United States
Department of
Agriculture

PROCESSING TOMATO

Federal Crop Insurance Corporation

LOSS ADJUSTMENT

Product Development Division

FCIC-25070

STANDARDS HANDBOOK

PROCESSING TOMATO LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART

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

1 Inserts:

- A The Processing Tomato handbook has been converted to a "Standard" format.
- B The following general provisions do not apply to CAT:
 - (1) Optional units.
 - (2) Hail and Fire exclusion provisions (also not applicable to limited buyup).
 - (3) Written Agreements
 - (4) Replanting Payments
- C Policy provisions contained in the Processing Tomato Crop Insurance Provisions (98) and the Catastrophic Risk Protection Endorsement (97-CAT).
- D Crop code "(0087)" to be used along with "Processing Tomatoes" on the claim form to identify the crop. The unit number has been extended to five digits.
- E The price election used to determine the amount of an indemnity is progressive by stage and increases at specified intervals, to the price used for final stage losses.
- F Additional instructions for appraisals with a hail/fire exclusion for the new rate classes in the County Actuarial Table.
- G New claim form and completion instructions that resembles a production worksheet used by the private insurance industry.
- H Distribution instructions for forms completed by the adjuster.

2 DELETES:

A The word "CANNING" has been removed from the title of the policy and the crop name.

B All references to the FCI-74 Field Inspection and Claim For Indemnity, instructions for completion have been removed, and replaced with instruction for a production worksheet which resembles the claim forms currently used by the private industry.

SUMMARY OF CHANGES/CONTROL CHART

CONTRO	CONTROL CHART FOR: PROCESSING TOMATO LOSS ADJUSTMENT STANDARDS HANDBOOK FCIC-25070									
	SC Page(s)									
Remove	FCIC-30070 and replace with FCIC 25070									
Current Index	1-2	1-2	1-40		1-98	FCIC-25070				

PROCESSING TOMATO LOSS ADJUSTMENT STANDARDS HANDBOOK

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(RESERVED)

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

FEDERAL CROP INSURANCE	NUMBER: 25070					
SUBJECT:	DATE: January 27, 1998					
PROCESSING TOMATO LOSS ADJUSTMENT	OPI: Product Development Division					
STANDARDS HANDBOOK 1998 AND SUCCEEDING CROP YEARS	APPROVED:					
	Deputy Administrator, Resea	rch and Development				

PART 1 GENERAL

1 PURPOSE

This handbook identifies the crop-specific standards (requirements) for adjusting Multiple Peril Crop Insurance (MPCI) processing tomato losses in a uniform and timely manner. These standards, which include crop appraisal methods and claims completion instructions, supplement the general (not crop-specific) standards for loss adjustment identified in the FCIC 25010, Loss Adjustment Manual (LAM).

2 SPECIAL INSTRUCTIONS

This is the initial loss adjustment standards handbook for processing tomatoes. This standards handbook remains in effect until superseded. The issuance of an entire handbook will replace a previous handbook; handbook amendments or bulletins may supersede parts of a handbook.

3 OPERATING POLICY

- A <u>Insurance Providers</u>. Insurance providers must use this handbook as the basis for developing any appropriate loss adjustment procedures and training consistent with the standards in this handbook. Insurance providers may find it necessary to provide additional internal guidelines or procedures for adjusting losses on their insurance contracts. Any additional guidelines or procedures will require FCIC approval unless otherwise provided in writing by FCIC.
- B <u>Specific Entry Standards</u>. These standards are entry-specific to generic forms. Insurance providers' forms and procedures are to comply with the FCIC standards in at least an equivalent manner.

4 ABBREVIATIONS

APH	Actual Production History
CAT	Catastrophic Risk Protection
CIH	Crop Insurance Handbook
FSA	Farm Service Agency
FCIC	Federal Crop Insurance Corporation
GLAS	General Loss Adjustment Standards (also LAM)
LAM	Loss Adjustment Manual (also GLAS)
MPCI	Multiple Peril Crop Insurance
RMA	Risk Management Agency
RSO	Regional Service Office

United States Department of Agriculture

5 FORMS AND PROCEDURES

USDA

A <u>Insurance Providers</u>. Insurance providers are to use FCIC-approved standard procedures in developing procedures, training, forms and completion instructions. All procedures, forms and completion instructions must be submitted for approval in accordance with the FCIC-24030, Submission Standards Handbook.

- B <u>General Forms and Manuals</u>. General forms and manuals (or their equivalent) necessary for loss adjustment are identified in the LAM.
- C <u>Distribution</u>. The following is the minimum distribution of form(s) completed by the adjuster for the loss adjustment inspection:
 - Original copy to the office designated by the insurance provider to retain original documents relative to the policyholder's file.
 - (2) One legible copy to the insured.

6 DEFINITIONS

- A <u>General</u>. Terms and definitions that are general (not crop specific) to loss adjustment are identified in the LAM.
- B <u>Specific</u>. Terms and definitions specific to processing tomato loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.
 - (1) <u>Bypassed Acreage</u>. Land on which production is ready for harvest but the processor elects not to accept such production so it is not harvested.
 - (2) <u>First Fruit Set</u>. The reproductive stage of the plant at which 30 percent of the plants have produced a fruit that has reached a minimum of one inch in diameter.

(3) Amount of Indemnity. The price election used to determine the amount of an indemnity is progressive by stage and increases, at specified intervals, to the price used for final stage losses. The stages, determined on an acre basis, and applicable price elections are:

- (a) First stage is from planting until first fruit set. If any acreage of the insured crop is destroyed in this stage, the price used to establish the amount of indemnity will be 50 percent of the insured's price election.
- (b) Second stage is from the first fruit set until harvest. If any acreage of the insured crop is destroyed in this stage, the price used will be 80 percent of the insured's price election; and
- (c) Third and final stage is harvested acreage. The price used in this stage will be 100 percent of the insured's price election.

NOTE: Insurance providers may require different entries on the claim form for the stages. Refer to the insurance provider instructions regarding computations.

7 RESPONSIBILITIES

A FCIC Product Development Division

- (1) Establish the minimum standards and guidelines for loss adjustment.
- (2) Unless otherwise specified, review and approve all insurance provider loss adjustment procedures and forms prior to their use.
- (3) Provide guidance and clarification, as needed, regarding these standards.

B Insurance Providers

- (1) Comply with and implement the loss adjustment standards (requirements) established by FCIC, through procedures and forms approved by the Product Development Division, or as otherwise specified in writing by FCIC.
- (2) Ensure that all documentation, determinations, and calculations are completed as specified in these standards.
- (3) Provide input to FCIC regarding the loss adjustment standards.

