

United States
Department of
Agriculture

Federal Crop
Insurance
Corporation



Product
Development
Division

FCIC 25180

FRESH MARKET TOMATO (DOLLAR PLAN) LOSS ADJUSTMENT STANDARDS HANDBOOK 1998 and Succeeding Crop Years

**FRESH MARKET TOMATO (DOLLAR PLAN)
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 the M8-Fresh Market Tomato Handbook into the new Loss Adjustment Handbook "Standards". Incorporated the changes for the new Fresh Market Tomato Crop Provisions (98-009).
- B Added newly developed standards language for PART 1, section 2, Special Instructions, subsection B, General Provisions not Applicable to CAT coverage. 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 13, 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 Part I, section 8, paragraph A (4) was added to help determine the end of the insurance period.
- F Part I, section 9, paragraph B (4) was added to provide guidance for handling replant inspections involving multiple occurrences of insurable causes of loss.
- G Part 2, section 17, item 12, a note was added to clarify gassing and palletizing costs.
- H Part 3, section II, paragraph (7) was added to provide instructions when only the dollar amount of u-pick production has been reported.
- I Part 3, section II, item I, a note was added to clarify instructions for u-pick production when the insured cannot provide the value and number of cartons harvested.
- J Reformatted information in section 14, Tomato Stages of Growth, and section 15, Appraisal Methods.
- K Deleted all references to FCI-74A, now referenced as appraisal worksheet.

**FRESH MARKET TOMATO (DOLLAR PLAN)
LOSS ADJUSTMENT STANDARDS HANDBOOK**

SUMMARY OF CHANGES/CONTROL CHART (continued)

- L Deleted all references to FCI-74B, now referenced as appraisal worksheet.
- M Deleted all references to FCI-74C, now referenced as appraisal worksheet.
- N Changed all references to the "FCI-74 Field Inspection and Claim for Indemnity" form to "Production Worksheet" or "claim form".
- O Claim form completion instructions are based on a "Production Worksheet" which resembles that currently used by the insurance industry.
- P The FCI-74 Production Entries and Calculations example has been deleted from the handbook.
- Q Part 1, section 8 was added to include general claims information on insurability, unit division, and quality adjustment.
- R Part 1, section 9 was added to include information necessary to work replant claims.
- S Part 3, section 22 was converted to a Standards format. All references to the FCI-74 have been removed. References to 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.
- T Added language throughout handbook concerning the loss adjustment for cherry and plum-type tomatoes (when insurable by written agreement).

CONTROL CHART FOR: FRESH MARKET TOMATO (DOLLAR PLAN) LOSS ADJUSTMENT STANDARDS HANDBOOK FCIC-25180						
	SC Page(s)	TC Page(s)	Text Page(s)	Exhibit(s)	Date	Directive Number
Remove	FCIC-30180 and replace with FCIC-25180					
Current Index	1-2	1-2	1-52	1(53-54) 2(55-56) 3(57-58)	3-98	FCIC-25180

FRESH MARKET TOMATO (DOLLAR PLAN)
LOSS ADJUSTMENT STANDARDS HANDBOOK

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(RESERVED)

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

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25180
SUBJECT: FRESH MARKET TOMATO (DOLLAR PLAN) LOSS ADJUSTMENT STANDARDS HANDBOOK 1998 AND SUCCEEDING CROP YEARS	DATE: March 25, 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 Tomato (Dollar Plan) 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 Tomatoes (Dollar Plan). 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. Where 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. 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 forms 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 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 tomato loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.

- (1) Crop Year - Begins on the first day of the earliest planting period for fall-planted tomatoes and continues through the end of the insurance period for spring-planted tomatoes.
- (2) Excess Rain - An amount of precipitation sufficient to directly damage the crop.
- (3) Freeze - The formation of ice in the cells of the plant or its fruit, caused by low air temperatures.
- (4) Fruit Set - The successful pollination of the flower resulting in a burst of growth of the ovary, and usually accompanied by wilting of the flowers petals.
- (5) Harvest - The picking of tomatoes on the unit.
- (6) Penhooker - One who removes tomatoes from the field that would normally not be harvested.
- (7) Potential production - The number of cartons of mature green or ripe (globe-type) tomatoes that the tomato plants will or would have produced per acre, assuming normal growing conditions and practices by the end of the insurance period and has a classification size as allowed by written agreement for cherry or plum tomatoes.
- (8) Tropical Depression (replaced cyclone as an insured cause of loss) - A tropical depression as defined in the Fresh Market Tomato Crop Provisions is a system identified by the U.S. Weather Service as a tropical depression, and for the period of time so designated, including tropical storms, gales, and hurricanes.

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 Tomatoes (Dollar Plan) 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 Tomato (Dollar Plan) Crop Provisions which are to be considered in this determination include (but are not limited to):

A Insurability

- (1) The crop insured will be all the tomatoes in the county that are planted to be harvested and sold as fresh tomatoes and for which a premium rate is provided by the actuarial documents:
 - (a) In which the insured has a share;
 - (b) Only irrigated (globe-type) tomatoes planted for harvest as fresh market tomatoes are insurable (cherry and plum tomatoes may be **insurable** only by written agreement).

NOTE: For purposes of distinction, (globe-type) tomatoes have a classification size of 6 X 7 (2-8/32-inch minimum diameter) or larger.

- (c) Planted on land designated as insurable on the actuarial documents.

- (d) Grown by someone who within one of the three previous crop years has previously managed or grown commercial tomatoes or has participated in managing a fresh market tomato farming operation.
 - (e) Planted within the planting periods designated in the actuarial documents.
 - (f) Insurable land can also include newly cleared land and former pasture land.
 - (g) Grown on acreage covered by plastic mulch except where the Special Provisions allows otherwise.
 - (h) Land which has previously grown tomatoes (except for replanted tomatoes), peppers, eggplants, or tobacco must be properly treated (fumigated) before growing tomatoes.
 - (i) Insurance coverage is extended to provide an indemnity when the elected dollar amount of marketable tomatoes has not been produced. The coverage DOES NOT guarantee a market for the tomatoes, and efforts need to be made to ensure that rejected production is attributable to insured causes rather than economic (market price) factors.
- (2) Insurance coverage is not provided against damage or loss of production due to the following:
- (a) Disease or insect infestation, unless no effective control measure exists for such disease or insect infestation, or
 - (b) Failure to market the tomatoes, unless such failure is due to actual physical damage caused by an insured cause of loss that occurs during the insurance period.
- (3) Coverage will not be provided for tomatoes that are:
- (a) Interplanted with another crop; or planted into an established grass or legume;
 - (b) Grown for direct marketing; or
 - (c) Plum or cherry type tomatoes, unless allowed by a written agreement.
- (4) For the purpose of calculating whether the insurance period has ceased under 10(f) of the Crop Provisions; the elapsed days should be calculated on a unit basis; therefore, you should begin counting the

day after direct seeding or transplanting ended on the unit and count through the date the damage occurred.

B General Provisions Not Applicable to CAT Coverage:

- (1) Optional Units.
- (2) Written Agreements.
- (3) Hail and Fire Exclusion provisions (also not applicable to limited buy-up).
- (4) Replanting Payments.
- (5) Minimum Value Option I and II.

