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Corporation



Product  
Administration  
and Standards  
Division

FCIC-25360 (08-2008)

# CENTRAL AND SOUTHERN POTATO LOSS ADJUSTMENT STANDARDS HANDBOOK

2009 and Succeeding Crop Years



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

|  |   |                                    |
|--|---|------------------------------------|
| <b>FEDERAL CROP INSURANCE HANDBOOK</b>   |   | <b>NUMBER: 25360 (08-2008)</b>     |
| <b>SUBJECT:<br/><br/>CENTRAL AND SOUTHERN<br/>POTATO LOSS ADJUSTMENT<br/>STANDARDS HANDBOOK<br/>2009 AND SUCCEEDING<br/>CROP YEARS</b> | <b>OPI: Product Administration &amp; Standards Division</b>                                     |                                    |
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**THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2009 AND SUCCEEDING CROP YEARS. ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.**

**SUMMARY OF CHANGES/CONTROL CHART**

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

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

Changes for the 2009 Crop Year (FCIC-25360) issued AUGUST 2008:

- A. Page 1, section 2: Added that all New Mexico counties except San Juan is covered under the Northern Potato LASH and any other states or counties if allowed by the Special Provisions.
- B. Page 2, section 2 B (4): Revised the definitions for “Certified Seed” and Grade Inspection” and added a definition for “Potato Certified Seed Program.”
- C. Page 4, section 3. A. (6): Revised language to specify the percent of price election used to determine the indemnity for unharvested production has been increased to 90 percent. Also that potatoes lifted to the soil surface and not removed from the field will receive the price election for unharvested acreage.
- D. Page 4, section 3. B.: Added language that prior to any grade inspection the insured must notify the AIP of the intended use of the potatoes so that the appropriate United States standards will be applied.
- E. Made editorial changes to other sections and subsection headings throughout the handbook.
- F. Inserted new approved Loss Adjustment Standards Branch language throughout the handbook.

**CENTRAL AND SOUTHERN POTATO LOSS ADJUSTMENT STANDARDS HANDBOOK**

**SUMMARY OF CHANGES/CONTROL CHART (Continued).**

| Control Chart For: Central and Southern Potatoes Loss Adjustment Standards Handbook |                 |               |                 |                       |         |                     |
|---|-----------------|---------------|-----------------|-----------------------|---------|---------------------|
|   | SC<br>Page(s)   | TC<br>Page(s) | Text<br>Page(s) | Reference<br>Material | Date    | Directive<br>Number |
| Remove  | Entire Handbook |               |                 |                       |         |                     |
| Current<br>Index  | 1-2             | 1-2           | 1-37            | 39-42                 | 07-2006 | FCIC-25360          |

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# 1. INTRODUCTION

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**THIS HANDBOOK MUST BE USED IN CONJUNCTION WITH THE LOSS ADJUSTMENT MANUAL (LAM) STANDARDS HANDBOOK, FCIC-25010.**

The FCIC-issued loss adjustment standards for this crop are the official standard requirements for adjusting Multiple Peril Crop Insurance (MPCI) losses in a uniform and timely manner. The FCIC-issued standards for this crop and crop year are in effect as of the signature date for this crop handbook at [www.rma.usda.gov/handbooks/2500/index.html](http://www.rma.usda.gov/handbooks/2500/index.html). All reinsured companies will 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.

## 2. SPECIAL INSTRUCTIONS

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This handbook remains in effect until superseded by reissuance of **either** the entire handbook **or** selected portions (through slipsheets or bulletins). If slipsheets have been issued for a handbook, the original handbook as amended by slipsheet pages shall constitute the handbook. A bulletin can supersede either the original handbook or subsequent slipsheets. States covered by the Central and Southern Potato Crop Insurance Provisions include: Alabama, Arizona, California (all counties except Humboldt, Modoc, and Siskiyou), Delaware, Florida, Georgia, Maryland, Missouri, New Jersey, **all** New Mexico **counties except San Juan**, North Carolina, Oklahoma, Texas, Virginia, **and any other states or counties if allowed by the Special Provisions.**

### A. 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. The original and all remaining copies as instructed by the Approved Insurance Provider (AIP).
- (2) It is the AIP's responsibility to maintain original insurance documents relative to policyholder servicing as designated in their approved plan of operations.

### B. TERMS, ABBREVIATIONS, AND DEFINITIONS

- (1) Terms, abbreviations, and definitions **general** (not crop specific) to loss adjustment are identified in the LAM.
- (2) Terms, abbreviations, and definitions **specific** to Central and Southern potato loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.

(3) Abbreviations:

|             |   |
|-------------|---|
| <b>CAT</b>  | Catastrophic Risk Protection                                    |
| <b>CIH</b>  | Crop Insurance Handbook   |
| <b>AIP</b>  | Approved Insurance Provider                                     |
| <b>DSSH</b> | Document and Supplemental Standards Handbook, FCIC-24040 (DSSH) |

(4) Definitions:

|                         |  |
|-------------------------|--|
| <b>Bulking</b>          | Stage of growth where potato plants have reached full size. Tuber enlargement begins and continues until tuber maturity.   |
| <b>Certified Seed</b>   | Potatoes that were entered into the potato certified seed program and that meet all requirements for production to be used to produce a seed crop for the next crop year or a potato crop for harvest for commercial uses in the next crop year.   |
| <b>Discard</b>          | Disposal of production by the insured or a person acting for the insured, without receiving any value for the potatoes.  |
| <b>Disposed</b>         | Any disposition of the potatoes including but not limited to sale or discard.  |
| <b>Early Harvest</b>    | Any potato acreage harvested earlier than 45 days prior to the calendar date for the end of the insurance period, unless otherwise specified in the Special Provisions.  |
| <b>External Defects</b> | Defects that can be detected externally. However, cutting may be required to determine the extent of the injury. Refer to the United States Standards for Grades for Potatoes for classification of external defects   |
| <b>Grade Inspection</b> | An inspection in which samples of (potato) production are obtained by the AIP, or a party approved by the AIP, prior to the sale, storage, or disposal of any lot of potatoes, or any portion of a lot and the potatoes are evaluated and quality (grade) determinations are made by the AIP, a laboratory approved by the AIP, or a potato grader licensed or certified by the applicable State or the United States Department of Agriculture, in accordance with the United States Standards for Grades of Potatoes. The United States standards used to determine the quality (grade) deficiencies will be: for potatoes produced for chipping, the United States Standards for Grades of Potatoes for Chipping; for potatoes produced for processing, the United States Standards for Grades of Potatoes for Processing; for potatoes produced for seed, the United States Standards for Grades of Seed Potatoes; and for all other potatoes, the United States Standards for Grades of Potatoes. The quantity and number of samples required will be |



determined in accordance with procedure issued by FCIC.

|                                      |  |
|--------------------------------------|--|
| <b>Harvest</b>                       | Lifting potatoes from within the soil to the soil surface.   |
| <b>Internal Defects</b>              | Defects that cannot be detected without cutting the potato. Refer to the United States Standards for Grades of Potatoes for classification of internal defects.  |
| <b>Lot</b>                           | A quantity of production that can be separated from other quantities of production by grade characteristics, load, location or other distinctive features.   |
| <b>Potato Certified Seed Program</b> | The state program administered by a public agency responsible for the seed certification process within the state in which the seed is produced.   |
| <b>Tare Percentage</b>               | The percent of undesirable material (e.g., dirt, rocks, plant material, unmarketable potatoes, etc.) from either a representative sample of harvested potatoes or lot of potatoes delivered to the processor as noted on the settlement sheet. |

### **3. INSURANCE CONTRACT INFORMATION**

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

#### **A. INSURABILITY**

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

- (1) Insured Central and Southern potatoes are all the potatoes in the county for which a premium rate is provided by the actuarial documents:
  - (a) In which the insured has a share;
  - (b) That are planted with Certified Seed (unless otherwise permitted by the Special Provisions);
  - (c) That are planted for harvest as certified seed stock or for human consumption (unless otherwise specified in the Special Provisions); and
  - (d) That are not (unless allowed by the Special Provisions or written agreement) interplanted with another crop or planted into an established grass or legume.
- (2) Potato acreage will be uninsurable if it does not meet crop rotation requirements as

specified in the Special Provisions.

- (3) Potato acreage will be considered uninsurable if damaged before the final planting date or before the end of the applicable planting period in counties for which the Special Provisions designate separate planting periods, to the extent that similarly situated producers in the area would normally not further care for the crop, unless the acreage is replanted or the AIP agrees it is not practical to replant it (refer to section 4, herein).
- \*\*\* (4) Damage that occurs or becomes evident after the end of the insurance period, including, but not limited to damage that occurs or becomes evident in storage will be uninsurable.
- (5) Damage, by a cause of loss, such as freeze, after the dates specified in the Special Provisions will be uninsurable.
- (6) **Ninety** percent (**90%**) of the insured's price election must be used to determine the indemnity if:
  - (a) The production from any acreage of the insured crop is not harvested;
  - (b) **The** potato acreage is damaged by insured causes to the extent that other producers in the area would not normally further care for the crop even though the insured continues to care for such potato acreage; **or,**
  - (c) **Potatoes that are lifted to the soil surface and not removed from the field.**
- (7) The policy requires the insured to file a "notice of damage or loss," and if the insured is going to destroy any acreage of the insured crop that will not be harvested, he or she must leave representative samples at least 10 feet wide and extending the entire length of each field in the unit.