(4) Advise FCIC of impending situations which may necessitate the development of procedures, forms, or calculations that are different than those identified in the standards issued by FCIC.

- (5) Comply with other requirements issued by FCIC in the administration of contracts between the insurance provider and FCIC.
- (6) Ensure that the required information is provided on the specific forms, printouts, or on a Special Report attached to the appropriate form, specified in approved standards and procedures.
- (7) In addition to the responsibilities identified in the LAM, determine whether contract provisions or requirements for processing tomatoes apply to the insured, and if so, whether they have been complied with by the insured.

8 INSURANCE CONTRACT INFORMATION

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

A <u>Insurability</u>

- (1) The crop insured will be all the processing tomatoes in the county for which a premium rate is provided by the County Actuarial Table, in which the insured has a share.
- (2) Tomatoes must have been planted expressly for harvest as processing tomatoes.
- (3) If tomatoes have been grown in either of the previous two crop years on the same acreage, they are not insurable UNLESS a written agreement is in force or as provided for in the Special Provisions, except in California.
- (4) Tomatoes are not insurable if they are interplanted with another crop or planted into an established grass or legume unless allowed by the Special Provisions or a written agreement is in force.
- (5) Processing tomatoes must be grown under a binding contract with a canner or processor which requires the insured to deliver, and the processor to accept a stated amount of processing tomatoes. Liability will not exceed the number of tons required to be accepted by the processor under a processor contract in effect on or before:
 - (a) The earlier of August 20 or the date of damage to the insured crop in all counties with an acreage reporting date of July 15; or

(b) The earlier of the acreage reporting date or the date of damage in all other counties. (Exclude indemnities that occur in stage one and replant payments.)

When multiple processor contracts are applicable to the insured acreage, one processor contract may be fulfilled and additional tonnage may continue to be accepted by the processor for that acreage. A producer has two contracts on a single unit, one with processor A for 100 tons, and the other with processor B for 100 tons. The producer delivers tomatoes to processor A and fulfills the contracted tonnage. However, the producer continues to deliver tonnage to Processor A, because they ;have elected to accept additional tonnage. The total tonnage delivered to processor A was 125 tons. As no tonnage has yet been delivered to processor B, the contract is open to 100 tons. The unit liability will be limited to the lessor of the tonnage remaining on the unit guarantee, or the tonnage remaining on all contracts. If the unit guarantee is met, and the contract for processor B remains open, the result would be a "No Indemnity Due" claim. When the processor no longer accepts production under a remaining open contract, the insurance period ends for that unit, provided no other qualifying event has occurred earlier to end the insurance period. When the "total paid for" tons exceeds the total contracted tonnage, the insurance liability has been

B General Provisions not Applicable to Catastrophic Risk Protection (CAT)

These general provisions do not apply to CAT:

- (1) Optional Units;
- (2) Written Agreements; or.
- (3) Hail and Fire Exclusion provisions (also not applicable to limited buyup).
- (4) Replanting Payments.

C Unit Division

- (1) Unless limited by the Special Provisions, a basic unit as defined in the Basic Provisions, may be divided into optional units if, for each optional unit, all the conditions stated in the Processing Tomato Crop Provisions are met, or if a written agreement to such division exists.
- (2) Optional units may be established by Section, Section Equivalent, irrigated, non-irrigated or FSA Farm Serial Number as provided in the Basic Provisions.

(3) In addition, in California only, optional units may be established if acreage planted to tomatoes is separated by a field that is not planted to tomatoes, or by a permanent boundary such as a permanent waterway, fence, public road or woodland as stated in the Processing Tomato Crop Provisions.

9 REPLANTING PAYMENT STANDARDS

A Any acreage of the insured crop damaged before the final planting date, to the extent that the majority of growers in the area would normally not further care for the crop, must be replanted unless the insurance provider agrees that replanting is not practical. Refer to the LAM for replanting provision issues.

B To qualify for replanting payment the

- (1) processing tomatoes must be damaged by an insurable cause;
- (2) insurance provider determines that it is practical to replant; the replanted acreage can produce at least 75 percent of the approved yield and the processor agrees in writing to accept the production from the replanted acreage;
- (3) acres must have been planted on or after the initial planting date established by the Special Provisions, as applicable;
- (4) appraisal (or appraisal plus any appraisals for uninsured causes of loss) must be less than 50 percent of the original plant stand;
- (5) acreage replanted must be AT LEAST the lesser of 20 acres or 20 percent of the insured **planted** acreage for the unit (as determined on the final planting date or within the late planting period if a late planting period is applicable);
- (6) the insurance provider has given consent to replant.

NOTE: In the narrative of the production worksheet or on an attachment, show the appraisal and calculations to document that qualifications for a replant payment have been met.

C The replanting payment per acre will be

The lesser of 20 percent of the production guarantee or three tons, multiplied by your third stage (final) price election, times the insured's share. Show all calculations in the narrative of the claim form.

75 acre unit 25 ton/acre guarantee.

Owner/Operator (100 percent share)

23.0 acres replanted Price Election = \$53.00

Max. Tons/acre allowed calculation: 25 ton guarantee \times 20% = 5.0 tons

This **exceeds** the 3.0 ton maximum allowed.

Enter 3.0 ton in Column "N" of the Production Worksheet.

Replanting payment inspections are to be prepared as final inspections on the claim form only when qualifying for a replant payment. Non-qualifying replant-payment inspections are to be handled as preliminary inspections. If qualified for a replant payment, a Certification Form may be prepared on the initial farm visit. Refer to the LAM. Enter in the narrative the date the acreage was replanted to tomatoes (from a completed Certification Form, returned by the insured).

E No replanting payment will be made on acreage on which a prior replant payment has been made during the current crop year.

- 10 (RESERVED)
- 11 (RESERVED)

(RESERVED)

PART 2 - PROCESSING TOMATO APPRAISALS

12 GENERAL APPRAISAL STANDARDS

A General Instructions

- (1) The following are directions for appraising potential production of unharvested processing tomatoes.
- (2) ANY DEVIATIONS IN APPRAISAL METHODS REQUIRE FCIC WRITTEN AUTHORIZATION (as described in the LAM).
- B The adjuster may obtain a copy of Processor and State Inspection/Tolerance Regulations from a USDA Inspector at a local cannery, the RSO or the insurance provider. The adjusters are to read and understand these regulations for use in determining undamaged/marketable processing tomatoes, prior to making appraisals. These regulations require that field persons inspect and sort processing tomatoes in the same manner as state inspection stations.
- C <u>Mold Damage</u>: For unharvested processing tomato production that has been bypassed due to excessive mold, as determined by the loss adjuster, a zero appraisal can be made if:
 - (1) The adjuster has determined that the production, if harvested, would not meet state and or processor grade requirements;
 - (2) The unharvested processing tomatoes are found to be unmarketable. If more than one unit is involved, the adjuster is to inspect all insured units to determine if they are also unmarketable and eligible to be appraised at zero potential; or
 - (3) Production was rejected by the processor. If part of a unit has been harvested, inspect the unharvested tomatoes. If they are representative of the rejected production, a zero appraisal can be made.

