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FRESH MARKET PEPPER LOSS ADJUSTMENT STANDARDS HANDBOOK

2017 and Succeeding Crop Years

**RISK MANAGEMENT AGENCY
KANSAS CITY, MO 64133**

TITLE: Fresh Market Pepper Loss Adjustment Standards Handbook	NUMBER: 25340
EFFECTIVE DATE: 2017 and Succeeding Crop Years	ISSUE DATE: April 26, 2016
SUBJECT: Provides the procedures and instructions for administering the Fresh Market Pepper crop insurance program	OPI: Product Administration and Standards Division
	APPROVED: <i>/S/: Michael A. Alston</i> Acting Deputy Administrator for Product Management

REASON FOR ISSUANCE:

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

1. Revised the handbook to incorporate the most recent FCIC loss adjustment handbook standards format and standard language. Many paragraphs and sections within the handbook were rewritten or relocated to increase clarity and understanding. Throughout the handbook, references were revised to reflect the new handbook format, removal and rearrangement of various sections and tables. In addition, changes to amended pages were made to correct formatting, spelling, and subparagraph and section numbering.
2. Revised exhibit 2 to add a definition for “additional production to count,” clarified the definition of “u-pick,” and replaced the term “penhooker” with “salvage.”

FRESH MARKET PEPPER LOSS ADJUSTMENT STANDARDS HANDBOOK

CONTROL CHART:

Fresh Market Pepper Loss Adjustment Standards Handbook						
	TP Page(s)	TC Page(s)	Text Page(s)	Exhibits	Date	FCIC Number
Remove	Entire Handbook				05-2010	FCIC-25340
Current Index	1-2	1-2	1-14	15-46	04-2016	FCIC-25340

FILING INSTRUCTIONS:

This handbook replaces the 2011 Fresh Market Pepper Loss Adjustment Standards Handbook, FCIC-25340 (05-2010). This handbook is effective for the 2017 and succeeding crop years and is not retroactive to any 2016 or prior crop year determinations.

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PART 1 GENERAL INFORMATION AND RESPONSIBILITIES

1 General Information

A. Purpose and Objective

The RMA issued loss adjustment standards for this crop are the official standard requirements for adjusting losses in a uniform and timely manner. These standards are in effect as of the signature date for this crop handbook located at www.rma.usda.gov/handbooks/25000/index.html.

This handbook remains in effect until superseded by reissuance of either the entire handbook or selected portions (through amendments, bulletins, or FADs). If amendments are issued for a handbook, the original handbook as amended shall constitute the handbook. A bulletin or FAD can supersede either the original handbook or subsequent amendments.

B. Related Handbooks

The following table identifies handbooks that shall be used in conjunction with this handbook.

Handbook	Relation/Purpose
CIH	Provides overall general underwriting (not crop specific) process.
DSSH	Provides the form standards and procedures for use in the sales and service of crop insurance contracts.
GSH	Provides general crop insurance information.
LAM	Provides overall general loss adjustment (not crop-specific) process.

- (1) Terms, abbreviations, and definitions general (not crop specific) to loss adjustment are identified in the GSH.
- (2) Terms, abbreviations, and definitions specific to peppers and the Fresh Market Pepper Loss Adjustment Handbook and this handbook are located in exhibits 1 and 2, herein.

C. CAT Coverage

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

2 AIP Responsibilities

A. Utilization of Standards

All AIPs shall utilize these standards for both loss adjustment and loss training for the applicable crop year. These standards, which include crop appraisal methods, claims completion instructions, and form standards, supplement the general (not crop-specific) loss adjustment standards identified in the LAM.

B. Form Distribution

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

- (1) One legible copy to the insured; and
- (2) The original and all remaining copies as instructed by the AIP.

C. Record Retention

It is the AIPs responsibility to maintain records (documents) as stated in the SRA and described in the LAM.

D. Form Standards

- (1) The entry items in exhibits 3, 4, and 5 are the minimum requirements for the Appraisal Worksheets and the PW. All entry items are "Substantive" (they are required).
- (2) 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 can be found in the Document Supplemental Standards Handbook (DSSH) on the RMA website at: <http://www.rma.usda.gov/regs/required.html> or successor website.
- (3) The certification statement required by the current DSSH must be included on the PW 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 approved 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."
- (4) Refer to the DSSH for other crop insurance form requirements (such as point size of font, and so forth).

3-10 (Reserved)

PART 2 POLICY INFORMATION

The AIP determines the insured has complied with all policy provisions of the insurance contract. The **CP**, which are to be considered in this determination include (but are not limited to):

11 Insurability

Requirements

- (1) The crop insured will be all the fresh market bell peppers in the county for which premium rates are provided by the actuarial documents, in which the insured has a share, and 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 LAM and **BP**);
 - (d) grown on acreage covered by plastic mulch except where the **SP** allows otherwise;
 - (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; and
 - (f) grown on insurable land which can include newly cleared land and former pasture land.
- (2) Fresh market bell peppers will not be insured if **they are**:
 - (a) interplanted with another crop;
 - (b) planted into an established grass or legume;
 - (c) Pimento peppers; or
 - (d) grown for direct marketing.
- (3) For each planting period, pepper seed or transplants must initially be planted in rows unless the **SP**, actuarial documents, or a written agreement allows otherwise.
- (4) Land which has previously grown tomatoes, peppers (except replanted peppers as provided in the Fresh Market Pepper **CP**), egg plants, or tobacco must be fumigated or otherwise properly treated before planting peppers in order to be insurable. Refer to the **BP** for information on “good farming practices.”
- (5) Insurance coverage is not provided for damage or loss of production due to:

11 Insurability (continued)

- (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.
- (6) For the purpose of calculating the calendar date for the end of the insurance period under section 10(f) of the CP, 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.

12 Unit Division

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

13 Minimum Value Option

The total value of harvested production if MVO I or MVO II is selected will be determined as follows:

- (1) For sold production, the dollar amount obtained by subtracting the allowable cost contained in the SP from the price received for each box of peppers (this result may not be less than the MVO price contained in the SP that was selected by the insured for ~~any~~ the box of peppers), and multiplying this result by the number of boxes of peppers sold; and
- (2) For marketable production that is not sold, use the dollar amount obtained by multiplying the number of boxes of such peppers on the unit by the Minimum Value shown in the SP 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.
- (3) 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.

14-20 (Reserved)

PART 3 REPLANTING PAYMENT PROCEDURES

21 Replanting Payment Procedures, Qualifications, Inspections, and Limitations

Only one replanting payment will be made for acreage planted during each planting period within the crop year. Refer to the **BP**, **CP**, and the **SP** for additional information.

