
Sweetpotato Pilot Insurance Program
Adjuster Training Manual



ADJUSTER TRAINING MANUAL

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INTRODUCTION

This Adjuster Training Manual introduces the specific procedures for adjusting Multiple Peril Crop Insurance (MPCI) losses for sweetpotatoes.

This training is intended to familiarize crop insurance adjusters with the activities, requirements, language, and conditions found in the Loss Adjustment Standards Handbook.

The training manual does not replace any current procedures or modify any provisions contained in the complete insurance policy. Adjusters should understand the content and provisions of the following materials:

- Common Crop Insurance Policy;
- Sweetpotato Pilot Crop Provisions;
- Actuarial Documents;
- Catastrophic Risk Protection Endorsement (as applicable);
- Crop Insurance Handbook (CIH) (FCIC-18010);
- Loss Adjustment Manual (LAM) (FCIC-25010); and
- Sweetpotato Pilot Loss Adjustment Standards Handbook (LASH) (FCIC-25620)

Features of the Sweetpotato Pilot Insurance Program include the following:

- Only sweetpotatoes of the variety Beauregard, or other approved variety specifically listed for the growing region of interest in the Special Provisions, are insurable;
- Only sweetpotatoes planted for harvest for fresh market consumption are insurable;
- Sweetpotatoes planted for processing are not insurable;
- Production to count will include the weight of field-pack production, defined as the quantity of roots that are at least one and one-half inch in diameter, or those meeting the size requirements for U.S. Extra No. 1, U.S. No. 1, U.S. No. 2, or Jumbo.
- Appearance and other quality attributes will not be considered in determining yield;
- Sweetpotatoes grown under irrigated and non-irrigated practices are insurable;
- Coverage levels from catastrophic (CAT) through 75% are available;
- Coverage is not available for late planting and prevented planting;
- Coverage is not available for optional units;
- Different price elections have been developed for harvested and unharvested acreage;
- Some areas are deemed unsuitable for sweetpotato production. Adjusters must verify that sweetpotatoes were not planted on lands

designated as high risk, in which case the sweetpotatoes shall be uninsurable without a written agreement.

A. Objective of this Training Manual

This Sweetpotato Adjuster Training Manual is designed for classroom orientation and as a reference for crop insurance adjusters. The procedures discussed in the Training Manual and the LASH, including crop appraisal methods and instructions for forms, supplement the general (not crop-specific) procedures, forms, and manuals for loss adjustment identified in the Loss Adjustment Manual (LAM) Standards Handbook. The following material will be the basis for classroom instruction preparing individuals for the certification testing.

B. Certification Process

Following study and review of the training materials, the adjuster will complete a test designed to evaluate the adjuster's understanding of the material presented and to determine if the training objective was met. Adjusters are permitted to use books, the LASH, crop insurance policies and endorsements, or other study and reference materials during the examination. Collaboration with others is not allowed. The examination will consist of ten multiple choice questions, and should take less than 30 minutes to complete. For certification, the adjuster must correctly answer at least seven out of ten questions covering the procedures used in adjusting. Adjusters will be notified of all test results in writing, and those who answer seven of the ten questions correctly will receive a certificate of completion.

C. Special Instructions

The current Loss Adjustment Standards Handbook (LASH) will remain in effect until superseded by re-issuance of either the entire handbook or selected portions. Selected portions will be issued via slipsheets or bulletins. If slipsheets have been issued for a handbook, the original handbook, as amended by slipsheet pages, shall constitute the handbook. A bulletin can supersede either the original handbook or subsequent slipsheets.

D. Distribution of Completed Forms

Upon completion of any adjustment documents or forms, including growing season inspections, one legible copy is to be provided to the insured. Distribute the original and all remaining copies as instructed by the insurance provider.

E. Worksheet Entries and Completion Procedures

Appendix B of this Adjuster Training Manual includes examples of Sweetpotato Growing Season Inspection Worksheets and Final Sweetpotato Appraisal Worksheets, along with procedures for their completion. A full discussion of the more complex entries is included.

F. Claim Form Entries and Completion Procedures

Appendix C of this Adjuster Training Manual includes examples of the Claim Form (Production Worksheet), along with procedures for its completion. A full discussion of the more complex entries is included.

CHAPTER ONE: TERMS, ABBREVIATIONS, AND DEFINITIONS

General loss adjustment terms, abbreviations, and definitions are identified in the Loss Adjustment Manual (LAM).

Sweetpotato specific loss adjustment terms, abbreviations, and definitions which are not defined in this section are defined as they appear in the text.

