

United States  
Department of  
Agriculture

Federal Crop  
Insurance  
Corporation



Product  
Development  
Division

FCIC 25340

# **FRESH MARKET PEPPER LOSS ADJUSTMENT STANDARDS HANDBOOK**

**1998 and Succeeding Crop Years**



## FRESH MARKET PEPPER LOSS ADJUSTMENT STANDARDS HANDBOOK

## SUMMARY OF CHANGES/CONTROL CHART

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

- 1 Changes:
  - A Reformatted the M8-Peppers (M8-579) Handbook into the new Loss Adjustment Handbook "Standards". Incorporated the changes for the new Fresh Market Pepper Crop Provisions (98-010).
  - B Added newly developed standards language for PART 1, section 2, Special Instructions, section 8 C, General Provisions not Applicable to Catastrophic Risk Protection (CAT).
  - 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 A, 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, now referenced as appraisal worksheet.
  - G Deleted all references to FCI-74B, now referenced as appraisal worksheet.
  - H Deleted all references to FCI-74C, now referenced as summary of harvested production worksheet.
  - I Changed all references to the "FCI-74 Field Inspection and Claim for Indemnity" form to "production worksheet".
  - J Claim form completion instructions are based on a "Production Worksheet" which resembles that currently used by the insurance industry.
  - K The FCI-74 Production Entries and Calculations example has been removed from the handbook.
  - L The Pepper insurance policy has been removed from the handbook.

FRESH MARKET PEPPER LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (cont.)

- M The example of the FCI-12 Crop insurance application has been removed from the handbook.
- N The examples of the original and revised FCI-19 Crop insurance acreage reports have been removed from the handbook.
- O Part 3, section 22 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 PEPPER LOSS ADJUSTMENT STANDARDS HANDBOOK FCIC-25340						
	SC Page(s)	TC Page(s)	Text Page(s)	Exhibit(s)	Date	Directive Number
Remove	M8-Peppers (3-91) and Replace with FCIC-25340					
Current Index	1-2	1-2	1-46	1(47-48) 2(49-50) 3(51-53)	03-98 03-98 03-98	FCIC-25340 FCIC-25340 FCIC-25340

FRESH MARKET PEPPER LOSS ADJUSTMENT STANDARDS HANDBOOK

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(RESERVED)

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

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25340
SUBJECT:  FRESH MARKET PEPPER LOSS ADJUSTMENT STANDARDS HANDBOOK 1998 AND SUCCEEDING CROP YEARS	DATE: MARCH 19, 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 Pepper (hereafter referred to as Pepper(s)) 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 peppers. 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 Submission Standards Handbook, FCIC-24030.
- 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, Plat Map, and Special Report 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 peppers loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.
- (1) Box - One and one-ninth (1-1/9) bushels of the insured crop.



- (2) Crop Year - Crop year is a period of time that begins on the first day of the earliest planting period for fall-planted peppers and continues through the last day of the insurance period for spring-planted peppers. The crop year is designated by the calendar year that the spring planted peppers are harvested.
- (3) Excess Rain - An amount of precipitation sufficient to directly damage the crop.
- (4) Freeze - The formation of ice in the cells of the plant or its fruit, caused by low air temperatures.
- (5) Fruit Set - The successful pollination of the flower resulting in a burst of growth of the ovary, and usually accompanied by wilting of the flower petals.
- (6) Harvest - The picking of peppers on the unit.
- (7) Tropical Depression - 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 peppers 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 Peppers provisions which are to be considered in this determination include (but are not limited to):

### A Insurability

- (1) Pepper insurability is based upon Fresh Market Bell Peppers grown under an irrigated practice to be harvested and sold as mature fresh market bell peppers. Peppers are insurable, if:
  - (a) Planted within the planting periods designated in the actuarial documents as timely planted on insurable land as provided in the actuarial documents.
  - (b) Grown by someone who has, previously in at least one of the three previous crop years, grew bell peppers for commercial sale or managed a bell pepper farming operation.
  - (c) Grown on acreage covered by plastic mulch except where the Special Provisions allow otherwise.
  - (d) The peppers are initially planted in rows except where the Special Provisions or a written agreement allows otherwise.

**Note:** Refer to the LAM and the Basic Provisions for the definition as to what constitutes an irrigated practice.
- (2) Land which has grown tomatoes, peppers (except replanted peppers as provided in the crop provisions), egg plants, or tobacco must be properly treated (fumigated) before planting peppers.

- (3) Insurance coverage is extended to provide an indemnity when the elected dollar amount of marketable peppers has not been produced. The coverage DOES NOT guarantee a market for the peppers, and efforts must to be made to insure that production shortfall is attributable to insured causes.
  - (4) Insurance coverage is not provided for damage or loss of production due to:
    - (a) Disease or insect infestation, unless no effective control measure exists for such disease or insect infestation;
    - (b) Failure to market the peppers, unless such failure is due to physical damage caused by an insurable cause that occurs during the insurance period;
  - (5) Insurance coverage is not provided for peppers;
    - (a) Interplanted with another crop;
    - (b) Planted into an established grass or legume;
    - (c) Planted to Pimento peppers; or
    - (d) Grown for direct marketing.
  - (6) For the purpose of calculation whether the insurance period has ceased under section 10(f) of the Crop provisions, the elapsed days should be calculated on a unit basis: the adjuster should begin counting the day after planting or transplanting ended on the unit and count through the date the damage occurred.
- B Unit Division: See the insurance contract for unit provisions. Only basic policy units are applicable to Catastrophic Coverage.
- C 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; or
  - (5) Minimum Value Options I and II.

**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 not normally further care for the crop, the acreage 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) peppers 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 peppers;

**NOTE:** Plant stand as defined in the Crop Provisions is 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 occurrence of an insurable cause of an insurable cause of loss is considered the plant stand for replant payment qualification.

- (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); 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.

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

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

**EXAMPLE 1**

Owner/operator with 100% share.  
 36.0 acres replanted on a 68.2 acre unit.  
 Actual cost to replant = \$290.00.  
 Special Provisions Maximum Replant payment allowed = \$300.00  
 The lesser of \$300.00 or \$290.00 is \$290.00.  
 Enter 290.00 in Column "N" of the Production Worksheet.

