

United States
Department of
Agriculture

Federal Crop
Insurance
Corporation



Product
Development
Division

FCIC-25170

FRESH MARKET SWEET CORN LOSS ADJUSTMENT STANDARDS HANDBOOK

1998 and Succeeding Crop Years

FRESH MARKET SWEET CORN 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.

Changes:

- A Reformatted into the new Loss Adjustment Handbook "Standards," incorporating the new Fresh Market Sweet Corn Crop Provisions (98-011).
 - (1) Incorporate procedures for "containers" in addition to and other than a 42-pound crate.
 - (2) Incorporates new Minimum Value Option provisions. With the absence of a Minimum Value Option in effect, harvested marketable sweet corn that remains unsold must be valued at the minimum value stated in the Special Provisions.
 - (3) Utilizes appraisals converted to dollar amounts.
- B Added newly developed standards language for Part 1, section 2, Special Instructions, subsection B, General Provisions not Applicable to Catastrophic Risk Protection (CAT). Deleted all NACAT identifiers.
- C Added newly developed standards language for, Part 1, Section 3, Operating Policy, section 4, Abbreviations, section 5, Forms and Procedures, section 6, Definitions, section 7, Responsibilities.
- D Added newly developed standards language for Part 2, section 12, General Appraisal Standards, and section 11, Sample Selection Standards. Also in section 13, moved table regarding Minimum Samples for Representative Samples from exhibits to text and developed example on measuring row width for sample selection. Moved Row Width Factor Table from exhibit to text.
- E Reformatted information in Section 14, Plant Types and Stages of Growth, and section 15, Appraisal Methods.
- F Deleted all references to FCI-74A, referenced as appraisal worksheet now.
- G Changed all references to the "FCI-74 Field Inspection and Claim for Indemnity" form to "claim form."
- H Claim form completion instructions are based on a "Production Worksheet" which resembles that currently used by a substantial part of the insurance industry.

FRESH MARKET SWEET CORN LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (continued)

- I The FCI-74 Production Entries and Calculations example has been deleted from the handbook.
- J Section 8 was added to include general claims information on insurability, and unit division.
- K Section 9 was added to include information necessary to work replant claims.
- L Part 3, section 21 was converted to a Standards format. The completion instructions are based on a NCIS-M912 Production Worksheet. All references to the FCI-74 have been removed. For this example, entry fields for Crop Year, Additional Units, Date(s) of Damage, Assignment of Indemnity, Transfer of Right to Indemnity, Estimated Production Per Acre, and Companion Policy(s), have been added as Standard items.

CONTROL CHART FOR: FRESH MARKET SWEET CORN LOSS ADJUSTMENT STANDARDS HANDBOOK FCIC-25170						
	SC Page(s)	TC Page(s)	Text Page(s)	Exhibit(s)	Date	Directive Number
Remove	FCIC-30170 and Replace with FCIC-25170					
Current Index	1-2	1-2	1-48	1(49-50)	3-98	FCIC-25170

FRESH MARKET SWEET CORN LOSS ADJUSTMENT STANDARDS HANDBOOK

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(RESERVED)

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

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25170
SUBJECT: FRESH MARKET SWEET CORN LOSS ADJUSTMENT STANDARDS HANDBOOK, 1998 AND SUCCEEDING CROP YEARS	DATE: March 20, 1998	
	OPI: Product Development Division	
	APPROVED: Deputy Administrator, Research and Development	

PART 1 GENERAL

1 PURPOSE

This handbook identifies the crop-specific standards (requirements) for adjusting Multiple Peril Crop Insurance (MPCI) fresh market sweet corn 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 fresh market sweet corn. 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 Insurance Providers. Insurance providers must use this handbook as a 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 Federal Crop Insurance Corporation (FCIC) approval unless otherwise provided in writing by FCIC.

B Specific Entry Standards. 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
USDA	United States Department of Agriculture

5 FORMS AND PROCEDURES

- A Insurance Providers. 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 General Forms and Manuals. General forms and manuals (or their equivalent) necessary for loss adjustment are identified in the LAM.
- C Specific Forms. Other forms such as the Planting Record and the Plat Map, found in the exhibits, are necessary to carry out the contract provisions.
- D Distribution. The following is the minimum distribution of form(s) completed by the adjuster for the loss adjustment inspection:
- (1) 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 General. Terms and definitions that are general (not crop specific) to loss adjustment are identified in the LAM.
- B Specific. Terms and definitions specific to fresh market sweet corn loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.

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 as specified in approved standards and procedures.
- (7) In addition to the responsibilities identified in the LAM, determine whether contract provisions or requirements for fresh market sweet corn 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. Fresh market sweet corn provisions which are to be considered in this determination include (but are not limited to):

A Insurability

- (1) Fresh market sweet corn grown by a irrigated practice (unless otherwise provided by the Special Provisions) to be harvested and sold as fresh market sweet corn is insurable if it is:
 - (a) Timely planted within the planting periods specified on the Special Provisions, on insurable land as designated on the actuarial document, for which a premium rate is provided.
 - (b) Grown by someone who has previously, in at least one of the three previous crop years, grown commercial fresh market sweet corn or managed a sweet corn farming operation.
 - (c) Not grown for direct marketing (unless otherwise allowed by the Special Provisions), interplanted with another crop, or planted into an established grass or legume.
 - (d) Planted in rows far enough apart to permit cultivation.

NOTE: Refer to the LAM for the definition as to what constitutes an irrigated practice.
- (2) Insurance will not attach to land which has not been planted to a crop within at least one of the previous three years, UNLESS such land has been newly cleared or is former pasture land planted to fresh market sweet corn.
- (3) Insurance coverage is extended to provide an indemnity when the elected dollar amount of fresh sweet corn has not been produced. The coverage DOES NOT guarantee a market for the sweet corn, and efforts must be made to insure that any production shortfall is attributable to insured causes.

B Unit Division: See the insurance contract for unit provisions. Only basic policy units are applicable to CAT Coverage.

C General Provisions Not Applicable to CAT coverage:

- (1) Optional Units.
- (2) High Risk Land Exclusion.
- (3) Written Agreements.

- (4) Hail and Fire Exclusion provisions (also not applicable to limited buy-up).
- (5) Replanting Payments.

9 REPLANTING PAYMENT STANDARDS

A Any acreage of the insured crop damaged before the final planting date for the planting period to the extent that less than 75 percent of the plant stand remains 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) sweet corn must be damaged by an insurable cause;
- (2) insurance provider determined that it is practical to replant;
- (3) acres must have been initially planted within the planting period dates established by the Special Provisions.
- (4) appraisal must confirm that more than 25 percent of the plant stand will not produce sweet corn due to an insurable cause.
- (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); and
- (6) insurance provider has given consent to replant.

B The replanting payment per acre will be the LESSER OF the:

- (1) insured's actual replanting cost; or
- (2) product of multiplying the maximum replant amount per acre allowed in the Special Provisions, times the insured's share in the crop.