## **B. GRADE INSPECTIONS**

- (1) **Prior to any grade inspection, the insured must notify the AIP of the intended use of the potatoes so the appropriate United States standards will be applied (the AIP may request previous sales records to verify the claimed intended use or base the intended use on the type of potato grown if such potatoes are not usually grown for the intended use the insured reported).**
- (2) The AIP must be given the opportunity to perform a grade inspection on the potatoes prior to sale, storage or disposal from any unit which the insured has given notice of damage. An appraisal of not less than the production guarantee will apply for any acreage from which any production is disposed of without a grade inspection. (Refer to the definition of "disposed" in section 2, herein.)

- (3) Representative samples must be obtained by the adjuster or a disinterested third party approved by the AIP prior to the sale, storage, or disposal of any lot of potatoes, or any portion of a lot. The potatoes must be evaluated and quality (grade) determinations must be made by:
- (4) Samples will be graded according to **the applicable** U.S. Standards **for the intended use**. The number and size of samples required will be determined in accordance with section 6 C of this handbook. Sampling requirements in the U.S. standards or any other instructions for such standards are not applicable. If the potatoes are delivered direct from the field to the packer/processor, a dockside inspection can be used if sampling and grading requirements contained in the crop provisions and this handbook are fulfilled.
- (5) Any quality loss **must** be determined based on samples obtained **prior to**:
  - (a) **The production being** placed in storage, if the production is stored prior to sale; or
  - (b) The date the potatoes are delivered to a buyer, wholesaler, packer, broker, or other handler if production is not stored.
- (6) If there is a possibility of damage occurring during transportation, representative samples should be obtained from field run production prior to transporting the potatoes.
- (7) Production not meeting the USDA standards for grading U.S. No. 2 due to external defects will be determined on an individual potato basis for all UNHARVESTED potatoes and for any HARVESTED potatoes if the AIP determines it is practical to separate the damaged production.
- (8) The adjuster is required to verify the actual grade of potatoes (from Federal/State inspection certificates) where grower's settlement sheets do not exist or do not indicate the applicable **United States Standards for Grades of Potatoes**.
- (9) It is IMPERATIVE that all gross (field run) production be graded for the appropriate characteristics according to the crop provisions, and the **United States Standards for Grades of Potatoes**. Document, in the narrative of the appraisal worksheet, the reasons the potatoes did not meet or exceed the applicable U.S. standards.

### **C. PROVISIONS AND PROCEDURES NOT APPLICABLE TO CAT COVERAGE**

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

### **D. UNIT DIVISION**

Refer to the insurance contract for unit provisions. Unless limited by the Crop or Special Provisions, a basic unit, as defined in the Basic Provisions, will be divided into additional basic units by planting period.

## 4. REPLANTING REQUIREMENTS

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There is currently no replant payment for Central and Southern potatoes. Refer to the Basic Provisions and the Crop Provisions for this crop for replanting requirements prior to the final planting date.

## 5. POTATO APPRAISALS

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### A. GENERAL INFORMATION

- (1) Potential production will be appraised in accordance with procedure in this handbook and the LAM.
- (2) PRIOR TO HARVEST and when a loss situation is probable or a notice of loss is filed, the AIP must complete a PRE-HARVEST inspection if it is determined the **insurable entity** is a broker, packer, or processor. Refer to the LAM for instructions for completing a pre-harvest inspection. Also, refer to the LAM for additional reasons for appraisals.
- (3) Appraisals to be made in addition to those specified in the LAM are as follows:
  - (a) Production is lost due to harvest PRIOR to full maturity, (i.e., EARLY HARVEST).
    - 1 Production to count from such acreage will be determined by increasing the amount of harvested production by 2 percent for each day the potatoes are harvested earlier than 45 days prior to the calendar date for the end of the insurance period, unless a time period other than 45 days is specified in the Special Provisions.

#### **EXAMPLE:**

The insured harvested (early harvest) 1,000.0 hundredweight of potatoes 50 days before the calendar date for the end of the insurance period. The policy date the potatoes would have reached full maturity will be considered 45 days prior to the calendar date for the end of the insurance period.

50 days - 45 days = 5 days  
2% x 5 days = 10% increase in production  
.10 x 1,000.0 hundredweight = 100.0 hundredweight  
1,000.0 hundredweight + 100.0 hundredweight = 1,100.0 hundredweight  
production to count. Enter the adjusted production to count in section II, Column "I - Bu., Ton, Lbs., CWT" of the claim form.

- 2 The early harvest adjustment to potato production will not be made if the potatoes are damaged by an insurable cause of loss, and leaving the crop in the field would either reduce production or decrease quality.

- (b) Planting takes place earlier than normal. The full maturity date established by the policy could be later than necessary and result in increasing production even though the production is fully mature. In such cases, AIP's should document that the production did reach full maturity prior to the "fully mature date" established by the crop provisions (or if applicable, the date established by the Special Provisions) and that the "bulking factor" (as stated in 5 A (3) (a) 1) was not applied.
- (c) If there are multiple early harvest days, compute the increased production for each day separately, and total the results of each day's calculation. Enter the total production to count for early harvest in Section II, Column "I - Bu., Ton, Lbs., CWT" of the claim form. Document the calculations in the Narrative section of the claim form or on a Special Report.

## **B. SPECIAL LOSS ADJUSTMENT CONSIDERATIONS**

### **Insured's Awareness of Disease Problem**

- (1) When preparing claims involving disease damage **resulting from disease, such as** late blight or pythium leak, etc. follow the instructions and guidelines in the LAM in the section entitled "Claims Involving Severe Insect, Disease, or Weed Infestation" to determine whether appraisals for uninsured causes of loss are applicable.
- (2) Contact the local university and/or extension service plant pathologist and potato specialist. Take representative samples of diseased potatoes to the plant pathologist to have him/her properly identify and document diseases present and acquire their assistance in determining the percent of damage. Use farm records to verify that the insured followed current recommendations or proper management practices.
- (3) If the adjuster is able to determine that the insured was aware of the disease problem in the current or preceding crop year but did not follow recognized good farming practices, some or all of the loss will be considered an **uninsured** loss. Failure to follow recognized, good farming practices might include, but not be limited, to the following:
  - (a) Failure to adequately dispose of infected potatoes from prior year's production according to methods recommended by representatives from CSREES, local university, and/or the State Department of Agriculture;
  - (b) Failure to apply appropriate fungicides; or
  - (c) Failure to follow recommended crop rotation practices on disease-infected fields following a disease problem.

## **C. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS**

- (1) Determine the minimum number of required representative 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:

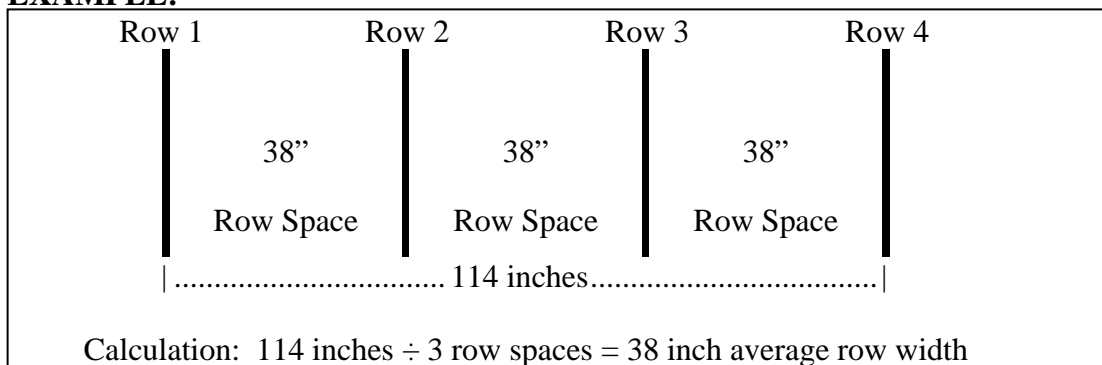
- (a) Variable damage causes the crop potential to appear to be significantly different within the same field; or
  - (b) The insured wishes to destroy a portion of a field.
- (3) Appraise each field or subfield separately.
  - (4) Determine the average stage of growth by representative sampling of plants.
  - (5) Take not less than the minimum number (count) of representative samples required in **TABLE A**.

**D. MEASURING ROW WIDTH FOR SAMPLE SELECTION**

Use these instructions for all appraisal methods **that require row width determinations**.

- (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) Measure across **THREE OR MORE** row spaces, from the center of the first row to the center of the fourth row (or as many rows as needed), and divide the result by the number of row spaces measured across to determine an average row width in whole inches.

**EXAMPLE:**



- (3) Where rows are skipped for tractor and planter tires, refer to the LAM.
- (4) When two or more rows are used for a pattern, divide the length of a single row pattern by the number of rows in the pattern. The combined length of all rows must equal the single row length.
- (5) Apply the average row width to **TABLE B** to determine the required length of sample row for either 1/100 acre or 1/1000 acre, as applicable.

