recorded on a separate line on the claim form, with the applicable stage documented.
  - (b) Appraisals on such released acreage will be added to any harvested production, and to any other appraised stage documented.

In counties with both spring and fall planting dates it is considered impractical to replant acreage after the final planting date period in which the crop was initially planted.

- (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 ( $43,560 \div 5 \text{ feet} = 8,712 \div 1000 = 8.7$  feet of row per sample for 1/1000th acre appraisal); or
- (b) For row widths greater than 6 foot: 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 areas 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 to section 5D above);
- (3) Apply the definition of “Acre” in the CPs 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 foot 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, and/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 (width) (8-foot row spacing x 80 planted rows) = 832,000 square feet of planted area.  $832,000 \text{ square feet of planted area} \div 43,560 \text{ square feet per acre} = 19.1$  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 the insurable planted acres. Multiply 19.1 acres x .750 factor ( $6\text{-foot row spacing} \div 8\text{-foot row spacing} = .750$  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, and/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 square feet + 232,320 square feet = 696,960 total square feet of planted area. 696,960 total square feet of planted area ÷ 43,560 square feet per acre = 16.0 insurable planted acres.

**G. DETERMINING PLANTS PER ACRE**

Determine the row width and acreage in accordance with subsections 5D “Measuring Row Width for Sample Section” and 5F “Determining Acreage.”

- (1) When the row width is 6 feet or greater, divide 7,260 linear feet per acre by the plant spacing (in feet to hundredths) to determine the number of plants per acre.

**EXAMPLE 1:** For a 6-foot or greater row width  
7,260 linear feet of row per acre ÷ 1.50 feet (18 inch plant spacing) equals 4,840 plants per acre.

- (2) When the row width is less than 6 feet, divided 43,560 square feet of land by the row width; divide the result by the plant spacing (in feet to hundredths) to determine the number of plants per acre.

**EXAMPLE 2:** For a 5-foot row width  
(43,560 square feet ÷ 5 feet) = 8,712 linear feet of row per acre ÷ 1.50 feet (18 inch plant spacing) equals 5,808 plants per acre.

**H. FRESH MARKET TOMATO STAGES OF GROWTH**

- (1) Applicability: The tables below provide plant growth-stage information for use when appraising potential fresh market tomato production during various stages of growth.
- (2) Determination: The growth stage determination is based on the length of time between specified events. Fields should be split into subfields to identify distinctly different stages of growth from different parts of the field or subfield and appraise each field or subfield separately.
- (3) For hail damage, determine the stage of growth by counting the number of calendar days from planting to the date of damage.



## **I. STAGE AMOUNTS AND PRODUCTION GUARANTEES**

### **CALIFORNIA STAGE AND PRODUCTION GUARANTEES**

Stage	Percent of Stage 3 (Final Stage) Production Guarantee	Length of Time
1	50	From planting until first fruit set.
2	70	From first fruit set until harvested.
3	100	Harvested acreage.

### **ALL OTHER STATES STAGE AND PRODUCTION GUARANTEES**

Stage	Percent of Stage (4) (Final Stage) Production Guarantee	Length of Time
1	50	From planting until qualifying for stage 2.
2	75	From the earlier of stakes driven, one tie and pruning, or 30 calendar days after planting until qualifying for stage 3.
3	90	From the earlier of the end of stage 2 or 60 calendar days after planting until qualifying for stage 4.
4	100	From the earlier of 75 calendar days after planting or the beginning of harvest.

## **J. FRESH MARKET TOMATO INFORMATION**

- (1) The average weight of a marketable tomato is 5 oz.
- (2) One 5 oz. tomato weighs .3125 lbs. One 4 oz. tomato weighs .25 lbs.
- (3) Tomatoes set fruit in clusters, with 3.1 fruit per cluster.
- (4) Common tomato plant spacings within a row are:
  - (a) 15 inches or 1.25 feet;
  - (b) 18 inches or 1.50 feet.
  - (c) 21 inches or 1.75 feet.
- (5) Units of Measure.
  - (a) A carton is 25 pounds for Plum and Roma types.
  - (b) A carton is 15 pounds for Cherry or Grape types, or as specified in the SP.