EXAMPLE 1

Owner/operator (100 percent share).
 10 acres replanted on a 30 acre unit.
 Actual cost to replant = \$70.00/acre.
 Maximum Replant payment allowed (from Special Provisions)= \$65.00
 (\$65.00 x 100 percent)
 The lesser of \$70.00 or \$65.00 will be allowed (to whole cents).
 Enter "65.00" in Column "N" of the Production Worksheet.

EXAMPLE 2

Landlord/tenant (both insured) on 50/50 share.

No agreement exists that allows the tenant to have the landlords share of the replant payment.

10 acres replanted on a 30 acre unit.

Insured's actual cost to replant = \$35.00/acre.

Maximum allowed per acre from Special Provisions = \$65.00

Maximum allowed (to tenant ONLY); $\$65.00 \times .500$ (share) = \$32.50

NOTE: Enter "32.50" in Column "N" of the Production Worksheet, if share has been applied, or \$65.00 if share has yet to be applied.

(Follow individual company guidelines).

- D 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 sweet corn (from a completed Certification Form, returned by the insured).

E Replanting Limitations

See the Basic Provisions and the Fresh Market Sweet Corn Crop Provisions for additional information.

- (1) In the crop year, only one replanting payment will be made for a planting period on initially planted acreage.
- (2) The insured is required to replant (if the sweet corn can be replanted) if the crop was damaged on or before the final planting date for the planting period, without regard as to the availability of a replant payment.
- (3) For FALL or WINTER planting-period sweet corn, if the final planting date for the planting period has passed when the damage occurred, the insured can elect:
 - (a) Not to replant the lost crop and collect an indemnity based upon the stage of growth reached by the sweet corn when the damage occurred. The indemnified land WILL NOT be eligible for growing **insured** sweet corn in the succeeding planting period; OR
 - (b) To replant the sweet corn, collect a replant payment, and continue the initial-planting-period coverage, if the insurance provider considers the replanting practical.

- (4) For SPRING planting-period sweet corn, if the final planting date for the planting period has passed when the damage occurred, an indemnity can be paid based upon the stage of the sweet corn at the time of damage, IF it is not practical to replant AND the land is put to another use.
- (5) Due to the possibility that some released acreage may NOT be put to another use as required by the policy, strict attention should be paid to the correct use of the insured's certification of such other use prior to the finalization of the claim for indemnity.
- (6) When the crop is damaged to the extent that insureds would no longer care for the crop, insurance on that acreage is considered to have ceased. Any indemnity will then be based on the stage the sweet corn had reached at the time care would have normally been withdrawn. The adjuster is cautioned to be certain there is sufficient potential in a damaged sweet corn crop to warrant further care, BEFORE it is allowed to progress to the stage 2 (final stage) guarantee (see Fresh Market Sweet Corn Crop Provisions, section 3(e)).

F No replanting payment will be made on acreage on which a prior replant payment has been made for the previous planting period during the current crop year.

10 (RESERVED)

11 (RESERVED)

(RESERVED)

(RESERVED)

(RESERVED)

PART 2 - FRESH MARKET SWEET CORN APPRAISALS**12 GENERAL APPRAISAL STANDARDS****A General Instructions**

- (1) The following are directions for appraising potential production of fresh market sweet corn according to growth stages through maturity.
- (2) ANY DEVIATIONS IN THE APPRAISAL METHODS REQUIRE FCIC'S WRITTEN AUTHORIZATION (as described in the LAM).

B As specified in the LAM, appraisals are to be made:

- (1) For uninsured causes of loss. For additional information, contact the insurance provider.
- (2) For damage such as hail, flooding, etc., defer appraisals to a later date in order to assess crop recovery and to obtain more accurate appraisals. See the LAM for further instructions on deferred appraisals.
- (3) See the LAM for additional reasons for appraisals.

13 SAMPLE SELECTION STANDARDS**A Selecting Representative Samples for Appraisals**

- (1) Determine the number of recommended samples for a field or subfield by the field size, the average stage of growth, age (size) and general capabilities of the plants, and variability of potential production and plant damage within the field or subfield.
- (2) Split the field into subfields when:
 - (a) variable damage causes the crop potential to appear to be significantly different within the same field; or
 - (b) the insured wishes to destroy a portion of a field.
- (3) Each subfield must be appraised separately.
- (4) Take as many samples as necessary for an accurate appraisal, but use of fewer than the recommended minimum number of samples shown in subsection B, below, must be explained in the remarks section of the appraisal worksheet.

B Minimum Sample Recommendations for Representative Samples

ACRES IN FIELD	MINIMUM NO. OF SAMPLES
0.1 - 10.0	3
10.1 - 20.0	4

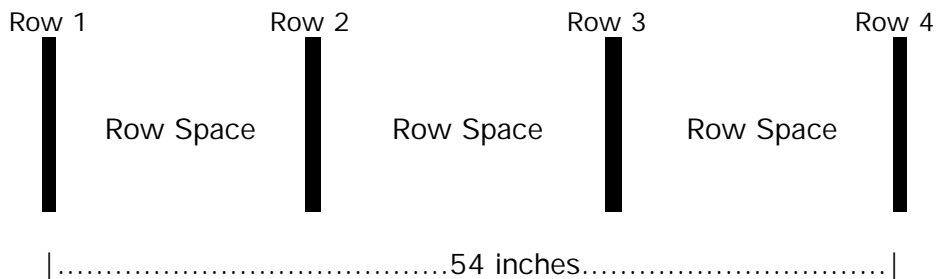
Add one additional sample for each additional 10.0 acres (or fraction thereof) in the field or subfield.

C Measuring Row Width for Sample Selection

Use these instructions for all appraisal methods.

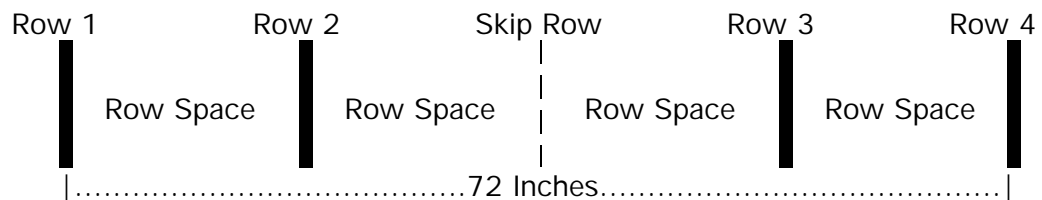
- (1) Use a measuring tape marked in inches or convert a tape marked in tenths, to inches, to measure row width (see LAM for conversion table).
- (2) Measure across THREE OR MORE row spaces, from the center of the first row to the center of the fourth row (or as many rows as needed), and divide the result by the number of row spaces measured across, to determine an average row width, in whole inches.

Example:



$54 \text{ inches} \div 3 \text{ row spaces} = \text{an 18-inch average row width}$

- (3) Where rows are skipped for tractor and planter tires, measure across one pattern of this type and divide the number of rows by the total distance in order to determine "average row width."



$72 \text{ inches} \div 4 \text{ row spaces} = 18 \text{ in. average row width}$

D Determining Row Length for Sample Selection

- (1) Apply the average row width to subsection E, below, to determine the length of sample row required for a 1/100 or 1/1000 of an acre sample size.
- (2) When 2 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.
- (3) For row widths other than those in subsection E, divide:
 - (a) the inch row width (nearest one-half inch) by 12 (not rounding the result);
 - (b) 435.6 by the value determined in (a), rounding the result to whole feet for the 1/100-acre sample row length;
 - (c) the value determined in (b) by 10, to determine the row length needed (to tenths of a foot) for a 1/1000-acre sample row length.