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

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) tomatoes must be damaged by an insurable cause;
- (2) insurance provider determines that it is practical to replant;
- (3) acres must have been planted within the planting dates established by the Special Provisions;
- (4) appraisal for insured cause of loss must indicate that less than 50 percent of the plant stand will produce tomatoes;

NOTE: Plant stand is defined in the Crop Provisions as the number of live plants per acre prior to the occurrence of an insurable cause of loss. For inspections involving multiple loss occurrences the number of live plants prior to the first occurrence of an insurable cause of loss is considered the plant stand for replant payment qualification determinations.

- (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;

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

NOTE: Only one replanting payment will be made for acreage planted during each planting period within the crop year.

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

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

EXAMPLE 1

Owner/operator (100 percent share)
 30 acres replanted.
 Actual cost to replant = \$160.00
 Maximum allowed per Special Provisions = \$175.00
 The lesser of \$160.00 and \$175.00 is \$160.00
 Enter \$160.00 in "Adjusted Potential" column of the claim form.

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.
 30 acres replanted.
 Actual cost to replant = \$210.00
 Maximum allowed per Special Provisions = \$175.00
 The lesser of \$175.00 and \$210.00 is \$175.00

Use the following additional calculation only if your company guidelines are to apply share prior to entry on the claim form.
 $\$175.00 \text{ times } .500 \text{ (share)} = \87.50

Enter \$87.50 in the "Adjusted Potential" column of the claim form if share has been applied, or \$175.00 in the "Adjusted Potential" column 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 tomatoes (from a completed Certification Form, returned by the insured).

- E Fall or winter planting which are lost through insurable causes, the insured is required to replant through the final planting date for the planting period (if tomatoes can be replanted), if the tomatoes were destroyed within 30 days of transplanting or within 60 days of direct seeding. A replanting payment will be made if all other requirements for a replanting payment are met.

If the final planting date for the planting period has passed or the above time frame has been exceeded, the insured can elect:

- (1) not to replant the lost crop and collect an indemnity (based upon the stage of growth reached by the tomatoes when damage occurred). However, such an election will result in the acreage being uninsurable in the succeeding planting period; OR
- (2) the insured can elect to replant the tomatoes, collect a replant payment (If the insurance provider determines it is practical to replant) and continue the original-planting-period coverage.

- F For SPRING planting-period tomatoes, the insured is REQUIRED to replant if the crop was damaged within 30 days of the original transplanting or within 60 days of the original direct seeding of the tomatoes AND it is practical to do so (as determined by the insurance provider) within the planting period. An indemnity, based upon the stage of the tomatoes at the time of damage, can be paid if it is not practical to replant (as determined by the insurance provider) and the land is put to another use.

NOTE: Due to the possibility that some released acreage may NOT be put to another use as required by the crop provisions, 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.

- G Where it is impractical to replant and stand reduction is evident as a result of an insured cause of loss, the insured may opt to take an indemnity payment based on the stage at time of damage or take the remaining "undamaged" tomatoes to harvest. In the latter case, the area encompassing the damaged, destroyed, or missing plants can be released for "another use," and be planted (interplanted) to other (non-tomato) plants. The acreage released (determined by the percent of stand lost) is to be recorded on a separate line on the Production Worksheet, documenting the tomato stage in which the damage occurred. Any appraisal on such released acreage would be added to any harvested production from the harvested acreage on the unit to obtain the unit production to count. The final claim is to be completed upon final disposition of the crop on the unit.

- H For insurance purposes, tomatoes planted back on old plastic will be considered replanted (even if replanted after the final planting date for the planting period). If the beds are refumigated and new mulch is used in a subsequent planting period, tomatoes so planted will be considered "initially-planted" for that current planting period. Crop provisions and Special Provisions for rotation requirements and replanting payments apply.
- I When the crop is damaged to the extent that producers 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 tomatoes 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 tomato crop to warrant further care, BEFORE it is allowed to progress to the next stage guarantee.

10 (RESERVED)

11 (RESERVED)

(RESERVED)

PART 2 - FRESH MARKET TOMATO (DOLLAR PLAN) APPRAISALS**12 GENERAL APPRAISAL STANDARDS****A General Instructions**

- (1) The following are directions for appraising potential production of tomatoes.
- (2) ANY DEVIATION IN APPRAISAL METHODS REQUIRE FCIC'S WRITTEN AUTHORIZATION (as described in the LAM).

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

- (1) 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 instruction on deferred appraisals.
- (2) For uninsured causes of loss. For additional information, contact the insurance provider.
- (3) See the LAM for additional reasons for appraisals.

C Timing of Appraisals on acreage for which consent is being requested to replant or put the acreage to other use shall be delayed until the latest practical date which will allow the insured enough time to replant or put the acreage to other use. This will provide the best opportunity for the most equitable appraisal to be made both for the insured and the insurance provider. If the acreage is not being replanted or put to other use, delay the appraisal.

The time of fruit set is a very critical time for the tomato plant. Temperatures that are too low or too high, low light intensity, and adverse soil moisture conditions can adversely affect fruit set. If the adjuster is making an appraisal at the time of fruit set, if at all possible, delay the appraisal until the latest practical date for the adjuster to make an accurate appraisal.

- (1) When a loss is probable on any unit, PRE-HARVEST appraisals shall be made on all units of the insurance contract.
- (2) POST-HARVEST appraisals shall be made on all units when a loss is probable on any unit (including all units with a pre-harvest appraisal) of the contract. These appraisals should be made as close as possible after final harvest of the field and/or unit. This will allow for the most accurate appraisal of marketable tomatoes due to their rapid deterioration after maturity.

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

MINIMUM SAMPLE REQUIREMENTS	
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.	

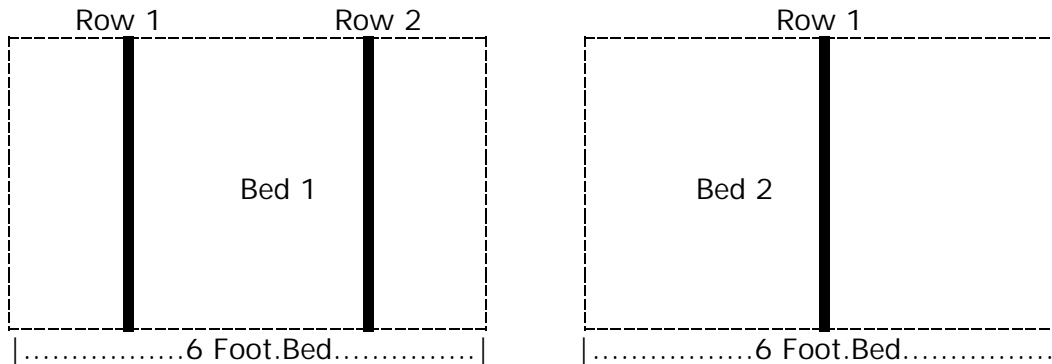
C Measuring Row Width for Sample Selection

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). Row widths are rounded to the nearest whole foot.
- (2) Apply the row width to determine the length of row required for the sample.

- (3) Use the row width of 6 feet for row widths greater than six feet. The linear feet of beds per acre cannot be less than 7,260 feet regardless of the row width.