**EXAMPLE 2**

Landlord with 50% share.  
 36.0 acres replanted on a 68.2 acre unit.  
 Actual cost to replant = \$325.00.  
 Special Provisions Maximum Replant payment allowed = \$300.00.  
 The lesser of \$325.00 or \$300.00 is \$300.00.  
 Use the following additional calculation only if your company guidelines are to apply share prior to entry on the claim form. \$300.00 times .500 (share) = \$150.00.

Enter 150.00 in adjusted potential (item N) if the share has been applied or 300.00 in adjusted potential (item N) if the 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 fresh market peppers (from a completed Certification Form, returned by the insured).
- E For fall or winter plantings which are lost due to insurable causes, the insured is required to replant by the final planting date for the planting period, if the peppers 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 peppers at the time the 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 peppers, collect a replant payment, and continue the original-planting-period coverage.

- F For spring planting-period peppers, the insured is REQUIRED to replant if it is practical to do so (as determined by the insurance provider) within the planting period AND damage occurs within 30 days of the original transplanting or within 60 days of the original direct seeding of the peppers. An indemnity, based upon the stage of the peppers at the time of damage, can be paid if it is not practical to replant 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 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.

- 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" peppers to harvest. In the latter case, the area encompassing the damaged, destroyed, or missing plants can be released for "another use" and be planted to other (non-pepper) plants. The acreage released (determined by the percent of stand lost) is to be recorded on a separate line on the claim form, documenting the pepper 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.

**NOTE:** When the crop is damaged to the extent that the majority of growers in the area 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 peppers had achieved when the damage occurred. The adjuster is cautioned to be certain there is sufficient potential in a damaged pepper crop to warrant further care, BEFORE it is allowed to progress to the next stage guarantee.

10 (RESERVED)

11 (RESERVED)

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

- (1) The following are directions for appraising potential production of Fresh Market Peppers according to growth stages through maturity (Planting-to-Fruit Set and After-Fruit-Set) .
- (2) ANY DEVIATIONS IN THE APPRAISAL METHODS REQUIRE FCIC'S WRITTEN AUTHORIZATION (as described in the LAM).
- (3) 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.
- (4) See the LAM for additional reasons for appraisals.

**B 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 pepper plant. Temperatures that are too low or too high, low light intensity, and adverse soil moisture conditions can adversely affect fruit set. This is also a very difficult time for the adjuster to make an appraisal. If possible the adjuster should, delay the appraisal until the latest practical date, in order to make an accurate appraisal.

Post-harvest appraisals shall be made on all units of a policy with a probable loss on any unit. These appraisals shall 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 peppers due to their rapid deterioration after maturity.

**C Background Information**

- (1) Each pepper plant will normally produce an average of six marketable peppers per plant. Two are set in the crown, two in the first branching, and two in the secondary branching.
- (2) Peppers are normally set in double rows in each 72 inches wide plastic mulch bed.
- (3) The typical plant spacing within a row for peppers is 9 inches or .75 feet, 12 inches or 1.00 foot, and 15 inches or 1.25 feet.

- (4) There are generally an average of 100 peppers per box.

**13 SAMPLE SELECTION STANDARDS**

**A Selecting Representative Samples for Appraisals**

- (1) Determine the number of recommended samples for a field or sub-field 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 sub-field.
- (2) Split the field into sub-fields 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 sub-field 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 Section 13 B, must be explained in the remarks section of the appraisal worksheet.

**B Minimum Sample Recommendations for Representative Samples**

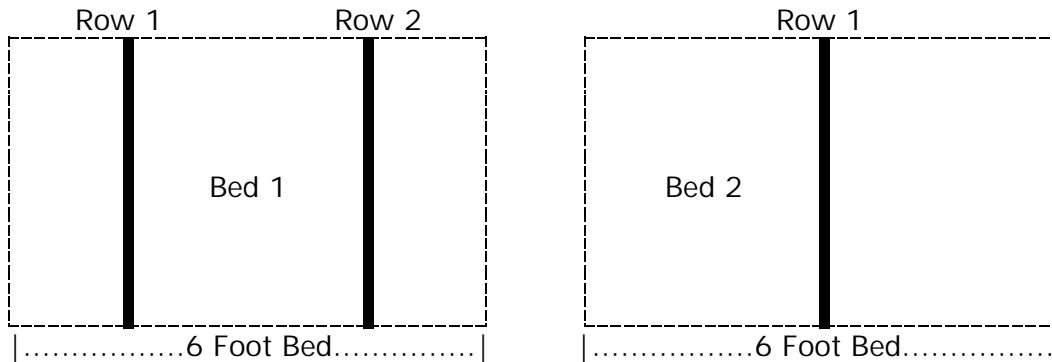
ACRES IN FIELD	MINIMUM NO. OF SAMPLES
0.1 - 10.0	3
10.1 - 20.0	4
Add one additional sample for each additional 10.0 acres (or fraction thereof) in the field or sub-field.	

**C Determining Row Width for Sample Selection**

Instructions for all appraisal methods. 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).



D Normal plastic mulch planting patterns



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

- (1)    Apply the row width to determine the length of row required for the sample.
- (2)    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.

E Determining Row Length for Sample Selection

43,560 square feet equals one acre. 43,560 feet divided by the row spacing in feet to tenths, 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 (recorded in tenth).

- (1)    To determine the row length for 1/100 of an acre sample, when the row spacing is 6.0 feet:

Example: 43,560 divided by 6.0 equals 7,260: this result divided by 100 equals 72.6 feet of row for a sample.

- (2)    To determine the row length for 1/1000 of an acre sample, when the row spacing is 3.0 feet:

Example: 43,560 divided by 3.0 equals 14,520: this result divided by 1000 equals 14.5 feet of row for a sample.

F How to Determine Plants Per Acre

Square feet per acre divided by row width (in feet to tenths) divided by plant spacing (in feet to hundredths) equals plants per acre (single rows).

Example: 43,560 divided by 6.0 (6.0 foot row width) equals 7260 linear feet of row per acre, divided by .75 (9-inch plant spacing) equals 9680 plants per acre.

#### G How to Determine Acreage

An acre is defined in the policy as 43,560 square feet of land when row widths do not exceed six feet, or if row widths exceed six feet, the land area on which at least 7260 linear feet of rows are planted.

