

United States
Department of
Agriculture



Federal Crop
Insurance
Corporation



Product
Development
Division

FCIC-25340 (09-1999)

FRESH MARKET PEPPER LOSS ADJUSTMENT STANDARDS HANDBOOK

2000 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25340
SUBJECT: FRESH MARKET PEPPER LOSS ADJUSTMENT STANDARDS HANDBOOK 2000 AND SUCCEEDING CROP YEARS	DATE: September 23, 1999	
	OPI: Product Development Division	
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THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2000 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR 2000 AND SUCCEEDING CROP YEARS, ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.

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 for September 1999 Issuance: (FCIC-25340)

Inserts:

- A. The Fresh Market Pepper handbook has been revised to a "Standard" format.
- B. Incorporated changes for the new Fresh Market Pepper Crop Provisions (99-083) by adding an insurability statement to section 3 (A).
- C. In section 2 A, distribution procedure for loss adjustment forms.
- D. Section 3, Insurance Contract Information, which contains procedure for insurability; provisions not applicable to CAT coverage; unit division; and minimum value option.
- E. In section 6 A, table listing appraisal methods.

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SUMMARY OF CHANGES/CONTROL CHART (Continued)

- F. In sections 8 C and 9 B, clarified entries on the Summary of Harvested Production Worksheet and on the Production Worksheet for the minimum value option.
- G. In section 9 B, instructions and references for gleaned acreage, production calculations for CAT policies, and production not to count.
- H. Form completion instructions for “Company Name,” “Claim No.,” and page numbers on the forms and examples in sections 8 and 9.
- I. Section 10, Reference Material, which contains; TABLE A - Minimum Representative Sample Requirements; TABLE B - Within Row Spacing Factors; Exhibit 1 - Planting Record, adding the column heading “Tomato Only;” and Exhibit 2 - Planting Record Plat Map, which was revised to reverse the sequence of the signature and date of signature entries and rename column headings for “Planted Acres” and “Date Planting Began” and “Ended.”

Control Chart For: Fresh Market Pepper Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	Entire Handbook					
Current Index	1-2	1-2	1-40	41-43	09-1999	FCIC-25340

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1. INTRODUCTION

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

2. SPECIAL INSTRUCTIONS

This handbook remains in effect until superseded by reissuance of **either** the entire handbook **or** selected portions (through slipsheets or bulletins). If slipsheets have been issued for a handbook, the original handbook as amended by slipsheet pages shall constitute the handbook. A bulletin can supersede either the original handbook or subsequent slipsheets.

A. DISTRIBUTION

The following is the minimum distribution of forms completed by the adjuster for the loss adjustment inspection:

One legible copy to insured. The original and all remaining copies as instructed by the insurance provider.

NOTE: It is the insurance providers' responsibility to maintain original insurance documents relative to policyholder servicing as designated in their approved plan of operations.

B. TERMS, ABBREVIATIONS, AND DEFINITIONS

- (1) Terms, abbreviations, and definitions that are **general** (not crop specific) to loss adjustment are identified in the LAM.
- (2) Terms, abbreviations, and definitions **specific** to pepper loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.
- (3) Definition(s):

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.

Excess Rain An amount of precipitation sufficient to directly damage the crop.

Freeze	The formation of ice in the cells of the plant or its fruit, caused by low air temperatures.
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.
Harvest	The picking of peppers on the unit.
Penhooker	One who removes peppers from the field that would normally not be harvested.
Box	One and one-ninth (1-1/9) bushels of the insured crop.
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.

3. INSURANCE CONTRACT INFORMATION

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

A. INSURABILITY

- (1) The crop insured will be all the fresh market bell peppers in the county for which a premium rate is provided by the actuarial documents, in which the insured has a share in and that are:
 - (a) Planted to be harvested and sold as mature fresh market bell peppers;
 - (b) Planted within the planting periods designated in the actuarial documents;
 - (c) Grown under an irrigated practice;

NOTE: Refer to the LAM and the Basic Provisions for the definition as to what constitutes an irrigated practice.