## 6. APPRAISAL METHODS

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### A. GENERAL INSTRUCTIONS

These instructions provide information on appraisal methods for:

Appraisal Method...	Use...
Planting to Fruit Set Appraisals	From planting to first fruit set (when 30 percent of the plants on the unit have produced fruit that has reached a minimum size of one inch in diameter).
After Fruit Set Appraisals	After the tomato plants in the unit have developed fruit.

### B. PLANTING TO FRUIT SET APPRAISALS

- (1) Determine the number of representative samples needed to complete the appraisal based on the insured acreage and **TABLE A** requirements.
- (2) Use a representative sample size of 1/100 of an acre to calculate the appraisal.
- (3) For each representative sample, count the number of surviving plants in the length of sample row.
- (4) For each representative sample, count the number of plants originally planted.
- (5) Total the number of surviving plants from all representative samples.
- (6) Total the number of plants originally planted from all representative samples.
- (7) Calculate the “Percent Remaining Stand” by dividing the total number of surviving plants by the total number of tomato plants originally planted.
- (8) Use the percentage amount in (7) above to determine if the acreage should be replanted.
  - (a) If the acreage has a “Percent Remaining Stand” that is less than 50% of the original planted stand, the acreage should be replanted if the AIP determines that it is practical to replant.
  - (b) If the acreage has a “Percent Remaining Stand” that is 50% or greater of the original planted stand, or if the “Percent Remaining Stand” is less than 50% and the AIP determines that it is not practical to replant, multiply this percent times the **APH yield** per acre to calculate the per acre appraisal.

- (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's 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 (applicable to replant, preliminary and final claims, and for uninsured cause of loss) each:
  - (a) Unit appraised;
  - (b) Field or subfield (as applicable);
    - 1 That qualifies as a different stage of insurance (Planting to Fruit Set ONLY); or
    - 2 Has a different farming practice.

Refer to section 5, "Fresh Market Tomato Appraisals" for sampling requirements.

- (4) Standard Appraisal Worksheet items are numbered consecutively in subsection 8 C. Illustrations are also provided to illustrate how to complete all entries, except the last three items on the Appraisal and Summary of Harvested Production Worksheet.

## **C. APPRAISAL WORKSHEET ENTRIES AND COMPLETION INFORMATION PLANTING TO FRUIT SET APPRAISALS**

**Verify or make the following entries:**

**Item  
No.**

**Information Required**

**Company Name:** 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 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 for California and 1, 2, 3, or 4 for all other states). Refer to subsection 5 “Fresh Market Tomato Stages of Growth” herein.
5. **Fraction of an Ac.:** Use 1/100. Refer to section 5, “Determining Sample Row Length for 1/100 and 1/1000 Acre” for sample row length, herein, for sample row length.
6. **Crop:** “Fresh Market Tomatoes” (0086) and type as applicable (e.g., Cherry, Grape, Plum, or Roma).
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 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 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., 9 inches).
11. **Field ID:** Field or subfield identification symbol.
12. **Acres:** Number of determined insurable acres, to tenths, in field or subfield being appraised. Refer to subsection 5FE “Determining Insurable Acreage.”
13. **Planting Date:** Planting date in MM/DD/YYYY format. Refer to 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. **% (Percent Remaining Stand):** Item 16 divided by item 17, rounded to two-decimal places. This entry must be less than 50% for the acreage to qualify for a replanting payment.
- 19 - 20. MAKE NO ENTRY.
21. **Factor:** Enter the **APH yield** per acre in cartons to tenths from the insured’s policy.
22. **Boxes/Cartons:** Item 18 multiplied by item 21, round cartons to tenths.

23. **Remarks:** Remarks pertinent to the appraisal, including “Qualified for Replant” if acreage qualifies for replant payment for the type(s) of tomatoes appraised.