A. Abbreviation(s)

CAT Catastrophic Risk Protection

CIH Crop Insurance Handbook

B. Definitions

Agricultural Expert—An agricultural expert may be a person who regularly derives income by selling services related to scouting or producing sweetpotatoes, but must not have any investment in the insured crop or any family relationship with the insured person.

Certified G-1 Seed—Vine cuttings and roots produced during the first year of field production by a producer of certified seed.

Certified Seed—Sweetpotato seed that was produced and handled under procedures acceptable to a certifying agency within the state where the seed was produced, and that was found to maintain satisfactory genetic purity and identity. Certified of seed must be identified by a document, a tag, a label, or a certificate.

Certifying Agency— A State Department of Agriculture or other state agency authorized to regulate the production of seed.

Check Strip—Full rows of sweetpotatoes extending the full length of each field left in fields and subfields in locations designated by the insurance provider and used by the adjuster to appraise production. Refer to the LAM for additional information concerning representative samples.

Direct Marketing—The selling the insured crop or any portion thereof by the insured or any agent of the insured directly to a consumer. Examples of direct marketing include selling through a roadside stand, farmers' market, or u-pick operation.

Discard—To dispose of production without compensation.

Family Relationship—A family relationship exists when: 1) an individual is the parent, brother, sister, child, spouse, grandchild, or grandparent of

another individual; or, 2) when an individual resides in the household of another individual, or when an individual engages in business with respect to a farming operation with another individual, regardless of whether the two individuals are related by blood, adoption, or marriage.

Field Pack Production– Field-pack production is the quantity of tuberous sweetpotato roots, each at least one and one half inches in diameter, that has been harvested, or that the insurance provider determines could have been harvested. In terms of the Standards for Grades of Sweetpotatoes, field-pack production consists of all tuberous roots that could be classified as either U.S. Extra No. 1, U.S. No. 1, or U.S. No. 2 solely on the basis of their length, diameter, and weight (as those terms are defined in the Standards). Field-pack production also includes sweetpotatoes classified as Jumbos, as defined in the Sweetpotato Pilot Crop Provisions.

Field Production (of seed)–Propagation of seed outside a controlled environment such as a greenhouse.

Fresh Market Crop–Sweetpotatoes grown with the intent of sale by the insured to a person who will market or use the crop in the form in which it was harvested. A portion of the fresh market crop may be culled by the insured as part of normal handling activities and converted into a form that differs from the fresh appearance by means of canning, freezing, or other process.

Good Farming Practices – In addition to the definition contained in the Basic Provisions, good farming practices for sweetpotatoes require scouting of the crop and following the practices required by the certifying agency with respect to seed production.

Grade Inspection–An evaluation in which representative samples of production are obtained and are judged for quality and size based on published USDA Sweetpotato Standards. This inspection is performed by a certified inspector.

Grade (Size) Inspection–An evaluation in which representative samples of appraised production are obtained and are judged for **size only** based on published USDA Sweetpotato Standards. This inspection is performed by the insurance provider or a party approved by the insurance provider prior to the sale or disposal of any lot, or any portion of a lot.

Harvest–Removal of the marketable tuberous sweetpotato roots from the soil, placement of the marketable roots in a container, and prompt removal from the field.

Jumbo–A tuberous sweetpotato root that weighs more than 36 ounces.

Marketable—A tuberous sweetpotato root that can be used for any purpose, including livestock feed.

Planted Acreage—For the Sweetpotato Pilot Program, planted acreage is defined as land in which slips have been transplanted, by hand or by an appropriate machine, at the correct depth into a properly prepared bed. Slips must be placed in rows of sufficient width to permit mechanical cultivation.

Qualified Person—A qualified person is one who has grown sweetpotatoes for commercial sale in three of the previous five calendar years; who certifies at least three years of production history on the production report; and who provides copies of their verifiable records.

Scouting—Scouting is the visual and physical assessment (including the digging of appropriate sample plants) of the condition of the growing sweetpotatoes by an agricultural expert. Assessment will consider growth stage, progress toward maturity, crop vigor, nutrient deficiencies, pesticide injury, and any infestation by disease, insects, or weeds. Scouting is to be performed at the time or times identified in the Special Provisions. A contemporaneous record of the findings of each scouting event will be maintained, addressing each of the crop characteristics listed above, plus any additional remarks deemed relevant by the agricultural expert. A copy of the contemporaneous record will be provided to the insured within 72 hours after the scouting activity.