D As specified in the LAM, processing tomato appraisals are to be made when

- (1) The insured has reported damage that may cause the processing tomatoes to fail to meet the processor's requirements;
- (2) The insured has processing tomato acreage they do not intend to harvest or which is unharvested at the end of the insurance period; or
- (3) Directed by the insurance provider.

Note: See the LAM for additional reasons for appraisals.

13 SAMPLE SELECTION STANDARDS

Selecting Representative Samples For Appraisals

A Determine the number of recommended samples for a field or subfield by the field size, the average stage of growth, and variability of potential production and plant damage within the field or subfield.

- B Determine length of sample from TABLE B.
- C Take as many samples as necessary for an accurate appraisal, but use of fewer than the recommended minimum number of samples shown in TABLE A, below, must be explained in the remarks section of the appraisal form.
- D If the appraisal for any field or subfield exceeds the average yield as shown on the APH form, explain the high appraisal in the remarks section of the appraisal worksheet.

TABLE A

MINIMUM SAMPLE REQUIREMENTS						
ACRES IN FIELD	MINIMUM NO. OF SAMPLES					
0.1 - 10.0	3					
10.1 - 40.0	4					

Add one additional sample for each additional 40.0 acres (or fraction thereof) in the field or subfield.

E Row length, in feet, to equal the stated fraction of an acre at the stated inch-

TABLE B

ROW WIDTH AND LENGTH CHART								
Row Width	1/100 Acre (Feet)		1/2000 Acre (Feet)					
	79		4.0					
	87		4.3					
	125		6.3					
	131		6.6					
	138		6.9					
	145		7.3					
	154		7.7					
	163		8.2					
	174		8.7					
	187		9.4					
	202		10.1					
	218		10.9					
	238		11.9					
	262		13.1					

14 APPRAISAL METHODS

There are three processing tomato appraisal methods: stand reduction, tomato count, and tomato weight.

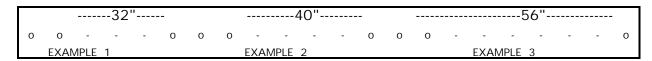
A <u>Stand Reduction Method</u> (Part I of the appraisal worksheet.)

Use this method to determine potential production from emergence until the tomatoes have set in sufficient quantity to warrant counting.

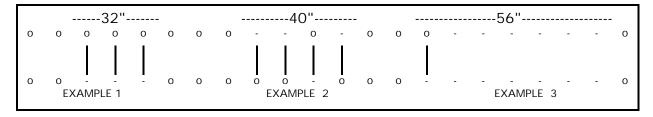
- (1) The objective of this appraisal method is to determine the number and combined length of qualifying skips within any 100 feet of sample row. A qualifying skip is any skip in a row more than 16 inches after subtracting 16 inches from the distance between live plants. (This is due to the fact that the live plants will compensate 16 inches toward closing the open gap between them).NOTE: The distance between live plants must exceed 32 inches before you will record any qualifying skips on the appraisal form. Percent of stand determined by this method is converted to potential tons per acre of production. See Table C, below. Conduct the appraisal as follows:
 - (a) Double rows planted in a single bed of normal row width shall be considered one row. Normal bed width for double-row planting is 60 inches; single rows can be 40 or 60 inches, depending on variety.
 - (b) Select representative row areas of 100 feet for sampling. Any combination of rows totaling 100 feet is acceptable. The minimum recommended number of samples will be in accordance with Table A, Paragraph 13.
 - (c) Determine the number and length (in feet, to tenths) of those parts of the skips that exceed 16 inches (1.3 feet). Refer to Table C, below.
 - (d) Record the combined length and number of the qualifying skips for each sample on the appraisal worksheet.
 - (e) Determine the AVERAGE length of all qualifying skips for each sample on the appraisal worksheet. Subtract this figure from 100. The result is the percent stand. By multiplying the average yield (found on the acreage report) by the percent stand, tons-per-acre of potential production is determined.

TABLE C **EXCESSIVE-SKIP-DETERMINATION EXAMPLES**

Single Row 40"



Double Row 60"



EXAMPLE 1. 32" gap - 16" = 16" Skip

SINGLE ROW

DOUBLE ROW

Does not exceed 16"; it is NOT to be considered a qualifying skip.

Does not exceed 16"; it is NOT to be considered a qualifying skip.

EXAMPLE 2. 40'' gap - 16'' = 24'' skip

Qualifying skip is 24".

40" skip is filled by the opposite plant in the adjacent row. This is NOT considered a qualifying skip.

EXAMPLE 3. 56" gap - 16" = 40" skip

Qualifying skip is 40".

Count only the space that is vacant on both rows; i.e., 40"

NOTE: The examples above are on an average plant spacing; the row is a portion of 100 feet. The circles indicate a tomato plant, the hyphens indicate one which is missing or dead.

Only that skip length in excess of 16" shall be considered an excessive qualifying skip. Record only that amount over 16" (1.3') on the appraisal worksheet. One skip in a 100 foot row: 34" gap - 16" = 18" qualifying skip(1.5') will be recorded on the worksheet).

- B <u>Processing Tomato Count Appraisal Method</u> (Part II of the appraisal worksheet.)
 - (1) Use this method to determine potential production for all mid-season appraisals. It is used from the time the processing tomatoes have set in sufficient quantity to warrant counting, up to when all processing tomatoes are mature and ready for harvest.
 - (2) The objective of this appraisal method is to determine the average number of undamaged processing tomatoes within a sample row (1/1000 acre), thereby allowing a ton per-acre projection of potential marketable production. Conduct the appraisal as follows:
 - (a) Select representative row areas for sampling that represent 1/1000 acre. See Table B, Paragraph 13.
 - (b) Based upon Processor and State Marketing Regulation standards for marketable tomatoes, count the number of marketable tomatoes in the sample row.
 - (c) Determine the total number of marketable tomatoes and divide by the number of sample rows (plots) to determine the average tomato count per sample plot.
 - (d) Divide the average tomato count by the variety factor (shown below) to determine the potential tons per acre, rounding tons to tenths.