E Row Width and Length Table

ROW WIDTH, INCHES	SAMPLE ROW LENGTH, FEET, FOR:		ROW WIDTH, INCHES	SAMPLE ROW LENGTH, FEET, FOR:	
	1/100 ACRE	1/1000 ACRE		1/100 ACRE	1/1000 ACRE
14	374	37.4	30	174	17.4
16	326	32.6	32	163	16.3
18	290	29.0	34	154	15.4
20	262	26.2	36	145	14.5
22	238	23.8	38	138	13.8
24	218	21.8	40	131	13.1
26	202	20.2	42	125	12.5
28	187	18.7			

14 Fresh market sweet corn STAGES OF GROWTH

A Stages of Growth

- (1) The amounts of insurance per acre is progressive by stages as shown in the following table.

STAGE	PERCENT OF THE AMOUNT OF INSURANCE PER ACRE THAT YOU SELECTED	LENGTH OF TIME
1	65	From planting through the beginning of tasseling (which is when the tassel becomes visible above the whorl)
2 (FINAL)	100	From tasseling until the acreage is harvested

- (2) The amount of insurance applicable for indemnification is:
 - (a) 65 percent of the final stage amount of insurance, if the sweet corn is destroyed during the period from planting to the BEGINNING OF TASSELING (tassel becomes visible above the whorl).
 - (b) 100 percent of the final stage amount of insurance, if the sweet corn is destroyed during the period from the BEGINNING OF TASSELING to HARVEST (maturity).

B Determination

Fields should be split into subfields to reflect distinctly different stages within different parts of the field.

15 APPRAISAL METHODS

There are two basic fresh market sweet corn appraisal methods: surviving plant method and ear weight/ear count method, with specific options for each. Appraisals based on containers of sweet corn are based on containers as defined in the Special Provisions for the county.

A Surviving Plant Method

- (1) This method is used from emergence to early milk (blister) stage, based on the number of surviving plants in a 1/100-acre sample row length, and consists of:

- (a) a percent-of-stand determination for replant-eligibility determination; or
- (b) the potential production remaining in the field, in containers per acre (through the use of a factor) for indemnity determination. See Section 16 for any applicable factor calculations.

B Weight Method

(1) This method is used from roasting-ear stage (milk stage) through maturity. Where "container" is defined in the Special Provisions on a:

- (a) weight basis, this method is based on weighing the marketable sweet corn ear production on a fraction of an acre, then converting such production to the number of containers per acre.
- (b) ear-count basis, this method is based on counting marketable sweet corn ear production on a fraction of an acre, then converting such production to the number of containers per acre.

NOTE: Where a range in number of ears per container is specified in the Special Provisions, use the LOWER number in the range as the specific number of ears required per container for appraisal purposes, e.g., 48 ears per container will be the default value if a container is specified to contain 48-52 ears.

(2) Acre sample size is determined by the anticipated per-acre appraisal. If the per-acre potential is:

- (a) 100 containers or fewer per acre, a 1/100-acre sample size is used.
- (b) OVER 100 containers per acre, a 1/1000-acre sample is used.

(3) The first (top) ear on each stalk is picked. Second ears are not usually considered in harvest potential since they are smaller, mature more slowly, and are not usually harvested. If they ARE harvested as marketable fresh market sweet corn, they must be included in production to count.

- (a) FOR WEIGHT-BASED CONTAINERS, production from all samples is weighed and averaged. Include the weight of husks and ears normally picked by harvesting equipment (or by hand if hand-harvesting is practiced). Most, if not all of the husks are retained on harvested ears and counted in the harvest weight.
- (b) FOR EAR-NUMBER-BASED CONTAINERS, production from all samples is counted and averaged. (The appraisal worksheet is

modified from "weight" to "number" to accommodate number-of-ear appraisals.)

- (4) The value per container of appraised marketable fresh market sweet corn will be NOT LESS THAN its actual value OR the value per container listed on the Special Provisions for the county. When a bid price is applicable, document the:
- (a) Bid value per container of appraised production;
 - (b) Number of containers for which the bid is applicable;
 - (c) Source of the bid; and
 - (d) Date the bid was received, on a Special Report to be included in the insured's file, to be used in the event a claim for indemnity is filed.

C Ear Characteristics of MATURE MARKETABLE Sweet Corn

- (1) Husked ears must be at least 6-inches long.
- (2) No more than one-fourth of the husked ear length can remain unfilled at the tip.
- (3) Not more than 3 square inches or 25 percent of the leaf blades attached to the husk may be discolored from freeze or frost.
- (4) Kernel rows must show uniform kernel development.

UNDAMAGED HARVESTED OR UNHARVESTED Fresh market sweet corn IS CONSIDERED PRODUCTION TO COUNT, WITHOUT REGARD TO ITS MARKETABILITY.

16 APPRAISAL WORKSHEET ENTRIES AND COMPLETION STANDARDS

A General Information

- (1) The fresh market sweet corn appraisal form herein contains the required standards items and information required for documenting appraisals. Insurance provider fresh market sweet corn appraisal worksheets must contain at least the required standard items.
- (2) Insurance providers can format fresh market sweet corn appraisal worksheets as applicable provided all required standard items are on the FCIC-approved appraisal worksheet.

- B Separate appraisal worksheets are required for each unit appraised, and for each field or subfield which has a differing base yield or farming practice. Refer to section 13B for sampling requirements.

- C Surviving Plant and Weight Method(s)
 - (1) For every inspection, complete items 1 through 4 and items 22 through 25. The following appraisal worksheet shows examples of the required entries for appraisals for a replanting payment and for a claim for indemnity, and are so identified. Separate forms are required for each inspection.

 - (2) Part I is used to record results of a Surviving Plant method of appraisal, applicable to fresh market sweet corn from emergence to early-milk (blister) stage of growth. FOR:
 - (a) REPLANTING PAYMENT CLAIMS, item 11 records percent of surviving plant stand and item 12 is left blank.

 - (b) NON-REPLANTING CLAIMS (preliminary or final). Item 12 records the potential number of containers.

 - (3) Part II is used to record the results of a Weight (for containers based on weight) or Ear-Count (for containers based on number of ears) appraisal, applicable to marketable fresh market sweet corn from milk (blister) stage of growth through maturity. (Line out the improper terminology in the Part II heading, e.g., WEIGHT is lined out when the form is used for an EAR-COUNT appraisal.)

- D Complete the appraisal worksheet as instructed below. Standard items and numbers contained in this section correspond with the sample appraisal worksheet.

Verify or make the following entries:

<u>Standard Items</u>	<u>Information Required</u>
1 Insured's Name	Name of the person 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 acreage report.
4 Crop Year	Crop year "YYYY" for which the claim has been filed, as defined in the policy.

PART I - SURVIVING PLANT METHOD

Use from emergence to Early Milk (blister) stage.