Seed—Tuberous sweetpotato roots planted to produce slips.

Slips—Shoots or vine cuttings produced from sweetpotato seed. Slips are planted to establish a new sweetpotato crop.

Standards—United States Standards for Grades of Sweetpotatoes effective July 1, 1963 or a successor document.

Sweetpotato—A plant of the species *Ipomoea batatas*, grown for tuberous roots that are used primarily for human consumption.

Tuberous Root—Thickened roots with expanded cortex devoted primarily to starch storage.

CHAPTER TWO: INSURANCE CONTRACT INFORMATION

The insurance provider is to determine that the insured has complied with all policy provisions of the insurance contract. Crop provisions that are to be considered in this determination include (but are not limited to) the following:

A. Insurability

The insured crop will be all sweetpotatoes in the county for which a premium rate is provided:

- 1) In which the insured has a share;
- 2) In which a qualified person has a share of 50% or more;
- 3) That are planted for harvest as a fresh market crop;
- 4) That are planted using slips that the insured: a) purchased from a certified seed producer, b) produced from certified seed that was properly treated with a fungicide, and or c) produced from seed that was propagated by the insured from certified G-1 seed (that was properly treated with a fungicide) the previous crop year;
- 5) That are of a variety specified in the Special Provisions;
- 6) That are initially planted with a sufficient number of slips to achieve a plant density not less than the number specified in the Special Provisions (the insurance provider will make an appraisal for uninsured loss if the specified density is not achieved).
- 7) That are scouted by an agricultural expert on no fewer than the number of occasions specified in the Special Provisions (the scouting must include any reported uninsured acreage); and
- 8) That are not:
 - (a) Interplanted with another crop;
 - (b) Sold to a processor; or
 - (c) Sold or used for the production of seed or slips.

Sweetpotato acreage will be considered uninsurable if:

- 1) It does not meet the rotation requirements shown in the Special Provisions, if applicable;
- 2) It is identified as uninsurable in the actuarial documents, except by written agreement;
- 3) It is subject to restrictions on planting of sweetpotatoes under orders issued by the official in the state responsible for control of sweetpotato weevils, witchweed, or other controlled insects or weeds;
- 4) It is planted into a field in which any other crop was damaged by fungal, bacterial or viral diseases, or insects or nematodes that can affect sweetpotatoes during either of the previous two years;
- 5) It is planted into a field that had been pasture in the preceding crop year.

The insured cannot insure an amount of acreage that exceeds 110 percent of the largest number of acres of sweetpotatoes in which the insured had a share that the insured harvested in any of the most recent three crop years in which sweetpotatoes were planted by the insured.

Any acreage of the insured crop damaged before the final planting date, to the extent that a majority of producers in the area would not normally further care for the crop, must be replanted, unless the insurance provider agreed that it was not practical to replant. (Refer to the LAM for information related to replanting provisions issues.)

B. Grade (Size) Inspections

For any unit for which the insured has provided a “Notice of Loss or Damage” and/or for which the scouting report indicates losses of 25% or more of the approved yield, an on-site grade (size) inspection must be performed by the provider or the provider’s agent on representative samples of sweetpotatoes after the crop reaches maturity. Such inspections are performed on sweetpotatoes in check strips left in each field or subfield in locations specified by the insurance provider.

NOTE: Production to Count for all harvested acreage in a unit will be at least the production guarantee if any field or subfield in the unit has been harvested and the appropriate check strips have not been established or maintained as directed by the insurance provider.

Sweetpotatoes must be evaluated, and grade (size) determinations made, by: 1) a person who is appropriately trained in the USDA size standards for sweetpotatoes that are used to define field-pack production, and whom the insurance provider has authorized to grade sweetpotatoes to determine field pack production, or 2) a sweetpotato grader licensed or certified by the United States Department of Agriculture.

Any loss of production must be determined based on representative samples obtained in the field. The number and size of representative samples required will be determined in accordance with the sweetpotato LASH. Samples will be graded according to USDA **size** standards only.

Production meeting or exceeding USDA **size** standards will be determined by examining individual tuberous roots. All tuberous roots in a representative sample will be examined.

It is **IMPERATIVE** that all production in a unit be graded by appropriate **size** characteristics according to the crop provisions.

C. Applicability of Provisions

In addition to optional units and replanting payments, which do not apply to any sweetpotato policies, written agreements and Hail and Fire Exclusion provisions do not apply to sweetpotato policies for which CAT coverage has been elected. Refer to the CIH and LAM for other provisions not applicable to CAT policies.