VARIETY AND FACTOR

<u>Variety</u>	<u>Factor</u>
Rounds	13
Pear Shapes	16
Elongated	18

- (e) See Paragraph 15 for appraisal worksheet completion instructions.
- C <u>Tomato Weight Appraisal Method</u> (Part III of the appraisal worksheet.)
 - (1) This method is used to determine potential production for mature unharvested tomatoes.
 - (2) The objective of this method is to determine the quantity of unharvested marketable tomatoes (by weight) in a sample row (1/1000 acre) to project potential production in tons per acre. Conduct the appraisal as follows:
 - (a) Select representative row areas for sampling that represent 1/1000 acre. See Table B, Paragraph 13.

(b) Remove all vines from the ground. Shake the tomatoes from the vines into one area for inspection.

- (c) Inspect and separate the marketable tomatoes from those that are unmarketable according to Processor and State Tolerance Regulations.
- (d) Weigh the marketable tomatoes in a bucket on a Dairy Milk Scale or a similar approved scale.
- (e) Add all plot sample weights together and divide by the total number of sample plots to determine an average sample weight.
- (f) Divide the average sample weight per plot by 2 (an "acre factor").
- (g) The result is potential production, in tons, to tenths, per acre.

15 APPRAISAL WORKSHEET ENTRIES AND COMPLETION STANDARDS

General Information

(1) worksheet title (e.g., Mutual of Orosi Processing Tomato Appraisal Worksheet).

Insurance provider processing tomato appraisal worksheets will be required to contain stand reduction, tomato count and tomato weight

(3) Separate processing tomato appraisal worksheets are required for each

B <u>Heading Information</u>

Standard Items		Information Required
	Name	Name of insured that identifies EXACTLY the person (legal
2	Policy Number	
3	Crop Year	filed.
4		Five-digit unit number from the acreage report.
5		Total acres appraised rounded to tenths.
6		Enter the insured cause(s) of damage exactly as listed in the LAM. If it is evident that there is no damage, enter "NONE."
	Date of Damage	Enter the first three letters of the month during which MOST of
		Include the SPECIFIC DATE where applicable as in the case of hail damage. (e.g., AUG 11).
	Field ID Number	Assigned identification symbol, as applicable.

C STAND REDUCTION METHOD APPRAISAL

PART I: (See Figure 1)

Verify or make the following entries:

Standard Items		Information Required					
9	Sample No.	Number of the sample.					
10	No. of Rows	Number of rows used to equal 100 feet total row length.					
11	Length of Each Row	Length of each row used to equal 100 feet total row length.					
12	Combined Length of All Qualifying Skips	Combined length of all qualifying skips in feet, to tenths.					
13	Total Skips	Total number of qualifying skips for each sample.					
14	Total Length Skips	Total length of all qualifying skips (column 12) for all samples.					
15	Total	Enter total from item 14.					
16	Total Samples	Total number of samples taken.					
17	Average Length of Skips	Item 15 divided by item 16, to tenths.					
18	"100"	Enter 100.					
19	Average Length of Skips	Average length of skips from item 17.					
20	Percent Stand	Item 18 minus item 19, to tenths.					
21	Average Yield	Taken from the acreage report.					
22	Percent Stand	Percent stand from item 20.					
23	Tons Per Acre	Average yield (Item 21) multiplied by percent of stand (item 22), to tenths.					

								Figu	ıre 1:										
1					1 NA	AME					2 POLIC	Y NUMB	ER		3 C	ROP YEAR			
(COMPANY NAME)					I. M. INSURED			XX-XXX-XXXX			19	YY							
PROCESSING TOMATO WORKSHEET					4 UN	IIT NUMI	BER		5 ACRES				6.C	AUSE OF I	DAMA	AGE			
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(i Oit	ILL	J3110	ATIONT	JKI OSLS (JINLI	,	7 DA	ATE OF D	AMAGE				8 FIELD	ID NUM	BER				
							3-10	0-YY					1A						
PART I CO	OMPL	ITATIO	NS - STAN	ID REDUCTIO	N METI	HOD													
9 Sample No.		10	Number of I	Rows		11 Leng	gth of Ea (Feet)	ach Row	′	12	Combined (Feet a		gth of All S Tenths)	Skips		13 Total	No. o	f Skips	
1			3				33.3				5	50.	1				7		
2			1				100.0)			Ę	59.0	6				13		
3			4				25.0)			2	25.0	0				9		
4			2				50.0	١			2	10.3	3				8		
5			1				100.0)			7	75.0	0				12		
								14 T	otal		2	50.	.0						
15 Total			otal No. Samples	17 Ave. Leng	gth	18	19 Ave. Length of Skips		20 % Stand 21 Ave. Yi		Yield	22 % Stand		23	3 Tons / Acre 14.3				
250.0			5	50.0		100)					28.6 50.0			50.0		14.5		
PART II TO	TAMC	o cou	INT METHO	D															
24 Fraction of Acre			Toma	25 toes Per Samp	le Plot			Sample Plots S			27 No. of Sample Plots	28 Average Tomatoes Per Sample		29 Variet Facto		30 Tons Per Acre			
PART III W	/EIGH	T METI	HOD											_					
31 Fraction of Acre	·				33 Total We All Sam			Veiç mp		5	34 No. of Sample Plots	35 Avera Samı Weig	nge ole	36 Factor		37 Tons Per Acre			
Acie									Plo	ıs			FIOUS	Per Fi				Acre	
-																			
38 Remark	38 Remarks																		
39 Insured	39 Insured's Signature: Date:							e:											
I. M. Insured							MI	M/DD/YY											
40 Code Nu	umbei	and Si	ignature of A	Adjuster													Dat	Date:	
12345 I. M. Adjuster							M	MM/DD/YY											

D TOMATO COUNT METHOD APPRAISAL

(see figure 2)

Verify or make the following entries:

		Information Required
24		Use 1/1000 unless 1/100 or 1/2000 is necessary. Refer to Table B, Paragraph 13.
	Tomatoes Per	Marketable tomatoes counted for each sample plot.
26	Total Tomatoes	item 25.
27		Total number of sample plots included in item 25.
28	Per Sample	Average number per sample: Total Tomatoes (Item 26) divided
29	Variety Factor	
30	Tons Per Acre	28) divided by the Variety Factor (item 29).
	E	
	PART III (see	figure 2)

Standard Items		Information Required
	Fraction of Acre	Enter "1/1000" as the fraction of an acre used.
	Pounds per Sample	Enter weight of marketable tomatoes from all sample plots.
33	Total Weight All Sample Plots	
34	Plots	Number of sample plots included in item 32.
	Average Sample	Total Weight All Sample Plots (Item 33) divided by the Number of Sample Plots (item 34), to tenths.