D Normal plastic mulch planting pattern



Bed 1 6 foot bed width with 2 rows = 3 foot row spacing

Bed 2 6 foot bed width with 1 row = 6 foot row spacing

E Determining Sample Row Length: 1/100 and 1/1000 Acre

43,560 square feet equals one acre. 43,560 square feet divided by the row spacing, equals the linear feet of row per acre. Divide the result by 100 or 1000 to obtain the 1/100 or 1/1000 per acre sample row length, respectively.

Example: 43,560 square feet divided by 6 FEET row width = 7,260 linear feet of row/acre.

7,260 divided by 100 = 72.6 foot row length (1/100 A).

7,260 divided by 1,000 = 7.26 or 7.3 foot row length (1/1000 A).

If row width is 3 FEET, the computations will adjust accordingly.

Example: 43,560 square feet divided by 3 FEET row width = 14,520 linear feet of row/acre.

14,520 divided by 100 = 145.2 foot row length (1/100 A).

14,520 divided by 1,000 = 14.52 or 14.5 foot row length (1/1000 A).

F Determining Plants per Acre

Formula: Square feet/acre ÷ bed width in feet ÷ plant spacing = plants per acre (single rows).

Example: 43,560 sq. ft./acre ÷ 6 foot bed width = 7,260 linear feet of row per acre

7,260 ÷ 1.5 foot plant spacing = 4,840 plants/ acre.

G Determining Acreage

An acre is defined in the policy as 43,560 square feet of land or the equivalent row area of not more than 6-foot widths (6-foot bed) on which at least 7,260 linear feet (rows) are planted. To determine the acreage:

- (1) Divide 43,560 (the number of square feet in one acre) by the row width for any row width below 6 feet. If the row width is 6 feet or more, divide by 6 feet. (You now have the linear feet of beds (rows) in one acre. The linear feet of rows per acre cannot be less than 7,260 feet regardless of row width.)
- (2) Divide the total feet of all rows of the same row width by the linear feet in one acre and round the result to the nearest tenth of an acre.

H Within-Row Spacing Factors (for planting-to-fruit set appraisals)

Plants Spacing Inches	12	14	16	18	20	22	24
Factor	.165	.193	.220	.248	.276	.303	.331

The tabular values are based on 6-foot beds with an average yield of 1200 cartons per acre. For spacings between tabular entries, round up (use the larger factor).

I How to Determine the Actual Value of Appraised Production

The adjuster may obtain a quote from the local packers over the phone if the grade of the appraised tomatoes is not questionable. If the grade is questionable, it may require the adjuster to have a sample graded in order to obtain an accurate value.

14 TOMATO STAGES OF GROWTH

A Stages of Growth

- (1) Applicability. These instructions provide plant growth-stage information for use when appraising potential production during various stages of growth.
- (2) Determination. The growth stage determination is based on the length of time between specified events. The length of time varies depending on whether plants are direct-seeded or transplanted. Fields should be split into subfields to reflect distinctly different stages from different parts of the field.

B Progressive Amounts of Insurance Per Acre by Stage

Stage	Percent of Amount of Insurance per acre that the insured selected	Length of time if Direct Seeded	Length of time if Transplanted
1	50	From planting through the 59th day after planting	From planting through the 29th day after planting
2	75	From the 60th day after planting until the beginning of stage 3	From the 30th day after planting until the beginning of stage 3
3	90	From the 90th day after planting until the beginning of the final stage	From the 60th day after planting until the beginning of the final stage.
Final (4)	100	Begins the earlier of 105 days after planting, or the beginning of harvest	Begins the earlier of 75 days after planting, or the beginning of harvest

C Determining the Stage Amount of Insurance Per Acre

Example: The insured selected \$2800 per acre amount of insurance, and the crop was determined to be in stage 1 when the damage occurred. The chart above shows stage 1 percentage to be 50%.

Multiply \$2800 by 50% = \$1400 (rounded to nearest whole dollar) to obtain the stage 1 per acre amount of insurance.

15 APPRAISAL METHODS

A Planting to Fruit Set Method

- (1) This method is based on the number of surviving plants in a designated sample row length (use 1/100 of an acre). (Refer to section 13, E for determination of sample row length).
- (2) Surviving plant counts are converted to a percent potential remaining in the field by dividing the total number of surviving plants by the total number of original plants.
- (3) Using the percent potential, the adjuster converts this percentage to cartons. See appraisal worksheet for example, and section 13 for background information.

B After Fruit Set Method

- (1) This method is based on the number of mature green and ripe tomatoes.
 - (a) Globe-type tomatoes with a classification size of 6 X 7 (2-8/32 inch minimum diameter) or larger remaining on acreage which has not been harvested the second time for ground-culture tomatoes; not been harvested the third time for staked tomatoes; or which the tomato plants would have produced by the end of the insurance period.
 - (b) **Insurable** cherry-type tomatoes with a classification size minimum of 3/4 inch diameter or larger remaining on acreage which has not been harvested the fifth time for ground-culture tomatoes; not been harvested the fifth time for staked tomatoes; or which the tomato plants would have produced by the end of the insurance period.
 - (c) **Insurable** plum-type tomatoes (also known as Roma or Bella Roma) with a classification size minimum of 2 inches long and 1.5 inches in diameter or larger remaining on acreage which has not been harvested the second time for ground-culture tomatoes; not been harvested the third time for staked tomatoes; or which the tomato plants would have produced by the end of the insurance period.
- (2) Do not include tomatoes which, DUE TO INSURABLE CAUSES:
 - (a) Fail to grade No. 2 or better (globe-type only);

- (b) Harvested tomatoes and unharvested mature green tomatoes that are damaged or defective due to insurable causes and are not marketable will not be counted as production to count); or
- (c) Only the appraised production in excess of 30 cartons per acre is counted for and the net (reduced) appraisal is entered on the appraisal worksheet and Production Worksheet for;
- 1 harvested globe-type tomatoes picked the second time for ground culture, or the third time for staked tomatoes.
 - 2 **insurable** cherry-type tomatoes picked the fifth time for ground culture, or the fifth time for staked tomatoes.
 - 3 **insurable** plum-type (also known as Roma or Bella Roma) picked the second time for ground culture, or the third time for staked tomatoes.
- (3) The average number of tomatoes for all samples is determined by dividing the total number of tomatoes by the number of sample plots.
- (4) The average number of tomatoes from all samples multiplied by the average weight for one globe-type tomato (.3125 lbs. prior to the second picking; .25 lbs. for the second picking and thereafter) equals the average number of pounds per sample. The appropriate weight factor for cherry and plum (also known as Roma or Bella Roma) tomatoes will be determined by using the field weight method (outlined below in the NOTE).

NOTE: Under some conditions the published weight factors for tomatoes may not reflect the actual field weight found. If this is the case, document in the remarks section of the appraisal worksheet, the reason(s) perceived to be the cause and determine a new average tomato weight. Pick 100 consecutive marketable tomatoes and weigh the aggregate sample to the nearest tenth of a pound. Divide the total weight by 100 to obtain the new individual average tomato weight to be used, recorded to three decimal places. If this average does not appear to be representative of the field, subdivide the field and separately appraise each subfield.

- (5) The average number of pounds for the samples divided by the number of pounds per carton (25 lbs.) equals the average number of cartons in the samples.