## 6. APPRAISAL METHODS

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### A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

| Appraisal Method...                         | Use...   |
|---|--|
| Immature Appraisal Method                   | For planted acreage with no emerged seed, from emergence up to the stage where the mature weight of the potatoes can accurately be determined. |
| After Maturity - (Weight Method) Appraisals | For mature potatoes where the mature weight of the potatoes can be determined.   |

### B. EMERGENCE TO MATURITY APPRAISALS

If the reduction in stand is solely due to non-emerged seed due to insufficient soil moisture, do not complete appraisals prior to the time specified in the LAM. Refer to the paragraph in the LAM regarding deferred appraisals and non-emerged seed.

- (1) Select the required number of representative samples (refer to **TABLE A**) and the required sample row-length for **1/100** acre (refer to **TABLE B**).
- (2) Row measurements: Enter the average row spacing on the appraisal worksheet (refer to section 5 D).
- (3) Count the number of live plants in each sample row that are capable of producing tubers. If more than one sprout has emerged at the point where the seed segment was planted, count this “cluster” as a single plant.
- (4) Total the number of live plants from all representative samples and divide by the number of samples to calculate the average number of plants.
- (5) Multiply the average number of plants by the applicable pounds-per-plant factor (refer to **TABLE D**) to calculate the per acre appraisal in hundredweight rounded to tenths.

### C. AFTER MATURITY (WEIGHT METHOD) APPRAISALS

- (1) Select the required number of representative samples (refer to **TABLE A**) and the required sample row-length for **1/1000** acre (refer to **TABLE B**).
- (2) Row measurements: Enter the average row spacing on the appraisal worksheet (refer to section 5 D).
- (3) Dig and weigh all potatoes in the sample row length (1/1000 of an acre).
  - (a) Record the weight of each sample on the appraisal worksheet.

- (b) Total all samples and divide by the number of samples to determine the Average Pounds per Sample.
- (4) Using the potatoes dug in (3) above, select at least 25 pounds, which are representative of all samples.
- (a) These 25+ pounds are to be submitted to a grader for grade determination.
  - (b) If the necessary requirements have been met, the adjuster may grade the potatoes (refer to subsection 3B(2)(c)).
  - (c) Sample sizes for grading should be at least 25 pounds of potatoes that are taken from each field or subfield appraised. As the sample used for grading purposes is to be representative of the whole field or subfield, if there are significant differences in quality of the samples weighed, it may be necessary to further sub-divide the field or subfield.
  - (d) If the number of potatoes from the representative samples does not equal or exceed 25 pounds, the adjuster will need to dig up additional potatoes to make a 25 pound sample for grading purposes.
  - (e) When the adjuster inquires as to the availability of authorized graders, it is also necessary to find out what size (weight) of representative samples are currently required by such inspectors in order to make grade determinations.
- (5) For any potatoes that do not meet or exceed U.S. No. 2 DUE TO EXTERNAL DEFECTS:
- (a) Subtract the percentage of those potatoes not meeting U.S. No. 2 due to external defects from 1.0.
  - (b) Multiply the result by the Average Pounds per Sample to determine the Average Pounds per Sample Excluding External Defects.
- (6) For a potato lot with internal or other defects, as shown in the grade standards:
- (a) If the lot meets or exceeds the requirements for U.S. No. 2 (on a lot basis), multiply the Average Pounds per Sample Excluding External Defects by a factor of 1. The entire lot is counted as production.
  - (b) If the lot does not meet or exceed the requirements for U.S. No. 2 (on a lot basis), multiply the Average Pounds per Sample Excluding External Defects by a factor of 0. No production is counted.
- (7) Multiply the Average Pounds to Count Per Sample, as calculated in (6) above, by a factor of 10 to convert to CWT/acre.



## **7. DETERMINING POTATO PRODUCTION TO COUNT**

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### **A. GENERAL INFORMATION**

- (1) All determinations for production to count must be based upon a grade inspection.
- (2) Account for the total harvested and unharvested production from all insurable acreage on the unit. Mature potatoes are harvested and sold on the basis of “marketable lots” grading at least U. S. No. 2 or better (refer to section 12 of the crop provisions).

### **B. MARKETABLE LOTS**

- (1) Production to Count.
  - (a) Only marketable lots of mature potatoes will be considered production to count for loss adjustment purposes, with the EXCEPTION of production with external defects.
  - (b) Production that does not meet or exceed the U. S. No. 2 grading standards, due to external defects will be determined on an individual potato basis for all unharvested and any harvested potatoes for which the AIP determines it is practical to separate the damaged potato production from the undamaged potato production.
- (2) Marketable Lot Requirements. Marketable lots of potatoes will include any lot of potatoes that are:
  - (a) Stored;
  - (b) Sold as seed;
  - (c) Sold for human consumption; or
  - (d) Harvested and not sold or that is appraised if such lot meets or exceeds U. S. No. 2 grade standards on a sample basis.
- (3) Additional Marketable Lot Requirements. Marketable lots will also include any potatoes that the AIP determines:
  - (a) Could have been sold for seed or human consumption in the general marketing area;
  - (b) Were not sold as a result of uninsured causes including, but not limited to, failure to meet chipper or processor standards for fry color or specific gravity; or
  - (c) Were disposed of without the AIP’s prior written consent and such disposition prevented a determination of marketability (refer to the definition of “disposed” in subsection 2B, herein).

## **C. UNMARKETABLE LOTS**

A potato lot will **not** be considered marketable (unless such potatoes are categorized in subsections 7B (2) or (3) above) if, due to insurable causes of damage, it:

- (1) Is partially damaged, and is salvageable only for starch, alcohol, or livestock feed;
- (2) Does not meet the standards for grading U. S. No. 2 or better due to internal defects; or
- (3) Does not meet or exceed U.S. No. 2 grade standards due to external defects, and it is not practical to separate the damaged production.

## **D. LACK OF STORAGE FACILITIES**

The lack of storage facilities may require the insured to delay harvesting until a buyer is able to handle the potatoes. In such cases, the following applies:

- (1) Insured damage to the potatoes will be covered during the insurance period, provided that:
  - (a) The insured has made every effort to market the potatoes through regular channels; and
  - (b) Other producers in the area are experiencing similar harvest delays under the same circumstances.
- (2) Document the circumstances, and determine that harvest is not being scheduled for uninsured producers ahead of insured producers solely to take disproportionate advantage of the insurance program. If such favored scheduling is determined to have taken place, make appraisals for uninsured causes as appropriate, depending upon the nature and extent of damage occurring after the date the potatoes should have been harvested as determined by the AIP.
- (3) If harvest is delayed beyond the calendar date for the end of the insurance period, make appraisals immediately after such date to establish the amount of damage which occurred during the insurance period. Refer to the LAM for instructions on handling claims with damage occurring after the end of the insurance period.

## **8. APPRAISAL DEVIATIONS AND MODIFICATIONS**

### **A. DEVIATIONS**

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

## **B. MODIFICATIONS**

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

## **9. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES**

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### **A. APPRAISAL WORKSHEET FORM STANDARDS**

\*\*\* (1) The entry items in subsection C are the minimum requirements for the C&S Potato Appraisal Worksheet for the Immature Stand Method and **Weight Method**. All of these entry items are “Substantive,” (i.e., they are required).

\*\*\*

(2) The Privacy Act and Nondiscrimination 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 exhibit. The **Nondiscrimination Statement** can be found in the DSSH. **The current Privacy Act can be found on the RMA website at <http://www.rma.usda.gov/regs/required.html> or successor website.**

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

### **B. GENERAL INFORMATION FOR WORKSHEET ENTRIES AND COMPLETION INFORMATION**

(1) Include the AIP’s name in the appraisal worksheet title if not preprinted on the AIP’s worksheet or 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. Refer to section 5 for sampling requirements.

\*\*\*

Standard appraisal worksheet items are numbered consecutively in paragraph C, below. Example appraisal worksheets are also provided to illustrate how to complete all entries, except the last three items on the respective appraisal worksheets.

## C. WORKSHEET ENTRIES AND COMPLETION INFORMATION

### FROM EMERGENCE TO MATURE STAGE

Verify or make the following entries:

**Item**

**No.**

**Information Required**

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

**Claim Number:** Claim number as assigned by the AIP.

1. **Insured's Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy Number:** Insured's assigned policy number.
3. **Unit Number:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g. 00100).
4. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim has been filed.
5. **Field ID:** Field or subfield identification symbol.
6. **Acreage In Field:** Field or sub-field acreage (to tenths) being appraised as identified in item 5.
7. **Row Space:** Enter the average row width in whole inches (refer to subsection 5 D, herein).
8. **Type:** Three-digit code number, entered exactly as specified on the Special Provisions, for the type grown by the insured. If "No Type Specified," enter appropriate three-digit code number from the Special Provisions.
9. **Each Block Equals Number of Plants in One Sample:** Number of **live** plants per sample (refer to length of sample row for 1/100 acre in **TABLE B**).
10. **Total Plants All Samples:** Total number of **live plants** from all samples in item 9.
11. **Number Samples:** Total number of **samples** in item 9.
12. **Average Number Plants:** Item 10 divided by item 11, results rounded to tenths.
13. **Factor:** Enter the pounds-per-plant factor, rounded to two-decimal places, (refer to **TABLE D**). Show the calculation in the Narrative.

14. **Cwt. per Acre Appraisal:** Item 12 multiplied by item 13, results in hundredweight rounded to tenths.