**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 insured’s signature, REVIEW ALL ENTRIES on the Appraisal Worksheet WITH THE INSURED (or the 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/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.
26. **Page Number:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

**PEPPER /FRESH TOMATO**  
**APPRAISAL WORKSHEET (Planting to Fruit Set/Replant)**  
**FOR ILLUSTRATION PURPOSES ONLY**

<b>COMPANY</b> <i>Any Company</i>		<b>1. INSURED'S NAME</b> <i>I.M. Insured</i>		<b>2. POLICY NO.</b> <i>XXXXXXX</i>		<b>3. UNIT NO.</b> <i>0001-0001-BU</i>		<b>4. STAGE</b> <i>2</i>		<b>5. FRACTION OF AN AC.</b> <i>1/100</i>								
<b>CLAIM NO.:</b> <i>XXXXX</i>		<b>6. CROP</b> <i>Fresh Tomatoes (0086) Roma</i>		<b>7. CROP YEAR</b> <i>YYYY</i>		<b>8. PLANTING PERIOD</b> <i>Fall</i>		<b>9. ROW WIDTH</b> <i>6 ft.</i>		<b>10. PLANT SPACING</b> <i>9 inches</i>								
FLD ID	ACRES	PLANTING DATE	14. NUMBER OF SURVIVING PLANTS/SAMPLE PLOT								16. NO. SURV.		%	PLANTS/ ACRE	PLANTS SURV.	FACTOR	BOXES/ (CARTONS)	
11	12	13	15. NUMBER OF ORIGINAL PLANTS/SAMPLE PLOT								17. NO. ORIG.							
			14	25	32	28	30	14	31			16	<i>160</i>	18	19	20	21	22
<i>1A</i>	<i>36.0</i>	<i>9/8/YYYY</i>	15	<i>48</i>	<i>49</i>	<i>49</i>	<i>48</i>	<i>48</i>	<i>49</i>			17	$\frac{160}{48} = .55$	x	=	x	<i>1066.0</i>	= <i>586.3</i>
			14									16						
			15									17	$\frac{\quad}{\quad} =$	x	=	x	=	
			14									16						
			15									17	$\frac{\quad}{\quad} =$	x	=	x	=	
			14									16						
			15									17	$\frac{\quad}{\quad} =$	x	=	x	=	
			14									16						
			15									17	$\frac{\quad}{\quad} =$	x	=	x	=	
			14									16						
			15									17	$\frac{\quad}{\quad} =$	x	=	x	=	

23. REMARKS

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

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 is 50% or greater.

**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, or from which production was sold by direct marketing if the insured failed to meet the requirements contained in the CP.
"1," "2," or "3" for California and "1," "2," "3," or "4" for all other states	Stage as defined in the CP. (Refer to section 5, "Fresh Market Tomato Appraisals"). If all the acreage in the unit was replanted and then a second cause of loss occurred, the stage would be determined based on the date replanting was completed. However, if just a portion of the unit was replanted and additional damage occurred, the loss would be determined based on varying stages.

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

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:** Per-acre appraisal in cartons to tenths of the POTENTIAL production for the acreage appraised as shown on the appraisal worksheet. Refer to section 5, “Fresh Market Tomato Appraisals” for additional instructions.

THE CP PROVIDE FOR BOTH STAGE GUARANTEES AND DAMAGE DUE TO UNINSURED CAUSES ON THE SAME INSURED ACREAGE. USE COLUMN “32a” TO DOCUMENT STAGE GUARANTEE INFORMATION AND COLUMN “37” TO DOCUMENT UNINSURED CAUSES INFORMATION, AS APPLICABLE.

- 32a. **Moisture %:** Line through “Moisture %” and enter “Stage Guarantee” in the column heading. Document all calculations in either the narrative of the production worksheet or on an attached special report.