NOTE: The average number of pounds per carton for cherry tomatoes will be 15 pounds, and 25 pounds for plum tomatoes.

- (6) The average number of cartons in the samples multiplied by the acreage factor (1000 for 1/1000 acre or 100 for 1/100 acre) equals the average number of cartons per acre.

16 APPRAISAL WORKSHEET ENTRIES AND COMPLETION STANDARDS

A General Information

- (1) The fresh market tomato appraisal worksheets herein contains the required standards items and information required for documenting appraisals. Insurance provider fresh market tomato appraisal worksheets must contain at least the required standard items.
- (2) Insurance providers can format fresh tomato 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. Refer to section 13 B, for sampling requirements.

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

D The minimum value option I and II are applicable only to harvested production.

APPRAISAL FORM INSTRUCTION - FRESH MARKET TOMATO DOLLAR PLAN (PLANTING TO FRUIT SET)

Verify or make the following entries.

<u>Standard Items</u>	<u>Information Required</u>
1 Insured's Name	Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.
2 Policy Number	Insured's assigned policy number.
3 Unit Number	Five-digit unit number from the acreage report after it is verified to correct. (e.g., 00100).
4 Stage	Production stage at time of damage (e.g. 1,2,3, or 4). See section 14.
5 Fraction of An Acre	Use 1/100. See section 13 for sample row length.
6 Crop	"Fresh Market Tomatoes" (0086).

7	Crop Year	Crop year for which the claim has been filed, as defined in the policy.
8	Planting Period	Planting period (e.g. Fall, Winter, or Spring). See the acreage report for the planting date and the actuarial documents to determine the planting period.
9	Row Width	Row width, rounded to the nearest whole foot.
10	Plant Spacing	Plant spacing in whole inches.
11	Field ID	Enter the field or subfield identification symbol. For replants, if a portion of the field appears to be ineligible for replant payment, but other acreage is eligible, split the field into subfields.
12	Acres	Acres (to tenths) in the field or subfield.
13	Planting Date	Planting date in month/day/year format. See acreage report for the planting date.
14	Number of Surviving Plants	Number of surviving plants in sample plot (1/100 Acre)
15	Number of Original Plants	Number of original plants in sample plot.
16	No. Surviving	Total number of all plants surviving in all samples.
17	No. Original	Total number of original plants in all samples.
18	Percent (Remaining Stand)	Result of dividing total surviving (item 16) by total original (item 17) (rounded to nearest whole percent). For replant payments this entry must be <u>less than 50 percent</u> for the acreage to qualify for a replanting payment.
19	Plants per Acre	Number of plants per acre. See section 13 F.
20	Plants Surviving	Result of multiplying percent of original (item 18), expressed as a decimal, by plants per acre (item 19), rounded to the nearest whole number.
21	Factor	Enter applicable factor to three decimal places for within-row spacing from section 13 H.
22	Boxes/Cartons	Result of multiplying plants surviving (item 20) by factor (item 21). Round to the nearest whole carton.
23	Remarks	Remarks pertinent to the appraisal, including "Qualified for

replant" if acreage qualifies for replant payment.

24 **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.

25 **Adjuster's Code No.,
Signature, and Date**

Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed.

"FOR ILLUSTRATION PURPOSES ONLY"

APPRAISAL WORKSHEET (Planting to Fruit Set/Replant)			1. INSURED'S NAME I.M. Insured				2. POLICY NO. XXXXXXX				3. UNIT NO. 00100			4. STAGE 1			5. FRACTION OF AN ACRE 1/100					
			6. CROP Fresh Tomatoes (0086)				7. CROP YEAR YYYY				8. PLANTING PERIOD Fall			9. ROW WIDTH 6 Ft.			10. PLANT SPACING 18 inches					
FIELD ID	ACRES	PLANTING DATE	14 NUMBER OF SURVIVING PLANTS/SAMPLE PLOT									16 NO. SURV.		PERCENT	PLANTS/ACRE	PLANTS SURV.	FACTOR	BOXES/CARTONS				
			15 NUMBER OF ORIGINAL PLANTS/SAMPLE PLOT									17 NO. ORIG.										
11	12	13										16	17	18	19	20	21	22				
2A	36.0	9/8/YYYY	14	16	13	17	9	10	11	13	12	16	17	29	X	4840	=	1404	X	0.248	=	348
			15	48	49	48	49	49	48	49	48	17	486									
			14	21	19							16	17									
			15	49	49							17										
			14									16	17									
			15									17										
			14									16	17									
			15									17										
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			14									16	17									
			15									17										
			14									16	17									
			15									17										
			14									16	17									
			15									17										
23. REMARKS																						
Field 2A qualified for Replant with 29% remaining stand. Field 2B not damaged.																						
24. INSURED'S SIGNATURE						DATE			25. CODE NO.			ADJUSTER'S SIGNATURE						DATE				
I.M. Insured						MM-DD-YYYY			XXXXX			I.M. Adjuster						MM-DD-YYYY				

MARCH 1898

MARCH 1998

(RESERVED)

**APPRAISAL FORM INSTRUCTION - FRESH MARKET TOMATO DOLLAR PLAN
(AFTER FRUIT SET)**

Verify or make the following entries:

<u>Standard Items</u>	<u>Information Required</u>
1 Insured's Name	Insured's Name that identifies exactly the person (legal entity) to whom the policy is issued.
2 Policy Number	Insured's assigned Policy Number.
3 Unit Number	The five-digit unit number from the acreage report, after it is verified to be correct. (e.g., 00100).
4 Crop	"Fresh Market Tomatoes" (0086).
5 Crop Year	Crop year for which the claim has been filed, as defined in the policy.
6 Planting Period	Planting period (e.g. Fall, Winter, or Spring). See the acreage report for the planting date and the actuarial documents to determine planting period.
7 Row Width	Row width, to the nearest whole foot.
8 Field ID	Field or subfield identification symbol.
9 Acres	Acres in the field or subfield. For post-harvest appraisals, split the field into subfields, as practical, for acreage: <ul style="list-style-type: none"> a harvested the prescribed number of times (see item 12 instructions) with production less than 30 cartons per acre; b production more than 30 cartons per acre; c acreage not harvested the prescribed number of times.
10 Stage	Production stage at time of damage. See section 14.
11 Fraction of An Acre	Fraction of acre used to complete the appraisal (1/1000, or 1/100). See section 13 E for sample row length.

- 12 **Tomatoes in each Sample** Enter number of mature green and ripe tomatoes for:
- a globe-type 6 X 7 and larger tomatoes harvested the second time for ground-cultured, or the third time for staked tomatoes.
 - b cherry-type 3/4 inch and larger tomatoes harvested the fifth time for ground-cultured, or the fifth time for staked tomatoes.
 - c plum-type 2 inches long and 1.5 inches diameter harvested the second time for ground-cultured, or the third time for staked tomatoes.
- NOTE:** Include any tomatoes which have potential to reach the above size if the acreage has not been harvested the designated number of times.
- 13 **Total No. Tomatoes in All Samples** Sum number of tomatoes in each sample entry for the subfield (item 12).
- 14 **No. Sample Plots** Total number of sample plots.
- 15 **Average No. Tomatoes Sample** Result (to tenths) of dividing total number of tomatoes in all samples (item 13) by total number sample plots (item 14).
- 16 **Average Weight of One Tomato in Lbs.** Enter ".3125 for (globe-type) tomato appraisals prior to the second picking, ".25" for the second picking and thereafter for the acreage, unless a calculated average weight is used.
- NOTE:** For cherry and plum tomatoes the calculated average weight method will be used. See section 15 B (3). Result, to tenths, of multiplying average number of tomatoes per sample (item 15) by average weight of one tomato (item 16).
- 17 **Average No. Pounds Per Sample** Enter "25".
- 18 **No. Lbs. per Carton** **NOTE:** The average number of pounds per carton will be 15 pounds for cherry tomatoes, and 25 pounds for plum tomatoes.
- 19 **Average Number of Cartons in Sample** Result of dividing average pounds per sample (item 17) by pounds per carton (item 18), rounded to three decimal places.
- 20 **Acreage Factor** If entry in item 11 is 1/1000, enter "1000"; if entry in item 11 is 1/100, enter "100."