To determine the acreage:

- 1 Divide 43,560 (square feet per acre) by the row width, in feet to tenths, for any row width below 6.0 feet. If the row width is 6.0 feet or more, divide by 6.0 feet. The result rounded to tenths is the linear feet of row(s) in one acre. The linear feet of row(s) per acre cannot be less than 7,260.0 feet regardless of the row width.
- 2 Sum the total linear feet of all rows of the same width. 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 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 peppers is not questionable. If the grade is questionable, it may require the adjuster to have a sample graded to obtain an accurate value.

### 14 PEPPER 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, depending on whether plants are Direct-seeded or Transplanted. Fields should be split into sub-fields to reflect distinctly differing stages in different parts of the field.
- (3) For hail damage the stage of growth can be determined by counting the days from seeding or transplanting to the date of damage.

B The Progressive Amounts of Insurance Per Acre by Stage

STAGE	PERCENT OF THE AMOUNT OF INSURANCE PER ACRE INSURED SELECTED	LENGTH OF TIME IF DIRECT-SEEDED	LENGTH OF TIME IF TRANSPLANTED
1	65	From planting through the 74th day after planting	From planting through the 44th day after planting
2	85	From the 75th day after planting until the beginning of stage 3	From the 45th day after planting until the beginning of stage 3
3	100	Begins the earlier of 110 days after planting or the beginning of harvest	Begins the earlier of 80 days after planting or the beginning of harvest

C Determining the stage amount of insurance per acre

Example: The insured selected \$3262 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 65%.

Multiply 3262 by 65% = 2120 (rounded to nearest whole dollar) to obtain the stage 1 per acre amount of insurance

15 **APPRAISAL METHODS**

A Appraisal Method, Planting to Fruit Set

- (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)
- (2) Surviving plant counts are converted to a percent potential remaining in the field by dividing the total surviving plants by the total original plants.
- (3) Using the percent potential, the adjuster shall convert this percentage to 1-1/9 bushel boxes. See section 16 for example of the appraisal worksheet and section 12 C for background information.

B Appraisal Method, After Fruit Set

- (1) This method is based on the number of mature green and red peppers remaining on acreage which the pepper plants produced or would have produced by the end of the insurance period. DO NOT include peppers which DUE TO INSURABLE CAUSES, would not be marketable.

- (2) For any appraised potential on acreage that has been harvested the third time, count only the appraisal in excess of 25 1-1/9 bushel boxes per acre. The net (reduced) appraisal is entered on the appraisal worksheet and claim form. This entry will never be less than zero.
- (3) The average number of peppers for all samples is determined by dividing the total number of peppers by the number of sample plots.
- (4) The average number of peppers from representative samples shall be converted to an average 1-1/9 bushel box per sample by dividing the average number of peppers by 100 (the number of peppers in one 1-1/9 bushel box).
- (5) The average 1-1/9 bushel box per sample multiplied by the acreage factor (1000 for 1/1000 acre or 100 for 1/100 acre) will equal the average number of 1-1/9 bushel boxes of peppers per acre.

**16 APPRAISAL WORKSHEET ENTRIES AND COMPLETION STANDARDS**

**A General Information**

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

**B Standard items and numbers contained in this section correspond with the sample appraisal worksheet.**

**C Separate appraisal worksheets are required for each unit appraised. Refer to section 13 B for sampling requirements.**

**D An appraisal for potential production is to be completed on any acreage that has not been harvested the third time.**

**E The minimum value options I and II are applicable only to production if it is harvested.**

**APPRAISAL WORKSHEET INSTRUCTION - PEPPER (PLANTING TO FRUIT SET)**

Verify or make the following entries:

**Standard Items**

**Information Required**

1	<b>Insured's Name</b>	Name of the legal entity that identifies to whom the policy is issued.
2	<b>Policy Number</b>	Insured's assigned policy number.
3	<b>Unit Number</b>	Five-Digit unit number from the acreage report after it is verified to be correct. (e.g., 00100)
4	<b>Stage</b>	Production stage at time of damage (e.g. 1, 2, or 3). See section 14 or the Pepper Crop provisions.
5	<b>Fraction of an Acre</b>	"1/100" (See section 13 E for sample row length).
6	<b>Crop</b>	"Peppers" (0083).
7	<b>Crop Year</b>	Crop year (YYYY) for which the claim has been filed, as defined in the policy.
8	<b>Planting Period</b>	Planting period (e.g. Fall, Winter, or Spring). See the acreage report for the planting date and the actuarial documents special provisions to determine the planting period.
9	<b>Row Width</b>	Row width in whole feet.
10	<b>Plant Spacing</b>	Plant spacing within the row in whole inches (e.g., 9) .
11	<b>Field ID</b>	Field or sub-field identification symbol. For replants, if a portion of the field appears to be ineligible for a replant payment, but other acreage is eligible, split the field into sub-fields.
12	<b>Acres</b>	Acres (to tenths) in the field or sub-field being appraised.
13	<b>Planting Date</b>	Planting date (MMDD). See the acreage report and planting record for the planting date.
14	<b>Number of Surviving Plants</b>	Number of surviving plants in the sample plot.
15	<b>Number of Original Plants</b>	Number of original plants in sample plot.
16	<b>Number of Surviving</b>	Total number of all plants surviving in all samples.
17	<b>Number of Original</b>	Total number of original plants in all samples.
18	<b>Percent</b>	Result of dividing number of surviving plants (item 16) by number of original plants (item 17) (round to the nearest whole percent). For replant payments this entry must be less than 50 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 the original number of plants per acre (item 19) by percentage of the plants remaining (item 18 expressed as a decimal) rounded to the nearest whole number.
- 21 **Factor** Factor ".06" for peppers.
- 22 **Boxes/Cartons** Result of multiplying the number of surviving plants (item 20) by the pepper factor (item 21). Round to the nearest whole box (1-1/9 bushels).
- 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's) signature and date. Before obtaining insured's signature, REVIEW ALL ENTRIES on the appraisal worksheet WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.
- 25 **Adjuster's Code No., Signature, and Date** Signature of adjuster, code number, and date after the insured (or 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. 00200			4. STAGE 1			5. FRACTION OF AN ACRE 1/100					
			6. CROP Peppers 0083					7. CROP YEAR YYYY			8. PLANTING PERIOD Fall			9. ROW WIDTH 6 Ft.			10. PLANT SPACING 9 inches					
FIELD ID	ACRES	PLANTING DATE	14 NUMBER OF SURIVING PLANTS/SAMPLE PLOT								16 NO. SURIV.		PERCENT	PLANTS/ ACRE	PLANTS SURIV.	FACTOR	BOXES/ CARTONS					
			15 NUMBER OF ORIGINAL PLANTS/SAMPLE PLOT								17 NO. ORIG.											
11	12	13											18	19	20	21	22					
2A	36.0	09/08	14	33	25	39	22	20				16	139	29	X	9680	=	2807	X	0.06	=	168
			15	98	95	96	96	95				17	480									
			14								16											
			15								17			X	=		X	=				
			14								16			X	=		X	=				
			15								17			X	=		X	=				
			14								16			X	=		X	=				
			15								17			X	=		X	=				
			14								16			X	=		X	=				
			15								17			X	=		X	=				