- (d) Grown on acreage covered by plastic mulch except where the Special Provisions allow otherwise.
- (e) Grown by a person who in at least one of the three previous crop years, grew bell peppers for commercial sale or managed a bell pepper farming operation.

- (f) The peppers are initially planted in rows except where the Special Provisions or a written agreement allows otherwise.
- (2) Land which has grown tomatoes, peppers (except replanted peppers as provided in the crop provisions), egg plants, or tobacco must be fumigated or otherwise properly treated before planting peppers in order to be insurable.
- (3) 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; or
 - (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;
- (4) Insurance coverage is not provided for peppers;
 - (a) Interplanted with another crop or planted into an established grass or legume;
 - (b) Planted to Pimento peppers; or
 - (c) Grown for direct marketing.
- (5) For the purpose of calculating whether the insurance period has ceased under section 10(f) of the Crop provisions, the elapsed days should be calculated on a unit basis: therefore, begin counting the day after direct seeding or replanting, transplanting or replanting with transplants ended on the unit and count through the date the damage occurred.

B. PROVISIONS NOT APPLICABLE TO CAT COVERAGE

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

C. UNIT DIVISION

See the insurance contract for unit provisions. **NOTE:** Unless limited by the Crop or Special Provisions, a basic unit, as defined in the Basic Provisions and Crop Provisions may be divided into optional units if, for each optional unit, all the conditions stated in the applicable provisions are met.

D. MINIMUM VALUE OPTION

The total value of harvested production will be as follows:

- (1) If Option I is selected:
 - (a) For sold production, the dollar amount obtained by subtracting the allowable cost (from the Special Provisions) from the price received for each box of peppers (this result may not be less than the minimum value option price contained in the Special Provisions for any box of peppers), and multiplying this result by the number of boxes sold.
 - (b) For marketable production that is not sold, the dollar amount obtained by multiplying the number of boxes of peppers by the minimum value (from the Special Provisions for the planting period). Harvested production that is damaged or defective due to insurable causes and is not marketable will not be counted as production.
- (2) If Option II is elected, the total value of harvested production will be as provided in D (1) (a), except that the dollar amount for a box of peppers may not be less than zero.

4. REPLANT PAYMENT PROCEDURES

A. GENERAL INFORMATION

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

B. QUALIFICATIONS FOR REPLANT PAYMENT

To qualify for replant 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 (or appraisal plus any appraisals for uninsured causes of loss) must indicate that less than 50 percent of the plant stand will produce peppers;

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; 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. MAXIMUM REPLANT PAYMENT

The maximum amount of the replant 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.

Insured's actual cost to replant = \$210.00.

Maximum allowed per Special Provisions = \$600.00.

The lesser of \$210.00 and \$600.00 = \$210.00

Enter \$210.00 in the Section I "Adjusted Potential" column of the claim form.

EXAMPLE 2

Landlord/tenant on 50/50 share.

30 acres replanted.

Insured's actual cost to replant = \$410.00.

Maximum allowed per Special Provisions = \$600.00 x .500 (share) = \$300.00

The lesser of \$410.00 and \$300.00 is \$300.00.

NOTE: Enter \$300.00 in Section I, "Adjusted Potential" column of the claim form if share has been applied or \$600.00 if share has yet to be applied. (Follow individual insurance provider guidelines). Indicate in the narrative if adjusted potential has/has not been reduced for share on the claim form according to individual company guidelines.

D. REPLANT PAYMENT INSPECTIONS

Replant 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 (**unless the claim is withdrawn by the insured**) 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 item 18, the date the acreage was replanted (from a completed Certification Form, returned by the insured).

E. FALL OR WINTER PLANTING

Fall or winter plantings which are lost through insurable causes, the insured is required to replant on or before 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 when damage occurred). However, such an election will result in the acreage being uninsurable in the subsequent planting period; OR
- (2) replant the peppers, collect a replant payment (if the insurance provider determines it is practical to replant), and continue the original-planting-period coverage.