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

15. **Adjuster's Code No., Signature, and Date:** Signature of adjuster, code number and date signed **after** the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the narrative of the Production Worksheet.
16. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. **BEFORE** obtaining insured's signature, **REVIEW ALL ENTRIES** on the appraisal worksheet **WITH THE INSURED**, particularly explaining codes, etc., which may not be readily understood.

**Page Number:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

**FOR ILLUSTRATION PURPOSES ONLY**

COMPANY: *Any Company*

CLAIM NUMBER: *XXXXXXXX*

| <b>IMMATURE C&amp;S POTATO APPRAISAL WORKSHEET POTATOES</b> |                       |                | 1. INSURED'S NAME<br><i>I. M. Insured</i>      |  |           |           |           |  |  |  | 2. POLICY NUMBER<br><i>XXXXXXXX</i> |                      | 3. UNIT NUMBER<br><i>00100</i> |              | 4. CROP YEAR<br><i>YYYY</i>   |  |
|---|-----------------------|----------------|--|--|-----------|-----------|-----------|--|--|--|-------------------------------------|----------------------|--------------------------------|--------------|-------------------------------|--|
|   |                       |                | <b>PART 1 – FROM EMERGENCE TO MATURE STAGE</b> |  |           |           |           |  |  |  |                                     |                      |                                |              |                               |  |
| FIELD ID<br>5   | ACREAGE IN FIELD<br>6 | ROW SPACE<br>7 | TYPE<br>8                                      | EACH BLOCK EQUALS NUMBER PLANTS IN ONE SAMPLE<br>9 |           |           |           |  |  |  | TOTAL PLANTS ALL SAMPLES<br>10      | NUMBER SAMPLES<br>11 | AVERAGE NUMBER PLANTS<br>12    | FACTOR<br>13 | CWT. PER ACRE APPRAISAL<br>14 |  |
| <i>A</i>  | <i>15.6</i>           | <i>38</i>      | <i>077</i>                                     | <i>17</i>  | <i>29</i> | <i>23</i> | <i>21</i> |  |  |  | <i>90</i>                           | <i>4</i>             | <i>22.5</i>                    | <i>1.49</i>  | <i>33.5</i>                   |  |
|   |                       |                |  |  |           |           |           |  |  |  |                                     |                      |                                |              |                               |  |
|   |                       |                |  |  |           |           |           |  |  |  |                                     |                      |                                |              |                               |  |
|   |                       |                |  |  |           |           |           |  |  |  |                                     |                      |                                |              |                               |  |
|   |                       |                |  |  |           |           |           |  |  |  |                                     |                      |                                |              |                               |  |

NARRATIVE:

*Field A: Item 13 calculation: 412 (approved APH yield) ÷ 138 (row length in feet for 38" rows from TABLE B) X 0.500 (6" plant spacing factor from TABLE C) = 1.49.*

**Refer to the form completion instructions for all required entry items.**

## WEIGHT METHOD

Use this method when the number of mature representative sample potatoes can be determined and weighed.

### Item

#### No.

#### Information Required

**Company:** Name of the insurance provider if not preprinted on the worksheet (Company Name).

**Claim Number:** Claim number as assigned by the AIP.

1. **Insured's Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy Number:** Insured's assigned policy number.
3. **Unit Number:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g. 00100).
4. **Crop Year:** Crop year, as defined in the policy, for which the claim has been filed.
5. **Field ID:** Field identification symbol.
6. **Acreage In Field:** Field or sub-field acreage (to tenths) being appraised as identified in item 5.
7. **Row Space:** Measure across 4 or more rows, and enter average row width in whole inches (refer to subsection 5 D, herein).
8. **Type:** Three-digit code number, entered exactly as specified on the Special Provisions, for the type grown by the insured. If "No Type Specified," enter appropriate three-digit code number from the Special Provisions.
9. **Weight of Potatoes In Each Sample:** For each sample, enter the gross weight, in pounds to tenths, of all potatoes in the sample length of row (1/1000 of an acre).
10. **Total All Samples:** Enter the total of Item 9 entries, in pounds to tenths.
11. **No. of Samples:** Enter the total number of samples from Item 9.
12. **Avg. Lbs. Per Sample:** Enter the result, in pounds to tenths, of dividing Total All Samples (Item 10) by No. of Samples (Item 11).
13. **% Potatoes Remaining (Excluding External Defects):** Transfer entry from Item 24.

14. **Avg. Lbs. Per Sample (Excluding External Defects):** Enter the result, in pounds to tenths, of multiplying the Avg. Lbs. Per Sample (Item 12) by the % Potatoes Remaining (Item 13).
15. **Did the Lot Fail U.S. #2 Due to Internal or Other Defects?:** Check “Yes” if “Yes” is checked in either Item 28 or Item 32. Check “No” if “No” is checked in BOTH Item 28 and Item 32.
16. **Factor:**
  - a. Enter a factor of “0” (zero) if “Yes” is checked in Item 15. A factor of zero means that the potato lot failed U.S. No. 2 grade standards, and no production will be counted.
  - b. Enter a factor of “1” if “No” is checked in Item 15. A factor of “1” means that the potato lot graded at least U.S. No. 2, and the entire lot will be counted as production. Refer to Section 7 herein and Section 12 of the Crop Provisions for more information.
17. **Avg. Lbs. To Count Per Sample:** Enter the result, in pounds to tenths, of multiplying the Avg. Lbs. Per Sample (Item 14) by the Factor (Item 16).
18. **Conversion Factor:** MAKE NO ENTRY. Conversion factor of “10” pre-printed on the worksheet.
19. **Appraisal CWT. Per Acre:** Enter the result, in hundredweight to tenths, of multiplying the Avg. Lbs. to Count Per Sample (Item 17) by the Conversion Factor (Item 18).

## GRADE DETERMINATION

After the potatoes from each sample length of row are weighed, the adjuster should select, from such potatoes, at least 25.0 pounds, representative of the entire sample, which will be graded. The potatoes should be graded by a licensed grader, unless the requirements in Section 3B(2) are met. Grade determinations should be recorded below, regardless of who performs the grade determination.

### **Item**

- | <b><u>No.</u></b> | <b><u>Information Required</u></b>   |
|-------------------|--|
| 20.               | <b>Production Graded By:</b> Check “Adjuster” when the sample is graded by the adjuster. Check “Licensed Grader” when the sample is graded by a third party. Refer to Section 3B(2) herein.          |
| 21.               | <b>Total Weight of Sample to be Graded for External Defects:</b> Enter the total weight, in pounds to tenths, of the sample graded. This entry should not be less than 25.0 pounds.                  |
| 22.               | <b>Total Weight of Potatoes Failing U.S. #2 Due to EXTERNAL Defects:</b> Record the total weight, in pounds to tenths, of potatoes which fail to grade at least U.S. #2 because of EXTERNAL defects. |



23. **% Potatoes Failing U.S. #2 Due to External Defects:** Enter the result, rounded to three decimal places, of dividing the Total Weight of Potatoes Failing U.S. No. 2 Due to External Defects (Item 22) by the Total Weight of Sample to be Graded for External Defects (Item 21).
24. **% Potatoes Remaining (Excludes External Defects):** Enter the result of subtracting the % Potatoes Failing U.S. No. 2 Due to External Defects (Item 23) from 1.000. Transfer the result to Item 13.
25. **Total Weight of Sample to be Graded for Internal Defects:** Enter the result, in pounds to tenths, of subtracting the Total Weight of Potatoes Failing U.S. No.2 Due to External Defects (Item 22) from the Total Weight of Sample to be Graded for External Defects (Item 21). Internal and Other defects are evaluated on a lot basis, whereas External defects are evaluated on an individual potato basis. This calculation removes the external defects from the lot, because they have already been evaluated. Refer to Section 7 herein and Section 12 of the Crop Provisions, for more information.
26. **Total Weight of Potatoes Failing U.S. #2 Due to Internal Defects:** : Record the total weight, in pounds to tenths, of potatoes which fail to grade at least U.S. No. 2 because of INTERNAL defects.
27. **% Potatoes Failing U.S. #2 Due to Internal Defects:** Enter the result, rounded to three decimal places, of dividing the Total Weight of Potatoes Failing U.S. No. 2 Due to Internal Defects (Item 26) by the Total Weight of Sample to be Graded for Internal Defects (Item 25).
28. **Does % in Item 27 Exceed Tolerance in Grade Standards for U.S. #2 Potatoes?:** Check “Yes” if the entry in Item 27 exceeds the U.S. No. 2 tolerance for internal defects, as outlined in the U.S. Standards for Grades of Potatoes. Check “No” if the entry in Item 27 does not exceed the applicable tolerance.
29. **Total Weight of Sample to be Graded for Other Defects:** Enter the result, in pounds to tenths, of subtracting the Total Weight of Potatoes Failing U.S. No. 2 Due to External Defects (Item 22) from the Total Weight of Sample to be Graded for External Defects (Item 21). Internal and Other defects are evaluated on a lot basis, whereas External defects are evaluated on an individual potato basis. This calculation removes the external defects from the lot, because they have already been evaluated. Refer to Section 7 herein and Section 12 of the Crop Provisions, for more information.
30. **Total Weight of Potatoes Failing U.S. #2 Due to Other Defects:** : Record the total weight, in pounds to tenths, of potatoes which fail to grade at least U.S. No. 2 because of OTHER defects. Other defects include, but may not be limited to, freezing, southern bacterial wilt, ring rot, late blight, soft rot, or wet breakdown. Refer to the U.S. Standards for Grades of Potatoes for more information.
31. **% Potatoes Failing U.S. #2 Due to Internal Defects:** Enter the result, rounded to 3 decimal places, of dividing the Total Weight of Potatoes Failing U.S. No. 2 Due to Other Defects (Item 30) by the Total Weight of Sample to be Graded for Other Defects (Item 29).