- 21 **Average Number
Cartons per Acre** Result of multiplying average number of cartons (item 19) by acreage factor (item 20). Round to nearest whole carton.
- 22 **Remarks** Remarks. Specify, by line, the number of harvests which have been completed on the acreage and which appraisals have been reduced by 30 cartons per acre, as applicable.
- 23 **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.
- 24 **Adjuster's Code
No., Signature, and
Date** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed.

(RESERVED)

"FOR ILLUSTRATION PURPOSES ONLY"

APPRAISAL WORKSHEET (After Fruit Set)					1. INSURED'S NAME I.M. Insured			2. POLICY NO. XXXXXXXX			3. UNIT NO. 00100		4. CROP Fresh Tomatoes (0086)												
					5. CROP YEAR YYYY			6. PLANTING PERIOD Fall					7. ROW WIDTH 6 Feet												
FIELD ID	ACRES	STAGE	FRACTION OF AN ACRE	TOMATOES IN EACH SAMPLE					TOTAL NO. TOMATOES ALL SAMPLES	NO. SAMPLE PLOTS	AVG. NO. TOMATOES SAMPLE	AVG. WGT. 1 TOMATO IN LBS.	AVERAGE NO. LBS. PER SAMPLE	NO. LBS. PER CARTON	AVG. NO. CARTONS IN SAMPLE	ACREAGE FACTOR	AVG. NO. CARTONS PER ACRE								
8	9	10	11	12					13	14	15	16	17	18	19	20	21								
1B	25.4	4	1/1000	19	17	14	20	21	230	÷	13	=	17.7	×	0.3125	=	5.5	÷	25	=	0.220	×	1000	=	220
				16	17	20	16	17																	
				19	16	18																			
										÷	=		×	=		÷	=					×	=		
										÷	=		×	=		÷	=					×	=		
										÷	=		×	=		÷	=					×	=		
										÷	=		×	=		÷	=					×	=		
										÷	=		×	=		÷	=					×	=		
22. REMARKS																									
6 foot bed. Field 1B had hail damage. Field 1B Stage 4 No Harvest. Field 1A released to plant to melons on prior inspection. Field 1C not damaged.																									
23. INSURED'S SIGNATURE I.M. Insured									DATE MM-DD-YYYY			24. CODE NO. XXXXX			ADJUSTER'S SIGNATURE I.M. Adjuster						DATE MM-DD-YYYY				

(RESERVED)

17 SUMMARY OF HARVESTED PRODUCTION WORKSHEET COMPLETION STANDARDS

- A Use this worksheet to record production of fresh market tomatoes which are harvested. Record production, U-Pick production (including "penhookers," etc.), and unsold production on separate worksheets.
- NOTE:** Scavenged ("penhooker") tomatoes and other production harvested and sold to other than the packing house is to be reported as "u-pick."
- B Packout computer printout sheets may be used to record harvested production in lieu of Summary of Harvested Production Worksheets, provided that they establish the total value per load in the same manner with no load valued at less than zero after subtracting allowable costs (See Special Provisions for allowable costs). File a copy of the printout sheets in the contract folder.
- C Allowable cost of harvested production will include only those allowable costs shown in the Special Provisions including picking, grading, packing containers, and selling, not to exceed the amount shown in the Special Provisions. The actual allowable costs can be obtained from the grower.
- (1) A separate worksheet is required for each unit inspected.
- (2) 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	Insured's name that identifies exactly the person (legal entity) to whom the policy is issued.
2 Crop	"Fresh tomatoes" (0086).
3 Crop Year	Crop year for which the claim has been filed, as defined in the policy.
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 actuarial documents to determine the planting period.
6 Unit Number	Five-digit unit number from the acreage report after it is verified to correct. (e.g., 00100).
7 Name and Address of Buyer/Packer	Name, address and telephone number of the buyer/packer of the production. MAKE NO ENTRY for unsold production.
8 Sale Date	Enter date 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 appraisal worksheet. Enter "u-pick" for u-pick and penhooker production.
10	Number of Boxes/Cartons/Crates	For packed production, enter the number of cartons per load. For u-pick, penhooker, and unsold production, enter the number of cartons of such production.
11	Value Per Boxes/Cartons/Crates	Enter the value per carton, determined by dividing the gross value of sales (from the sales invoice) by the number of cartons sold, rounded to dollars and cents.
12	Allowable Cost	Enter the allowable cost (for packed production only). See the Special Provisions. If the actual allowable cost is less than the value provided in the Special Provisions, enter the actual allowable cost. For u-pick and penhooker production enter "0". NOTE: Gassing and pelletizing costs should neither be considered gross sales income for fresh market tomatoes nor included as allowable costs.
13	Net Value	Subtract allowable cost (item 12) from value per carton (item 11). If the value is negative enter "0".
14	Total Value per Load	Multiply number of cartons (item 10) by value per carton (item 11). Enter the results, rounded to whole cents.
15	Total Boxes/Cartons/Crates	Total number of cartons from number of cartons column (item 10).
16	Total Value of All Loads	Total value for all loads from total value per load column (item 14).
17	Total Dollars All Loads	Dollar amount determined in total (\$) value all loads (item 16).
18	Total Boxes/Cartons/Crates	Total cartons determined in total number of boxes, cartons, crates all loads (item 15).
19	Value per Box/Cartron/Crate	Divide total dollars all loads (item 17) by total boxes/cartons/crates (item 18). Enter result, rounded to whole 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	Adjuster's Code No., Signature and Date	Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed.