36	Factor	Acre Factor. Enter "2".
37	Tons Per Acre	Tons per acre: Average Sample Weight Per Field (Item 35) divided by the Factor (Item 36), to tenths.
38	Remarks	Enter any additional information pertinent to this unit.
39	Insured"s Signature/Date	Obtain the insured's signature and date after reviewing all form entries with the insured.
40	Adjuster's Code Number/Signature/ Date	Adjuster then enters his/her code number, signature, and the date.

Figure 2:																
						1 NAME				2 POLICY NUMBER				3 C	ROP YEAR	
	(COMPANY NAME)						I. M. INSURED				XX-XXX-XXXXX			19	YY	
PROCESSING TOMATO WORKSHEET						4 UNIT NUMBER 5 NO. ACRES I				IN UNIT 6.CAUSE OF [DAMA	.GE		
							00100 30.0				FREEZE					
(FOR ILLUSTRATION PURPOSES ONLY)						7 D	ATE C	OF DAMAGE			8 FIELD	ID NUM	BER			
						3-1	10-Y	Υ			1B					
PART I CO	PART I COMPUTATIONS - STAND REDUCTION METHOD															
9 Sample No.	10	Number of	Rows		11 Leng	gth of I (Feet		Row	12 Combined (Feet		jth of All S Fenths)	Skips		13 Total	No. of	f Skips
				一												
				┢												
				┢												
				┢												
				<u> </u>												
				<u> </u>												
							14	4 Total			1					
15 Total		otal No. Samples	17 Ave. Leng of Skips		18		19 Ave. Length 20 % St of Skips		20 % Stan	nd	21 Ave. Yield 22 % Star		% Stand	23	3 Tons / Acre	
PART II TO	MATO COL	UNT METHO	D												1	
24 Fraction		Tom	25 atoes Per Sam	iple Plo	ıt			26 Total Tom		N	27 lo. of	28 Avera		29 Variet	У	30 Tons Per
of Acre							Sample Plots				ample Plots	Toma Per Sar		Facto	r	Acre
1/1000	140	163	152	14	ł5	150)	750			5	150	0.0	16		9.4
		<u> </u>					Ш	7.50								
PART III	WEIGH	Г МЕТНО	D											-		
31 Fraction		Po	32 unds Per Samp	ple Plot	ſ			Total V			34 No. of	Avera	35 36 overage			37 Tons
of Acre								All Sa Plo			Sample Plots	Weig	Sample Factor Weight Per Field			Per Acre
1\1000	31.0	29.0	25.0	35	.0	31.	0	45.	2.0		_			2		15.0
								150	0.0		5	30.	U	2		15.0
38 Remarks	s	_								•						
39 Insured's	s Signature:	:													Date	e:
1.	M. Insu	red													MN	Л/DD/YY
40 Code Nu	ımber and S	Signature of i	Adjuster												Date	e:
1	2345 I	. M. Adju	ster												MN	Л/DD/YY

16 APPRAISAL CALCULATION STANDARDS

See section 15 for APPRAISAL WORKSHEET ENTRIES AND COMPLETION STANDARDS for form entries, appraisal calculations, and rounding rules.

17 APPRAISAL MODIFICATIONS AND DEVIATION STANDARDS

There are no pre-established modifications or deviations in this handbook. See the LAM for additional information.

- 18 (RESERVED)
- 19 (RESERVED)

(RESERVED)

(RESERVED)

PART 3 - PROCESSING TOMATO CLAIMS

20 CLAIM FORM ENTRIES AND CALCULATION STANDARDS

Generic Standard Item identifiers have been assigned to each required item. Insurance providers are to ensure that their claim form provides the same information consistent with the FCIC standards. Insurance providers may provide separate columns, items, or entries for information which, by necessity, have been consolidated into a single column, item, or entry in this standard. Any difference in arrangement of insurance provider's items or information is considered cosmetic and not substantive unless it adversely affects the calculations, or the legality or availability of the FCIC required information.

A Instructions

- (1) The claim form, (hereafter referred to as a "production worksheet") is a progressive form containing all notices of damage for all preliminary, replant, and final inspections made on a unit. (Example on page 38)
- (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. Adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
 - (a) Acreage report contains errors.
 - (b) For delayed notices and delayed claims.
 - (c) For corrected claims or fire losses (double coverage) and cases involving concealment, misrepresentation, or litigation.
 - (d) For claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use or when acreage is being appraised for a replanting payment and all acreage on the unit has been initially planted).
 - (e) "No Indemnity Due" claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).
- (4) The adjuster is responsible for determining if any of the insured's requirements under the notice and claim provisions have not been met. If any have not, the adjuster should contact the insurance provider.
- (5) Instructions labeled "P" apply to preliminary inspections only.
- (6) Instructions labeled "R" apply to replant inspections only.

- (7) Instructions labeled "F" apply to final inspections only.
- (8) Instructions not labeled apply to ALL inspections.

B <u>Heading Information</u>

Verify or make the following entries:

Standard Items		Infor	Information Required				
1	Crop/Code		"Processing Tomatoes" (0087).				
2	Unit Number		Five digit unit number from the acreage report after it is verified to be correct. (e.g., 00100)				
3	Legal Description		Section, township, and range numbers or other legal description that identifies the location of the unit.				
4	Date of Damage	P	Enter the first three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each preliminary inspection. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., AUG 11).				
	R&F		Enter the first three letters of the month during which most of the insured damage occurred, and include the SPECIFIC DATE where applicable (e.g., AUG 11).				
5	Cause of Damage	Р	MAKE NO ENTRY				
		R&F	Enter the primary insured cause of damage EXACTLY as listed in the LAM. If it is evident that no indemnity is due, enter "NONE."				
			If a primary or secondary insured cause of loss is coded as "Other," explain in the "Narrative."				
			Damage due to insufficient or improper application of disease or pest control measures are not insured causes of loss. Specify the type of insects or disease in the narrative.				
6	Primary Cause	Р	MAKE NO ENTRY				
	Percent	R&F	Enter the whole percent of primary cause of damage (primary cause of damage must exceed 50 percent). Enter an "X" in the major secondary cause of damage.				