CHAPTER THREE: SWEETPOTATO APPRAISALS

A. General Information

Potential production will be appraised in accordance with procedures specified in the Sweetpotato LASH and in the LAM when the insured has submitted a “Notice of Loss or Damage.” The LAM includes additional circumstances under which appraisals are required.

B. Selecting Representative Samples for Appraisal

The number of required samples for a field or subfield is influenced by field or subfield size, general condition of the plants, and variability of potential production and plant damage within the field or subfield. Fields are split into subfields when variable damage causes the crop potential to appear to be significantly different within different portions of the same field (special attention should be paid to low lying portions of any field because such areas are particularly prone to losses including uninsured losses resulting from poor management practices). Subfields are also necessary when the insured wishes to abandon a portion of a field, or discard or destroy the production there from.

Each field or subfield is to be appraised separately. A separate set of Growing Season Inspection Worksheets is required for each field or subfield within a unit. Separate entries for each field or subfield are required on the Final Sweetpotato Appraisal Worksheet.

The adjuster is to take not less than the minimum number (count) of representative samples for a field or subfield required in Tables A and B in the Reference Materials section of the Sweetpotato LASH (and reproduced in Appendix A of this training manual). The location of check strips is generally provided to the insured when a notice of loss is given by the insured or when fields are to be abandoned. The adjuster must check the size and location of check strip rows to assure that they are full rows and that they have been left in accordance with instructions from the insurance provider.

An end plant (the first insurable plant on a check strip) will be the first sample plant. Marketable field pack tuberous roots are collected to assess the weight of field pack production for that plant, as described below in the sections entitled Appraisal Methods, Determining Production to Count, and Appraisal Deviation and Modification. Then, the adjuster will proceed along the check strip row, counting each insured plant and collecting the field pack production tuberous roots (for appraisal) at an appropriate uniform sampling interval as determined after referring to

Table B in the Reference Materials section of the Sweetpotato LASH (and reproduced in Appendix A of this training manual).

Skips or other types of plants are not to be counted. However, sweetpotato plants that were dead before insured damage occurred, or sweetpotato plants damaged by uninsured causes, are plants to count. If those dead plants exceed 25% of the destroyed sweetpotatoes, the adjuster must refer to the LAM for adjustment of controversial claims.

Upon reaching the end of each row, the adjuster is to proceed down the next check strip row in the opposite direction, continuing his or her count from the preceding check strip row, and assessing the plants at the same interval determined above, from Table B of the Sweetpotato LASH (and reproduced in Appendix A of this training manual). The process is repeated until all the plants in the field or subfield check strips have been counted and all the sample plants have been dug and assessed.

C. Stages of Growth for Sweetpotato

Planting and harvest dates are used to determine the stage of growth of sweetpotato plants. Starting with the first day following the planting of the sweetpotatoes and continuing through a period described in the Special Provisions, the crop is considered to be in the immature stage.

Starting not earlier than the beginning of the mature stage described in the Special Provisions or when sufficient tuberous roots are of the appropriate size for harvest according to the practices used by a majority of the producers in the region and ending with harvest, the crop is considered to be in the mature stage.

The adjuster should verify the planting day by examining the insured's records. Evidence of harvest or lack thereof should be obtained by an examination of the field and verified by examination of the insured's records. The adjuster should note and document the presence of any sweetpotato plants with roots of harvestable size.

Example 1:

An insured's records indicate that the crop was planted initially on May 15. The Special Provisions indicate that the crop is immature during at least the 104 days following planting.

The immature stage for this field is from May 15 through at least August 27.

The mature stage for this field begins no earlier than August 28 and continues through the date of harvest or destruction.

Example 2:

An insured's records indicate that the crop was planted initially on April 15 and replanted on April 29. The Special Provisions indicate that the crop is immature during at least the 104 days following planting. The field was harvested September 1, with appropriate check strips left for appraisal.

The immature stage for this field is from April 29 through at least August 11.

The mature stage for this field begins no earlier than August 12 and continues through September 1.

CHAPTER FOUR: APPRAISAL METHODS

A. General Information

The instructions contained in the Sweetpotato LASH provide standards for selecting representative samples and appraising production and losses.

The Immature Stage Method is used for planted acreage from the first day following the planting of the sweetpotatoes and continuing up to the number of days described as the beginning of the mature stage in the Special Provisions.