23. REMARKS  
 Field 2A, has a 29% stand remaining; qualified for Replant payment      Field 2B is not damaged.

24. INSURED'S SIGNATURE I.M. Insured		DATE MM-DD-YYYY	25. CODE NO. XXXXXX	ADJUSTER'S SIGNATURE I.M. Adjuster	DATE MM-DD-YYYY
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(RESERVED)



**APPRAISAL WORKSHEET INSTRUCTION - PEPPER (AFTER FRUIT SET)**

Verify or make the following entries:

<u>Standard Items</u>	<u>Information Required</u>
1 <b>Insured's Name</b>	Insured's Name that identifies exactly the person (legal entity) to whom the policy is issued.
2 <b>Policy Number</b>	Insured's assigned Policy Number.
3 <b>Unit Number</b>	The five-digit unit number from the acreage report, after it is verified to be correct.
4 <b>Row Width</b>	Row width in feet.
5 <b>Crop</b>	Peppers (0083).
6 <b>Crop Year</b>	Crop Year, as defined in the policy, for which the claim has been filed "YYYY".
7 <b>Planting Period</b>	Planting period (e.g. Fall, Winter, or Spring). See the acreage report for the planting date and the actuarial documents Special Provisions to determine the planting period.
8 <b>Field ID</b>	Field or sub-field identification symbol. For post-harvest appraisals, split the field into sub-fields, as practical, for acreage with potential production of less than 25 1-1/9 bushel boxes per acre and more than 25 1-1/9 bushel boxes per acre.
9 <b>Acres</b>	Acres (to tenths) in the field or sub-field being appraised.
10 <b>Stage</b>	Production stage at time of damage. See section 14 or pepper crop provisions to identify stage.
11 <b>Fraction of an Acre</b>	Fraction of acre used to complete the appraisal (1/1000, or 1/100). See section 13 E for sample row length.
12 <b>Number of Peppers in each Sample</b>	Enter number of mature green and red peppers which were produced or would have been produced to the mature stage by the end of the insurance period.
13 <b>Total Peppers All Samples</b>	Sum entries in number of peppers in each sample (item 12).
14 <b>Total Sample Plots</b>	Total number of sample plots in number of peppers in each sample (item 12).
15 <b>Average Number Peppers</b>	Result (to tenths) of dividing total number peppers in all samples (item 13) by total number of sample plots (item 14).

- 16 **Number Peppers in One Box** Average number of peppers in one 1-1/9 bushel box "100".
- 17 **Average Boxes / Sample** Result (to thousandths) of dividing the average number of peppers per sample (item 15) by number of peppers per box [100] (item 16).
- 18 **Acreage Factor** If entry in fraction of an acre (item 11) is 1/1000, enter "1000"; if entry in fraction of an acre (item 11) is 1/100, enter "100."
- 19 **Boxes Peppers Per Acre** Result of multiplying average boxes per sample (item 17) by acreage factor (item 18). Round to the nearest whole box.
- 20 **Remarks** Remarks. Specify, by line, the number of harvests which have been completed on the acreage and which appraisals have been reduced by 25 boxes per acre, as applicable.
- 24 **Insured's Signature and Date** Insured's (or insured's authorized representative's) signature and date. Before obtaining insured's signature, REVIEW ALL ENTRIES on the appraisal worksheet WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.
- 25 **Adjuster's Code No., Signature, and Date** Signature of adjuster, code number, and date after the insured (or authorized representative) has signed.

FOR ILLUSTRATION PURPOSES ONLY APPRAISAL WORKSHEET (Fruit Set to Maturity)					1. INSURED'S NAME I.M INSURED		2. POLICY NO. XXXXXXXX		3. UNIT NO. 00100	4. ROW WIDTH 3 FEET											
					5. CROP PEPPERS 0083			6. CROP YEAR YYYY	7. PLANTING PERIOD FALL												
FIELD ID	ACRES	STAGE	FRACTION OF AN ACRE	NUMBER OF PEPPERS IN EACH SAMPLE					TOTAL PEPPERS ALL SAMPLES	TOTAL SAMPLE PLOTS	AVERAGE NUMBER PEPPERS	NUMBER PEPPERS IN ONE BOX	AVERAGE BOXES/SAMPLE	ACREAGE FACTOR	BOXES PEPPER PER ACRE						
8	9	10	11	12					13	14	15	16	17	18	19						
1B	25.4	3	1/1000	41	32	27	38	52	190	÷	5	=	38.0	÷	100	=	0.380	X	1000	=	380
										÷		=		÷	100	=		X		=	
										÷		=		÷	100	=		X		=	
										÷		=		÷	100	=		X		=	
										÷		=		÷	100	=		X		=	
20. REMARKS																					
Double rows per 6 foot bed. Field 1B had hail damage. Field 1B Stage 3 No Harvest Field 1A Released to plant to melons on prior inspection Field 1C will be harvested																					
21. INSURED'S SIGNATURE I. M. INSURED					DATE MM-DD-YYYY		22. 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 form to record production of peppers which are harvested.

- (1) Record production, U-Pick production (including "penhookers," etc.), and unsold production on separate Summary of Harvested Production worksheets.
- (2) A Separate worksheet is required for each field or sub-field inspected.

**NOTE:** Scavenged ("penhooker") peppers 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 the Special Provisions for the allowable cost. File a copy of the printout sheets in the contract folder.

C Actual allowable cost for harvested production will include only those allowable costs shown in the special provisions, 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.