"FOR ILLUSTRATION PURPOSES ONLY"

(Peppers/Fresh Tomatoes/Fresh Sweet Corn) SUMMARY OF HARVESTED PRODUCTION	1. INSURED'S NAME I.M. Insured		2. CROP Fresh Tomatoes (0086)		3. CROP YEAR YYYY	
	4. POLICY NUMBER XXXXXXXX		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						
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
12-11-YYYY	21642	185	\$11.00	\$3.50	\$7.50	\$1,387.50
12-11-YYYY	21645	170	\$13.00	\$3.50	\$9.50	\$1,615.00
12-11-YYYY	21647	150	\$6.00	\$3.50	\$2.50	\$375.00
12-11-YYYY	22450	160	\$5.00	\$3.50	\$1.50	\$240.00
12-18-YYYY	22690	170	\$7.00	\$3.50	\$3.50	\$595.00
12-18-YYYY	23100	180	\$2.00	\$3.50	\$0.00	\$0.00
12-20-YYYY	24250	190	\$2.00	\$3.50	\$0.00	\$0.00
12-22-YYYY	24301	140	\$6.00	\$3.50	\$2.50	\$350.00
12-24-YYYY	24330	150	\$11.00	\$3.50	\$7.50	\$1,125.00
12-30-YYYY	24600	131	\$7.67	\$3.50	\$4.17	\$546.27
USE SEPARATE PAGES TO REPORT SOLD, UNSOLD, AND U-PICK						
15. TOTAL BOXES/CARTONS/CRATES		1626	16. TOTAL VALUE (\$) ALL LOADS			\$6,233.77
PART II - WEIGHTED VALUE						
17. TOTAL VALUE (\$) ALL LOADS		18. TOTAL BOXES/CARTONS/CRATES		19. VALUE PER BOX/CARTON/CRATE		
\$6,233.77		1626		\$3.83		
20. INSURED'S SIGNATURE		DATE	21. CODE NUMBER	ADJUSTER'S SIGNATURE		DATE
I.M. Insured		MM-DD-YYYY	xxxxx	I.M. Adjuster		MM-DD-YYYY

18 APPRAISAL CALCULATION STANDARDS

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

19 APPRAISAL MODIFICATIONS AND DEVIATION STANDARDS

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

20 (RESERVED)

21 (RESERVED)

PART 3 FRESH MARKET TOMATO (DOLLAR PLAN) CLAIMS**22 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, has 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 a "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 of the policy 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) Instruction 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 Tomatoes" (0086).
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 for 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	<p>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."</p> <p>If an insured cause of loss is coded as "Other," explain in the "Narrative."</p> <p>Note: See the Basic Provisions and Fresh Market Tomato (Dollar Plan) Crop Provisions for information pertaining to insured and uninsured causes of loss. Failure to market the tomatoes, unless such failure is due to actual physical damage caused by an insured cause of loss that occurs during the insurance period, is not an insured cause of loss.</p>
6 Primary Cause Percent	<p>P MAKE NO ENTRY.</p> <p>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.</p>

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	<p>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.</p> <p>NOTE: If more spaces are needed for non-loss units, enter the unit numbers on an attached Special Report identified as "Non-Loss Units."</p>
13	Estimated Production Per Acre	P&R	MAKE NO ENTRY.
		F	Enter the estimated yield per acre in whole cartons 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 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.

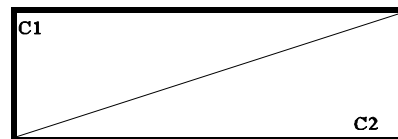
F Determined acres to tenths

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

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 Type Specified," enter appropriate 3-digit code number from the actuarial documents.

H Stage

P MAKE NO ENTRY.

R 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" if the stand appraisal is 50% or greater.

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.

1,2,3,4 Stage as defined in the Crop Provisions. (See section 14).

Stage 4 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 replant payment.

"Not Replanted" Acreage not replanted or not qualifying for a replant payment.

"To Cucumbers, Melons, Etc." Use made of the acreage

"WOC"	Without Consent
"SU"	Solely uninsured
"ABA"	Abandoned without consent

<u>USE</u>	<u>EXPLANATION</u>
------------	--------------------

"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 cartons per acre times the greater of the;
 - (a) actual value per carton; or
 - (b) Minimum value per carton shown in the Special Provisions.

NOTE: Calculations can be shown in the narrative or on a Special Report (Exhibit 3).

NOTE: For harvested acreage picked the second time for ground culture, or the third time for staked tomatoes, only the appraised production in excess of 30 cartons per acre is counted. The net (reduced) appraisal is entered on the appraisal worksheet and Production Worksheet. This entry will never be less than "0". For **insurable** cherry and plum-type tomatoes see section 15 B (2).

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 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

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

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

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

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 allowed per acre for replanting, rounded to dollars and cents. See section 9 for replant calculations.

Note: Show the calculation in the narrative.

		P&F	The result of adding appraised potential (item J) plus uninsured cause of loss (item 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 stage guarantee per acre from the insured's policy adjusted by the stage percentage, rounded to whole dollars. See section 14 B for the percent of coverage for each stage, and section 14 C for an example of stage guarantee per acre calculation. Rounded to whole dollars.
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	Totals of Column "O".
		F	Totals of 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," 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 item 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 Tomato 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 Planting Record Plat Map (EXHIBIT 2) or aerial photograph for field ID's and to identify the total unit:
- (1) If consent is or has been given to put part of the unit to another use;
 - (2) If uninsured causes are present; or
 - (3) For unusual or controversial cases.
- NOTE:** Indicate on the aerial photo or planting record plat 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 Indemnity Due" 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 raw 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 (tomato plants with no production or tomatoes with no market value).
- v Explain the reason that any harvested production is unsold.
- w Document in the "Narrative" or on a Special Report, the calculation used to determine the stage guarantee per acre.

SECTION II HARVESTED PRODUCTION

General Information:

- (1) Account for ALL HARVESTED PRODUCTION (for **ALL ENTITIES** sharing in the crop).
- (2) For production commercially stored, sold, etc., enter the name and address of storage facility or buyer, packinghouse, or processor as applicable in items "B - E."
- (3) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:
 - (a) Separate storage facilities.
 - (b) Different FIRST handlers (buyers, packinghouses, or processors). The insured must have maintained satisfactory records of ALL production sold or stored. Verify any packinghouse or processor records.
 - (c) Unsold production
 - (d) U-pick production

NOTE: (In all localities) if the first handler was not a packer or processor, the production will be determined by the adjuster on the basis of available records.

NOTE: Scavenged (“penhooker”) tomatoes and other production harvested and sold to other than the packing house is to be reported as u-pick.

- (e) Harvested fruit of any type that failed to meet the applicable grade (quality) requirements because of INSURED damage.
- (f) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
- (4) There will generally be no harvested production entries in items A through S for preliminary inspections.
- (5) 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.
- (6) Do not complete the claim until all production which can be sold is sold. Unsold production is production which is not and will not be sold, due to insurable causes.
- (7) If the insured cannot provide the number of cartons harvested from u-pick acreage, but can provide the total dollars received for that production, divide the dollar amount received by the minimum value per carton shown in the Special Provisions to obtain the number of cartons to count.
- (8) There will be no “harvested production” entries for replant payments.

Verify or make the following entries:

<u>Standard Items</u>	<u>Information Required</u>
18 Date Harvest Completed	<p>P MAKE NO ENTRY.</p> <p>R&F a Enter the date the ENTIRE acreage was either :</p> <p style="margin-left: 100px;">(1) totally destroyed, or</p> <p style="margin-left: 100px;">(2) a combination of destroyed, put to other use, or harvested.</p> <p style="margin-left: 100px;">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.</p> <p style="margin-left: 100px;">c Enter “Incomplete” if, at the time of final inspection, there is any insured acreage that is unharvested and could still be harvested.</p>

- 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 fields 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 tomato 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 an transfer of right to a fresh market tomato 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 only one practice and/or type of harvested fresh market tomatoes is listed in Section I, MAKE NO ENTRY.

If more than one practice and/or type of harvested fresh market tomatoes production is listed in Section I, enter for each practice/type the corresponding Field ID (from Section I, item "A").