F. SPRING PLANTING

For SPRING planting-period peppers, the insured is REQUIRED to replant if 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. IMPRACTICAL TO REPLANT

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 (interplanted) 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. An 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. One should be certain there is sufficient potential in the damaged crop to warrant further care, BEFORE it is allowed to progress to the next stage guarantee. Refer to the crop provisions for the definition of “Practical to Replant”.

5. FRESH MARKET PEPPER APPRAISALS

A. GENERAL INFORMATION

Potential production will be appraised in accordance with procedures specified in this handbook and the LAM.

B. TIMING OF APPRAISALS

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. 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 peppers due to their rapid deterioration after maturity.

NOTE: See the LAM for information on deferred appraisals.

C. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS

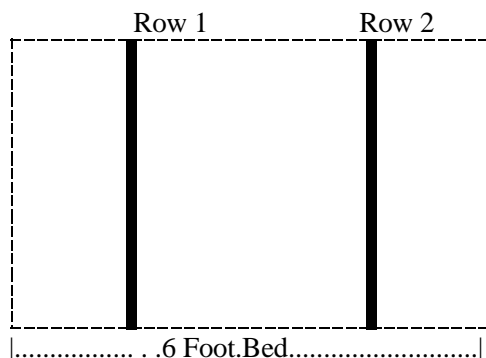
- (1) Determine the number of required samples for a field or subfield by the field size, the average stage of growth, age (size) and general capabilities of the plants, and variability of potential production and plant damage within the field or subfield.
- (2) Split the field into subfields when:
 - (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.
 - (c) Each subfield must be appraised separately.
- (3) Use as many sample as necessary to accurately determine potential production. Minimum sample requirements are shown in **TABLE A**.

D. MEASURING ROW WIDTH FOR SAMPLE SELECTION

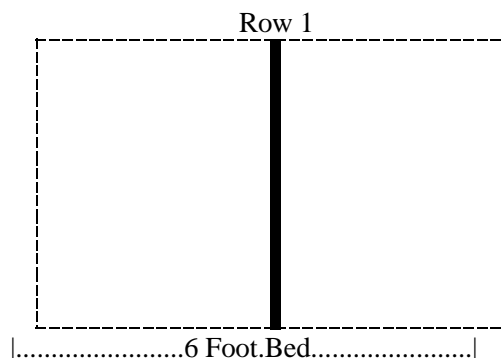
Use these instructions for all appraisal methods:

- (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, as shown in section 5E.
- (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.
- (4) Normal plastic mulch planting pattern

EXAMPLE 1



EXAMPLE 2



EXAMPLE 1: 6 foot bed width with 2 rows = 3 foot row width

EXAMPLE 2: 6 foot bed width with 1 row = 6 foot row width

E. DETERMINING SAMPLE ROW LENGTH FOR 1/100 AND 1/1000 ACRE

43,560 square feet equals one acre. 43,560 square feet divided by the row width 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 (rounded to tenths).

- (1) To determine the row length for 1/100 of an acre sample, when the row width is 6 feet:

EXAMPLE: 43,560 square feet divided by 6 feet equals 7,260 linear feet of row per acre: this result divided by 100 equals 72.6 feet of row for a 1/100 acre sample.

- (2) To determine the row length for 1/1000 of an acre sample, when the row width is 6 feet:

EXAMPLE: 43,560 square feet divided by 6 feet equals 7,260 linear feet of row per acre: this result divided by 1000 equals 7.26 or 7.3 feet of row for a sample.

F. DETERMINING PLANTS PER ACRE

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

EXAMPLE: 43,560 divided by 6 (6 foot row width) equals 7,260 linear feet of row per acre; divided by .75 (9-inch plant spacing) equals 9,680 plants per acre.

G. 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.

H. DETERMINING 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 7,260 linear feet of rows are planted.

- (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. The result rounded to the nearest foot is the linear feet of row(s) in one acre. The linear feet of rows per acre cannot be less than 7,260 feet regardless of the row width.

- (2) Sum the total linear feet of all rows of the same row 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.

I. PEPPER 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 subfields to reflect distinctly different stages from 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.