(1) To qualify for replanting payment the:

- (a) Peppers must be damaged due to an insurable cause;
- (b) AIP must determine that it is practical to replant (refer to the LAM);
- (c) Acres being replanted must have been initially planted on or after the “Earliest Planting” date established by the **SP**;
- (d) 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;
- (e) Acreage that is replanted must be at least the lesser of 20 acres or 20 percent of the insured planted acreage for the unit as determined on the final planting date or within the late planting period if a late planting period is applicable (Any acreage planted after the final plant date or the end of the late planting period, will not be included when determining if the 20 acres or 20 percent qualification is met. Refer to the LAM.); and
- (f) AIP has given consent to replant.

Note: In the Narrative of the **PW** or on a Special Report, show the per acre appraisal for each field or subfield and the calculations to document that qualifications for a replanting payment have been met.

(2) Replanting payment inspections:

- (a) Are to be prepared as final inspections on the **PW** only when qualifying for a replanting payment.
- (b) For non-qualifying replanting, payment inspections are to be handled as preliminary inspections.
- (c) If qualified for a replanting payment, a Certification Form may be prepared on the initial farm visit. Refer to the LAM.

(3) Replanting limitations

- (a) 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

21 Replanting Payment Procedures, Qualifications, Inspections, and Limitations (continued)

remains; and

- (i) It is practical to replant (as determined by the AIP);
 - (ii) If, at the time the crop was damaged, the final day of the planting period has not passed; and
 - (iii) The damage occurs within 30 days of transplanting or 60 days of direct-seeding.
- (b) Whenever peppers are initially planted during the fall or winter planting periods and the conditions specified above are not satisfied, the insured may elect:
- (i) 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 CP. The initial planting period coverage will continue for such replanted acreage.
 - (ii) 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.

22 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 SP 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 SP = \$1,735.00 x 1.00 (insured's share) = \$1,735.00

Enter \$510.00 in the Section I, "Appraised Potential" column of the PW. Enter the replant calculations in the "Narrative" of the PW.

Example 2: Landlord/tenant (50/50 share)

30 acres replanted.

Insured's actual cost to replant = \$1,835.00

Maximum allowed per SP = \$1,735.00 x .500 (insured's share) = \$867.50

Enter \$868 (rounded to the nearest whole dollar) in Section I, "Appraised Potential" column of the PW if the insured's share has been applied or \$1,735.00 if the

22 Maximum Replanting Payment (continued)

insured's share has yet to be applied. Indicate in the "Narrative" if "Appraised Potential" has/has not been reduced for share on the **PW** according to individual AIP guidelines. Enter replant calculations in the "Narrative" of the **PW**.

23 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 PW, 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 the CP 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 the CP for additional information.

24-30 (Reserved)

PART 4 APPRAISALS

31 General Information

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

32 Selecting Representative Samples

Determine Minimum Samples

- (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 **exhibit 6** for each field or subfield.

33 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.

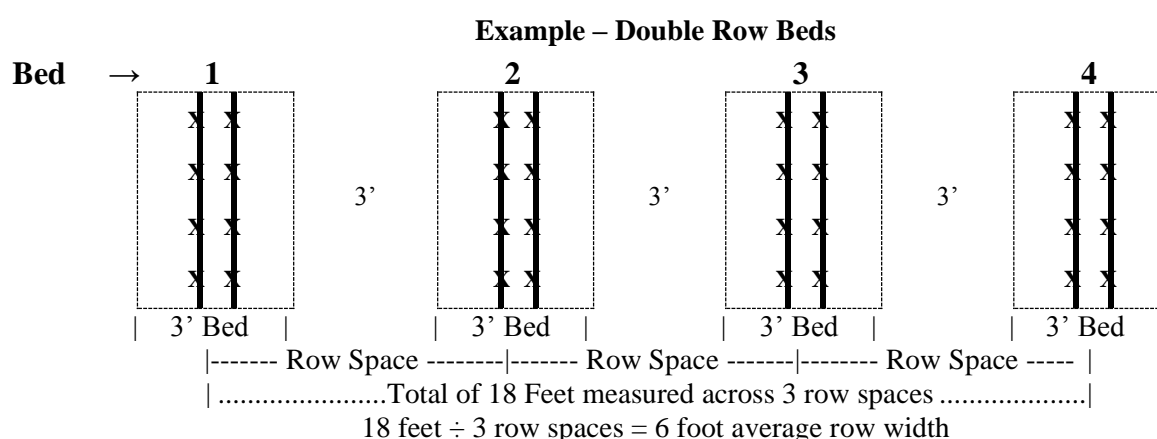
Refer to the LAM for information on deferred appraisals.

34 Measuring Row Width for Sample Selection

Use these instructions for all appraisal methods.

34 Measuring Row Width for Sample Selection (continued)

- (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. 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 wide to determine the length of row required for the sample.
- (4) Normal plastic mulch planting pattern (double row beds) as established by the bedding equipment.



35 Determining Sample Row Length

Determining sample row length for appraisal purposes.

- (1) 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 ($43,560 \div 5 \text{ feet row width} = 8,712 \div 1000 = 8.7$ linear feet of row per sample for 1/1000th acre appraisals); or
- (2) 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).

36 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);

36 Determining Insurable Acreage (continued)

- (2) Determine row widths from planted area(s) within the field;
- (3) Apply the definition of “Acre” in the CP 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. $\text{Multiply } 19.1 \text{ acres} \times .750 \text{ factor (6-foot row spacing} \div 8\text{-foot row spacing} = .750 \text{ factor)} = 14.3 \text{ insurable, planted acres.}$

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. $464,640 \text{ square feet of planted area} + 232,320 \text{ square feet of planted area} = 696,960 \text{ total square feet of planted area}$. $696,960 \text{ total square feet of planted area divided by } 43,560 \text{ square feet per acre} = 16.0 \text{ insurable, planted acres.}$

37 Determining Plants per Acre

Determine row width and acreage. 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: $43,560 \text{ square feet divided by } 6 \text{ foot row width equals } 7,260 \text{ linear feet of row per}$

37 Determining Plants per Acre (continued)

acre; divided by 1.00 ft. (12-inch plant spacing) times 2 equals 14,520 plants per acre.

38 Pepper Stages of Growth

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. Peppers are normally set in double rows in each 36-inch wide plastic mulch bed.

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.

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 \$6,056 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 \$6,056 by 65% = \$3,936 (rounded to nearest whole dollar) to obtain the stage 1 per acre amount of insurance.