32. **Does % in Item 31 Exceed Tolerance in Grade Standards for U.S. #2 Potatoes?:** Check “Yes” if the entry in Item 31 exceeds the U.S. No. 2 tolerance for other defects, as outlined in the applicable grade standards. Check “No” if the entry in Item 31 does not exceed the applicable tolerance.

**Remarks:** Document information pertinent to the appraisal.

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

33. **Adjuster’s Signature, Code No. and Date:** Signature of adjuster, code number and date signed **after** the insured (or insured’s authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the narrative of the Production Worksheet.
34. **Insured’s Signature and Date:** Insured’s (or insured’s authorized representative’s) signature and date. **BEFORE** obtaining insured’s signature, **REVIEW ALL ENTRIES** on the Appraisal Worksheet **WITH THE INSURED**, particularly explaining codes, etc., which may not be readily understood.

**Page Number:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

**FOR ILLUSTRATION PURPOSES ONLY**

**CENTRAL AND SOUTHERN POTATO WEIGHT METHOD APPRAISAL WORKSHEET**

| COMPANY:<br><b>Any Company</b>  |  |           |  | 1. INSURED'S NAME<br><b>I.M. Insured</b>  |  |      |   | 2. POLICY NO.<br><b>XXXXXXXX</b> |                         | 3. UNIT NO.<br><b>00200</b>    | 4. CROP YEAR<br><b>YYYY</b>  |   |
|---|--|-----------|--|---|--|------|---|----------------------------------|-------------------------|--------------------------------|--|---|
| PLANT NO.<br><b>XXXXXXXX</b>  |  |           |  |   |  |      |   |                                  |                         |                                |  |   |
| FIELD ID  | ACRES IN FIELD   | ROW SPACE | TYPE   | WEIGHT OF POTATOES IN EACH SAMPLE (EACH BLOCK EQUALS 1/1000 ACRE SAMPLE ROW)                                    |  |      |   | TOTAL ALL SAMPLES                | NO. OF SAMPLES          | AVG. LBS. PER SAMPLE (10 ÷ 11) | % POTATOES REMAINING (EXCLUDING EXTERNAL DEFECTS) (REFER TO ITEM 24) | AVG. LBS. PER SAMPLE (EXCLUDING EXTERNAL DEFECTS) (12 X 13) |
| 5   | 6  | 7         | 8  | 9   |  |      |   | 10                               | 11                      | 12                             | 13   | 14  |
| A   | 10.0   | 36        | 077  | 10.0  | 14.5   | 12.0 | 18.5  | 55.0                             | 4                       | 13.8                           | .900   | 12.4  |
| DID THE LOT FAIL U.S. #2 DUE TO INTERNAL OR OTHER DEFECTS?<br>15  |  |           |  | FACTOR<br>"YES" IN 15, ENTER "0"<br>"NO" IN 15, ENTER "1"<br>16   |  |      | AVG. LBS. TO COUNT PER SAMPLE (14 X 16)<br>17   |                                  | CONVERSION FACTOR<br>18 |                                | APPRAISAL CWT. PER ACRE (17 X 18)<br>19                              |   |
| YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>   |  |           |  | 1   |  |      | 12.4  |                                  | 10                      |                                | 124.0  |   |
| <b>GRADE DETERMINATION</b>  |  |           |  | 20. PRODUCTION GRADED BY: ADJUSTER <input type="checkbox"/> LICENSED GRADER <input checked="" type="checkbox"/> |  |      |   |                                  |                         |                                |  |   |
| <b>EXTERNAL DEFECTS</b>   | TOTAL WEIGHT OF SAMPLE TO BE GRADED FOR EXTERNAL DEFECTS<br>21           |           | TOTAL WEIGHT OF POTATOES FAILING U.S. #2 DUE TO EXTERNAL DEFECTS<br>22 |   | % POTATOES FAILING U.S. #2 DUE TO EXTERNAL DEFECTS (22 ÷ 21)<br>23 |      | % POTATOES REMAINING (EXCLUDES EXTERNAL DEFECTS) (1.000 - 23) (TRANSFER TO ITEM 13)<br>24 |                                  | REMARKS:                |                                |  |   |
|   | 50.0   |           | 5.0  |   | .100   |      | .900  |                                  |                         |                                |  |   |
| <b>INTERNAL DEFECTS</b>   | TOTAL WEIGHT OF SAMPLE TO BE GRADED FOR INTERNAL DEFECTS (21 - 22)<br>25 |           | TOTAL WEIGHT OF POTATOES FAILING U.S. #2 DUE TO INTERNAL DEFECTS<br>26 |   | % POTATOES FAILING U.S. #2 DUE TO INTERNAL DEFECTS (26 ÷ 25)<br>27 |      | DOES % IN ITEM 27 EXCEED TOLERANCE IN GRADE STANDARDS FOR U.S. #2 POTATOES?<br>28         |                                  |                         |                                |  |   |
|   | 45.0   |           | 1.5  |   | .033   |      | YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>                       |                                  |                         |                                |  |   |
| <b>OTHER DEFECTS</b><br>(Freezing, Southern Bacterial Wilt, Ring Rot, Late Blight, Soft Rot or Wet Breakdown) | TOTAL WEIGHT OF SAMPLE TO BE GRADED FOR OTHER DEFECTS (21 - 22)<br>29    |           | TOTAL WEIGHT OF POTATOES FAILING U.S. #2 DUE TO OTHER DEFECTS<br>30    |   | % POTATOES FAILING U.S. #2 DUE TO OTHER DEFECTS (30 ÷ 29)<br>31    |      | DOES % IN ITEM 31 EXCEED TOLERANCE IN GRADE STANDARDS FOR U.S. #2 POTATOES?<br>32         |                                  |                         |                                |  |   |
|   | 45.0   |           | .4   |   | .009   |      | YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>                       |                                  |                         |                                |  |   |

**Refer to the form completion instructions for all required entry items.**

## **10. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES**

### **A. CLAIM FORM STANDARDS**

- (1) The entry items in subsection 10C are the minimum Claim Form (hereafter referred to as “Production Worksheet”) requirements. All of these entry items are considered “Substantive,” (i.e., they are required).
- (2) Production Worksheet completion instructions. The completion instructions for the required entry items on the Production Worksheet in the following subsections are “Substantive,” (i.e., they are required).
- (3) The Privacy Act and Nondiscrimination statements are required statements that must be printed on the form or provided as a separate document. These statements are not shown in the example form in this exhibit. The current Privacy Act and Nondiscrimination Statements can be found in the DSSH.
- (4) The certification statement required by the current DSSH must be included on the form directly above the insured’s signature block and immediately followed by the statement below.

I understand the certified information on this Production Worksheet will be used to determine my loss, if any, to the above unit. The AIP may audit and approve this information and supporting documentation. The Federal Crop Insurance Corporation, an agency of the United States, subsidizes and reinsures this crop insurance.

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

### **B. GENERAL INFORMATION FOR ENTRIES AND COMPLETION INFORMATION**

- (1) The Production Worksheet is a progressive form containing all notices of damage for all preliminary and final inspections on a unit.
- (2) If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
  - (a) Acreage report errors.
  - (b) Delayed notices or 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 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) Refer to the Prevented Planting Handbook for information on prevented planting.
  - (5) 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.
  - (6) Instructions labeled “**PRELIMINARY**” apply to preliminary inspections only. Instructions labeled “**FINAL**” apply to final inspections only. Instructions not labeled apply to ALL inspections.

**C. CLAIM FORM ENTRIES AND COMPLETION INFORMATION**

**Verify or make the following entries:**

| <b><u>Item No.</u></b> | <b><u>Information Required</u></b>  |
|------------------------|---|
| 1.                     | <b>Crop/Code #:</b> “Potatoes” (0084).  |
| 2.                     | <b>Unit #:</b> Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g. 00100).   |
| 3.                     | <b>Legal Description:</b> Section, township, and range number or other legal description that identifies the location of the unit.  |
| 4.                     | <b>Date of Damage:</b> First three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., JUN 11). |
| 5.                     | <b>Cause of Damage:</b> Name of insured <b>cause(s)</b> of loss for <b>this crop</b> as listed in the LAM. If it is evident that no indemnity is due, enter “NONE.” If an insured cause of loss is coded as “Other,” explain in the Narrative.        |

Refer to the Basic Provisions and the crop provisions for this crop for information pertaining to insured and uninsured causes of loss.

6. **Primary Cause %:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Percent of damage for the cause of damage listed in item 5 above that is determined to be the primary cause of damage, to the nearest whole percent. The primary cause of damage must exceed 50 percent (e.g., 51%). Enter an “X” for the major secondary cause of damage.

7. **Company/Agency:** Name of company and agency servicing the contract.

8. **Name of Insured:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.