**Verify or make the following entries:**

<u>Standard Items</u>	<u>Information Required</u>
1 <b>Insured's Name</b>	Insured's Name that identifies exactly the person (legal entity) to whom the policy is issued.
2 <b>Crop</b>	Peppers 0083.
3 <b>Crop Year</b>	Crop year "YYYY", as defined in the policy, for which the claim has been filed.
4 <b>Policy Number</b>	Insured's assigned policy number.
5 <b>Planting Period</b>	Planting period (e.g. Fall, Winter, or Spring). See the acreage report for the planting date and the actuarial documents General Statements to determine the planting period.
6 <b>Unit Number</b>	Five-digit unit number from the acreage report after it is verified to be correct. (e.g., 00100)
7 <b>Name and Address of Buyer/Packer</b>	Name, address and telephone number of the buyer/packer of the production. Make no entry on the unsold production worksheet. See section 17 A (1).
8 <b>Sale Date</b>	

		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	<b>Load Number</b>	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. Enter "u-pick" for u-pick and penhooker production.
10	<b>Number of Boxes/ Cartons/Crates</b>	For packed production, enter the number of boxes per load. For u-pick, penhooker, and unsold production, enter the number of boxes of such production.
11	<b>Value Per Box/Carton/Crate</b>	Value per box, determined by dividing the gross value of sales (from the sales invoice) by the number of boxes sold.
12	<b>Allowable Cost</b>	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".
13	<b>Net Value</b>	Subtract allowable cost (item 12) from value per box (item 11). If the value is negative enter "0".
14	<b>Total Value per Load</b>	Multiply number of boxes (item 10) by net value per box (item 13). Enter the results to whole cents.
15	<b>Total Boxes/ Cartons/Crates All loads</b>	Sum the number of boxes from number of boxes column (item 10.)
16	<b>Total (\$) Value All Loads</b>	Sum value for all loads from total value per load column (item 14).
17	<b>Total (\$) Value All Loads</b>	Dollar amount determined in total (\$) value all loads (item 16).
18	<b>Total Boxes/ Cartons/Crates</b>	Total boxes determined in total number of boxes, cartons, crates all loads (item 15).
19	<b>Value per Box/ Carton/Crate</b>	Divide total (\$) value all loads (item 17) by total boxes, cartons, crates (item 18). Enter result to whole cents.
24	<b>Insured's Signature and Date</b>	Insured's (or insured's authorized representative's) signature and date. Before obtaining insured's signature, REVIEW ALL ENTRIES on the appraisal worksheet WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.

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

<b>For Illustration Purposes only</b> (Peppers/Fresh Tomatoes/Fresh Sweet Corn) <b>SUMMARY OF HARVESTED PRODUCTION</b>		1. INSURED'S NAME I.M. Insured		2. CROP Pepper 0083		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								
<b>PART I - PRODUCTION</b>								
SALE DATE	LOAD NUMBER	NO. OF BOXES/ CARTONS/CRATES	VALUE PER BOX/ CARTON/CRATE	ALLOWABLE COST	NET VALUE	TOTAL VALUE PER LOAD		
8	9	10	11	12	13	14		
12-11-YYYY	21642	185	\$11.00	\$4.85	\$6.15	\$1,137.75		
12-11-YYYY	21645	170	\$13.00	\$4.85	\$8.15	\$1,385.50		
12-11-YYYY	21647	150	\$6.00	\$4.85	\$1.15	\$172.50		
12-11-YYYY	22450	160	\$5.00	\$4.85	\$0.15	\$24.00		
12-18-YYYY	22690	170	\$15.00	\$4.85	\$10.15	\$1,725.50		
12-18-YYYY	23100	100	(\$0.90)	\$4.85	\$0.00	\$0.00		
12-20-YYYY	24250	90	\$2.00	\$4.85	\$0.00	\$0.00		
12-22-YYYY	24301	140	\$6.00	\$4.85	\$1.15	\$161.00		
12-24-YYYY	24330	150	\$11.00	\$4.85	\$6.15	\$922.50		
12-30-YYYY	24600	131	\$7.67	\$4.85	\$2.82	\$369.42		
USE SEPARATE PAGES TO REPORT SOLD, UNSOLD, AND U-PICK								
15. TOTAL BOXES/CARTONS/ CRATES ALL LOADS		1446		16. TOTAL (\$) VALUE ALL LOADS			\$5,898.17	
<b>PART II - WEIGHTED VALUE</b>								
17. TOTAL (\$) VALUE ALL LOADS \$5,898.17		18. TOTAL BOXES/CARTONS/CRATES 1446			19. VALUE PER BOX/CARTON/CRATE \$4.08			
20. INSURED'S SIGNATURE I.M. Insured		DATE MM-DD-YYYY	21. CODE NUMBER XXXXXX		ADJUSTER'S SIGNATURE I.M. Adjuster		DATE 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 or deviations in this handbook. See the LAM for additional information.

**20 (RESERVED)**

**21 (RESERVED)**

**PART 3 - PEPPER 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 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 (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	"Peppers" (0083).
2 Unit Number	Five-digit unit number from the acreage report after it is verified to be correct (e.g., 00100).
3 Legal Description	Section, Township, and Range numbers or other legal description that identifies the location of the unit.
4 Date of Damage	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."
	<b>Note:</b> See the Basic Provisions and Pepper Crop Provisions for information pertaining to insured and uninsured causes of loss.
	Disease or insect infestation are not insured causes of damage, unless no effective control measure exists for such disease or insect infestation.
	Failure to market the peppers, 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.
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	<b>Company Name/ Agency Name</b>	Company name and agency name.
8	<b>Name of Insured</b>	Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.
9	<b>Claim Number</b>	Enter the claim number as assigned by the insurance provider.
10	<b>Policy Number</b>	Insured's assigned policy number.
11	<b>Crop Year</b>	Crop year for which the claim is filed, as defined in the policy.
12	<b>Additional Units</b>	<p>P&amp;R MAKE NO ENTRY.</p> <p>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.</p> <p>Note: If more spaces are needed for non-loss units, enter the unit numbers in the narrative or on an attached Special Report identified as "Non-Loss Units".</p>
13	<b>Estimated Production Per Acre</b>	<p>P&amp;R MAKE NO ENTRY.</p> <p>F Enter the estimated yield per acre in whole boxes of all non-loss units for the crop at the time of final inspection.</p>
14	<b>Date(s) of Notice</b>	<p>P</p> <ul style="list-style-type: none"> <li>a Enter the date the notice of damage was given for the unit in item 2.</li> <li>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.</li> <li>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.</li> <li>d If the inspection is initiated by the insurance provider, enter "Company Insp.." instead of the date.</li> </ul>

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 (month, day, year). 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 policy (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 policy number. Handle these companion policies according to insurance provider instructions.
  - (2) If the OTHER person has a multiple-peril policy and a DIFFERENT insurance provider or agent services it, enter the name of the insurance provider and /or agent (and policy 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 a hail and fire exclusion is in effect.