A. General Information

These instructions provide information on the following appraisal methods:

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

This method is based on the number of surviving plants in a designated sample row length (use 1/100 of an acre).

- (1) 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.
- (2) Using the percent potential, convert the percentage to boxes. Refer to **exhibit 3**.

C. After Fruit Set Method

This method is based on the number of mature bell peppers remaining on the acreage which the pepper plants produced or would have produced by the calendar date for the end of the insurance period. Do not include peppers, which due to insurable causes, would not be marketable.

- (1) 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 PW.
- (2) The average number of peppers for all representative samples is determined by dividing the total number of peppers by the number of sample plots.
- (3) 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).
- (4) The average box per sample multiplied by acreage factor (1000 for 1/1000 acre or 100 for 1/100 acre) will equal the average number of boxes of peppers per acre.

40 Deviations and Modifications

Deviations in appraisal methods require RMA written authorization prior to implementation (refer to the LAM). There are no pre-established appraisal modifications contained in this handbook (refer to the LAM).

41 General Information for Appraisal Worksheet Entries and Completion Procedures

Appraisal 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 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.
- (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 for the third time.
- (6) Standard appraisal and summary of harvested production worksheet items are numbered consecutively in **exhibits 3 and 4**. 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.

42-50 (Reserved)

PART 5 PRODUCTION WORKSHEET

51 General Information for Production Worksheet Entries and Completion Procedures

Production Worksheet Entries and Completion Procedures

- (1) The **PW** is a progressive form containing all notices of damage for all preliminary, replant, and final inspections on a unit.
- (2) If a **PW** 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).
 - (f) Late planting.
- (4) The adjuster is responsible for determining if any of the insured’s requirements under the notice and claim provisions of the policy have not been met. If any have not, the adjuster should contact the AIP.
- (5) Instructions labeled “Preliminary” apply to preliminary inspections only. Instructions labeled “Replant” apply to replant inspections only. Instructions labeled “Final” apply to final inspections only. Instructions not labeled apply to all inspections.
- (6) The AIP may complete a separate **PW** for each type planted in the unit.
- (7) If the AIP determines the claim is to be denied, refer to the LAM for **PW** completion instructions.

52-60 (Reserved)

Acronyms and Abbreviations

The following table provides the acronyms and abbreviations used in this handbook.

Approved Acronym/Abbreviation	Term
AIP	Approved Insurance Provider
APH	Actual Production History
BP	Basic Provisions
CAT	Catastrophic Risk Protection
CIH	Crop Insurance Handbook
CP	Crop Provisions
DF	Discount Factor
DSSH	Document and Supplemental Standards Handbook
FCIC	Federal Crop Insurance Corporation
FSA	Farm Service Agency
GSH	General Standards Handbook
GPS	Global Positioning System
LAM	Loss Adjustment Manual
MVO	Minimum Value Option
PW	Production Worksheet
QA	Quality Adjustment
QAF	Quality Adjustment Factor
RMA	Risk Management Agency
SP	Special Provisions

Definitions

Acre – An acre is 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.

Additional Production To Count – Additional Production to Count is when peppers are harvested and sold to someone other than a first handler. Examples of additional production to count are: direct marketing, roadside stands, salvage, u-pick, farmer's market, and sold for cash. Such production is to be reported as "additional production to count."

Allowable Cost – Allowable costs is 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 – A bell pepper is an annual pepper (of the capsicum annum species, grossum group), widely cultivated for its large, crisp, edible fruit.

Box – A box is defined as one and one-ninth (1-1/9) bushels of the insured crop.

Direct Marketing – Direct marketing is defined as the sale of the insured crop directly to consumers without the intervention of an intermediary such as a wholesaler, retailer, packer, processor, shipper or buyer. Examples of direct marketing include: selling through an on-farm or roadside stand, farmer's market, and u-pick. Growing peppers for Direct Marketing is not insured under the Fresh Market Pepper Crop Provisions.

Excess Rain – Excess rain is an amount of precipitation sufficient to directly damage the crop.

First Handler – A first handler is 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 – Freeze is the formation of ice in the cells of the plant or its fruit, caused by low air temperatures.

Fruit Set – Fruit set is defined as 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 – Harvest is the picking of peppers on the unit.

Salvage – Salvage is defined as individuals or entities who purchase the right to harvest peppers remaining in the field after all commercial harvest has been completed.

Tropical Depression – A tropical depression is 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 – U-pick is when the general public is permitted to enter the field for the purpose of picking all or a portion of the crop. U-pick is a form of direct marketing.

Form Standards – Appraisal Worksheet

A. Appraisal and Summary of Harvested Production Worksheet Form Standards

- (1) 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.)
- (2) 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.
- (3) Refer to the DSSH for other crop insurance form requirements (e.g., font point size, etc.).

B. Appraisal and Summary of Harvested Production Entries and Examples

- (1) Verify and/or make the following entries for each appraisal worksheet element/item number. A completed appraisal worksheet example is at the end of this exhibit.

Part I – Planting to Fruit Set/Replant		
Element/Item Number	Description	
1. Company	Name of AIP, if not preprinted on the worksheet (Company Name).	
2. Insured's Name	Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.	
3. Policy Number	Insured's assigned policy number.	
4. Unit Number	Unit number from the Summary of Coverage after it is verified to be correct.	
5. Stage	Production state stage at time of damage (e.g. 1, 2, or 3).	
6. Fraction of An Ac.	Use 1/100 of an acre.	
7. Claim Number	Claim number as assigned by the AIP.	
8. Crop	“Fresh Market Peppers” (0083).	
9. Crop Year	Four-digit crop year, as defined in the policy, for which the claim is filed.	
10. Planting Period	Planting Period (e.g. Fall, Winter, or Spring). Refer to the Summary of Coverage for the planting date and actuarial documents to determine planting period.	
11. Row Width	Row width rounded to the nearest whole foot.	
12. Plant Spacing	Plant spacing within the row in whole inches (e.g. 18 inches)	
13. Fld. ID	Field or subfield identification symbol	
14. Acres	Number of determined insurable acres, to tenths, in a field or subfield being appraised.	