9. **Claim #:** Claim number as assigned by the AIP.

10. **Policy #:** Insured's assigned policy number.

11. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim is filed.

12. **Additional Units:**

**PRELIMINARY:** MAKE NO ENTRY.

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

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

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

**PRELIMINARY:** MAKE NO ENTRY.

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

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

**PRELIMINARY:**

- a. Date the first or second notice of damage or loss was given for the unit in item 2, in the 1<sup>st</sup> or 2<sup>nd</sup> space, as applicable. Enter the complete date (MM, DD, and YYYY) for each notice.

- b. A notice of damage or loss for a third preliminary inspection (if needed) requires an additional set of Production Worksheets. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set of Production Worksheets.
- c. Reserve the “Final” space on the first page of the first set of Production Worksheets for the date of notice for the final inspection.
- d. If the inspection is initiated by the AIP, enter “Company Insp.” instead of the date.
- e. If the notice does not require an inspection, document as directed in the Narrative instructions.

**FINAL:** Transfer the last date (in the 1st or 2nd space from the first or second set of Production Worksheets) to the FINAL space on the first page of the first set of Production Worksheets if a final inspection should be made as a result of the notice. Always enter the complete date of notice (MM, DD, YYYY) for the “FINAL” inspection in the FINAL space on the first page of the first set of Production Worksheets. For a delayed notice of loss or delayed claim, refer to the LAM.

15. **Companion Policy(s):**

- a. If no OTHER person has a share in the unit (insured has 100 percent share), MAKE NO ENTRY.
- b. In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter “NONE.”
  - (1) If the OTHER person has a multiple-peril crop insurance contract and it can be determined that the SAME AIP services it, enter the contract number. Handle these companion policies according to AIP instructions.
  - (2) If the OTHER person has a multiple-peril crop insurance contract and a DIFFERENT AIP or agent services it, enter the name of the AIP and/or agent (and contact number) if known.
  - (3) If unable to verify the existence of a companion contract, enter “Unknown” and contact the AIP for further instructions.
- c. Refer to the LAM for further information regarding companion contracts.

**SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS**

Make separate line entries for varying:

- (1) Rate classes, types, or farming practices;
- (2) APH yields;
- (3) Appraisals;

- (4) Stages or intended use(s) of acreage;
- (5) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (6) Appraisals for damage due to hail or fire if the Hail and Fire Exclusion is in effect.

**Verify or make the following entries:**

**Item**

**No.      Information Required**

A.      **Field ID:** The field or subfield identification symbol from a sketch map or aerial photo. Refer to the narrative. In the margin (or in a separate column), enter the date of inspection for the last line entry of each inspection.

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

B.      **Preliminary Acres:**

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

**FINAL:** MAKE NO ENTRY.

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

Determined acres to tenths (include “E” if estimated) for which consent is given for other use and/or:

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

**FINAL:** Determined acres to tenths.

Acreage breakdowns WITHIN a unit may be estimated (enter “E” in front of the acres) if a determination is impractical AND if authorization was received from the AIP. Document authorization in the Narrative.

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

- C<sub>1</sub> Enter the ACTUAL acres for the field or subfield.
- C<sub>2</sub> Enter the REPORTED acres for the field or subfield

|                |                |
|----------------|----------------|
| C <sub>1</sub> | C <sub>2</sub> |
|----------------|----------------|



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

Unrated land is uninsurable without a written agreement.

- F. **Practice:** Three-digit code number, entered exactly as specified on the actuarial documents, for the practice carried out by the insured. If “No Practice Specified,” enter appropriate three-digit code number from the actuarial documents.
- G. **Type/Class/Variety:** Three-digit code number, entered exactly as specified on the actuarial documents, for the type grown by the insured. If “No Type Specified,” enter appropriate three-digit code number from the actuarial documents. If the type/class/variety is not listed in the actuarial documents, the applicable type/class/variety is only insurable by written agreement. Refer to the LAM.
- H. **Stage:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Stage abbreviation as shown below.

| <u>STAGE</u> | <u>EXPLANATION</u>   |
|--------------|--|
| “P” .....    | Acreage abandoned without consent, damaged solely by uninsured cause(s), put to other use or vines thereon destroyed without consent, from which any production is disposed of without a grade inspection, or for which the insured failed to provide records of production which are acceptable to the AIP. |
| “H” .....    | Harvested.   |
| “UH” .....   | Unharvested or put to other use or vines thereon destroyed WITH consent.   |

If production from any acreage of the insured crop is NOT harvested, or if potato acreage is damaged by insured causes to the extent that other producers in the area would not normally further care for the crop even though the insured continues to care for such potato crop, the price used to determine the indemnity will be 90 percent of the insured’s price election.

**PREVENTED PLANTING:** Refer to the Prevented Planting Handbook for proper codes for any eligible prevented planting acreage.

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

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

| <u>USE</u>         | <u>EXPLANATION</u>        |
|--------------------|---------------------------|
| “To soybeans,”     |                           |
| “plowed,” etc..... | Use made of the acreage   |
| “WOC”.....         | Other use without consent |
| “SU”.....          | Solely uninsured          |
| “ABA”.....         | Abandoned without consent |
| “H”.....           | Harvested                 |
| “UH”.....          | Unharvested               |

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

**PREVENTED PLANTING: Refer to the Prevented Planting Handbook for proper codes for any eligible prevented planting acreage.**

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

J. **Appraised Potential:** Per-acre appraisal in hundredweight, rounded to tenths, of POTENTIAL production for the acreage appraised. Refer to the appraisal methods, herein, for additional instructions.

If there is no potential on UH acreage, enter “0.”

a. From emergence to maturity appraisals: Enter the appraisal per-acre from item 14 of the appraisal worksheet.

\*\*\*

b. After maturity appraisals: Enter the appraisal per-acre from item 19 on the appraisal worksheet. (Refer to section 7 herein, for exceptions due to external defects).

K<sub>1</sub>. - L. MAKE NO ENTRY.

M. **+Uninsured Cause:** EXPLAIN IN THE NARRATIVE.

a. Hail and Fire exclusion NOT in effect.

- (1) Enter NOT LESS than the insured’s production guarantee per acre in hundredweight, rounded to tenths, for the line, (calculated by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any “P” stage acreage.

On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged SOLELY by uninsured causes separate from other production.

- (2) For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production per acre in hundredweight, rounded to tenths, for any such acreage. Refer to the LAM for concepts

regarding assessing uninsured cause appraisals.

- b. When there is late-planted acreage, the applicable per-acre production guarantee for such acreage is the production guarantee that has been reduced for late-planting acreage.
- c. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.
- d. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.

For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.

N. **Adjusted Potential:**

**FINAL:** Column "J" plus Column "M" in hundredweight rounded to tenths.

O. **Total to Count:** Column "C or C<sub>1</sub>" (**actual** acres) times Column "N," in hundredweight rounded to tenths.

P. **Per Acre:** Per-Acre Guarantee - Enter the per-acre production guarantee from the insured's policy.

Q. **Total:** Column "C<sub>2</sub>" (**reported** acres; "C" if acreage is not under-reported) times Column "P," in hundredweight rounded to tenths.

16. **Total Acres:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Total Actual Acres (Column "C" or ["C<sub>1</sub>" if there are under-reported acres]), to tenths.

FOR ITEM 17, WHEN SEPARATE LINE ENTRIES ARE MADE FOR VARYING SHARES, STAGES, APH YIELDS, PRICE ELECTIONS, TYPES, ETC., WITHIN THE UNIT, AND TOTALS NEED TO BE KEPT SEPARATE FOR CALCULATING INDEMNITIES. MAKE NO ENTRY AND FOLLOW THE AIP'S INSTRUCTIONS; OTHERWISE, MAKE THE FOLLOWING ENTRIES.

17. **Totals:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Total of Column “O” and total of Column “Q” in hundredweight to tenths.

**NARRATIVE:**

If more space is needed, document on a Special Report, and enter “See Special Report.” Attach the Special Report to the Production Worksheet.

- a. If no acreage is released on the unit, enter “No acreage released,” enter 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 “M” 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. Also 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 “O” and/or any production not included in Section II, column “I” or column “B” - “E” 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 19.
- k. Attach a sketch map or aerial photograph to identify the total unit:
  - (1) If consent is or has been given to put part of the unit to another use;
  - (2) If uninsured causes are present; or
  - (3) For unusual or controversial cases.

Indicate on the aerial photograph or sketch map, the disposition of acreage destroyed or put to other use with or without consent.

- l. Explain any difference between date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
- m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
- n. Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with the AIP’s instructions.
- o. Explain any delayed notices or delayed claims as instructed in the LAM.
- p. Document any authorized estimated acres shown In Section I, column “C” as follows: “Line 3 ‘E’ acres authorized by AIP MM/DD/YYYY.”
- r. Document and show the calculations for any increased harvested production due to early digging of potatoes not fully mature.
- s. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why any control measures did not work.
- t. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for information on gleaning.
- u. Document the amount of verifiable tare percentage in farm stored production or from processor settlement sheets, as applicable.
- v. Document any other pertinent information, including any data to support any factors used to calculate the production. If on an attachment, enter “See Attachment.”