J. 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	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.

K. DETERMINING THE STAGE AMOUNT OF INSURANCE PER ACRE

EXAMPLE: The insured selected \$3,262 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 \$3,262 by 65% = \$2,120 (rounded to nearest whole dollar) to obtain the stage 1 per acre amount of insurance.

6. APPRAISAL METHODS

A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

Appraisal Method...	Use...
Planting to Fruit Set Method	From planting to fruit set.
After Fruit Set Method	After the plants have developed fruit.

B. 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 5 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, convert the percentage to boxes. See appraisal worksheet for example, and section 5 for background information.

C. AFTER FRUIT SET METHOD

- (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) Count potential production on acreage that has not been harvested the third time.
- (3) For any appraised potential on acreage that has been harvested the third time, count only the appraised mature production in excess of 25 boxes per acre. The net (reduced) appraisal is entered on the appraisal worksheet and claim form. This entry will never be less than zero.
- (4) The average number of peppers for all representative samples is determined by dividing the total number of peppers by the number of sample plots.
- (5) The average number of peppers from all representative samples shall be converted to an average box per sample by dividing the average number of peppers by 100 (the number of peppers in one box).

- (6) The average 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 boxes of peppers per acre.

7. APPRAISAL DEVIATIONS AND MODIFICATIONS

A. DEVIATIONS

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

B. MODIFICATIONS

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

8. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

- (1) Include the insurance provider's name in the appraisal worksheet title if not preprinted on the insurance provider's worksheet, when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the insurance provider), when a worksheet entry is not provided.
- (3) Separate appraisal worksheets are required for each unit appraised and field or subfield with a different farming practice. Refer to section 5 for sampling instructions.
- (4) The minimum value option I and II are applicable only to harvested production.
- (5) An appraisal for potential production is to be completed on any probable loss unit acreage that has **not** been harvested the third time.

NOTE: Standard appraisal worksheet items are numbered consecutively in subsection B. An example appraisal worksheet is also provided to illustrate how to complete entries.

B. WORKSHEET ENTRIES AND COMPLETION INFORMATION

PLANTING TO FRUIT SET AND REPLANT

Verify or make the following entries:

Item

No. Information Required

Company Name: Name of insurance provider, if not preprinted on the worksheet.

Claim No.: Claim number as assigned by the insurance provider, if required.

1. **Insured's Name:** Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy No.:** Insured's assigned policy number.
3. **Unit No.:** Five digit unit number from the Summary of Coverage after it is verified to be correct. (e.g., 00100).
4. **Stage:** Production stage at time of damage (e.g. 1, 2, or 3). See section 5.
5. **Fraction of An Ac.:** Use 1/100. See section 5 for sample row length.
6. **Crop:** "Peppers" (0083).
7. **Crop Year:** Crop year, as defined in the policy, for which the claim has been filed.
8. **Planting Period:** Planting period (e.g. Fall, Winter, or Spring). See the Summary of Coverage 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 within the row in whole inches (e.g., 18 inches).
11. **Fld ID:** Field identification symbol.
12. **Acres:** Number of determined acres (to tenths) in the field or subfield being appraised.
13. **Planting Date:** Planting date in month/day/year format. See Summary of Coverage and planting record for the planting date.
14. **Number of Surviving Plants/Sample Plot:** Number of surviving plants in sample plot.
15. **Number of Original Plants/Sample Plot:** 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. **%:** Result of dividing total surviving (item 16) by total original (item 17) (rounded to nearest whole percent). For replant payments this entry must be less than 50 percent for the acreage to qualify for a replanting payment.
19. **Plants/Acre:** Number of plants per acre. See section 5.
20. **Plants Surv.:** Result of multiplying the original number of plants per acre (item 19) by percentage of the plants remaining (item 18) rounded to the nearest whole number.
21. **Factor:** Enter ".06" for peppers.
22. **Boxes/Cartons:** Circle "Boxes". Result of multiplying plants surviving (item 20) by pepper factor (item 21). Round to the nearest whole box (1-1/9 bushels).
23. **Remarks:** Remarks pertinent to the appraisal (e.g., "Qualified for replant" if acreage qualifies for replant payment).
24. **Insured 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 Signature, Code No., and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.