Form Standards – Appraisal Worksheet (continued)

Element/Item Number	Description
15. Planting Date	Planting date in MM/DD/YYYY format. Refer to Summary of Coverage, Planting Record, or Planting Record Plat Map for the planting date.
16. Number of Surviving Plants/Sample Plot	Number of surviving plants in sample plot.
17. Number of Original Plants/Sample Plot	Number of original plants in sample plot.
18. No. Surv.	Total number of all plants surviving in all samples.
19. No. Orig.	Total number of original plants in all samples.
20. %	Result of dividing total surviving (No. 18) by total original (No. 19) rounded to nearest whole percent. This entry must be less than 50 percent for the acreage to qualify for a replanting payment.
21. Plants/Acre	Number of plants per acre. Refer to para. 37, “Determining Plants per Acre.”
22. Plants Surv.	Result of multiplying the original number of plants per acre (No. 21) by percentage of the plants remaining (No. 20) rounded to the nearest whole number.
23. Factor	Enter “.06” for peppers.
24. Boxes/Cartons	Circle “Boxes.” Result of multiplying plants surviving (No. 22) by pepper factor (No. 23) rounded to the nearest whole box (1-1/9 bushels).
25. 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	
26. Insured Signature and Date	Insured’s (or insured’s authorized representative’s) signature and date. before obtaining 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
27. Adjuster Signature, Code No. and Date	Signature of the adjuster, code number, and date signed after the insured (or insured’s authorized representative) has signed. If the appraisal is performed prior to the 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 section of the PW .
28. Page	Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).
Part II – After Fruit Set	
1. Company	Name of AIP, if not preprinted on the worksheet (Company Name).
2. Claim Number	Claim number as assigned by the AIP.
3. Insured's Name	Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.
4. Policy Number	Insured’s assigned policy number.
5. Unit Number	Unit number from the Summary of Coverage after it is verified to be correct.

Form Standards – Appraisal Worksheet (continued)

Element/Item Number		Description
6.	Row Width	Row width rounded to the nearest whole foot.
7.	Crop	“Fresh Market Peppers” (0083).
8.	Crop Year	Four-digit crop year, as defined in the policy, for which the claim is filed.
9.	Planting Period	Planting Period (e.g. Fall, Winter, or Spring). Refer to the Summary of Coverage for the planting date and actuarial documents to determine planting period.
10.	Fld. ID	Field or subfield identification symbol.
11.	Acres	Number of determined insurable acres, to tenths, in a field or subfield being appraised.
12.	Stage	Production stage at time of damage (e.g. 1, 2, or 3).
13.	Fraction of An Acre	Fraction of an acre used to complete the appraisal (1/1000 or 1/100 of an acre).
14.	No. of Peppers in Each Sample	Count the number of: a)peppers which have potential to reach the mature stage by the calendar date for the end of the insurance period on acreage that has not been harvested the third time; or b)unharvested mature bell peppers remaining on acreage that has been harvested the third time.
15.	Total Peppers All Samples	Sum entries in number of peppers in each sample (No. 14)
16.	Total Sample Plots	Total number of sample plots for the field or subfield in No. 14
17.	Average Number Peppers	Result, rounded to tenths of dividing total number of peppers in all samples (No. 15) by total number of sample plots (No. 16)
18.	Number Peppers in One Box	Make no entry; preprinted on the Appraisal Worksheet.
19.	Average Boxes/Sample	Result, rounded to thousandths, of dividing the average number of peppers per sample (No. 17) by numbers of peppers per box (No. 18).
20.	Acreage Factor	If entry in “Fraction of an Acre” (No. 13) is 1/1000 of an acre enter “1000.” If entry in “Fraction of an Acre” (No. 13) is 1/100 of an acre enter “100.”
21.	Boxes Peppers Per Acre	Result of multiplying average boxes per sample (No. 19) by acreage factor (No. 20). Round to the nearest whole box.
22.	Remarks	Specify, by line, the number of harvest 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		
23.	Insured Signature and Date	Insured’s (or insured’s authorized representative’s) signature and date. before obtaining 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
24.	Adjuster Signature, Code No. and Date	Signature of the adjuster, code number, and date signed after the insured (or insured’s authorized representative) has signed. If the appraisal is performed prior to the signature date, document the date of appraisal in the Remarks section (if available); otherwise, document the appraisal date in the Narrative section of the PW .

Form Standards – Appraisal Worksheet (continued)

Element/Item Number	Description
25. Page	Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

Form Standards – Appraisal Worksheet (Continued)

FRESH MARKET PEPPERS APPRAISAL WORKSHEET Planting to Fruit Set/Replant (FOR ILLUSTRATION PURPOSES ONLY)																						
1. COMPANY'S NAME Any Company			2. INSURED'S NAME I. M. Insured			3. POLICY NO. XXXXXXX			4. UNIT NO. 0001-0001 BU			5. STAGE 1			6. FRACTION OF AN AC. 1/100							
7. CLAIM NO.: XXXXX			8. CROP Fresh Market Peppers (0083)			9. CROP YEAR YYYY			10. PLANTING PERIOD Fall			11. ROW WIDTH 6 Ft.			12. PLANT SPACING 18 inches							
FLD ID	ACRES	PLANTING DATE	16. NUMBER OF SURVIVING PLANTS/SAMPLE PLOT									18. NO. SURV.		%	PLANTS / ACRE	PLANTS SURV.	FACTOR	BOXES / CARTONS				
			17. NUMBER OF ORIGINAL PLANTS/SAMPLE PLOT									19. NO. ORIG.										
13	14	15												20	21	22	23	24				
1A	36.8	9/8/YYYY	16	33	25	39	22	20				18	139	29	x	9,680	=	2,807	x	.06	=	168
			17	98	95	96	96	95				19	480									
			16								18			x		=	x		=			
			17								19											
			16								18			x		=	x		=			
			15								19											
			16								18			x		=	x		=			
			17								19											
			16								18			x		=	x		=			
			17								19											
			16								18			x		=	x		=			
			17								19											
			16								18			x		=	x		=			
			17								19											

25. 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.

Form Standards – Appraisal Worksheet (Continued)

APPRAISAL WORKSHEET After Fruit Set (For Illustration Purposes Only)				1. Company: Any Company					2. Claim No.: XXXXX							
				3. INSURED'S NAME					4. POLICY NO.			5. UNIT NO		6. ROW WIDTH		
				I. M. INSURED					XXXXXXX			0001-0001 BU		6 FEET		
				7. CROP					8. CROP YEAR			9. PLANTING PERIOD				
				FRESH MARKET PEPPERS (0083)					YYYY			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	
10	11	12	13	14					15	16	17	18	19	20	21	
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	=		
22. 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.