## **SECTION II - HARVESTED PRODUCTION**

### **GENERAL INFORMATION:**

- (1) Account for ALL HARVESTED PRODUCTION (for **ALL ENTITIES** sharing in the crop) except production appraised BEFORE harvest and shown in Section I because the quantity cannot be determined later.
- (2) Columns “B” through “E” are for structure measurement entries (Rectangular, Round, Square, **Conical Pile**, etc.). If structures are a combination of shapes, break into a series of average measurements, if possible. Enter “Odd Shape” if production is stored in an odd shaped structure. Document measurements on a Special Report or other worksheet used for this purpose.
- (3) If farm-stored production has been weighed prior to storage and acceptable weight tickets are available showing gross weights, enter “Weighed and Stored on Farm” in columns “B” through “E.” Refer to the LAM for acceptable weight tickets.
- (4) For production commercially stored, sold, etc., make entries in columns “B” through

“E” as follows:

- (a) Name and address of storage facility or buyer.
  - (b) “Seed,” “Fed,” etc.
- (5) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:
- (a) Varying determinations of production (Immature potatoes harvested early when percentage increased production).
  - (b) Different varieties and types.
  - (c) Separate storage structures.
  - (d) Varying names and addresses of buyers or sold production.
  - (e) Varying shares; e.g., 50 percent and 75 percent shares on the same unit.
  - (f) Conical piles. Do **NOT** add the cone in the top or bottom of a storage structure to the height of other potatoes in the structure. For computing the production in cones and conical piles, refer to the LAM.
- (6) There will generally be no harvested production entries in columns “A” through “S” for preliminary inspections.
- (7) If there is harvested production from more than one insured practice (or type) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in columns “A” through “S” by type or practice. If production has been commingled, refer to the LAM.

**Verify or make the following entries:**

**Item  
No.**

**Information Required**

18. **Date Harvest Completed: (Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM.)**

**PRELIMINARY: MAKE NO ENTRY.**

**FINAL:**

- a. The earlier of the date the ENTIRE acreage on the unit was (1) harvested, (2) totally destroyed, (3) put to other use, (4) a combination of harvested, destroyed, or put to other use, or (5) the calendar date for the end of the insurance period.
- b. If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intend

to harvest, enter “**Incomplete.**”

- c. If at the time of final inspection (if prior to the end of the insurance period), **none** of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter “**No Harvest.**”
- d. If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, etc. Refer to the LAM.

19. **Similar Damage:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Check “Yes” or “No.” Check “Yes” if 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.

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

21. **Transfer of Right to Indemnity:** Check “Yes” **only** if a transfer of right to an indemnity is in effect for the unit for the crop year; otherwise, check “No.” Refer to the LAM.

A<sub>1</sub>. **Share:** RECORD ONLY VARYING SHARES on SAME unit rounded to three decimal places.

A<sub>2</sub>. **Field ID:**

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

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

B. **Length or Diameter:** Internal measurement in feet to tenths of structural space occupied by the crop.

- a. Length if rectangular or square.
- b. Diameter if round or conical pile. Refer to the LAM to convert circumference to diameter if internal diameter measurement is not possible.

C. **Width:** Internal width measurement in feet to tenths of space occupied by the crop in the structure if rectangular or square. If round, enter “RND.” If conical pile, enter “Cone.”

D. **Depth:** Depth measurement in feet to tenths of space occupied by the crop in rectangular,

round, or square structures. If conical pile, enter the height of the cone. If there is production in the storage structure from other units or sources, refer to the LAM.

- E. **Deductions:** Cubic feet, to tenths, of crop space displaced by chutes, vents, studs, crossies, etc. Refer to the LAM for computation instructions.
- F. **Net Cubic Feet:** Net cubic feet of potatoes in the storage structure. Refer to the LAM for computation instructions.
- G. **Conversion Factor:** Enter Conversion Factor as 0.4167 (only if structure measurements are entered).
- H. **Gross Prod.:** Multiply Column "F" times Column "G," in hundredweight rounded to tenths.
- a. Eliminate any dirt weight only if documentation can be provided to establish the amount of dirt in the **stored** production.
  - b. For production lost due to harvest prior to full maturity, the production to count must be increased (refer to subsection 5 A (3), herein).
- I. **Bu., Ton, Lbs., CWT:** Circle Cwt. in column heading. Production in hundredweight, rounded to tenths. Production should represent "marketable lots" (refer to section 7, herein, for information on marketable lots).

For production lost due to harvest prior to full maturity, the production to count must be increased (refer to subsection 5 A (3), herein).

- a. Weighed and stored on the farm.
  - b. Sold and/or commercial storage - Obtain gross production for the UNIT from the summary and/or settlement sheets. (Individual load slips only WILL NOT suffice unless the storage facility or buyer WILL NOT provide summary and/or settlement sheets to the insured, and this is documented in the Narrative.)
  - c. Stored in odd-shaped structures. The adjuster must compute the amount of gross production. (Refer to the LAM for cubic footage and production computations). A copy of ALL production calculations must be left in the file folder.
- J. **Shell/Sugar Factor:** Enter the PERCENT to count, as a three-place decimal, (e.g., .955 for 95.5 percent), after SUBTRACTING THE TARE PERCENTAGE (refer to the definition in section 2 B, herein) also rounded to a three-place decimal, (e.g., .045 for 4.5 percent).

**Percent tare plus percent to count must equal 100 percent.** Calculate percentages from harvested samples or settlement figures, where available.

K<sub>1</sub> - M<sub>2</sub>. MAKE NO ENTRY.

N. **Adjusted Production:**

(a) For stored production: Transfer entry from Column "H" or "I," results in



hundredweight to tenths.

- (b) For sold production with tare percentage deduction: Column "I" times Column "J," results in hundredweight rounded to tenths.
- (c) For sold production with no tare percentage deduction: Transfer entry from Column "I," in hundredweight to tenths.

O. **Prod. Not to Count:** Net production NOT to count, in hundredweight rounded to tenths, WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., other units or uninsured acreage) in the same storage structure (if the storage entries include such production).

THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN THE TOTAL STRUCTURE CONTENTS (storage facility, depth, etc.) AND ANY "PRODUCTION NOT TO COUNT" IN THE NARRATIVE.

Make no entry if only the depth for production to count has been entered in Column "D," and the depth for production not to count has been entered in the narrative. Refer to the example in the LAM.

P. **Production:** Result of subtracting the entry in Column "O" from Column "N," in hundredweight to tenths.

Q<sub>1</sub>. - R. MAKE NO ENTRY.

S. **Production to Count:** Transfer the entry from Column "P" in hundredweight to tenths.

FOR ITEMS 22-24, WHEN SEPARATE LINE ENTRIES ARE MADE FOR VARYING SHARES, STAGES, APH YIELDS, PRICE ELECTIONS, TYPES, ETC., WITHIN THE UNIT, AND TOTALS NEED TO BE KEPT SEPARATE FOR CALCULATING INDEMNITIES. MAKE NO ENTRY AND FOLLOW THE AIP'S INSTRUCTIONS; OTHERWISE, MAKE THE FOLLOWING ENTRIES.

22. **Section II Total:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Total of column "S," in hundredweight to tenths.

23. **Section I Total:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Enter figures from Section I, Column "O" total.

24. **Unit Total:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Total of 22 and 23, in hundredweight to tenths.

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

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

26. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. **BEFORE** obtaining insured's signature, **REVIEW ALL ENTRIES** on the Production Worksheet **WITH THE INSURED**, particularly explaining codes, etc., that may not be readily understood. Final indemnity inspections should be signed on bottom line.

27. **Page Numbers:**

**PRELIMINARY:** Page numbers - "1," "2," etc., at the time of inspection.

**FINAL:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

|                       |               |                     |  |  |  |  |                               |                                      |  |                            |  |  |
|-----------------------|---------------|---------------------|--|--|--|--|-------------------------------|--------------------------------------|--|----------------------------|--|--|
| 1 Crop/Code #         | 2 Unit #      | 3 Legal Description | <b>PRODUCTION WORKSHEET<br/>(FOR ILLUSTRATION PURPOSES ONLY)</b> |  |  |  |                               |                                      | 8 Name of Insured<br><b>I.M. Insured</b> |                            |  |  |
| <b>Potatoes 0084</b>  | <b>00100</b>  | <b>S12-12N-12W</b>  |  |  |  |  |                               |                                      | 7 Company <u>ANY COMPANY</u>             |                            |  |  |
| 4 Date of Damage      | <b>Dec 3</b>  |                     | Agency <u>ANY AGENCY</u>   |  |  |  | 10 Policy # <b>XXXXXXXXXX</b> |                                      |  |                            |  |  |
| 5 Cause of Damage     | <b>Freeze</b> |                     |  |  |  |  | 14 Date(s)<br>Notice of Loss  | 1 <sup>st</sup><br><b>MM/DD/YYYY</b> | 2 <sup>nd</sup>                          | Final<br><b>MM/DD/YYYY</b> |  |  |
| 6 Primary Cause %     | <b>100</b>    |                     |  |  |  |  | 15 Companion Policy(s)        |                                      |  |                            |  |  |
| 12 Additional Units   | <b>00200</b>  |                     |  |  |  |  |                               |                                      |  |                            |  |  |
| 13 Est. Prod Per Acre | <b>180</b>    |                     |  |  |  |  |                               |                                      |  |                            |  |  |