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

For Illustration Purposes Only

PEPPER/FRESH TOMATOES APPRAISAL WORKSHEET (Planting to Fruit Set/Replant)

COMPANY: Any Company	1. INSURED'S NAME I.M. Insured	2. POLICY NO. XXXXXXX	3. UNIT NO. 00100	4. STAGE 1	5. FRACTION OF AN AC. 1/100
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CLAIM NO.: XXXXXX	6. CROP Peppers (0083)	7. CROP YEAR YYYY	8. PLANTING PERIOD Fall	9. ROW WIDTH 6 Ft.	10. PLANT SPACING 18 inches
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FLD. ID	ACRES	PLANTING DATE	14 NUMBER OF SURVIVING PLANTS/SAMPLE PLOT								16 NO. SURV.	%	PLANTS/ACRE	PLANTS SURV.	FACTOR	BOXES/CARTONS						
			15 NUMBER OF ORIGINAL PLANTS/SAMPLE PLOT								17 NO. ORIG.											
11	12	13									18	19	20	21	22							
1A	36.8	9/8/YYYY	14	33	25	39	22	20				16	139	29	x	9680	=	2807	x	.06	=	168
			15	98	95	96	96	95				17	480									
			14									16	— ÷ — =	x	=	x	=	x	=			
			15									17	— ÷ — =									
			14									16	— ÷ — =	x	=	x	=	x	=			
			15									17	— ÷ — =									
			14									16	— ÷ — =	x	=	x	=	x	=			
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			15									17	— ÷ — =									
			14									16	— ÷ — =	x	=	x	=	x	=			
			15									17	— ÷ — =									

23. REMARKS
Fields 1B and 1C will be harvested.

24. INSURED SIGNATURE I.M. Insured	DATE MM-DD-YYYY	25. ADJUSTER SIGNATURE I.M. Adjuster	CODE NO. 12345	DATE MM-DD-YYYY
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AFTER FRUIT SET

Verify or make the following entries:

Company Name: Name of insurance provider, if not preprinted on the worksheet.

Claim No.: Claim number as assigned by the insurance provider, if required.

1. **Insured's Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy No.:** Insured's assigned policy number.
3. **Unit No.:** The five-digit unit number from the Summary of Coverage after it is verified to be correct. (e.g., 00100).
4. **Row Width:** Row width, rounded to nearest whole foot.
5. **Crop:** Peppers (0083).
6. **Crop Year:** Crop year, as defined in the policy, for which the claim has been filed.
7. **Planting Period:** Planting period (e.g. Fall, Winter, or Spring). See the Summary of Coverage for the planting date and the actuarial documents to determine planting period.
8. **Fld ID:** Field identification symbol.
9. **Acres:** Determined acres (to tenths) in the field or subfield.
10. **Stage:** Production stage at time of damage (e.g. 1, 2, or 3). See section 5.
11. **Fraction of an Acre:** Fraction of acre used to complete the appraisal (1/1000, or 1/100). See section 5 for sample row length.
12. **No. of Peppers in each Sample:** Count the number of:
 - a. Peppers which have potential to reach the mature stage by the end of the insurance period on acreage that has not been harvested the third time.
 - b. Unharvested mature green and ripe peppers remaining on acreage that has been harvested the third time.
13. **Total Peppers all Samples:** Sum entries in number of peppers in each sample (item 12).
14. **Total Sample Plots:** Total number of sample plots for the field or subfield (item 12).

15. **Average Number Peppers:** Result (to tenths) of dividing total number of peppers in all samples (item 13) by total number of sample plots (item 14).
16. **Number Peppers in One Box:** MAKE NO ENTRY. Preprinted on the worksheet.
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:** 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.
21. **Insured 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.
22. **Adjuster Signature, Code No., and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.