Form Standards – Summary of Harvested Production Worksheet

Summary of Harvested Production Worksheet

- (1) Use this worksheet to record production of marketable fresh market peppers, which are harvested. Use separate summary of harvested production worksheets for:
 - (a) Each broker, packer, processor or other first handler;
 - (b) Marketable production that is harvested, but not sold; or
 - (c) Harvested production sold directly to consumers (e.g., additional production to count).
- (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 **SP** 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 **CP** or MVO I or MVO II, if applicable, is recorded on the **PW**.

Element/Item Number	Description
1. Company	Name of AIP, if not preprinted on the worksheet (Company Name).
2. Insured's Name	Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.
3. Claim No.	Claim number as assigned by the AIP.
4. Crop	"Fresh Market Peppers" (0083).
5. Crop Year	Four-digit crop year, as defined in the policy, for which the claim is filed.
6. Policy No.	Insured's assigned policy number.
7. Name, Address, and Phone No. of Buyer/Packer	For sold production: enter name, address, and telephone number of the buyer/packer of the production. For unsold production: make no entry If applicable, identify the MVO selected in the lower right corner of No. 7.
8. Planting Period	Planting Period (e.g. Fall, Winter, or Spring). Refer to the Summary of Coverage for the planting date and actuarial documents to determine planting period.
9. Unit No.	Unit number from the Summary of Coverage after it is verified to be correct.

Form Standards – Summary of Harvested Production Worksheet (continued)

Part I Production	
Element/Item Number	Description
10. Sale Date	<p>For sold production: enter the date the load was sold in MM/DD/YYYY format.</p> <p>For unsold production: enter “unsold” (harvested and/or packed but could not be sold due to insurable causes).</p>
11. Load No.	<p>For sold production: enter the ticket number of the load. Enter “additional production to count” for production harvested and sold to someone other than a first handler.</p> <p>For unsold production: enter the number of the USDA certificate of inspection, if available, and attach a copy of the certificate to the PW.</p>
12. No. of Boxes/Cartons	<p>For packed production: enter the number of boxes per load.</p> <p>For production considered to be “additional production to count” and unsold production: enter the number of boxes of such production.</p> <p>If the AIP cannot determine the number of boxes harvested from “additional production to count” 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 SP to obtain the number of boxes to count and explain on a Special Report. File a copy of the report in the contract folder.</p>
13. Gross Value	<p>For sold production: 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 dollar and cents.</p> <p>For unsold production: make no entry.</p>
14. Allowable Cost	<p>For sold production only: enter the allowable cost, in dollars and cents per box. Refer to the SP.</p> <p>If the actual allowable cost is less than the value provided in the SP, enter the actual allowable cost. For production considered to be “additional production to count”, enter “0.”</p> <p>For unsold production: make no entry.</p>
15. Net Value	<p>Subtract allowable cost (item 14) from value per box (item 13). Enter the result in dollars and cents. If the value is negative enter “0.00.”</p> <p>For unsold production: make no entry.</p>
16. Minimum Value	<p>For sold or “additional production to count” production, enter one of the following, as applicable:</p> <p>(1) Minimum Value as stated in the SP, if no MVO is selected;</p>

Form Standards – Summary of Harvested Production Worksheet (continued)

Element/Item Number	Description
16. Minimum Value (continued)	<p>(2) MVO I price as stated in the SP, if MVO I is elected;</p> <p>(3) MVO II price as stated in the SP, if MVO II is elected.</p> <p>For unsold production: enter the Minimum Value from the SP.</p> <p>Refer to the CP for more information on Minimum Value, MVO I, and MVO II.</p>
17. Total Value Per Load	<p>Enter the results in dollars and cents. Multiply number of boxes (item 12) by the greater of:</p> <p>(1) Net Value (item 15); or</p> <p>(2) Minimum Value (item 16).</p> <p>For unsold production: make no entry.</p>
18. Total Boxes/Cartons	Sum the number of boxes for all loads from number of boxes column (item 12).
19. Total (\$) All Loads	Sum total dollar value for all loads from total value per load column (item 17).
Part II Weighted Value	
20. Total (\$) All Loads	Transfer entry from item 19.
21. Total Boxes/Cartons	Transfer entry from item 18.
22. Value Per Box/Carton	Divide total dollars for all loads (item 20) by total boxes/cartons/crates (item 21). Enter the result in dollars and cents
23. 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.
24. Adjuster Signature, Code No. and Date	Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed.
The following required entries are not illustrated on the Summary of Harvested Production Worksheet example below.	
25. Page	(Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.)

Form Standards – Summary of Harvested Production Worksheet (continued)

For Illustration Purposes Only			1. COMPANY: ANY COMPANY		2. INSURED'S NAME		
SUMMARY OF HARVESTED PRODUCTION (Fresh Market Peppers)			3. CLAIM NO.: XXXXXXXX		4. CROP		
					Fresh Market Peppers (0083)		
5. CROP YEAR		6. 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			
8. PLANTING PERIOD		9. UNIT NO.		Minimum Value Option II Selected			
FALL		0001-0001 BU					
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		
10	11	12	13	14	15	16	17
12-11-YYYY	21642	185	11.00	5.50	5.50	1.65	1017.50
12-11-YYYY	21645	170	13.00	5.50	7.50	1.65	1275.00
12-11-YYYY	21647	150	6.00	5.50	0.50	1.65	247.50
12-11-YYYY	22450	160	7.00	5.50	1.50	1.65	264.00
12-18-YYYY	22690	170	15.00	5.50	9.50	1.65	1615.00
12-18-YYYY	23100	100	0.90	5.50	0.00	1.65	165.00
12-20-YYYY	24250	90	2.00	5.50	0.00	1.65	148.50
12-22-YYYY	24301	140	6.00	5.50	0.50	1.65	231.00
12-24-YYYY	24330	150	11.00	5.50	5.50	1.65	825.00
12-30-YYYY	24600	131	7.67	5.50	2.17	1.65	284.27
18. TOTAL BOXES/CARTONS		1446		19. TOTAL (\$) ALL LOADS			6072.77
PART II – WEIGHTED VALUE							
20. TOTAL (\$) ALL LOADS		21. TOTAL BOXES/CARTONS			22. VALUE PER BOX/CARTON		
6072.77		1446			4.20		
23. INSURED SIGNATURE		DATE	24. ADJUSTER SIGNATURE		CODE NO.	DATE	
I.M. Insured		MM-DD-YYYY	I.M. ADJUSTER		XXXXXX	MM-DD-YYYY	

Form Standards - Production Worksheet

A. General Information for Worksheet Entries and Completion Procedures

- (1) The **PW** 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 **PW** 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.