The Mature Stage Method is used for planted acreage beginning not earlier than the beginning of the mature stage described in the Special Provisions, or when sufficient tuberous roots are of the appropriate size for harvest according to the practices used by a majority of the producers in the region and ending with harvest.

Separate Growing Season Inspection Worksheets are required for each field and subfield inspected. If the field is divided into subfields, the adjuster must note the cause and method of subdivision in the narrative portion of the Production Worksheet or in a Special Report.

A field or subfield is considered to have a single stage of maturity. If plants in a portion of a field or subfield have been planted on a different date from those in the bulk of that field or subfield (e.g., because of a replanting), the maturity for the whole field or subfield is based upon the latest date of planting within that field or subfield.

The adjuster will appraise an amount of production that is at least equal to the production guarantee if the insured did not leave the representative samples as directed, or if the insured harvests or destroys check strips before appraisal, per the Crop Provisions.

Following a final pre-harvest inspection, the adjuster must enter on the Final Appraisal Worksheet in column 18 the date the insured anticipates harvest or destruction. The insured must notify the insurance provider if the harvest/destruction does not occur by the indicated date. In such circumstances, the adjuster should check with the insurance provider for specific instructions. An additional final inspection may be required if the crop is not harvested or destroyed by the date indicated on the original Final Appraisal Worksheet.

B. Responsibilities Following Receipt of a Notice of Loss or Damage or a Scouting Report

The response to a “Notice of Loss or Damage” is affected by the extent of losses anticipated by the insurance provider following an insured event or a scouting report indicating reduced production. For all notices and scouting reports, the insured is notified of any requirements for replanting, and is made aware of the requirements for check strips that must be maintained to appraise representative samples.

The preliminary growing season inspections must be made within 15 days of receipt of a “Notice of Loss or Damage” to assess the losses due to the insured event, to differentiate those losses from losses due to prior and uninsured causes, and to determine if the insured can appropriately abandon maintenance of the field.

The consent to release the field for other use can only be made by the insurance provider (and not by a qualified agricultural expert). Without an inspection, or with an inspection delayed beyond the prescribed time, the production to count will be no less than the guarantee.

C. Immature Stage Method

Fields damaged in the immature stage will be appraised using the immature stage method. This method is based initially on the number and condition of destroyed and damaged plants in a field or subfield. It does not replace an appraisal of the harvestable field pack production yield after the crop has reached maturity if the crop is carried to maturity.

When the damage occurs during the immature stage, the end of the planting period has passed, and the insured wants an immediate release to put the field to other use: (a) an immature stage appraisal inspection is performed by the adjuster; (b) the production to count is determined by dividing the number of surviving plants by the total number of plants and multiplying the result by the approved yield used to calculate the guarantee; and (c) the indemnity will be computed at the price for computing an indemnity on unharvested acres.

Except under the circumstances explained in the preceding paragraph, a preliminary growing season inspection will be conducted by the adjuster following receipt of a “Notice of Loss or Damage.” This inspection will only be to determine the cause of loss and to identify any uninsured losses, and a final appraisal of a crop damaged in the immature stage is required after the crop has reached maturity.

The potential for each field or subfield is determined by collecting representative samples in the locations identified by the insurance provider for check strips and extrapolating to calculate the potential of the field. Production to count for each field or subfield is determined by applying

the potential for that field or subfield to the acreage of the field or subfield. Finally, the production to count for the unit is the sum of the production to count for all the fields or subfields in the unit.

D. Mature Stage Method

The mature stage method is used to appraise fields in the mature stage. This method should be applied only to sweetpotato plants whose roots have achieved a size that producers in the area would typically begin to harvest.

The mature stage method is based on the weight of marketable roots obtained from representative samples in the fields or subfields. The anticipated harvest or destruction date for the crop should be determined. If the harvest or destruction of the crop is not anticipated to occur within 14 days, follow the procedures for appraising an immature crop.

For crops not excluded by the anticipated harvest date described in the preceding paragraph, the final pre-harvest field inspection is made within 14 days following receipt of a "Notice of Loss or Damage." The potential for each field or subfield is determined by collecting representative samples in the locations identified by the insurance provider for check strips and extrapolating to calculate the potential of the field. The production to count for each field or subfield is then determined by applying the potential for that field or subfield to the acreage of the field or subfield. Finally, the production to count for the unit is the sum of the production to count for all the fields or subfields in the unit.

CHAPTER FIVE: DETERMINING PRODUCTION TO COUNT

A. General Information

Production to count is based on the weight of “field-pack production.” Appraisals to determine production to count rely on a grade (size) inspection of roots from sample plants from check strips conducted just prior to, or just after, harvest.