7	Company Name/Agency Name		Company name and agency name.					
8	Name of Insured			of the insured that identifies exactly the person entity) to whom the policy is issued.				
9	Claim Number			he claim number as assigned by the insurance er representative.				
10	Policy Number		Insured	I's assigned policy number.				
11	Crop Year	p Year		Crop year for which the claim is filed, as defined in the policy.				
12	Additional Units	P&R	MAKE NO ENTRY					
		E	Enter the 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 claim form has not been completed Additional non-loss units may be entered on a single claim form.					
			enter tl	If more spaces are needed for non-loss units, he unit numbers on an attached Special Report ed as "Non-Loss Units."				
13	Estimated Production Per	P&R	MAKE NO ENTRY					
	Acre	F		he estimated yield per acre in whole tons, of all as units for the crop at the time of final tion.				
14	Date(s) of Notice	Р	a	Enter the date the notice of damage was given for the unit in item 2.				
			b	A third preliminary inspection (if needed) requires an additional set of claim forms. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set.				
			С	Reserve the "Final" space on the first page of the first set of claim forms for the date of notice for the final inspection.				
			d	If the inspection is initiated by the insurance provider, enter "Company Insp." instead of the date.				

R&F Adjusters: Transfer the last date in the 1st or 2nd space to the FINAL space if a final inspection should be made as a result of the notice. Always enter the complete date of notice (month, day, year) for the "FINAL" inspection in the FINAL space on the first page of the first set of claim forms. For a delayed notice of loss or delayed claim, refer to the LAM.

15 Companion Policies

- 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 crophail, fire, etc.) If the other person does not, enter "NONE."
 - (1) If the other person has a multiple-peril contract and it can be determined that the SAME insurance provider services it, enter the contract number. Handle these companion policies according to the insurance provider instructions.
 - (2) If the OTHER person has a multiple-peril contract and a DIFFERENT insurance provider or agent services it, enter the name of the insurance provider and/or agent (and contract number) if known.
 - (3) If unable to verify the existence of a companion contract, enter "Unknown" and contact the insurance provider for further instructions.

Note: See 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;

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(4)

(5) Shares (e.g., 50 percent and 75 percent shares on the same unit); or Appraisals for damage due to hail or fire if hail and fire exclusion is in effect.

Verify or make the following entries:

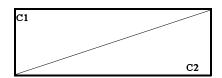
	Inform	nformation Required						
A		The field identification symbol from a sketch map or an aerial photo. See the "Narrative". In the margin (or in a						
		last line entry of each inspection.						
В	Р	The number of acres, to tenths, (include "E" if						
		given. Determine actual acreage, to tenths, when the boundaries of the appraised acreage may not be						
	R&F	MAKE NO ENTRY						
Final Acres		See the LAM for definition of acceptable determined						
	Р	Determined acres to tenths (include "E" if estimated) for						
		a Put to other use without prior consent.						
		Abandoned.						
		С						
	R	Determine the total acres, to tenths, of replanted						
		entry for any PART of a field NOT replanted.						
		a replanted. Consolidate it into a single line entry UNLESS the ususal reaons for separate line						
		map or aerial photo) in the narratiave.						
		B UNIT.						

F Determined acres to tenths

NOTE: 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 Insurance Provider. Document authorization in the Narrative.

ACCOUNT FOR ALL ACREAGE IN THE UNIT. In the event of over reported acres, handle in accordance with individual company policy. In the event of under reported acres, draw a diagonal line in Column "C" as shown.

C₁ Enter the ACTUAL acres for the field or subfield.C₂ Enter the REPORTED acres for the field or subfield.



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

The correct rate class from the County Actuarial Table. Verify with the acreage report and if the rate class is found to be incorrect, prepare a revised acreage report. Note: Unrated land is uninsurable without a written agreement.

F Practice

Practice, entered as a 3-digit code number, exactly as specified on the County Actuarial Table, for the practice carried out by the insured. If "No Practice Specified," enter appropriate 3 digit code number from the County Actuarial Table.

G Type/Class

Type, entered as a 3-digit code number exactly as specified on the County Actuarial Table, for the type grown by the insured. If "No Type Specified," enter appropriate 3 digit code number from the County Actuarial Table.

H Stage

P MAKE NO ENTRY

R Replant stage abbreviation as shown below.

<u>STAGE</u>	<u>EXPLANATION</u>
"R"	Acreage replanted and qualifying for replant payment.
"NR"	Acreage not replanted or not qualifying for a replant payment.

F Stage abbreviation as shown below.

<u>STAGE</u>	<u>EXPLANATION</u>
"1"	From planting until first fruit set.
"2"	From first fruit set until harvest.
"3"	Harvested acreage.
"P"	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the insurance provider.
"UB"	Acreage bypassed, damaged by insured causes.
"PB"	Acreage bypassed, damaged solely by uninsured causes.

I Intended or Final Use

Use of Acreage. Use the following "Intended Use" abbreviations:

	<u>USE</u>	EXPLANATION
R	"Replant"	Acreage replanted and qualifying for replant payment.
	"Not Replanted"	Acreage not replanted or not qualifying for a replant payment.
F	"OU"	Other use
	"OU/WOC"	Other use without consent.
	"SU"	Solely uninsured

"ABA" Abandoned without consent

"H" Harvested

"UH" Unharvested

"Bypassed" Bypassed by the processor

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."

J Appraised Potential

R MAKE NO ENTRY

P&F Per-acre appraisal in tons, to tenths, of POTENTIAL production for the acreage appraised. (See appraisal methods for additional instructions.)

NOTE: If there is no potential on UH acreage enter "O."

K₁ Moisture % MAKE NO ENTRY

K₂ Factor MAKE NO ENTRY

L Shell and/or MAKE NO ENTRY
Quality Factor

M Uninsured Causes

R MAKE NO ENTRY

P&F 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 tons, 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 acreage:
 - (a) abandoned without consent;
 - (b) put to other used without consent
 - (c) damaged SOLELY by uninsured causes; or

> (d) for which the insured failed to provide acceptable records of production:

NOTE: 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 tons, to tenths, for any such acreage.

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

- b See the LAM when a Hail and Fire Exclusion is in effect.
- С Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.
- Ν **Adjusted** R Enter the tons per acre allowed for replanting. (See Potential Section 9 for qualifications and computations.)
 - P&F Appraised Potential (Column J) plus Uninsured Causes (Column M).

"C₁" (actual acres) times Column "N."

- 0**Total to Count**
- Р Per Acre Per Acre Guarantee. Enter the stage guarantee per acre from the insured's policy after completing APH

responsibilities as described in the LAM under "APH

Form.

- \circ Total Column C2" (reported acres) times Column "P" ("C" if acreage is not under-reported).
- 16 **Total Acres** Ρ MAKE NO ENTRY
 - R&F Total Actual Acres (Column "C" or ["C₁" if there are under reported acres] total), rounded to tenths.
- MAKE NO ENTRY 17 **Totals** Ρ
 - R&F Totals of Column "O" and Column "Q."