- | | | |
|----|--|---|
| 5 | Field ID | Field or subfield identification symbol. For replants, if a portion of the field appears to be ineligible for a replanting payment but other acreage is eligible, split the field into subfields. |
| 6 | Row Width, Inches | Row width, rounded to the nearest inch. |
| 7 | Number of Surviving Plants | <p>a Number of plants in the sample capable of producing an ear. See Section 13 E for sample row length.</p> <p>b Additionally, for a REPLANTING PAYMENT appraisal:</p> <p style="padding-left: 40px;">(1) Draw a line under the result of item a; and</p> <p style="padding-left: 40px;">(2) Under the line, enter the whole number of original plants (living, and dead, missing or non-emerged) for the sample row length.</p> |
| 8 | Total of All Samples | Total number of surviving plants from all samples in item 7 for the field or subfield. |
| 9 | Number of Samples | Number of samples in item 7 for the field or subfield. |
| 10 | Average Number of Plants per Sample | <p>a Total of All Samples (Item 8) divided by Number of Samples (item 9), rounded to the nearest whole number.</p> <p>b Additionally, for a REPLANTING PAYMENT appraisal:</p> <p style="padding-left: 40px;">(1) Draw a line under the result of item a; and</p> <p style="padding-left: 40px;">(2) Under the line, enter the AVERAGE whole number of original plants (living, and dead, missing or non-emerged) for the sample row length. Total of original stand counts (below-the-line entries, item 7) ÷ Number of Samples (item 9).</p> |
| 11 | Percent/ Factor | <p>a For a NON-REPLANTING PAYMENT inspection, line through "PERCENT" in the column heading. Enter the applicable factor:</p> <p style="padding-left: 40px;">(1) IF THE CONTAINER IS DEFINED IN POUND EQUIVALENTS (e.g., 42-lb crates);</p> |

- (a) multiply "100" (portion of an acre in the sample), times "0.5" (standard average per-ear pound weight).
- (b) divide the result of (a) by the number of pounds in a container as specified in the Special Provisions. Record (the factor) to hundredths.

EXAMPLE: $(100 \times 0.5) \div 42 = 1.19$ factor for a 42-pound "crate" container. 100 surviving plants in a 1/100-acre sample, times 1.19 gives a 119-container appraisal (42-lb. "crate" equivalent).

- (2) IF THE CONTAINER IS DEFINED BY NUMBER OF EARS, divide "100" (portion of an acre in the sample) by the whole number of ears per container. Record (factor) to hundredths.

EXAMPLE: $100 \div 48.0 = 2.08$ factor for a "48 to 52-ear" container. 38 surviving plants in a 1/100-acre sample, times 2.08 equals a 79-container appraisal (48-ear container equivalent).

- b For a replant payment inspection, line through "FACTOR" in the column heading and divide the average number of surviving plants (number ABOVE the line in item 10), by the average number of original plants (number BELOW the line in item 10) for the Field ID. Enter the result rounded to whole percent.

12 **Appraisal Per Acre**

- a For a non-replanting payment inspection: Average Number of Plants per Sample (item 10) X ~~PERCENT~~/FACTOR (item 11), rounded to whole containers.
- b For a replanting payment inspection: MAKE NO ENTRY.

PART II - WEIGHT/EAR-COUNT METHOD

Use from Early Milk (blister) stage to harvest (maturity). (NOTE: Line out inappropriate title.)

- 13 **Fraction of Acre Sample** Indicate size of sample utilized. See Section 15 B for sample size selection criteria.
- 14 **Field ID** Field or subfield identification symbol.

- 15 **Row Width, Inches** Row width, to the nearest inch.
- 16 **Total Per Sample**
- a FOR WEIGHT-BASED CONTAINERS, enter the weight of marketable ears and husks harvested for each sample, to the nearest tenth of a pound.
 - b FOR NUMBER-OF-EAR-BASED CONTAINERS, enter the whole number of marketable ears for each sample.
- 17 **Total of All Samples**
- a FOR WEIGHT-BASED CONTAINERS enter the total weight, to the nearest tenth pound, of all samples in item 16 for the field or subfield.
 - b FOR NUMBER-OF-EAR-BASED CONTAINERS, enter the total number of ears of all samples recorded in item 16 for the field or subfield.
- 18 **Number of Samples** Number of samples in item 16 for the field or subfield.
- 19 **Average per Sample**
- a FOR WEIGHT-BASED CONTAINERS, enter the average weight per sample, to nearest tenth of a pound determined by dividing the Total of All Samples (item 17) by the Number of Samples (item 18).
 - b FOR NUMBER-OF-EAR-BASED CONTAINERS, enter the average number of ears per sample, to nearest tenth, determined by dividing the Total of All Samples (item 17) by the Number of Samples (item 18).
- 20 **Factor**
- a FOR WEIGHT-BASED CONTAINERS:
 - (1) For 1/100-acre sample size and 42-pound (crate) container, use the factor "2.38".
 - (2) For 1/1000-acre sample size and 42-pound (crate) container, use the factor "23.81".
 - (3) To determine the factor for other-sized weight containers, divide the appropriate fraction-of-an-acre sample size (100 or 1000) by the number of pounds of sweet corn per container from the Special Provisions. Record the resultant factor to two decimal places.
 - b FOR NUMBER-OF-EAR-BASED CONTAINERS record the calculated factor to the nearest hundredth: (See Section 15 and the Special Provisions for the definition and number of ears per "container" to use in the calculation).

- (1) For a 1/100-acre sample size, use $100 \div$ the number of ears per container.
- (2) For a 1/1000-acre sample size, use $1000 \div$ the number of ears per container.

21 **Appraisal Per Acre** Containers per acre for the field or subfield, to the nearest whole container. Average per Sample (item 19) X Factor (item 20).

SIGNATURES

22 **Fieldperson's Signature and Code No.** Fieldperson's signature and code number, entered **after** the insured (or insured's authorized representative) has signed.

23 **Date** The fieldperson's signature date, in MM/DD/YYYY format.

24 **Insured's Signature** Insured's (or insured's authorized representative's) signature. **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.

25 **Date** Date of the insured's signature in MM/DD/YYYY format.