B. PW Standards

- (1) The entry items in **exhibit 5** are the minimum requirements for the PW. All of these entry items are considered “Substantive,” (i.e., they are required.)
- (2) 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.

Form Standards - Production Worksheet (continued)

- (3) 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."

- (4) Refer to the DSSH for other crop insurance form requirements.

C. PW Entries and Example

Verify and/or make the following entries for each **PW** element/item number. A completed **PW** example is at the end of this exhibit.

Element/Item Number	Description
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., 0001-0001 BU).
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). 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). If it is evident that no indemnity is due, enter "No Indemnity Due" across the columns in Item 5 (refer to the LAM). If the claim is denied, enter "DC" and refer to the LAM for further instructions.

Form Standards - Production Worksheet (continued)

Element/Item Number	Description
6. Insured Cause %	<p>Preliminary: Make no entry.</p> <p>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%.</p> <p>If there is no insurable cause of loss, and a no indemnity due claim will be completed, make no entry.</p>
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	<p>Preliminary and Replant: Make no entry.</p> <p>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 PW has not been completed. Additional non-loss units may be entered on a single PW.</p> <p>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.</p>
13. Est. Prod. Per Acre	<p>Preliminary and Replant: Make no entry</p> <p>Final: Estimated yield per acre, in whole boxes, of all non-loss units for the crop at the time of final inspection</p>
14. Date(s) Notice of Loss	<p>Preliminary:</p> <p>(1) 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.</p> <p>(2) A notice of damage or loss for a third preliminary inspection (if needed) requires an additional set of PWs. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set of PWs.</p>

Form Standards - Production Worksheet (continued)

Element/Item Number	Description
14. Date(s) Notice of Loss (continued)	<p>(3) Reserve the “Final” space on the first page of the first set of PWs for the date of notice for the final inspection.</p> <p>(4) If the inspection is initiated by the AIP, enter “Company Insp.” instead of the date.</p> <p>(5) If the notice does not require an inspection, document as directed in the “Narrative” instructions.</p> <p>Replant and Final: Transfer the last date (in the 1st or 2nd space from the first or second set of PWs) to the final space on the first page of the first set of PWs 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 PWs. For a delayed notice of loss or delayed claim, refer to the LAM.</p>
15. Companion Policy(s)	<p>If no other person has a share in the unit (insured has 100 percent share), make no entry</p> <p>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.”</p> <p>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.</p> <p>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.</p> <p>If unable to verify the existence of a companion contract, enter “Unknown” and contact the AIP for further instructions.</p> <p>Refer to the LAM for further information regarding companion contracts.</p>

Section I – Determined Acreage Appraised, Production and Adjustments

Make separate line entries for varying:

- (1) Rate classes, types, classes, sub-classes, intended uses, irrigated practices, cropping practices, 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);

Form Standards - Production Worksheet (continued)

(5) Appraisals for damage due to hail or fire if Hail and Fire Exclusion is in effect.

Element/Item Number	Description
16. Field ID	<p>The field or subfield identification symbol from a sketch map or an aerial photo. Refer to the Narrative.</p> <p>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.</p>
17. Multi-Crop Code	<p>Replant: Make no entry.</p> <p>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.</p>
18. Reported Acres	<p>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 subfield. If there are no under-reported acres, make no entry.</p>
19. Determined Acres	<p>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:</p> <ul style="list-style-type: none"> (1) Put to other use without consent; (2) Abandoned; (3) Damaged by uninsured causes; or (4) For which the insured failed to provide acceptable records of production. <p>Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements.</p> <p>Replant: Determine the total acres, to tenths, of replanted acreage (do not estimate). Make a separate line entry for any part of a field or subfield not replanted.</p> <ul style="list-style-type: none"> (1) 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. (2) Account for all planted acreage in the unit. <p>Preliminary and Final: Determined acres to tenths. Acreage breakdowns within a unit or field or subfield may be estimated (refer to the LAM) if a determination is impractical. Account for all planted acreage in the unit.</p>

Form Standards - Production Worksheet (continued)

Element/Item Number	Description
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" as specified on the actuarial document maps. If a "Rate" or "High-Risk Area" is not specified on the actuarial document maps, make no entry. Verify with the Summary of Coverage and if the "Rate" 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 in 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 (or practice) carried out by the insured. If "No Cropping Practice" or "No 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 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

Form Standards - Production Worksheet (continued)

Element/Item Number	Description																		
28. Organic Practice (continued)	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	<p>Preliminary: Make No Entry.</p> <p>Replant: Replant stage abbreviation as shown below.</p> <table> <tr> <th data-bbox="526 520 630 552">STAGE</th><th data-bbox="784 520 1008 552">EXPLANATION</th></tr> <tr> <td data-bbox="526 552 764 625">“R”</td><td data-bbox="784 552 1365 625">Acreage replanted and qualifying for replanting payment.</td></tr> <tr> <td data-bbox="526 625 764 804">“NR”</td><td data-bbox="784 625 1414 804">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.</td></tr> </table> <p>Final: Stage abbreviation as shown below.</p> <table> <tr> <th data-bbox="526 915 638 947">STAGE</th><th data-bbox="784 915 1021 947">EXPLANATION</th></tr> <tr> <td data-bbox="526 947 764 1083">“P”</td><td data-bbox="784 947 1409 1083">Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide acceptable records of production to the AIP.</td></tr> <tr> <td data-bbox="526 1083 764 1335">“1”, “2”, “3”</td><td data-bbox="784 1083 1433 1335">Stage as defined in CP. 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.</td></tr> </table> <p>Gleaned Acreage: Refer to the LAM for information on gleaning.</p>	STAGE	EXPLANATION	“R”	Acreage replanted and qualifying for replanting payment.	“NR”	Acreage not replanted or not qualifying for a replanting payment. Enter “NR” if the combined stand appraisal and uninsured cause appraisal totals 50 percent or more of the original stand for replanting claims.	STAGE	EXPLANATION	“P”	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide acceptable records of production to the AIP.	“1”, “2”, “3”	Stage as defined in CP . 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.						
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30. Use of Acreage	<p>Use of acreage. Use the following “Intended Use” abbreviations.</p> <table> <tr> <th data-bbox="526 1482 591 1514">USE</th><th data-bbox="810 1482 1047 1514">EXPLANATION</th></tr> <tr> <td data-bbox="526 1514 764 1587">“Replant”</td><td data-bbox="810 1514 1419 1587">Acreage replanted and qualifying for replanting payment</td></tr> <tr> <td data-bbox="526 1587 764 1661">“Not Replanted”...</td><td data-bbox="810 1587 1382 1661">Acreage not replanted or not qualifying for a replanting payment</td></tr> <tr> <td data-bbox="526 1661 764 1692">“To Cucumbers”...</td><td data-bbox="810 1661 1198 1692">Other use made of the acreage</td></tr> <tr> <td data-bbox="526 1692 764 1724">“WOC”</td><td data-bbox="810 1692 1146 1724">Other use without consent</td></tr> <tr> <td data-bbox="526 1724 764 1755">“SU”</td><td data-bbox="810 1724 1024 1755">Solely uninsured</td></tr> <tr> <td data-bbox="526 1755 764 1787">“ABA”</td><td data-bbox="810 1755 1170 1787">Abandoned without consent</td></tr> <tr> <td data-bbox="526 1787 764 1818">“H”</td><td data-bbox="810 1787 943 1818">Harvested</td></tr> <tr> <td data-bbox="526 1818 764 1850">“UH”</td><td data-bbox="810 1818 971 1850">Unharvested</td></tr> </table>	USE	EXPLANATION	“Replant”	Acreage replanted and qualifying for replanting payment	“Not Replanted”...	Acreage not replanted or not qualifying for a replanting payment	“To Cucumbers”...	Other use made of the acreage	“WOC”	Other use without consent	“SU”	Solely uninsured	“ABA”	Abandoned without consent	“H”	Harvested	“UH”	Unharvested
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Form Standards - Production Worksheet (continued)