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

a Document the appraisal (plus appraisal for uninsured causes of loss, if applicable) for replanted acreage, and the calculations to show that the qualification for a replant payment is met. See Section 9.

- b If any acreage to be replanted in the unit does not qualify for a replanting payment, enter Field No., "NOT QUAL FOR RP PAYMENT," date of inspection, adjuster's initials, and reason not qualified.
- c Show the calculations for determining the number of bushels allowed for a replanting payment.
- d Enter "No acreage released," adjuster's initials, and date if no acreage is released on the unit.
- e If notice of damage was given and "No Inspection" is necessary, enter in the Narrative the unit number(s), "No Inspection," date, and adjuster's initials. The insured's signature is not required.
- f Explain any uninsured causes, unusual, or controversial cases in this item or on an attachment. If an attachment is prepared, so indicate.
- g If there is an appraisal in item "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.
- h If "comparable acreage" was used to establish the production figures for insured acreage, enter the location (identification) and yield of the comparable acreage.
- State that there is "No other fire insurance" when fire damages or destroys the insured tomato crop and you have determined that the insured has no other fire insurance. Also see the LAM.
- j Explain any errors found on the acreage report.
- k Explain any commingled production. See the LAM.
- Explain any entry for "Production Not to Count" and/or any production not included in Section II, item I or item B E entries.
- m Explain a "NO" checked in item 19.
- n 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 or replant;
 - (2) If uninsured causes are present; or

(3) For unusual or controversial cases.

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

- o 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 form for signature.
- p Enter the code number of any other adjuster or supervisor and date of inspection in the lower right corner of this space when he/she accompanied the adjuster on the inspection.
- q Explain the reason for a "No Indemnity Due" claim. "No Indemnity Due" claims are to be distributed in accordance with insurance provider instructions.
- r Explain any delayed notices or delayed claims as instructed in the LAM.
- s Document any authorized estimated acres shown in Section 1 item C as follows: "Line 3 'E' acres authorized by Insurance Provider MM/DD/YY."
- Document, in the "Narrative" or a Special Report, the method and calculation used to determine acres for the unit. See the LAM.
- u Document (in the "Narrative" or on an attachment) any other pertinent information, including any raw data to support any factors used to calculate the production. If on an attachment, enter "See attachment."
- v Specify the type of insects or disease and the type of insurable adverse weather that caused control measures to be ineffective, when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.

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) For production commercially sold, etc., enter the name and address of the processor as applicable in items B through E.
- (3) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:
 - (a) Separate processor facilities.

- (b) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
- (c) Varying types (if applicable), practices, guarantees, etc.
- (d) There will generally be no harvested production entries in items A through S for preliminary inspections.
- (e) If a correction is necessary in items A through S, strike out all entries on the line. The insured and the adjuster should then initial the line deletion in the margin beside A. Make corrected entries on a new line.

Verify or make the following entries.

20

Assignment of Indemnity

Standard Items		<u>Inforn</u>	Information Required						
18	Date Harvest Completed	Р	MAKI	MAKE NO ENTRY					
	Completed	R&F	а		the date the ENTIRE acreage on the unit either:				
				(1)	totally destroyed, or				
				(2)	a combination of destroyed, put to other use, harvested, or				
				(3)	replanted.				
			b	case entire	the date from the certification form, if the involves a certification form, when the unit is replanted, put to another use, etc. he LAM.				
			С	inspe	"Incomplete" if, at the time of final ction, there is any insured acreage that is rvested and could still be harvested.				
			d	appra	"No Harvest" if the acreage has an isal of more than zero but none of it has or e harvested.				
19	Similar Damage	Р	MAKI	E NO E	NTRY				
		R&F	Check "Yes" if amount and cause of damage due to insurable causes is similar to the experience of othe farms in the area. If "No" is checked, explain in the narrative.						

		R&F	Check "YES" only if an assignment of a Processing Tomato indemnity is in effect for the crop year; otherwise, check "NO." Refer to the LAM.
21	Transfer of Right to Indemnity	R&F	Check "YES" only if a transfer of right to a Processing Tomato indemnity is in effect for the unit for the crop year, otherwise, check "NO." Refer to the LAM.
A_1	Share		Insured's interest in the crop to three decimal places.
A_2	Field ID		If only one practice and/or type of harvested processing tomato production is listed in Section I (Column I), MAKE NO ENTRY. IF more than one practice and/or type of harvested production is listed, and a separate approved APH yield exists, indicate for each practice/type, the corresponding Field ID (from Section I, item "A").
B - E	Buyers, Packinghouse, or Processor		For processing tomatoes sold, enter the name and address of the buyer, packinghouse, or processor as applicable.
F - H			MAKE NO ENTRY
I.	Bu., Ton, Lbs., Cwt.		Production in TONS , to tenths.
J - M ₂			MAKE NO ENTRY.
NI			
N	Adjusted Production		Enter tons from Column I.
0			Net production NOT to count 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).
	Production Production Not		Net production NOT to count 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
Ο	Production Production Not to Count		Net production NOT to count 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). Result of subtracting the entry in Column "O" from
O	Production Production Not to Count		Net production NOT to count 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). Result of subtracting the entry in Column "O" from Column "N".

23	Section I Total	F	Enter figure from Section I Column "O" total.
24	Unit Total	F	Total of items 22 and 23.
25	Adjuster's Code Number and Signature	Р	Signature of adjuster, code and date signed after the insured (or other claimant) has signed. For an absentee insured, enter adjuster code number ONLY. The signature and date will be entered AFTER the absentee has signed and returned the claim form.
		R&F	NOTE: Final inspection should be signed on bottom line.
26	Insured's Signature	Р	Insured's (or other claimant's) signature and date. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the claim form WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.
		R&F	NOTE: Final inspection should be signed on bottom line.
27	Page Numbers	Р	Page numbers - "1", "2", etc., at the time of inspection.
		F	Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