(FOR ILLUSTRATION PURPOSES ONLY) Fresh market sweet corn APPRAISAL WORKSHEET

(COMPANY) APPRAISAL WORKSHEET (C&P/Fresh Market Sweet Corn)								1 INSURED'S NAME I. M. INSURED	2 POLICY NO. XXXXXXXX	3 UNIT NO. 00100	4 CROP YEAR YYYY	
PART I - SURVIVING PLANT METHOD												
5 FIELD ID	6 ROW WIDTH, INCHES	7 EACH BLOCK EQUALS NUMBER OF SURVIVING PLANTS IN ONE SAMPLE						8 TOTAL OF ALL SAMPLES	9 NUMBER OF SAMPLES	10 AVE. NO. PLANTS/SAMPLE	11 PERCENT/FACTOR	12 APPRAISAL PER ACRE
A	36	$\frac{165}{220}$	$\frac{167}{220}$	$\frac{150}{220}$	$\frac{142}{220}$	$\frac{139}{220}$	$\frac{153}{220}$	= 916	÷ 6	= $\frac{153}{220}$	x 70%	=
REPLANT EXAMPLE ▲						NON-REPLANT EXAMPLE ▼						
5 FIELD ID	6 ROW WIDTH, INCHES	7 EACH BLOCK EQUALS NUMBER OF SURVIVING PLANTS IN ONE SAMPLE						8 TOTAL OF ALL SAMPLES	9 NUMBER OF SAMPLES	10 AVE. NO. PLANTS/SAMPLE	11 PERCENT/FACTOR	12 APPRAISAL PER ACRE
A	36	40	25	30	25	35	= 155	÷ 5	= 31	x 1.19	= 37	

(Continued)

(FOR ILLUSTRATION PURPOSES ONLY) FRESH MARKET SWEET CORN APPRAISAL WORKSHEET (Continued)

PART II - WEIGHT / EAR-COUNT METHOD (After sweet corn has reached maturity)							13 FRACTION OF ACRE SAMPLE 1/100 <input checked="" type="checkbox"/> 1/1000 <input type="checkbox"/>				
14 FIELD ID	15 ROW WIDTH, INCHES	MATURE SWEET CORN IN EACH BLOCK EQUALS ONE SAMPLE (Ear And Husk)					17 TOTAL OF ALL SAMPLES	18 NUMBER OF SAMPLES	19 AVE. PER SAMPLE	20 FACTOR	21 APPRAISAL PER ACRE
B	36	16 TOTAL PER SAMPLE	31.0	11.9	9.4	31.1	= 83.4	÷ 4	= 20.9	x 2.38	= 50
		16 TOTAL PER SAMPLE					=	÷	=	x	=
22 FIELDPERSON'S SIGNATURE AND CODE NO. I . M. Adjuster XXXXX				23 DATE MM/DD/YYYY		24 INSURED'S SIGNATURE I . M. Insured				25 DATE MM/DD/YYYY	

E Summary of Harvested Production Worksheet Instructions

- (1) Use this form to record harvested production of fresh market sweet corn. Record sold and unsold production on separate Summary of Harvested Production worksheets. See Special Provisions for instructions regarding insurable direct-marketed sweet corn.
- (2) No load may be valued at less than zero after subtracting allowable costs per container. See the Special Provisions for the allowable cost. File a copy of supporting documentation in the contract folder.
- (3) A separate worksheet is required for each field or sub-field inspected.
- (4) Required standards and information are as follows:

Verify or make the following entries:

<u>Standard Items</u>	<u>Information Required</u>
1 Insured's Name	Name of insured that identifies exactly the person (legal entity) to whom the policy is issued.
2 Crop	"Fresh Market Sweet Corn (0044)."
3 Crop Year	Crop year "YYYY", as defined in the policy, for which the claim has been filed.
4 Policy Number	Insured's assigned policy number.
5 Planting Period	Planting period (e.g. "Fall," "Winter," or "Spring"). See the acreage report for the planting date and the Special Provisions to determine the planting period.
6 Unit Number	Five-digit unit number from the acreage report.
7 Name and Address of Buyer/Packer	Name, address, and telephone number (with area code) of the buyer/packer of the production. MAKE NO ENTRY for unsold production.

PART I - PRODUCTION

- | | |
|----------------------|---|
| 8 Sale Date | Enter date, in MM/DD/YYYY format, the load was sold. Enter "unsold" for unsold production (harvested and/or packed but could not be sold due to insured causes). |
| 9 Load Number | Ticket number of the load. For unsold production enter the number of the USDA certificate of inspection, if available, and attach a copy of the certificate to the Summary of Harvested Production worksheet. |

- 10 **Number of Boxes/ Cartons/Crates** For packed production, enter the number of whole containers per load. For unsold production, enter the whole number of containers of such production.
- 11 **Value per Boxes/ Cartons/Crates** The dollar-and-cents value per container (the gross value of sales from the sales invoice) ÷ Number of Boxes/Cartons/Crates (item 10). For unsold production, MAKE NO ENTRY.
- 12 **Allowable Cost**
- a FOR PACKED PRODUCTION ONLY, enter the allowable cost, in dollars and cents per container. The allowable cost will include the actual costs per container for picking, grading, packing containers, hauling and selling the sweet corn, not to exceed the allowable cost listed in the Special Provisions.
- b For unsold production MAKE NO ENTRY.
- 13 **Net Value** Value per Boxes/Cartons/Crates (item 11) - Allowable Cost (item 12). No container's value can be less than "0.00." MAKE NO ENTRY for unsold production.
- 14 **Total Value per Load** Number of Boxes/ Cartons/Crates (item 10) X Net Value (item 13). Enter the results in dollars and cents. MAKE NO ENTRY for unsold production.
- 15 **Total Boxes Cartons Crates** Sum of all Number of Boxes/ Cartons/Crates (item 10 column) entries.
- 16 **Total Value per Load** Sum of all Total Value per Load (item 14 column) entries.

PART II - WEIGHTED VALUE

- 17 **Total Value (\$) All** Total Value per Load (Item 16).
- 18 **Total Boxes/ Cartons/Crates** Total Boxes Cartons Crates (Item 15).
- 19 **Value per Box/ Carton/Crate** Total Value (\$) All (item 17) ÷ Total Boxes/ Cartons/Crates (item 18), in dollars and cents.
- 20 **Insured's Signature and Date** Insured's (or insured's authorized representative) 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.

21 **Code No.,
Adjuster's
Signature and Date** Code number, adjuster's signature, and date signed, **after** the insured (or insured's authorized representative) has signed.

(For Illustration Purposes only)

SUMMARY OF HARVESTED PRODUCTION		1. INSURED'S NAME I.M. Insured		2. CROP Fresh Market Sweet Corn		3. CROP YEAR YYYY	
		4. CONTRACT NUMBER XX-XXX-XXXXXXX		5. PLANTING PERIOD Fall		6. UNIT NUMBER 00100	
7. NAME, ADDRESS, AND PHONE NO. OF BUYER/PACKER Tel (XXX) XXX-XXXX ABC Packing Co., Box XX, Any Town, Any State xxxxx							
PART I - PRODUCTION							
SALE DATE	LOAD NUMBER	NO. OF BOXES/ CARTONS/CRATES	VALUE PER BOXES/ CARTONS/CRATES	ALLOWABLE COST	NET VALUE	TOTAL VALUE PER LOAD	
8	9	10	11	12	13	14	
11-10-YYYY	120	801	\$9.00	\$2.60	\$6.40	\$5,126.40	
11-10-YYYY	127	820	\$8.50	\$2.60	\$5.90	\$4,838.00	
11-10-YYYY	129	794	\$7.50	\$2.60	\$4.90	\$3,890.60	
11-10-YYYY	133	802	\$6.25	\$2.60	\$3.65	\$2,927.30	
11-11-YYYY	134	800	\$3.50	\$2.60	\$0.90	\$720.00	
11-11-YYYY	136	790	\$2.00	\$2.60	\$0.00	\$0.00	
11-11-YYYY	140	820	\$2.45	\$2.60	\$0.00	\$0.00	
USE SEPARATE PAGES TO REPORT SOLD AND UNSOLD PRODUCTION.							
15. TOTAL		5627	16. TOTAL VALUE (\$) ALL LOADS			\$17,502.30	
PART II - WEIGHTED VALUE							
17. TOTAL VALUE (\$) ALL \$17,502.30		18. TOTAL BOXES/CARTONS/CRATES 5627		19. VALUE PER BOX/CARTON/CRATE \$3.11			
20. INSURED'S SIGNATURE I.M. Insured		DATE MM-DD-YYYY	21. CODE NUMBER XXXXX		ADJUSTER'S SIGNATURE I.M. Adjuster		DATE MM-DD-YYYY

17 APPRAISAL CALCULATION STANDARDS

See section 16, Appraisal Worksheet Entries And Completion Standards for form entries, appraisal calculations, and rounding rules.