Element/Item Number	Description
30. Use of Acreage (continued)	<p>Verify any “Intended Use” entry. If 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.”</p> <p>Gleaned Acreage: Refer to the LAM for information on gleaning</p>
31. Appraised Potential	<p>Replant: Document the replant calculations in the “Narrative” and enter the amount allowed per acre for replanting, rounded to dollars and cents.</p> <p>Preliminary and Final: Enter whole boxes per acres from the appraisal worksheet for the field or subfield. Refer to paragraph 39, “Appraisal Methods” for additional instructions.</p> <p>For any appraised potential on acreage that has been harvested the third time, county only the appraisal in excess of 25 boxes per acre. This entry will never be less than “0”.</p> <p>If there is no potential on UH acreage, enter “0.” Refer to subparagraph 921 A(9) of the LAM for Zero Appraised Documentation.</p>
32a.	Make no entry.
32b.	Make no entry.
33. Shell %, Factor, or Value	<p>Replant: Make no entry.</p> <p>Preliminary and Final: For appraised production, enter the greater of:</p> <ul style="list-style-type: none"> (1) Actual market value per box (determined from a sample provided to the buyer); or (2) Minimum Value per box show in the SP for the planting period. Do not use the MVO I or MVO II price from the SP for this entry.
34. Production Pre QA	<p>Replant: Enter the result of multiplying column 31 times column 19 rounded to whole dollars. If no entry in column 31, make no entry.</p> <p>Preliminary and Final: Result of multiplying column 31 times column 19, times column 33, rounded to whole dollars. If no entry in column 31, make no entry.</p>
35. Quality Factor	Make no entry.
36. Production Post QA	Transfer the entry in item 34.
37. Uninsured Cause	<p>Replant: Make no entry.</p> <p>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.</p>

Form Standards - Production Worksheet (continued)

Element/Item Number	Description										
37. Uninsured Cause (continued)	<p>(1) Hail and Fire exclusion not in effect.</p> <p>(a) 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.</p> <p>(b) 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.</p> <p>(c) For acreage that is damaged partly by uninsured causes, enter the result of multiplying column 19 entry by the appraised uninsured loss of production per acre in dollars and centers for any such acreage</p> <p>(2) When there is late-planted acreage, the applicable production guarantee for such acreage is the production guarantee per-acre that has been reduced for late-planted acreage, multiplied by column 19 entry.</p> <p>(3) Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.</p> <p>(4) Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.</p> <p>(5) For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.</p>										
38. Total to Count	Result of adding item 36 and item 37.										
39. Total	<p>Preliminary: Make no entry.</p> <p>Replant and Final: Total determined acres (column 19), to tenths.</p>										
40. Quality	<p>Replant: Make no entry.</p> <p>Preliminary and Final: Check "None" (refer to table below).</p> <table border="1"> <thead> <tr> <th>Qualifying QA Condition:</th></tr> </thead> <tbody> <tr><td>Test Weight (TW)</td></tr> <tr><td>Kernel Damage (KD) and Total Defects</td></tr> <tr><td>Garlicky (Grade)</td></tr> <tr><td>Aflatoxin</td></tr> <tr><td>Vomitoxin</td></tr> <tr><td>Fumonisin</td></tr> <tr><td>Dark Roast (for Sunflowers only)</td></tr> <tr><td>Sclerotinia (for Sunflowers only)</td></tr> <tr><td>Ergoty (Grade)</td></tr> </tbody> </table>	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 (Grade)
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Ergoty (Grade)											

Form Standards - Production Worksheet (continued)

Element/Item Number	Description
40. Quality (continued)	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 INSTRUCTIONS

If more space is needed, document on a Special Report, and enter "See Special Report." Attach the Special Report to the **PW**.

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 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.
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.
k.	<p>Attach a sketch map or aerial photo to identify the total unit:</p> <ul style="list-style-type: none"> (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. <p>Indicate on the aerial photo or sketch map, the disposition of acreage destroyed or put to other use with or without consent.</p>

Form Standards - Production Worksheet (continued)

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 PW 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 the date of inspection.
n.	Explain any delayed notices or delayed claims as instructed in the LAM.
o.	Document any authorized estimated acres, as instructed in the LAM, shown in Section I, column 19.
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 they were unavailable.
s.	Explain the reason for a “No Indemnity Due” claim. No Indemnity Due claims are to be distributed in accordance with 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.
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

- (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.).
- (2) Columns 49 through 52 are for production commercially stored, sold, etc., enter the name and address of the storage facility or buyer, packing house, 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:

Form Standards - Production Worksheet (continued)

- (a) Different first handlers (buyers, packing houses, or processors). The insured must have maintained satisfactory records of all production sold or stored. Verify any packing house or processor records.
 - (b) Separate storage facilities.
 - (c) Unsold marketable production.
 - (d) “Additional production to count”
 - (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 “additional production to count”, but can provide the total dollars received for that production, divide the dollar amount received by the Minimum Value per box shown in the **SP** to obtain the number of boxes to count.