**SECTION I – ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS**

| ACTUARIAL      |              |             |                   |      |          |                    |       |                       |                     | POTENTIAL YIELD                  |                             |                  |                    |                        | STAGE GUARANTEE |               |
|----------------|--------------|-------------|-------------------|------|----------|--------------------|-------|-----------------------|---------------------|----------------------------------|-----------------------------|------------------|--------------------|------------------------|-----------------|---------------|
| A              | B            | C           | D                 | E    | F        | G                  | H     | I                     | J                   | K <sub>1</sub><br>K <sub>2</sub> | L                           | M                | N                  | O                      | P               | Q             |
| Field ID       | Prelim Acres | Final Acres | Interest or Share | Risk | Practice | Type Class Variety | Stage | Intended or Final Use | Appraised Potential | Moisture % Factor                | Shell and/or Quality Factor | +Uninsured Cause | Adjusted Potential | Total to Count (C x N) | Per Acre        | Total (C x P) |
| M/D<br>A<br>NS | E15.0        | 15.6        | 1.000             | A01  | 002      | 077                | UH    | UH                    | 33.5                |                                  |                             |                  | 33.5               | 522.6                  | 267.8           | 4177.7        |
| M/D<br>B<br>NS |              | 10.1        | 1.000             | A01  | 002      | 077                | P     | WOC                   |                     |                                  |                             | 267.8            | 267.8              | 2,704.8                | 267.8           | 2,704.8       |
| M/D<br>C<br>NS |              | 21.5        | 1.000             | A01  | 002      | 077                | H     | H                     |                     |                                  |                             |                  |                    |                        | 267.8           | 5757.7        |
| 16 TOTAL       |              | 47.2        |                   |      |          |                    |       |                       |                     |                                  |                             |                  | 17 TOTALS          |                        | 3227.4          | 12,640.2      |

NARRATIVE (If more space is needed, attach a Special Report) **Field B: Destroyed without consent. Field C: 6.0 acres harvested early and 15.5 harvested timely. Section II stored production from 15.5 acres in Field C. Field C 6.0 acres harvested 1,000 cwt 5 days early (2% x 5 = 10% increase in production) 1,000 x 10% = 1,100 cwt production to count. All marketable lots. Determined acres using wheel measured acreage. M/D in section I, item A is date of inspection. Field harvested production delivered to processor tare percentage 4.5% listed in settlement sheet, reduced production to count to 95.5% for 1,100.0 cwt delivered to processor.**

**SECTION II – HARVESTED PRODUCTION**

| 18 Date Harvest Completed<br>MM/DD/YYYY  |                    |       |       |                  | 19 damage similar to other farms in the area?<br>Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> |                   |                     |                   |                                     | 20 Assignment of Indemnity?<br>Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> |                                  |                                  | 21 Transfer of Right To Indemnity?<br>Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> |                    |                    |                                  |                |                             |
|--|--------------------|-------|-------|------------------|--|-------------------|---------------------|-------------------|-------------------------------------|--|----------------------------------|----------------------------------|---|--------------------|--------------------|----------------------------------|----------------|-----------------------------|
| MEASUREMENTS                             |                    |       |       | GROSS PRODUCTION |  |                   |                     |                   | ADJUSTMENTS TO HARVESTED PRODUCTION |  |                                  |                                  |   |                    |                    |                                  |                |                             |
| A <sub>1</sub><br>A <sub>2</sub>         | B                  | C     | D     | E                | F  | G                 | H                   | I                 | J                                   | K <sub>1</sub><br>K <sub>2</sub>   | L <sub>1</sub><br>L <sub>2</sub> | M <sub>1</sub><br>M <sub>2</sub> | N   | O                  | P                  | Q <sub>1</sub><br>Q <sub>2</sub> | R              | S                           |
| Share<br>Field ID                        | Length or Diameter | Width | Depth | Deduction        | Net Cubic Feet   | Conversion Factor | Gross Prod. (F x G) | Bu. Ton Lbs. Cwt. | Shell/Sugar Factor                  | FM% Factor   | Moisture% Factor                 | Test Wt. Factor                  | Adjusted Production HorIxJxK <sub>2</sub> xL <sub>2</sub> xM <sub>2</sub>                                 | Prod. Not To Count | Production (N – O) | Value Mkt. Price                 | Quality Factor | Production To Count (P X R) |
|  | 16.0               | 12.5  | 9.0   |                  | 1800   | .4167             | 750.1               |                   |                                     |  |                                  |                                  | 750.1   |                    | 750.1              |                                  |                | 750.1                       |
| Acme Potato Company<br>Anytown, Anystate |                    |       |       |                  |  |                   |                     | 1,100.0           | .955                                |  |                                  |                                  | 1,050.5   |                    | 1,050.5            |                                  |                | 1,050.5                     |

**Refer to the form completion instructions for all required entry items.**

|                     |        |
|---------------------|--------|
| 22 Section II Total | 1800.6 |
| 23 Section I Total  | 3227.4 |
| 24 Unit Total       | 5028.0 |



## 11. REFERENCE MATERIAL

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**TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS**

| <b>ACRES IN FIELD OR SUBFIELD</b>  | <b>MINIMUM NO. OF SAMPLES</b> |
|--|-------------------------------|
| 0.1 - 10.0   | 3                             |
| One additional sample is required for each additional 40.0 acres (or fraction thereof) in the field or subfield. |                               |

**TABLE B – ROW WIDTHS AND LENGTHS FOR REPRESENTATIVE SAMPLES**

| Row Width<br>in Inches | Row Length in Feet<br>1/100 Acre | Row Length in Feet<br>1/1000 Acre |
|------------------------|----------------------------------|-----------------------------------|
| 42                     | 125                              | 12.5                              |
| 40                     | 131                              | 13.1                              |
| 38                     | 138                              | 13.8                              |
| 36                     | 145                              | 14.5                              |
| 34                     | 154                              | 15.4                              |
| 32                     | 163                              | 16.3                              |
| 30                     | 174                              | 17.4                              |
| 28                     | 187                              | 18.7                              |
| 26                     | 202                              | 20.2                              |
| 24                     | 218                              | 21.8                              |
| 22                     | 238                              | 23.8                              |
| 20                     | 262                              | 26.2                              |
| 18                     | 290                              | 29.0                              |
| 16                     | 326                              | 32.6                              |
| 14                     | 374                              | 37.4                              |

**EXAMPLE:**

For row widths not listed in **TABLE B**, use the following formula:

$$\frac{43,560 \text{ sq. ft./acre} \div \left[ \frac{\text{row width in inches}}{12"} \right]}{\frac{100 \text{ ft.}}{\text{(for 1/100 acre)}} \quad \text{or} \quad \frac{1000 \text{ ft.}}{\text{(for 1/1000 acre)}}$$

**EXAMPLE:**

$$\frac{43,560 \text{ sq. ft./acre} \div \frac{25"}{12"} = \frac{43,560 \text{ sq. ft.} \div 2.083}{100 \text{ ft.}} = \frac{20,912.146}{100 \text{ ft.}} = 209.121 \text{ ft row length.}$$

**TABLE C - IN-ROW PLANT SPACING FACTORS**

| <b>In-row Plant Spacing In Inches</b> | <b>Factor</b> |
|---------------------------------------|---------------|
| <b>6</b>                              | <b>.500</b>   |
| <b>7</b>                              | <b>.583</b>   |
| <b>8</b>                              | <b>.667</b>   |
| <b>9</b>                              | <b>.750</b>   |
| <b>10</b>                             | <b>.833</b>   |
| <b>11</b>                             | <b>.917</b>   |
| <b>12</b>                             | <b>1.000</b>  |
| <b>13</b>                             | <b>1.083</b>  |
| <b>14</b>                             | <b>1.167</b>  |
| <b>15</b>                             | <b>1.250</b>  |
| <b>16</b>                             | <b>1.333</b>  |
| <b>17</b>                             | <b>1.417</b>  |
| <b>18</b>                             | <b>1.500</b>  |
| <b>19</b>                             | <b>1.583</b>  |
| <b>20</b>                             | <b>1.667</b>  |
| <b>21</b>                             | <b>1.750</b>  |
| <b>22</b>                             | <b>1.833</b>  |
| <b>23</b>                             | <b>1.917</b>  |
| <b>24</b>                             | <b>2.000</b>  |

After calculating the average in-row plant spacing (in whole inches) as originally planted, determine the appropriate factor to be used in the pounds-per-plant formula. Calculate the factor for any plant spacing not listed by dividing the row spacing by 12; (e.g.,  $5 \div 12 = .417$  (rounded to three-decimal places)).

**TABLE D - FORMULA FOR CALCULATING POUNDS-PER-PLANT FACTORS**

**FORMULA:**

Approved APH Yield ÷ Length of Row Equivalent to 1/100 Acre x In-row Plant Spacing Factor (from **TABLE C**) = Pounds-per-Plant Factor, round to two decimal places.

**EXAMPLE:**

Approved APH Yield..... 412 hundredweight  
 Row Width..... 38 inches  
 Length of row (1/100 acre with 38 inch rows from **TABLE B**)..... 138 feet  
 6 inches in-row plant spacing (factor from **TABLE C**)..... .500  
 Calculation:  $(412 \div 138) \times .500 = 1.49$  Pounds-per-plant factor. Enter in item 13 “Factor” on the **Immature** appraisal worksheet.