18 APPRAISAL MODIFICATIONS AND DEVIATION STANDARDS

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

19 (RESERVED)

20 (RESERVED)

(RESERVED)

PART 3 - FRESH MARKET SWEET CORN CLAIMS**21 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 providers' 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 the "Production Worksheet") is a progressive form containing all notices of damage for all preliminary, replant, and final inspections made 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. **Adjuster and insured should initial any line deletions.**
- (3) Refer to the LAM for instructions regarding the following:
 - (a) Acreage report errors.
 - (b) Delayed notices and delayed claims.
 - (c) Corrected claims or fire losses (double coverage) and cases involving concealment, misrepresentation, or litigation.
 - (d) 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 Heading Information

Verify or make the following entries:

<u>Standard Items</u>	<u>Information Required</u>
1 Crop/Code	"Fresh Market Sweet Corn" (0044).
2 Unit	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	Enter the 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., AUG 11).
5 Cause of Damage	Enter the insured cause of loss. Refer to the LAM for causes of loss and applicable codes. 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." NOTE: See the Basic Provisions and Fresh Market Sweet Corn Crop Provisions for information pertaining to insured and uninsured causes of loss.
6 Primary Cause Percent	P MAKE NO ENTRY. 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		Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.
9	Claim Number		Enter the claim number as assigned by the insurance provider.
10	Policy Number		Insured's assigned policy number.
11	Crop Year		Crop year for which the claim is filed, as defined in the policy.
12	Additional Units	P&R	MAKE NO ENTRY.
		F	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 Production Worksheet has not been completed. Additional non-loss units may be entered on a single Production Worksheet.
			Note: If more spaces are needed for non-loss units, enter the unit numbers on an attached Special Report identified as "Non-Loss Units."
13	Estimated Production Per Acre	P&R	MAKE NO ENTRY.
		F	Enter the estimated yield per acre in whole containers of all non-loss units for the crop at the time of final inspection.
14	Date(s) of Notice	P	<p>a Enter the date the notice of damage was given for the unit in item 2.</p> <p>b 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.</p> <p>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.</p> <p>d If the inspection is initiated by the insurance provider, enter "Company Insp." instead of the date.</p>
		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 Production Worksheets. 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 crop hail, 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 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 practices;
- (2) Appraisals;
- (3) Stages or intended use(s) of acreage;
- (4) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (5) Appraisals for damage due to hail or fire if hail and fire exclusion is in effect.

Verify or make the following entries:

Standard Items

Information Required

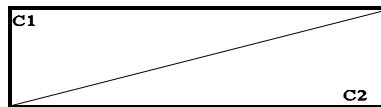
- | | | |
|---|-------------------|--|
| A | Field ID | <p>The field identification symbol from a sketch map or an aerial photo. See the narrative. In the margin (or in a separate column), enter the date of inspection for the last line entry of each inspection.</p> <p>Note: Where acreage is PARTLY replanted, omit the field ID symbol for the fields that have not been replanted and that have been consolidated into a single line entry.</p> |
| B | Preliminary Acres | <p>P 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.</p> <p>R&F MAKE NO ENTRY.</p> |
| C | Final Acres | <p>See the LAM for definition of acceptable determined acres used herein.</p> <p>Determined acres to tenths for acreage:</p> <ul style="list-style-type: none"> a Put to other use without prior consent; b Abandoned; or c Damaged by uninsured causes. <p>R Determine the total acres, to tenths, of replanted acreage (DO NOT ESTIMATE). Make a separate line entry for any PART of a field NOT replanted.</p> <ul style="list-style-type: none"> a Determine the planted acreage of any fields NOT replanted. Consolidate it into a single line entry UNLESS the usual reasons for separate line entries apply. Record the field identities (from a map or aerial photo) in the narrative. b ACCOUNT FOR ALL PLANTED ACREAGE IN THE UNIT. <p>F Determined acres to tenths.</p> <p>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</p> |

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 actuarial documents. Verify with the summary of coverage 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 actuarial documents, for the practice carried out by the insured. If "No Practice Specified," enter appropriate 3-digit code number from the actuarial documents.

G **Type Class** Type, entered as a 3-digit code number exactly as specified on the actuarial documents, for the type grown by the insured. If "No Practice Specified," enter appropriate 3-digit code number from the actuarial documents.

H **Stage** P MAKE NO ENTRY.
R Replant stage abbreviation as shown below.

STAGE EXPLANATION

"R" Acreage replanted and qualifying for replant payment.

"NR" Acreage not replanted or not qualifying for a replant payment. Enter "NR" when the

Surviving Plant Method of Appraisal shows there is a 75-percent or more surviving plant stand capable of producing sweet corn, WHEN PLANTS LOST DUE TO UNINSURABLE CAUSES ARE INCLUDED.

F Stage abbreviations as shown below.

STAGE **EXPLANATION**

- "P" Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the insurance provider.
- "1" or "2" Stage as defined in the Crop Provisions. (See Section 14).

Note: Stage 2 is the "final" stage guarantee, as identified in the Crop Provisions.

I **Intended or Final Use**

Use of acreage. Use the following "Intended Use" abbreviations.

USE **EXPLANATION**

- "Replant" Acreage replanted and qualifying for a replant payment.
- "Not Replanted" Acreage not replanted or not qualifying for a replant payment.
- "To Cucumbers, etc." Use made of the acreage
- "WOC" 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."

- J **Appraised Potential** R MAKE NO ENTRY.
- P&F The value of the appraised potential per acre in dollars and cents. Whole containers per acre appraisal (as shown in item 12 of the appraisal worksheet) times the GREATER OF THE:
 - a Actual market value per container (determined from a sample provided to the packer); or
 - b Applicable minimum value per container, as listed in the Special Provisions.
- K₁ **Moisture %** MAKE NO ENTRY.
- K₂ **Factor** MAKE NO ENTRY.
- L **Shell and/or Quality Factor** MAKE NO ENTRY.
- 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 amount of insurance per acre (in dollars and cents) for acreage which is:
 - (a) abandoned without consent;
 - (b) put to other use 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 records of harvested production from any acreage damaged SOLELY by uninsured causes separate from other harvest records.

(2) For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production per acre in dollar and cents for any such acreage.

b **Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.**

c Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.