**Verify or make the following entries:**

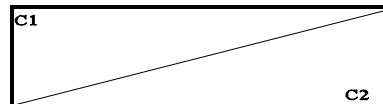
<u>Standard Items</u>	<u>Information Required</u>
A <b>Field ID</b>	<p>The field identification symbol from a sketch map or an aerial photo. See the "Narrative Instructions." In the margin (or in a separate column), enter the date of inspection for the last line entry of each inspection.</p> <p>Note: 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 <b>Preliminary Acres</b>	<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&amp;F   MAKE NO ENTRY.</p>
C <b>Final Acres</b>	<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"> <li>a     Put to other use without prior consent;</li> <li>b     Abandoned; or</li> <li>c     Damaged by uninsured causes.</li> </ul> <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>

- 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.

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



- 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 shown 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 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"     Enter "NR" for acreage not replanted or not qualifying for a replant payment. Acreage does not qualify for a replant payment if the appraisal for stand reduction is 50 percent 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     Stage as defined in section 14 and in the Pepper 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"              Use made of acreage  
"WOC"                              Other use without consent  
"SU"                                 Solely uninsured  
"ABA"                                Abandoned without consent  
"H"                                    Harvested  
"UH"                                 Unharvested

Verify any "Intended Use" entry. If the final use of the acreage was not as indicated, strike out the original line



and initial it. Enter all data on a new line showing the correct "Final Use."

**J Appraised Potential**

R MAKE NO ENTRY.

P&F The value of the appraised potential per acre in dollars and cents. Whole boxes per acre times the greater of the;

(a) actual value per box (see section); or

(b) Minimum value per box in the Special Provisions.

**Note:** For any appraised potential on harvested acreage, count only the appraisal in excess of 25 1-1/9 bushel boxes. This entry will never be less than "0". Show the calculation in the narrative.

**K<sub>1</sub> Moisture %**

MAKE NO ENTRY.

**K<sub>2</sub> 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 dollar 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 the harvested production from any acreage damaged SOLELY by uninsured causes separate from other production.

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

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

b Refer to the LAM when a Hail and Fire Exclusion is in effect.

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

N **Adjusted Potential** R Enter in dollars and cents per acre allowed for replanting. Show the calculation in the narrative. (See Section 9 for qualifications and computations)

P&F The result of adding appraised potential (item J) plus uninsured cause of loss (item M).

O **Total to Count** P MAKE NO ENTRY.

F Result of the final acres (item C or item C<sub>1</sub>) (as applicable for **actual** acres) times adjusted potential (item 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. See section 14 B for the percent of coverage for each stage, and an example of per acre stage guarantee calculation. Rounded to whole dollars.

Q **Total** R MAKE NO ENTRY.

P&F Result of final acres (Item C or item C<sub>2</sub>) (as applicable for **reported** acres) times the stage guarantee per acre (item P). Use final acres (Item C) if the acreage is not under-reported. Rounded to whole dollars

16 **Total Acres** P MAKE NO ENTRY.

R&F Total Actual Acres (item C or item C<sub>1</sub>) (if there are under reported acres), round to tenths.

17 **Totals** P MAKE NO ENTRY.

- R Sum the entries in total to count (column O).
- F Sum the entries in total to count (column O) and sum the entries in STAGE GUARANTEE Total (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 qualifications 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, adjusters 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 in this item or on an attachment. If an attachment is prepared, so indicate.
- 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. Also see the LAM.
- g State that there is "No other fire insurance" when fire damages or destroys the insured pepper crop and the 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 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 sketch map, the disposition of acreage destroyed or put to other use with or without consent.

- m Explain any difference between 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 insurance provider instructions.
- p Explain any delayed notices or delayed claims as instructed in the LAM.
- q Document any authorized estimated acres shown in Section 1, Final acres (item C) as follows: "Line 3 'E' acres authorized by insurance provider MM/DD/YYYY."
- r Document, in the "Narrative" or a Special Report, the method and calculation used to determine acres for the unit. See the LAM.
- s Document (in the "Narrative" or on an attachment) any other pertinent information, including any data to support any figures or factors used to calculate the production. If on an attachment, enter "See attachment."
- 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 (pepper plants with no production or peppers 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 buyer, packinghouse, etc. as applicable in measurements items B - E.

- (3) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:
- (a) Different buyers packing houses. The insured must have maintained satisfactory records of ALL production sold or stored. Verify any buyer or packinghouse records.
  - (b) Unsold production
  - (c) U-pick production
- Note:** Scavenged (“penhooker”) peppers and other production harvested and sold to other than the packing house are to be reported as u-pick.
- (d) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
  - (e) There will generally be no harvested production entries in items A through S for preliminary inspections.
  - (f) 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.
  - (g) The total value of harvested production will be the greater of:
    - 1 the harvested 1-1/9 bushel boxes times the minimum value shown in the Special Provisions. (depending on the option selected by the insured); or
    - 2 the sold 1-1/9 bushel boxes times the price received minus the allowable cost (the net price must not be less than zero for any 1-1/9 bushel box).
  - (h) 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.
  - (i) If the insured cannot provide the number of boxes harvested from insurable u-pick acreage but can provide the total dollars received for that production, divide the dollar amount received by the minimum value per box shown in the special provisions to obtain the number of boxes to count.