**REPLANT:** MAKE NO ENTRY.

**FINAL:**

- a. Potential NOT Counted - Enter the difference between the applicable “first,” “second,” and “final” stage guarantee (California only) or the difference between the “first,” “second,” “third,” and the “final” stage guarantee (all other states).
- b. When acreage does not qualify for the “final” stage guarantee, and the actual appraised production is in excess of the difference between the applicable “first,” “second,” and “final” stage guarantee (California only) or the applicable “first,” “second,” “third,” and “final” stage guarantee (all other states), calculate the per-acre potential production as follows:

**EXAMPLE 1:** This Third Stage calculation applies to all states except California.

APH Yield = 1066.0 cartons; Final Stage Guarantee 1066.0 x 75% coverage level = 800.0 cartons; Third Stage Guarantee 800.0 x 90% = 720.0 cartons;

Appraised Potential = 476.0 cartons (column 31)

800.0 cartons (final stage guarantee) - 720.0 cartons (third stage guarantee) = 80.0 cartons difference. Enter 80.0 in column 32a.

476.0 carton appraisal (column 31) minus 80.0 carton difference (column 32a.) = 396.0 cartons adjusted production to count, multiply this amount by column 19 and enter this result in column 34.



**EXAMPLE 2:** This Second Stage calculation applies to all states except California.

APH Yield = 1066.0 cartons; Final Stage Guarantee  $1066.0 \times 75\%$  coverage level = 800.0 cartons; Second Stage Guarantee  $800.0 \times 75\% = 600.0$  cartons; Appraised Potential = 586.3 cartons (column 31)  
 $800.0$  cartons (final stage guarantee) -  $600.0$  (first stage guarantee) =  $200.0$  cartons difference. Enter  $200.0$  in column 32a.  
 $586.3$  carton appraisal (column 31) minus  $200.0$  carton difference (column 32a.) =  $386.3$  cartons adjusted production to count, multiply this amount by column 19 and enter this result in column 34 ( $386.3 \times 36.0 = 13,906.8$ ).

- c. When acreage does not qualify for a final stage guarantee, and the actual appraised production does not exceed the difference between the applicable “first,” “second,” and “final” stage guarantee or “first,” “second,” “third,” and “final” stage guarantee calculate the per-acre potential production as follows:

**EXAMPLE 3:**

APH Yield = 1066.0 cartons; Final Stage Guarantee  $1066.0 \times 75\%$  coverage level = 800.0 cartons; First Stage Guarantee  $800.0 \times 50\% = 400.0$  cartons; Appraised Potential = 376.0 cartons (column 31)  
 $800.0$  cartons (final stage guarantee) -  $400.0$  (first stage guarantee) =  $400.0$  cartons difference. Enter  $400.0$  in column 32a.  
 $376.0$  carton appraisal (column 31) minus  $400.0$  carton difference (column 32a.) =  $-24.0$  cartons adjusted production to count. This amount cannot be less than zero. Enter “0.0” in Column 34.

32b. - 33. MAKE NO ENTRY.

34. **Production Pre QA:**

**REPLANT:** Enter the result of multiplying column 31 times column 19 in cartons to tenths. If no entry in column 31, MAKE NO ENTRY.

**PRELIMINARY AND FINAL:** Result of subtracting column 32a. from column 31, and multiplying this result times column 19, in cartons to tenths. If no entry in column 31, MAKE NO ENTRY.

35. **Quality Factor:** Under section 15 (j) of the BP, if due to insured causes, a Federal or State agency has ordered the appraised insured crop or production to be destroyed, enter the factor “.000.” Refer to the LAM paragraphs 96 J (2) and 102A for additional information.

36. **Production Post QA:** Transfer entry from column 34.

37. **Uninsured Cause:**

**REPLANT:** MAKE NO ENTRY.

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

- a. Hail and Fire exclusion NOT in effect.
  - (1) Enter NOT LESS than the insured's production guarantee per acre in cartons, to tenths, for the line, (calculated by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) 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 cartons to tenths, 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:** MAKE NO ENTRY.

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 a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.