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

N	Adjusted Potential	R	Enter the amount per acre allowed for replanting. (See section 9 for qualifications and computations.)
		P&F	Column "J" plus Column "M".
O	Total to Count		Column "C ₁ " (actual acres) times Column "N", rounded to whole dollars.
P	Per Acre	R	MAKE NO ENTRY.
		P&F	Per Acre Guarantee - Enter the amount of insurance per acre from the insured's policy, adjusted for stage percentage (e.g., stage 1 percentage X final amount of insurance = stage 1 amount of insurance) .
Q	Total	R	MAKE NO ENTRY.
		P&F	Column "C ₂ " (reported acres) times Column "P" ("C" if acreage is not under-reported).
16	Total Acres	P	MAKE NO ENTRY.
		R&F	Total Actual Acres (Column "C" or ["C ₁ " if there are under reported acres]), to tenths.
17	Totals	P	MAKE NO ENTRY.
		R&F	Totals of Column "O" and Column "Q."

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 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 have been 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 Enter "No acreage released," adjuster's initials, and date if no acreage is released on the unit.
- d If notice of damage was given and "No Inspection" is necessary, enter the unit number(s), "No Inspection," the date, and adjuster's initials. The insured's signature is not required.
- e Explain any uninsured causes, unusual, or controversial cases.
- f If there is an appraisal in Section I, 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.
- g State that there is "No other fire insurance" when fire damages or destroys the insured fresh market sweet corn crop and it is determined that the insured has no other fire insurance. Also see the LAM.
- h Explain any errors found on the acreage report.
- i Explain any commingled production. See the LAM.
- j Explain any entry for "Production Not to Count" and/or any production not included in Section II item I or item B - E entries.
- k Explain a "NO" checked in item 19.
- l 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 to 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.

- m 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.
- n 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.
- o Explain the reason for a "No Indemnity Due" claim. "No IndemnityDue" claims are to be distributed in accordance with the insurance provider's instructions.
- p Explain any delayed notices or delayed claims as instructed in the LAM.
- q Document any authorized estimated acres shown in Section I item C as follows: "Line 3 'E' acres authorized by Insurance Provider MM/DD/YYYY."
- r Document the method and calculation used to determine acres for the unit. See the LAM.
- s Document any other pertinent information, including any data to support any factors used to calculate the production.
- t Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.
- u Explain any "0" potential (fresh market sweet corn plants with no production or fresh market sweet corn with no market value).
- v Explain why any harvested production remained unsold.

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 (e.g., released for other uses, etc.).
- (2) Columns "B" through "E" are for production commercially stored, sold, unsold, etc. Enter the name and address of storage facility, buyer, or packinghouse, or "unsold" as applicable.
- (3) There will be no "harvested production" entries for replant payments.
- (4) If acceptable sales or weight tickets are not available, refer to the LAM.
- (5) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:

- (a) Varying names or addresses of buyers, packing houses, etc. The insured must have maintained satisfactory records of ALL production sold or stored. Verify buyer or packing house records.
- (b) Unsold production
- (c) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
- (6) There will generally be no harvested production entries in items A through S for preliminary inspections.
- (7) 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.
- (8) The total average value of marketable production will be the greater of:
 - (a) The number of harvested containers times the applicable minimum value shown in the Special Provisions; or
 - (b) The actual value per container minus the allowable cost (no individual container may be net-valued at less than zero).
- (9) Do not complete the claim until all marketable production which can be sold is sold. Production that is not marketable is production which is not and will not be sold due to insurable causes (zero value).

Verify or make the following entries:

<u>Standard Items</u>		<u>Information Required</u>	
18	Date Harvest Completed	P	MAKE NO ENTRY.
		R&F	a Enter the date the ENTIRE acreage on the unit was either: <ul style="list-style-type: none"> (1) totally destroyed, or (2) a combination of destroyed, put to other use, or harvested.
			b Enter the date from the Certification Form, if the case involves a Certification Form, when the entire unit is replanted, put to another use, etc. See the LAM.
			c Enter "Incomplete" if, at the time of final inspection, there is any insured acreage which is unharvested and could still be harvested.

			d	Enter "No Harvest" if none of the acreage was harvested nor will be harvested.
19	Similar Damage	P		MAKE NO ENTRY.
		R&F		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 a fresh market sweet corn 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 a fresh market sweet corn indemnity is in effect for the unit for the crop year; otherwise, check "No." Refer to the LAM.
A1	Share			ENTER ONLY VARYING SHARES on SAME unit to three decimal places.
A2	Field ID			If more than one practice and/or type of harvested fresh market sweet corn production is listed in Section I, enter the appropriate Field ID. If only one practice and/or type of harvested fresh market sweet corn production is listed, MAKE NO ENTRY.
B - E	Measurements (Buyers, Packers, or Processors)		a	For fresh market sweet corn stored or sold, enter the name and address of the buyer, packing house, etc., as applicable.
			b	For unsold marketable production, enter "UNSOLD".
F - H				MAKE NO ENTRY.
I	Lugs, Bu., Ton, Lbs., Cwt.	R&P		MAKE NO ENTRY.
		F		In the column heading, line through Lugs, Bu., Ton, Lbs., CWT. Fresh market sweet corn production is reported in whole containers. See the Special Provisions for the applicable definition of container.
			a	Enter harvested sold or unsold production. Separate line entries are required for:
			(1)	Unsold harvested marketable production; and

- (2) Each buyer or packer for sold production. The value of all sold harvested production will be assigned THE GREATER OF:
 - (a) the actual selling price per container minus the allowable cost as directed by the Crop Provisions; or
 - (b) WHEN A MINIMUM VALUE OPTION IS **NOT** IN EFFECT, the minimum value per container shown in the Special Provisions for the planting period; or
 - (c) WHEN A MINIMUM VALUE OPTION IS IN EFFECT, not less than zero.

Allowable costs can be deducted only for production actually packed.

- b Include copies of invoices, sales tickets, etc., in the insured's contract folder for ALL units.

NOTE: The insured is obligated to provide the number of containers harvested from insurable acreage. If the insured will not or cannot provide the number of containers harvested and you cannot determine such production, the amount of insurance must be assigned for the actual acres affected.

J - M MAKE NO ENTRY.

N **Adjusted Production** R&P MAKE NO ENTRY.

F Enter number of containers from column "I."

O **Production Not to Count**

- a Number of containers from harvested acreage damaged solely by uninsured causes.
- b If production records are NOT available from acreage damaged solely by uninsured causes, MAKE NO ENTRY.

NOTE: This entry must never exceed production shown on the same line.

P **Production** R MAKE NO ENTRY.