Element/Item Number	Description
43. Date Harvest Completed: (Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM.)	<p>Preliminary: Make no entry</p> <p>Replant and Final:</p> <p>(1) 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) the calendar date for the end of the insurance period.</p> <p>(2) 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.”</p> <p>(3) 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.”</p> <p>(4) 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.</p>

Form Standards - Production Worksheet (continued)

Element/Item Number	Description
44. Damage similar to other farms in the area?	<p>Preliminary: Make no entry.</p> <p>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.</p>
45. Assignment of Indemnity	Check “Yes” only if an assignment of indemnity is in effect for the crop year; otherwise, check “No.” Refer to the LAM.
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	<p>If only one practice and/or type of harvested production is listed in Section I, make no entry.</p> <p>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).</p>
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, Conversion Factor:	<p>For peppers stored or sold: enter the name and address of the buyer, packinghouse, or processor as applicable.</p> <p>For unsold marketable production: enter unsold.</p> <p>For “additional production to count” sold off insurable acreage: enter “additional production to count”</p>
55. Gross Prod.	Make no entry.
56. Bu., Ton, Lbs., Cwt.	<p>Line through Bu., Ton, Lbs., Cwt. (Bu., Ton, Lbs., Cwt.) and enter “Box.”</p> <p>Enter total harvested sold, unsold, or “additional production to count” 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.</p> <p>The insured is obligated to provide the number of boxes of “additional production to count” production harvested from insurable acreage. If the insured will not or cannot provide the number of boxes harvested from “additional production to count” 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.</p>

Form Standards - Production Worksheet (continued)

Element/Item Number	Description
57-60b.	Make no entry.
61. Adjusted Production	Enter the number of whole boxes from column 56.
62. Prod. Not to Count	<p>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.</p> <p>If production records are not available from acreage damaged solely by uninsured causes, make no entry.</p> <p>This entry must never exceed production shown on the same line. Explain any “production not to count” in the narrative</p>
63. Production Pre-QA	Result of subtracting column 62 from column 61.
64a. Value	<p>For sold or “additional production to count” production: enter the “Value Per Box/Carton from item 22 of the Summary of Harvested Production worksheet. “Additional production to count” production requires a separate Summary of Harvested Production worksheet.</p> <p>For unsold, marketable production: enter not less than the applicable Minimum Value per box as listed in the SP.</p> <p>For unsold, unmarketable production damaged or defective due to insurable causes: enter “0.00.”</p>
64b. MKT Price	Make no entry.
65. Quality Factor	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	Total of column 63. If no entry in column 63, make no entry.
68. Section II Total:	<p>Preliminary and Replant: make no entry.</p> <p>Final: total of column 66 in whole dollars.</p>
69. Section I Total	<p>Preliminary and Replant: make no entry.</p> <p>Final: enter figure from Section I, column 38 total in whole dollars.</p>
70. Unit Total	<p>Preliminary and Replant: make no entry.</p> <p>Final: total of column 68 and column 69, in whole dollars.</p>
71. Allocated Prod	Refer to the LAM for instructions for determining allocated production. Enter the total production, rounded to tenths, allocated to this unit that is included in Sections I or II of the PW . 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 PW example below.	

Form Standards - Production Worksheet (continued)

Element/Item Number	Description
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 PW with the insured (or 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 PW . 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.).

Form Standards - Production Worksheet (Continued)

PRODUCTION WORKSHEET

1. Crop/Code # Fresh Market Pepper 0083	2. Unit # 0001-0001 BU	3. Location Description N - 5 - 50 - 20	7. Company Agency ANY COMPANY ANY AGENCY		8. Name of Insured I.M. INSURED																		
4. Date(s) of Damage OCT 10	DEC 1				9. Claim # XXXXXXXX										11. Crop Year YYYY								
5. Cause(s) of Damage HAIL	FREEZE				10. Policy # XXXXXXXX																		
6. Insured Cause % 60%	40%				14. Date(s) Notice of Loss MM/DD/YYYY																1st MM/DD/YYYY	2nd MM/DD/YYYY	Final MM/DD/YYYY
12. Additional Units 0002-0001 BU	0003-0001 BU				15. Companion Policy(s)																		
13. Est. Prod. Per Acre 975	950																						

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		38.0	36.8	1.000		335					140		1	To Melons	168		9.10	56,260		56,260		56,260	
1B			25.4	1.000		335					140		3	UH	380		9.10	87,833		87,833		87,833	
1C			24.9	1.000		335					140		3	H	77		9.10	17,447		17,447		17,447	
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"/> 41. Mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/>													42. TOTALS		161,540		161,540		161,540	

NARRATIVE (If more space is needed attach a Special Report): Insured selected MVO II (\$1.65 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		
		ABC Packing Company Any Town, Any State							1,446					1,446		1,446	4.20		6,073		
		UNSOLED							87					87		87	9.10		792		
		Additional Production to Count							92					92		92	4.24		390		
67. TOTAL																1,625	68. Section II Total				7,255
																69. Section I Total				161,540	
																70. Unit Total				168,795	
																71. Allocated Prod.					
																72. Total APH Prod.					

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

Form Standards - Production Worksheet (Continued)

PRODUCTION WORKSHEET

1. Crop/Code # Fresh Market Pepper 0083	2. Unit # 0002-0001 BU	3. Location Description S - 6 - 50 - 26	7. Company Agency	ANY COMPANY ANY AGENCY	
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					
8. Name of Insured I.M. INSURED					
9. Claim # XXXXXXXXXX		11. Crop Year YYYY			
10. Policy # XXXXXXXXXX					
14. Date(s) Notice of Loss	1st MM/DD/YYYY	2nd	Final MM/DD/YYYY		
15. Companion Policy(s)					

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			30.0	1.000		335					140		R	Replanted	510.00			15,300		15,300		15,300	
2B			32.2	1.000		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 type="checkbox"/> 41. Mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/>													42. TOTALS		15,300		15,300		15,300

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 \$1735.00 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			30.0	.500		335					140		R	Replanted	868			26,040		26,040		26,040	
2B			32.2	.500		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 type="checkbox"/> 41. Mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/>													42. TOTALS		26,040		26,040		26,040

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 \$1835.00 per acre.

Maximum allowance is \$1,735.00 times .50 share, which equals 867.50. Maximum allowance used. Field wheel measured.

Minimum Representative Sample Requirements

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.	

Planting Record Example

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		

Planting Record Plat Map Example

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 #: 0001-0001 BU	Legal Description: Section N5	
Township: 50	Range: 20	Planting Period: Fall <u>X</u> Winter ____ Spring ____		Insured's Name: I.M. Insured
Policy Number: XXXXXXXX		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