Sample plants should be dug up with a shovel or a four- or five-tine pitch fork. The soil around the plant should be loosened and examined to assure that all tuberous roots that had been attached to the plant have been removed from the soil.

Roots should be sorted into those that are clearly 1.5 inches in diameter or greater (which are added to the pile to be weighed in determining production to count for the sample), those that are clearly less than 1.5 inches in diameter (which will be considered unmarketable production), and those that do not fall clearly into either of these categories (which must be measured and then either added to production to count or discarded). Quality of the roots is not assessed by the grade (size) inspection.

The diameter of roots can be measured by any of a variety of approaches that clearly distinguishes marketable roots from roots that are too small. The roots can be measured at their widest point (perpendicular to the tuberous root length) using a caliper calibrated in inches. The roots can be cut in half at their widest point (perpendicular to the tuberous root length) and measured using a ruler. The roots can be sorted by retaining all roots that cannot pass through a 1.5 inch hole bored in a sorting board and discarding all roots that can pass through the hole. All marketable roots (including those that are cut) are added to the production to count for the sample.

All marketable production to count from representative samples from a field or subfield is weighed (collectively), and rounded to the nearest pound. The total unharvested (but harvestable) production from all acreage in the unit must be accounted for.

Loss of production due to insufficient planting densities must be determined by subtracting the actual planting density from the minimum planting density as specified in the Special Provisions (the procedures and formal for determining planting density are included in Table C of the Appendix to this manual). If the result is a positive number, divide that number by the minimum planting density and multiply the result by the guarantee and by the acreage of the field or subfield. The result is

production to count for uninsured losses of due to insufficient planting densities.

EXAMPLE:

Minimum Planting Density = 9,800 slips per acre

Actual Planting Density = 8,000 slips per acre

Approved Yield Used to Calculate the Guarantee = 100 cwt. per acre

Actual Planting Density - Minimum Planting Density =
9,800 slips per acre - 8,000 slips per acre = 1,800 slips per acre

Production to count for uninsured losses due to insufficient planting densities = $(1,800/9,800)*100$ cwt. per acre = 18.4 cwt. per acre.

B. Harvested Acreage

Production to count for harvested acreage is based upon the appraisal from sample plants in check strips and production records. If check strips were left, production to count for the harvested acreage will be the greater of the appraisals or the total of all the harvested sweetpotatoes from production records (refer to the LAM for acceptable production records).

If the check strips extending the entire length of each field in the unit have not been left and maintained in each field or subfield as required by the insurance provider, the production to count for all the harvested acres in that field or subfield will be the greater of the harvested production or the production guarantee.

Harvested field pack production to count for sweetpotatoes will include any sweetpotatoes that are removed from the field, unless the insured has records that demonstrate the roots were less than one and one-half inches in diameter.

Harvested production will also include any sweetpotatoes that the insurance provider determines (a) could have been sold for human consumption or livestock feed in the general marketing area; (b) were not sold as a result of uninsured causes; (c) were of an appropriate size for harvest, but were not collected during the harvest; or (d) were of an appropriate size for harvest, but were gleaned (Refer to the LAM for more information about gleaned acreage); or (e) discarded or destroyed without the insurance provider's written consent.

In the event that the insured reported uninsured acres due to planting in excess of the number permitted to be insured as described in section 6 of

the Sweetpotato Pilot Crop Provisions, production to count is calculated by multiplying the sum of the harvested and appraised production from all planted acreage by the ratio of insured acres to total acres planted.

EXAMPLE:

The insured planted 120 acres of sweetpotatoes but the largest number of acres harvested in the three most recent crop years in which the insured had a share was only 100 acres. The production to count from all 120 acres was 6,000 cwt. The insured's production to count will be as follows:

The number of acres that the insured may insure can not exceed 110 percent of the largest number of acres of sweetpotatoes in which the insured had a share and that were harvested in any of the most recent three crop years that the insured planted sweetpotatoes.

100 acres multiplied by 110 percent = 110 maximum insurable acres.

6,000 cwt total production x 110 insured acres ÷ 120 planted acres = 5,500 cwt production to count.

C. Unharvested Acreage

Unharvested production to count for sweetpotatoes will include any lot of sweetpotatoes that are (a) not removed from the field, but meet or exceed U.S. No. 2 size standards on a sample basis; (b) could have been harvested and sold for human consumption or livestock feed in the general marketing area; or (c) were not harvested as a result of uninsured causes.