- B - E **Buyers, Packinghouse, or Processor**
 - a For fresh market tomatoes stored or sold, enter the name and address of the buyer, packinghouse, or processor as applicable. If farm-stored production (Cartons) has been weighed prior to storage and acceptable weight tickets are available showing net weights, enter "Weighed and Stored on Farm" in this space. For fruit otherwise disposed of, indicate the disposition (sold by direct marketing, etc.).
 - b For unsold production enter "UNSOLD".
 - c For u-pick production sold off insurable acreage, enter "U-PICK".

- F - H MAKE NO ENTRY.

- I **Bu., Ton, Lbs., Cwt.**
 - a Line through Bu., Ton, Lbs., CWT. (~~Bu., Ton Lbs CWT~~) and enter "Ctns".

- b Total harvested sold or unsold production in whole cartons. Separate line entries are required for each buyer, and for unsold and u-pick harvested production. Account for production harvested but not delivered to a packing house separately from packed production. 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 cartons of "u-pick" (and penhooker) production harvested from insurable acreage. If the insured will not or cannot provide the number of cartons harvested from "u-pick" acreage and you cannot determine the value or number of cartons for such production, not less than the amount of insurance per acre must be assigned for the actual acres affected. All sold harvested production will be assigned the greater of minimum value per carton or actual selling price per carton as directed by the Crop Provisions, with allowable costs to be deducted only for production actually packed. If the insured has selected a Minimum Value Option Price, the carton value can be less than the Minimum Value.

J - M

MAKE NO ENTRY.

N **Adjusted Production**

Enter value from column "1".

O **Production Not to Count**

Enter in whole cartons from harvested acreage damaged solely by uninsured causes. Enter the LESSER of:

- a the production from the acreage, or;
- b the results obtained by dividing the total amount of insurance on the acreage by the sum of the value per carton (as determined in item Q₁) and the allowable cost.
- c 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		Result of subtracting the entry in Column "O" from Column "N".
Q ₁	Value		Enter the dollars and cents value per carton. The value per carton will be the greater of: <ul style="list-style-type: none"> a The actual value for each carton (not less than zero) of sold production from item 19 of the Summary of Harvested Production; or b The applicable of the following: <ul style="list-style-type: none"> (1) The minimum value per carton shown in the Special Provisions, if a minimum value option is not in effect; (2) The Minimum Value Option I value per carton shown in the Special Provisions, if the Minimum Value Option I is in effect; or (3) The Minimum Value Option II value per carton shown in the Special Provisions, if the Minimum Value Option II is in effect. <p>Enter a "0.00" value for unmarketable unsold production damaged by an insurable cause of loss on a separate line from sold production.</p>
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	F	Total of Column "S", in whole dollars.
23	Section I Total	F	Enter figure from Section I, Column "O" total, in whole dollars.
24	Unit Total	F	Total of 22 and 23, in whole dollars.
25	Adjuster's Signature, Code Number, and Date	P	Signature of adjuster, code number and date signed after the insured (or insured's authorized representative) has signed. For an absentee insured, enter adjuster's code number ONLY . The signature and date will be entered AFTER the absentee has signed and returned the Production Worksheet.

- R&F **NOTE:** Final inspection should be signed on bottom line.
- 26 **Insured's Signature** 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.
- F Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

**PRODUCTION WORKSHEET
(FOR ILLUSTRATION PURPOSES ONLY)**

1 Crop/Code Fresh Tomatoes..... 0086	2 Unit 00100	3 Legal Description SW1-96N-30W.....	
4 Date of Damage	MM/DD/YYYY		
5 Cause of Damage	HAIL	Freeze	
6 Primary Cause %	60%	X	
12 Additional Units	00200		
13 Est. Prod Per Acre	575		

7 Company Any Company
Agency Any Agency

8 Name of Insured I.M. Insured			
9 Claim Number XXXXXXXXX		11 Crop Year YYYY	
10 Policy Number XXXXXXXX			
14 Date(s) Notice of Loss	1st MM/DD/YYYY	2nd MM/DD/YYYY	Final MM/DD/YYYY
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	K1 K2	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		36.8	1.000	D01	141	997	1	To Melons	\$1044.00				\$1044.00	\$38419	\$1400	\$51,520
1B		25.4	1.000	D01	141	997	4	UH	\$660.00				\$660.00	\$16764	\$2800	\$71,120
1C		24.9	1.000	D01	141	997	4	H	\$360.00				\$360.00	\$8964	\$2800	\$69,720

16 TOTAL	87.1														17 TOTALS	\$64,147		\$192,360
----------	------	--	--	--	--	--	--	--	--	--	--	--	--	--	-----------	----------	--	-----------

NARRATIVE (If more space is needed, attach a Special Report) Field 1A: 348 ctns appraisal X \$3.00 = \$1044.00
 Field 1B: 220 ctn appraisal X \$3.00 = \$660.00 Field 1C 150 ctns. - 30 ctns. = 120 ctns X \$3.00 \$360.00 Unsold Production was due to Freeze
 Determined acres using MPC1 acreage report - would measure within 5 percent. Calculated stage/guarantee as \$2800 X 50% = \$1400

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	Deduc- tion	Net Cubic Feet	Conver- sion Factor	Gross Prod. (F x G)	Ctns Bu. Ton Lbs. CWT	Shell/ Sugar Factor	FM % Factor	Moisture % Factor	Test WT Factor	Adjusted Production (Horl)xJxKxLxMxN	Prod. Not to Count	Production (N - O)	Value Mkt. Price	Quality Factor (Q1 ÷ Q2)	Production to Count (P x R)
	ABC Packinghouse Anytown, Any State							1626					1626		1626	\$3.83		\$6228
	Unsold							100					100		100	0		0
	u-pick							57					57		57	\$3.00		\$171

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 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, and 1014; 7 U.S.C. § 1506; 31 U.S.C. §§ 3729, 3801, 3812.

22 Section II Total	\$6,399
23 Section I Total	\$64,147
24 Unit Total	\$70,546

25 Adjuster's Signature and Code Number	Date	26 Insured's Signature	Date
1st Inspection	MM/DD/YYYY	1st Inspection	MM/DD/YYYY
2nd Inspection	MM/DD/YYYY	2nd Inspection	MM/DD/YYYY
Final Inspection	MM/DD/YYYY	Final Inspection	MM/DD/YYYY

Mr. Adjuster 12345 I.M. Insured
 Mr. Adjuster 12345 I.M. Insured
 Mr. Adjuster 12345 I.M. Insured

**PRODUCTION WORKSHEET
(FOR ILLUSTRATION PURPOSES ONLY)**

1 Crop/Code Fresh Tomatoes..... 0086	2 Unit 00100	3 Legal Description SW1-96N-30W.....
4 Date of Damage	MM-DD-YYYY	
5 Cause of Damage	HAIL	
6 Primary Cause %	100%	
12 Additional Units	00200	
13 Est. Prod Per Acre	40	

7 Company Agency Any Company
Any Agency

8 Name of Insured I.M. Insured			
9 Claim Number XXXXXXXX		11 Crop Year YYYY	
10 Policy Number XXXXXXXX			
14 Date(s)	1st MM/DD/YYYY	2nd	Final MM/DD/YYYY
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)	
2A		36.0	1.000	D01	141	997	R	Replanted					\$160.00	\$5760			
2B		32.2	1.000	D01	141	997	NR	Not Replanted									
16 TOTAL		68.2											17 TOTALS	\$5760			

NARRATIVE (If more space is needed, attach a Special Report)

Example above shows allowance when the actual cost is less than the maximum allowance

Percent of stand for field 2A is 29%. Insured's actual cost to replant - \$160.00 Maximum allowed is \$175.00 per acre.