Verify or make the following entries:

**Standard Items**

**Information Required**

18	<b>Date Harvest Completed</b>	P	MAKE NO ENTRY.
		R&F a	Enter the date the ENTIRE acreage was either:

- (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 that 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 fields in the area. If "No" is checked, explain in the "Narrative."
- 20 **Assignment of Indemnity** Check "YES" only if an assignment of a pepper 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 pepper 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 the same unit, to three-decimal places.
- A2 **Field ID** MAKE NO ENTRY.
- B - E **Measurements (Buyers, Packers, or Processors)** For peppers stored or sold, enter the name and address of the buyer, packinghouse, or processor as applicable.
- For unsold production enter "UNSOLD".
- For u-pick production sold off insurable acreage, enter "U-PICK".
- F - H **Gross Production** MAKE NO ENTRY.
- I **Bu., Ton, Lbs., Cwt.** a Line through Bu., Ton, Lbs., CWT. (~~Bu., Ton, Lbs., CWT~~) and enter "BOX".

b Total harvested sold or unsold production in whole boxes. Separate line entries are required for each buyer or packer, 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 boxes of "u-pick" (and penhooker) production harvested from insurable acreage. If the insured will not or cannot provide the number of boxes harvested from "u-pick" acreage and the adjuster cannot determine such production, not less than the amount of insurance per acre must be assigned to the acres affected.

J - M **Adjustments to Harvested Production**

MAKE NO ENTRY.

N **Adjusted Production**

Enter number of boxes from gross production Box Bu Ton Lbs Cwt (item I).

O **Production Not to Count**

Enter whole boxes 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 box (as determined in value (item Q<sub>1</sub>)) 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 production not to count (item O) from the entry in adjusted production (item N).

Q<sub>1</sub> **Value**

Enter the dollars and cents value per box for harvested

sold and unsold marketable peppers. The value per box will be the greater of:

- a The actual value for each box (not less than zero) of sold production from item 19 of the Summary of Harvested Production. or
- b The applicable of the following
  - (1) The minimum value per box shown in the Special Provisions, if a minimum value option is not in effect. or
  - (2) The minimum value option I value per box shown in the Special Provisions, if the minimum value option I is in effect. or
  - (3) The minimum value option II value per box shown in the Special Provisions, if the minimum value option II is in effect.

Enter a "0.00" value for unmarketable unsold production damaged by an insurable cause of loss on a separate line from sold production.

Q <sub>2</sub>	<b>Market Price</b>		MAKE NO ENTRY.
R	<b>Quality Factor</b>		MAKE NO ENTRY.
S	<b>Production to Count</b>		Result of the production entry from Production (item P) times entry from Value (item Q <sub>1</sub> ). Rounded to whole dollars
22	<b>Section II Total</b>	F	Sum the entries in production to count (column S) in whole dollars.
23	<b>Section I Total</b>	F	Enter figure from Section I totals (item 17) total to count (column O) in whole dollars.
24	<b>Unit Total</b>	F	Result of harvested production in Section II total (Item 22) plus appraised production Section I total (Item 23) in whole dollars.
25	<b>Adjuster's Signature and Code Number</b>	P	Signature of adjuster, code number, and date signed <b>after</b> the insured (or authorized representative) has signed. For an absentee insured, enter 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** 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 PEPPERS 0083	2 Unit 00100	3 Legal Description S 1/2- 5-50-20	<b>(FOR ILLUSTRATION PURPOSES ONLY) PRODUCTION WORKSHEET</b>				8 Name of Insured I.M. Insured			
4 Date of Damage MMM-DD	MMM-DD	7 Company Any Company	9 Claim Number XXXXXXXX				11 Crop Year YYYY			
5 Cause of Damage HAIL	FREEZE	7 Agency Any Agency	10 Policy Number XXXXXXXX				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	E38.0	36.8	1.000	D01	140	335	1	To Melons	860.00				860.00	31,648	2120	78,016	
1B		25.4	1.000	D01	140	335	3	UH	1520.00				1520.00	38,608	3262	82,855	
1C		24.9	1.000	D01	140	335	3	H	308.00				308.00	7,669	3262	81,224	
16 TOTAL		87.1											17 TOTALS		77,925		242,095

NARRATIVE (If more space is needed, attach a Special Report) Insured selected option II Minimum price is \$0.00 per box. Field 1A 215 box appraisal X \$4.00 = \$860  
 Field 1B 380 boxes X \$4.00 = 1520 Field 1C 102 boxes - 25 = 77 X \$4.00 = \$308. Unsold production was due to Freeze Permanent Fields verified See attached special report

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"/>							
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 Per Ton Lbs. GWT	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)	
Any Packer								1446					1446		1446	4.08		5,900	
Any town, Any State																			
UNSOLD								87					87		87	0.00		0	
U-PICK								92					92		92	2.75		253	

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 and 3801, 3812.

22 Section II Total	6153
23 Section I Total	77,925
24 Unit Total	84,078

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	Mr. Adjuster 12345			MMDDYYYY		2nd Inspection	I.M. Insured			MMDDYYYY	
Final Inspection	Mr. Adjuster 12345			MMDDYYYY		Final Inspection	I.M. Insured			MMDDYYYY	

1 Crop/Code .....PEPPERS..... 0083	2 Unit 00200	3 Legal Description .....SW 6-50-20.....
4 Date of Damage MMM-DD	5 Cause of Damage HAIL	6 Primary Cause % 100%
12 Additional Units		
13 Est. Prod Per Acre		

(FOR ILLUSTRATION PURPOSES ONLY)  
PRODUCTION WORKSHEET

7 Company Any Company  
Agency Any Agency

8 Name of Insured I.M. Insured			
9 Claim Number XXXXXXXX		11 Crop Year YYYY	
10 Policy Number XXXXXXXX			
14 Date(s) Notice of Loss	1st MMDDYYYY	2nd	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)
2A		36.0	1.000	D01	140	335	R	Replanted					290.00	10440.00		
2B		32.2	1.000	D01	140	335	NR	Not Replanted								
16 TOTAL		68.2											17 TOTALS	10440.00		

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 cent of stand for field 2A is 29%. Actual cost of replant \$290.00 per acre.  
Maximum allowance \$300.00 per acre Actual cost used.

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	140	335	R	Replanted					300.00	10800.00		
2B		32.2	.500	D01	140	335	NR	Not Replanted								
16 TOTAL		68.2											17 TOTALS	10800.00		

NARRATIVE (If more space is needed, attach a Special Report)  
Example above shows allowance when the actual cost is more than the maximum allowance.