		P&F	Column "N" minus Column "O".
Q ₁	Value	R	MAKE NO ENTRY.
		P&F	Dollar-and-cents value:
		a	For SOLD containers, enter the GREATER OF the weighted actual value per container minus the allowable cost (from item 19 of the Summary of Harvested Production form), OR:
		(1)	the minimum value per container as listed in the Special Provisions (NO MINIMUM-VALUE OPTION in effect); or
		(2)	a zero value per container (MINIMUM-VALUE OPTION in effect).
		b	For UNSOLD, MARKETABLE containers, enter not less than the applicable minimum value per container as listed in the Special Provisions.
		c	For UNSOLD, UNMARKETABLE containers that are damaged or defective due to insurable causes, enter "0.00".
Q ₂	Market Price		MAKE NO ENTRY.
R	Quality Factor		MAKE NO ENTRY.
S	Production to Count		Production from column "P" times column "Q ₁ ", rounded to whole dollars.
22	Section II Total	R&P	MAKE NO ENTRY.
		F	Total of Column "S."
23	Section I Total	R&P	MAKE NO ENTRY.
		F	Enter figure from Section I, Column "O" total.
24	Unit Total	R&P	MAKE NO ENTRY.
		F	Total of items 22 and 23.
25	Adjuster's Signature and Code Number	P	Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. For an absentee insured, enter the adjuster's code number ONLY. The signature and date

will be entered AFTER the absentee has signed and returned the Production Worksheet.

- R&F **NOTE:** Final inspection should be signed on bottom line.

- 26 **Insured's Signature and Date**

 - P Insured's (or insured's authorized representative) 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.
 - R&F **NOTE:** Final inspection should be signed on bottom line.

- 27 **Page Numbers**

 - P Page numbers - "1", "2", etc., at the time of inspection.
 - R&F Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

1 Crop/Code Fresh Market Sweet Corn 0044	2 Unit 00100	3 Legal Description S 1/2. 5-50-20	(FOR ILLUSTRATION PURPOSES ONLY) PRODUCTION WORKSHEET				8 Name of Insured I.M. Insured			
4 Date of Damage NOV	JAN 25	7 Company Any Company	9 Claim Number XXXXXXXXXX				11 Crop Year YYYY			
5 Cause of Damage EXCESS WIND	FREEZE	7 Agency Any Agency	10 Policy Number XX-XXX-XXXXXXX				14 Date(s) 1st MMDDYYYY			
6 Primary Cause % 60%	X		14 Date(s) 2nd MMDDYYYY				Final MMDDYYYY			
12 Additional Units 00200	00300		15 Companion Policy(s)							
13 Est. Prod. Per Acre 975	950									

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL										POTENTIAL YIELD					STAGE GUARANTEE		
A	B	C	D	E	F	G	H	I	J	K.1 K 2	L	M	N	O	P	Q	
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class	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)	
1A		24.6	1.000	AAA	120	997	1	To celery	148.00					\$3,641	\$390	9,594	
1B		16.3	1.000	AAA	120	997	2	H							\$600	9,780	
1C		34.0	1.000	AAA	120	997	2	H							\$600	20,400	
16 TOTAL		74.9											17 TOTALS	\$3,641		\$39,774	

NARRATIVE (If more space is needed, attach a Special Report) Insured selected Minimum Value Option Min price from Sp Prov = \$4.00 per container
 Field 1A appraisal = 37 containers X \$4.00 = \$148.00 Unsold production was due to Freeze. Determined acres using MPC1 acreage report-would measure within 5 percent.

SECTION II - HARVESTED PRODUCTION

18 Date Harvest Completed MM-DD-YYYY
 19 Is damage similar to other farms in the area? Yes No
 20 Assignment of Indemnity? Yes No
 21 Transfer of Right To Indemnity? Yes No

MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION									
A.1 A 2	B	C	D	E	F	G	H	I	J	K.1 K 2	L.1 L 2	M.1 M 2	N	O	P	Q.1 Q 2	R	S
Share Field ID	Length of Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	Box Bu. Ten Lbs. CWT CONT.	Shell/ Sugar Factor	FM % Factor	Moisture % Factor	Test WT Factor	Adjusted Production (Horl)xJxKxLxMxN	Prod. No to Count	Production (N - O)	Value Mkt. Price	Quality Factor (Q1 ÷ Q2)	Production to Count (P x R)
.1,000..	Any Packer Anytown, Any State							5627					5627		5627	3.11		\$17,500
.1,000..	UNSOLD							25					25		25	4.00		\$100

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, for damage 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 agency of the United States. False claims of 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, 3801, 3812.

25 Adjuster's Signature and Code Number			Date	26 Insured's Signature			Date
1st Inspection	Mr. Adjuster 12345		MMDDYYYY	1st Inspection	I.M. Insured		MMDDYYYY
2nd Inspection				2nd Inspection			
Final Inspection	Mr. Adjuster 12345		MMDDYYYY	Final Inspection	I.M. Insured		MMDDYYYY

27 Page 1 Of 1

1 Crop/Code Fresh Market Sweet Corn 0044	2 Unit 00100	3 Legal Description S 1/2, 5-50-20	(FOR ILLUSTRATION PURPOSES ONLY) PRODUCTION WORKSHEET				8 Name of Insured I.M. Insured						
4 Date of Damage NOV	5 Cause of Damage EXCESS WIND		6 Primary Cause % 60%		7 Company Any Company		7 Agency Any Agency		9 Claim Number XXXXXXXXXX		11 Crop Year YYYY		
12 Additional Units		13 Est. Prod. Per Acre		10 Policy Number XX-XXX-XXXXXXXX				14 Date(s) 1st MMDDYYYY		2nd MMDDYYYY		Final MMDDYYYY	
15 Companion Policy(s)													

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL										POTENTIAL YIELD					STAGE GUARANTEE		
A	B	C	D	E	F	G	H	I	J	K.1 K.2	L	M	N	O	P	Q	
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class	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)	
1A		24.6	1.000	AAA	120	997	R	Replanted					\$39.00	\$959			
		50.3	1.000	AAA	120	997	NR	Not replanted									
16 TOTAL		74.9											17 TOTALS		\$959		

NARRATIVE (If more space is needed, attach a Special Report) Max. Replant = \$65.00/Ac. on Special Provisions: Actual Replant Cost = \$39.00/Ac
 \$39.00 X 1.000 share of cost = \$39.00/Ac allowed X 24.6 Ac. = 959.40 Determined acres using MPC1 acreage report-would measure within 5 percent.

SECTION II - HARVESTED PRODUCTION

18 Date Harvest Completed MM-DD-YYYY	19 Is damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	20 Assignment of Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	21 Transfer of Right To Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
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MEASUREMENTS					GROSS PRODUCTION					ADJUSTMENTS TO HARVESTED PRODUCTION								
A.1 A.2	B	C	D	E	F	G	H	I	J	K.1 K.2	L.1 L.2	M.1 M.2	N	O	P	Q.1 Q.2	R	S
Share Field ID	Length of Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	Box Bu. Ton Lbs. CWT	Shell/ Sugar Factor	FM % Factor	Moisture % Factor	Test WT Factor	Adjusted Production (Horl)xJxKxLxMxN	Prod. No to Count	Production (N - O)	Value Mkt. Price	Quality Factor (Q1 ÷ Q2)	Production to Count (P x R)

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, for damage 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 agency of the United States. False claims of 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, 3801, 3812.

22 Section II Total	--
23 Section I Total	\$959
24 Unit Total	\$959

25 Adjuster's Signature and Code Number		Date	26 Insured's Signature		Date
1st Inspection					
2nd Inspection					
Final Inspection	Mr. Adjuster 12345	MMDDYYYY	Final Inspection	I.M. Insured	MMDDYYYY

(RESERVED)

(RESERVED)

(RESERVED)