PRODUCTION WORKSHEET 1 Crop/Code 2 Unit 3 Legal Description (FOR ILLUSTRATION PURPOSES ONLY) 8 Name of Insured 00100 P Tomatoes SW1-96N-30W I.M. Insured 11 Crop Year 9 Claim Number 0087 7 Company 4 Date of Damage 06-10-YY Any Company XXXXXX **19YY** HAII 10 Policy Number XX-XXX-XXXX 5 Cause of Damage Agency Any Agency 14 Date(s) 1st 2nd Final 100% 6 Primary Cause % 12 Additional Units 00200 Notice of Loss 06-11-YY 06-28-YY 13 Est. Prod Per Acre 10 ton 15 Companion Policy(s) NONE SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS **ACTUARIAL** POTENTIAL YIELD STAGE GUARANTEE K 1 В C D Ε F G Н М Ν 0 O K 2 Final Moisture % Total To Count Field Prelim Interest or Type Intended or Appraised Shell and/or Uninsured Adjusted Per Total Risk Practice Stage Share Class Final Use Potential Quality Factor Cause Potential (C x N) (C x P) ID Acres Acres Factor Acre 20.0 1.000 1 002 UH 4.3 4.3 86.0 20.0 400.0 Α В 6.0 1.000 3 002 3 Н 20.0 120.0 C 10.0 1.000 1 002 3 Н 22.0 220.0 36.0 86.0 740.0 16 TOTAL 17 TOTALS NARRATIVE (If more space is needed, attach a Special Report) **SECTION II - HARVESTED PRODUCTION** 18 Date Harvest Completed 19 Is damage similar to other farms in the area? 20 Assignment of Indemnity? 21 Transfer of Right To Indemnity? No X Yes X No Yes No X 06-29-YY MEASUREMENTS GROSS PRODUCTION ADJUSTMENTS TO HARVESTED PRODUCTION M 1 Q 1 A 1 K 1 С D Е Н 0 S K 2 L 2 M 2 Q 2 A 2 Conver-Gross Shell/ FM % Production Share Moisture Test WT Adjusted Value Net Cubic Quality Factor Lenath or Deduc-Prod. Not Production Width Depth Prod. Bu. Ton Sugar Production to Count sion Field ID Diameter tion Feet to Count (N - O) $(Q1 \div Q2)$ Factor Factor Factor Mkt. Price Factor (F x G) _bs. CW7 Factor (Horl)xJxK2xL2xM2 (P x R) ABC Packinghouse 1.000 188.0 188.0 188.0 188.0 Anytown, Any State 1.000 ABC Packinghouse 210.0 210.0 210.0 210.0 Anytown, Any State 22 Section II Total 398.0 I certify the information provided above, to the best of my knowledge, to be true and complete and that it will be used to determine my loss, if any, to my insured crops. I understand that this Production Worksheet and supporting papers are subject to audit and approval by the company. I understand that this crop insurance is subsidized and reinsured by the Federal Crop Insurance Corporation, an 23 Section I Total 86.0

25 Adjuster's Signat	ure and Code Number	Date	26 Insured's Signatu	re	Date	
1st Inspection	Mr. Adjuster 12345	06-15-YY	1st Inspection	I.M. Insured	06-15-YY	
2nd Inspection	Mr. Adjuster 12345	06-30-YY	2nd Inspection	I.M. Insured	06-30-YY	27 Page
Final Inspection	Mr. Adjuster 12345	07-01-YY	Final Inspection	I. M. Insured	07-01-YY	<u> </u>

24 Unit Total

484.0

agency of the United States. False claims or false statements made on a matter within the jurisdiction of the Federal Crop Insurance Corporation may subject the maker to criminal and civil penalties

under various Federal statutes including the provisions of 18 U.S.C 1006, 1014; 7 U.S.C. 1506; 31 U.S.C. 3729, 3730, 3801, 3812.

PRODUCTION WORKSHEET 1 Crop/Code 2 Unit 3 Legal Description 8 Name of Insured (FOR ILLUSTRATION PURPOSES ONLY) 00100 SW1-96N-30W I.M. Insured P Tomatoes REPLANT CLAIM 9 Claim Number 11 Crop Year 0087 4 Date of Damage 6-10-YYYY 7 Company Any Company XXXXXXXX YYYY HAIL XX-XXX-XXXXXXX 5 Cause of Damage Any Agency 10 Policy Number Agency 14 Date(s) 2nd Final 6 Primary Cause % 100% 1st 12 Additional Units Notice of Loss 6-11-YYYY 13 Est. Prod Per Acre 15 Companion Policy(s) NONE SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS POTENTIAL YIELD **ACTUARIAL** STAGE GUARANTEE K 1 С D Е F G Н М Ν O K 2 Final Field Prelim Interest or Type Intended or Appraised Moisture % Shell and/or Uninsured Adjusted Total To Count Per Total Risk Practice Stage Acres Share Class Final Use Potential Factor Quality Factor Cause Potential (C x N) (C x P) Acres Α 30 30.0 1 002 997 R 3.0 90.0 25.0 750.0 1.000 Replanted 45.0 NR Not Replanted 25.0 1125.0 16 TOTAL 75.0 17 TOTALS 90.0 1875.0 NARRATIVE (If more space is needed, attach a Special Report) 25 ton guarantee x 20% = 5.0 tons Max Tons Per Acre (exceeds the 3.0 ton maximum allowed). 20% of 75 acres = 15.0 acres (meets qualification for replant) **SECTION II - HARVESTED PRODUCTION** 19 Is damage similar to other farms in the area? 18 Date Harvest Completed 20 Assignment of Indemnity? 21 Transfer of Right To Indemnity? Yes X No No X MM/DD/YY Yes No X Yes MEASUREMENTS **GROSS PRODUCTION** ADJUSTMENTS TO HARVESTED PRODUCTION Q 1 M 1 С D Ε Н 0 R S Q 2 A 2 K 2 L 2 M 2 Shell/ Conver-Gross FM % Moisture Test WT Value Production Share Adjusted Deduc-Net Cubic Prod. Not Production Quality Factor ength or Width Depth Prod. Bu. Ton Sugar Production (Horl)xJxK2xL2xM2 to Count sion Field ID Diameter to Count (N - O) (Q1 ÷ Q2) tion Feet Mkt Price Factor Factor Factor (F x G) Lbs. CWT (PxR) Factor Factor . -----. ------22 Section II Total I certify the information provided above, to the best of my knowledge, to be true and complete and that it will be used to determine my loss, if any, to my insured crops. I understand that this Production Worksheet and supporting papers are subject to audit and approval by the company. I understand that this crop insurance is subsidized and reinsured by the Federal Crop Insurance 23 Section I Total Corporation, an agency of the United States, False claims or false statements made on a matter within the jurisdiction of the Federal Crop Insurance Corporation may subject the maker to criminal and civil penalties under various Federal statutes including the provisions of 18 U.S.C. 1006, 1014; 7 U.S.C. 1506; 31 U.S.C. 3729, 3730, 3801, 3812. 24 Unit Total

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25 Adjuster's Signature and Code Number		Date	26 Insured's Signature		Date	
1st Inspection			1st Inspection			
2nd Inspection			2nd Inspection			27 Page
Final Inspection	Mr. Adjuster 12345	06-12-YY	Final Inspection	I. M. Insured	06-12-YY	1of1