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)	
2A		36.0	.500	D01	141	997	R	Replant					\$175.00	\$6300			
2B		32.2	.500	D01	141	997	NR	Not Replanted									
16 TOTAL		68.2											17 TOTALS	\$6300			

NARRATIVE (If more space is needed, attach a Special Report)

Example above shows allowance when the actual cost is more than the maximum allowance when share is considered.

Percent of stand for field 2A is 29%. Insured's actual cost to replant - \$210.00 Maximum allowed is \$175.00 per acre. (Share has yet to be applied.)

(RESERVED)

(RESERVED)

“FOR ILLUSTRATION PURPOSES ONLY”

PLANTING RECORD

Fresh Market Tomato (Dollar Plan), Fresh Market Sweet Corn, Fresh Market Peppers

Planting Period: Fall X Winter ____ Spring

Policy xxxxxxx

Farm Description			Insured Acres		Field ID	Share	Other Person	Date Planted	Staked	Ground
Section	TWP	Range	Whole	10ths						
SW 1/4 5	50	20	36	8	1A	1.000		9/5	x	
SW 1/4 5	50	20	25	4	1B	1.000		9/10	x	
SE 1/4 5	50	20	24	9	1C	1.000		9/15	x	
SW 1/4 6	50	26	36	0	2A	.500	S.Jones	9/15	x	
SE 1/4 6	50	26	32	2	2B	.500	S.Jones	10/8	x	
NW 1/4 4	50	20	12	9	3A	.667	T. Hook	10/10	x	
NW 1/4 4	50	20	15	5	3B	.667	T. Hook	10/13	x	
Remarks										
Signature I.M. Insured							Date MM-DD-YYYY			

(RESERVED)

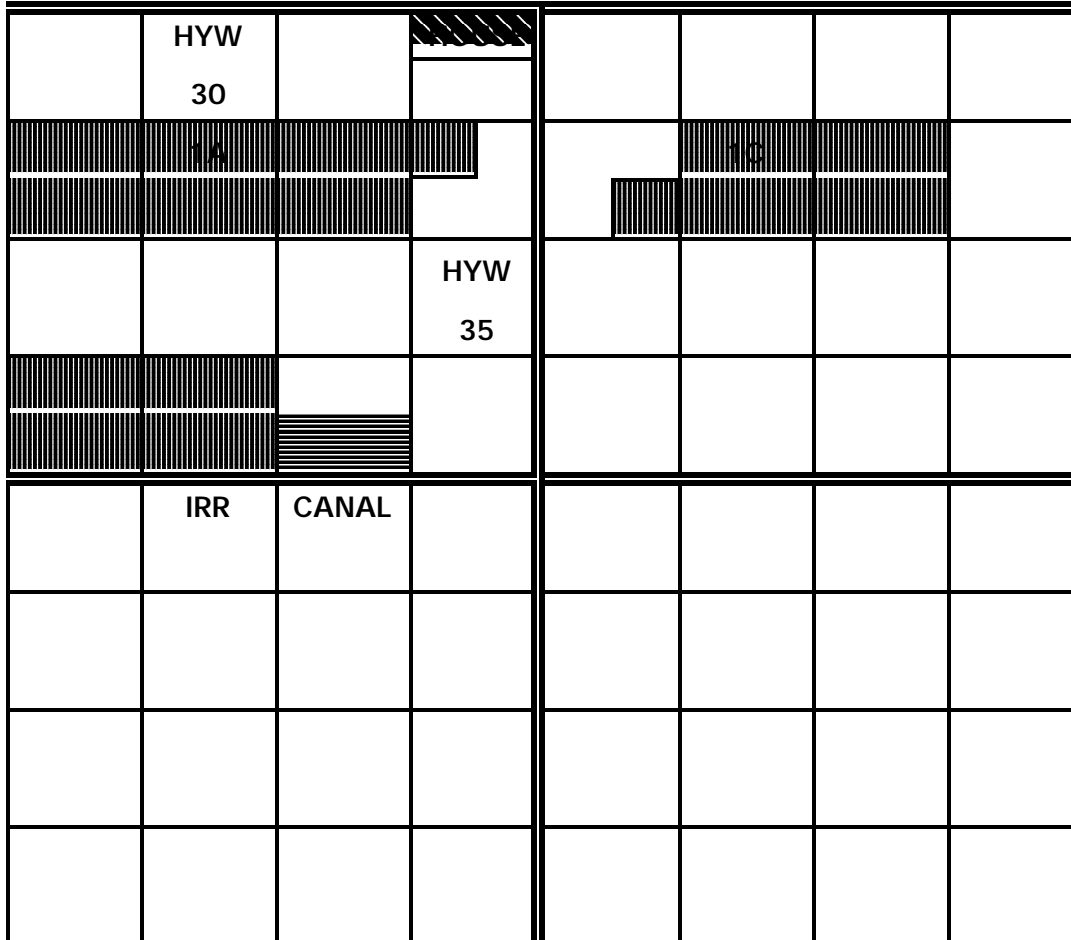
"FOR ILLUSTRATION PURPOSES ONLY"

PLANTING RECORD PLAT MAP

Page 1 of 1

Field Identification and Location Map For Planting Records

Planting Records: Tomatoes X Peppers Crop Year YYYY Unit 00100
 Planting Period Fall X Winter Spring County Any County
 Insured's Name I M Insured Policy Number XXXXXXX
 Insured's Share 1.000 Name of Other Person Sharing N/A
 Legal Description: Section S1/2 5 Township 50 Range 20



Field ID	Direct Seed	Trans-Planted	Stake	Ground	Planted Whole	Acres 10TH	DATE Begin	PLANTED END
1A		X			36	8	9/15/YYYY	9/15/YYYY
1B		X			25	4	9/10/YYYY	9/10/YYYY
1C		X			24	9	9/15/YYYY	9/15/YYYY
Date	MM/DD/YYYY		Signature of insured			I M INSURED		

(RESERVED)

SPECIAL REPORT

Addressed to ABC CO.
Any Town, Any State

Name of Crop Fresh Market (Dollar Plan) Tomatoes Unit No. 00100

Crop Year YYYY

Policy Number XXXXXXXX Name of Insured I.M. Insured

Subject Matter Value Determination of Appraised Production

Field 1A value of the 348 carton/acre appraisal appraised on 10/20/yyyy is \$3.00 per carton.

Field 1B value of the 220 carton/acre appraisal appraised on 12/5/yyyy is \$3.00 per carton.

Field 1C value of the 120 carton/acre appraisal appraised on 12/5/yyyy is \$3.00 per carton.

Use the GREATER of the actual value or \$3.00 as the value per carton of appraised production-to-count.

Date MM/DD/YYYY

Signature of Insured I.M. Insured

(RESERVED)