Percent cent of stand for field 2A is 29%. Actual cost of replant \$325.00 per acre times .500 share equals \$162.50.  
Maximum allowance \$300.00 times .500 share equals \$150.00. Maximum allowance used.

(RESERVED)

(RESERVED)

FOR ILLUSTRATION PURPOSES ONLY  
PLANTING RECORD

Fresh Market Tomato, Fresh Sweet Corn, Fresh Market Peppers

Planting Period:    Fall   X      Winter        Spring        Policy   XXXXXXXX  

Farm Description			Insured Acres		Field ID	Share	Other Person	Date Planted	Tomato Only	
Section	TWP	Range	Whole	10ths					Staked	Ground
SW 1/4 5	50	20	36	8	1A	1.000		9/05		
SW 1/4 5	50	20	25	4	1B	1.000		9/10		
SE 1/4 5	50	20	24	9	1C	1.000		9/15		
SW 1/4 6	50	26	36	0	2A	.500	S.Jones	9/8		
SE 1/4 6	50	26	32	2	2B	.500	S. Jones	9/12		
NW 1/4 4	50	20	12	9	3A	.667	T.Smith	9/04		
NW 1/4 4	50	20	15	5	3B	.667	T.Smith	9/18		
Remarks										
Signature                    I.M. Insured							Date    MM-DD-YYYY			

(RESERVED)

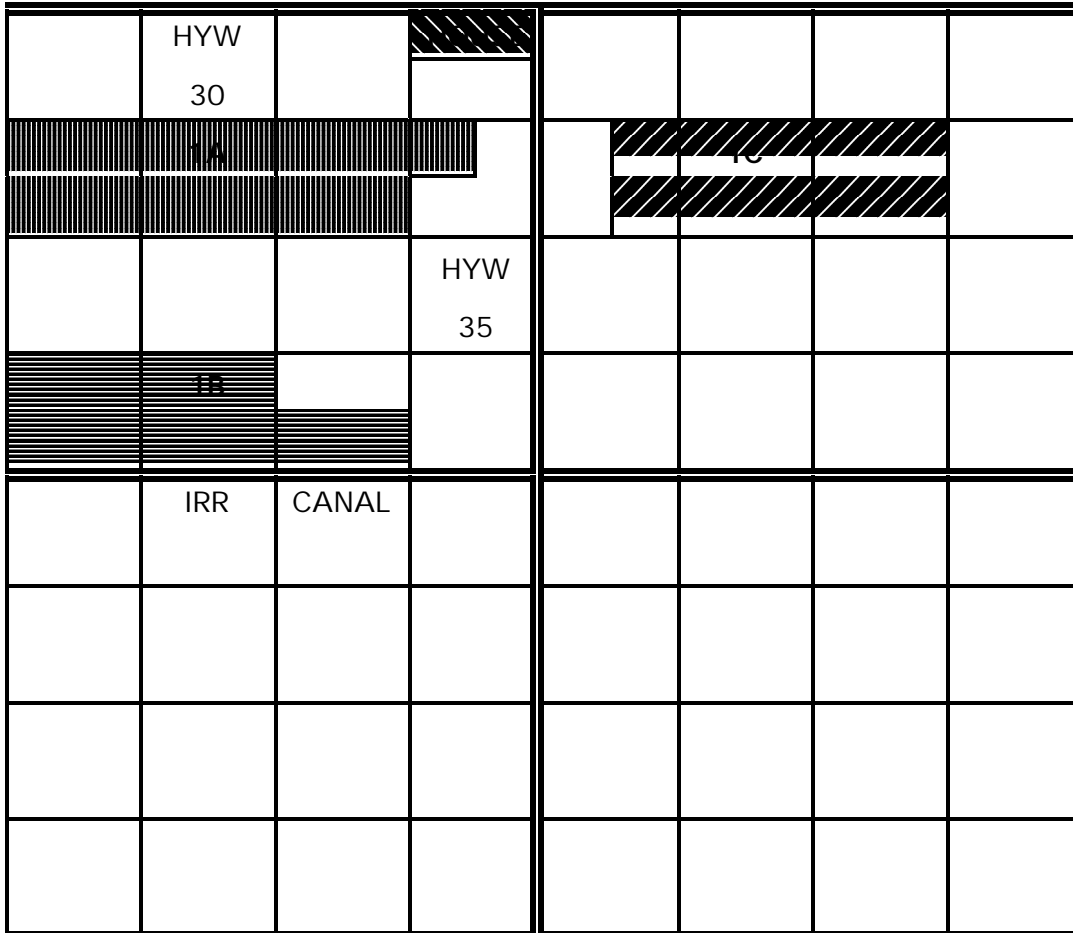
FOR ILLUSTRATION PURPOSES ONLY

PLANTING RECORD PLAT MAP

Page 1 of 1

Field Identification and Location Map For Planting Records

Planting Records: Tomatoes      Peppers X 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 S½ 5 Township 50 Range 20



Field ID	Direct Seed	Trans-Planted	Stake	Ground	Planted Whole	Acres 10TH	DATE PLANTED	
							Begin	END
1A		X			368		9/05/YYYY	9/05/YYYY
1B		X			254		9/10/YYYY	9/10/YYYY
1C		X			249		9/15/YYYY	9/15/YYYY
Date	MMDDYYYY		Signature of insured			I M INSURED		



(RESERVED)

For ILLUSTRATION PURPOSES ONLY  
SPECIAL REPORT

Addressed to ABC Company  
Any Town, Any State

Name of Crop PEPPERS Unit No. 00100 Crop Year YYYY

Name of Insured I.M. Insured Policy Number XXXXXXXX

Subject Matter Value Determination of Appraised Production

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Field 1A value of the 215 box/acre appraisal appraised on 10/20/YYYY is \$4.00 per box.

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Field 1B value of the 380 box/acre appraisal appraised on 12/5/YYYY is \$4.00 per box.

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---

Field 1C value of the 102 box/acre appraisal appraised on 12/5/YYYY is \$4.00 per box.

---

---

Calculated stage 1 per acre guarantee as  $3262 \text{ times } .65 = 2120$

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Use the GREATER of the actual value or \$4.00 as the value per box of appraised  
production-to-count.

---

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Signature I.M. Adjuster Date MM-DD-YYYY

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(RESERVED)

(RESERVED)