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

Company Name: Any Company

Claim No.: XXXXX

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												
FLD ID	ACRES	STAGE	FRACTION OF AN ACRE	NO. 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 SIGNATURE I. M. INSURED			DATE MM-DD-YYYY	22. ADJUSTER SIGNATURE I. M ADJUSTER 12345			DATE MM-DD-YYYY
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**C. SUMMARY OF HARVESTED PRODUCTION WORKSHEET ENTRIES
COMPLETION INFORMATION**

- (1) Use this worksheet to record production of marketable peppers which are harvested. Use separate Summary of Harvested Production Worksheets for:
 - (a) Harvested production, U-Pick production (including “penhookers,” etc.), and unsold production.
 - (b) Each packer or processor.

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

- (2) 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.
- (3) 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. Allowable costs are to be deducted for production actually packed.

NOTE: This worksheet is used to determine average value (per box) actually received for harvested production . Actual value according to the crop provisions or minimum value option I or option II, if applicable, is recorded on the production worksheet.

Verify or make the following entries:

Company Name: Name of insurance provider, if not preprinted on the worksheet.

Claim No.: Claim number as assigned by the insurance provider, if required.

1. **Insured’s Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Crop:** “Peppers” (0083).
3. **Crop Year:** Crop year, as defined in the policy, for which the claim has been filed.
4. **Policy No:** Insured’s assigned policy number.

5. **Planting Period:** Planting period (e.g. Fall, Winter, or Spring). See the Summary of Coverage for the planting date and the actuarial documents to determine the planting period.
6. **Unit Number:** Five-digit unit number from the Summary of Coverage after it is verified to correct. (e.g., 00100).
7. **Name, Address, and Phone No. of Buyer/Packer:** Name, address, and telephone number of the buyer/packer of the production. MAKE NO ENTRY for unsold production.

NOTE: If applicable, identify the minimum value option selected in the lower right corner of item 7.
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. **No. of Boxes/Cartons/Crates:** 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. **Value Per Boxes/Cartons/Crates:** Enter the value per box, determined by dividing the gross value of sales (from the sales invoice) by the number of boxes sold, rounded to dollars and cents. For unsold production MAKE NO ENTRY.
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”. For unsold production MAKE NO ENTRY.
13. **Net Value:** Subtract allowable cost (item 12) from value per box (item 11). If the value is negative enter “0.00”. MAKE NO ENTRY for unsold production.
14. **Total Value per Load:** Multiply number of boxes (item 10) by net value per box (item 13). Enter the results, rounded to dollars and cents. MAKE NO ENTRY for unsold production.
15. **Total Boxes/Cartons/Crates:** Sum the number of boxes for all loads from number of boxes column (item 10).
16. **Total (\$) All Loads:** Sum total dollar value for all loads from total value per load column (item 14).
17. **Total (\$) All Loads:** Transfer entry from item 16.
18. **Total Boxes/Cartons/Crates:** Transfer entry from item 15.

19. **Value per Box/Carton/Crate:** Divide total dollars for all loads (item 17) by total boxes/cartons/crates (item 18). Enter result, rounded to dollars and cents.

NOTE: The entry in Column "Q₁" of the Production Worksheet will be the greater of (a) the average value per box from item 19 or (b) minimum value per box shown in the Special Provisions for the planting period.

20. **Insured 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.
21. **Adjuster Signature and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed.

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

Company Name: Any Company

Claim No.: XXXXX

For Illustration Purposes only (Peppers/Fresh Tomatoes) SUMMARY OF HARVESTED PRODUCTION	1. INSURED'S NAME I.M. Insured	2. CROP Peppers 0083	3. CROP YEAR YYYY
	4. POLICY NO. 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 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
15. TOTAL BOXES/CARTONS/ CRATES		1446	16. TOTAL (\$) ALL LOADS		\$5,898.17	

PART II - WEIGHTED VALUE

17. TOTAL (\$) ALL LOADS \$5,898.17	18. TOTAL BOXES/CARTONS/CRATES 1446	19. VALUE PER BOX/CARTON/CRATE \$4.08
20. INSURED SIGNATURE I.M. Insured	DATE MM-DD-YYYY	21. ADJUSTER SIGNATURE I.M. Adjuster 12345
		DATE MM-DD-YYYY

9. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

- (1) The claim form (hereafter referred to as “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. The adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
 - (a) Acreage report errors.
 - (b) Delayed notices and delayed claims.
 - (c) Corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
 - (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use, when acreage is being appraised for a replanting payment and all acreage on the unit has been initially planted, or other reasons described in the LAM).
 - (e) "No Indemnity Due" claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).
- (4) 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 “**PRELIMINARY**” apply to preliminary inspections only. Instructions labeled “**REPLANT**” apply to replant inspections only. Instructions labeled “**FINAL**” apply to final inspections only. Instructions not labeled apply to ALL inspections.

B. FORM ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item

No. Information Required

1. **Crop/Code #:** "Peppers" (0083).
2. **Unit #:** Five-digit unit number from the Summary of Coverage after it is verified to be correct. (e.g., 00100).
3. **Legal Description:** Section, township, and range number or other legal description that identifies the location of the unit.
4. **Date of Damage:** 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:** Name of insured cause of loss for **this crop** as listed in the LAM. If it is evident that no indemnity is due, enter "NONE." If an insured cause of loss is coded as "Other," explain in the "Narrative."

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

6. **Primary Cause %:**

PRELIMINARY: MAKE NO ENTRY.

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

7. **Company/Agency:** Name of company and agency servicing the contract.
8. **Name of Insured:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
9. **Claim #:** Claim number as assigned by the insurance provider.
10. **Policy #:** Insured's assigned policy number.
11. **Crop Year:** Crop year, as defined in the policy, for which the claim is filed.

12. **Additional Units:**

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

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

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

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

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

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

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

PRELIMINARY:

- a. Date the notice of damage was given for the unit in item 2.
- b. A third preliminary inspection (if needed) requires an additional set of Production Worksheets. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set.
- c. Reserve the "Final" space on the first page of the first set of Production Worksheets for the date of notice for the final inspection.
- d. If the inspection is initiated by the insurance provider, enter "Company Insp." instead of the date.

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

15. **Companion Policies:**

- a. If no other person has a share in the unit (insured has 100 percent share), MAKE NO ENTRY.

- b. In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter "NONE."
 - (1) If the other person has a multiple-peril contract and it can be determined that the SAME insurance provider services it, enter the contract number. Handle these companion policies according to insurance provider instructions.
 - (2) If the OTHER person has a multiple-peril contract and a DIFFERENT insurance provider or agent services it, enter the name of the insurance provider and/or agent (and contract number) if known.
 - (3) If unable to verify the existence of a companion contract, enter "Unknown" and contact the insurance provider for further instructions.

NOTE: See the LAM for further information regarding companion contracts.

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

- (1) Rate classes, types, or farming 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:

Item

No. Information Required

- A. **Field ID:** 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.

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.

- B. **Prelim. Acres:**

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

REPLANT AND FINAL: MAKE NO ENTRY.

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

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

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

REPLANT: 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.

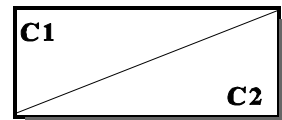
- a. Determine the planted acreage of any fields NOT replanted. Consolidate it into a single line entry UNLESS the usual reasons for separate line entries apply. Record the field identities (from a map or aerial photo) in the narrative.
- b. ACCOUNT FOR ALL PLANTED ACREAGE IN THE UNIT.

FINAL: 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 insurance provider’s instructions. In the event of under-reported acres, draw a diagonal line in Column “C” as shown.

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



D. **Interest or Share:** Insured’s interest in the crop to three decimal places as determined at the time of inspection. If shares vary on the same UNIT, use separate line entries.

E. **Risk:** The correct rate class from the actuarial documents. Verify with the Summary of Coverage, and if the rate class is found to be incorrect, revise according to insurance provider’s instructions. See the LAM.

NOTE: Unrated land is uninsurable without a written agreement.

F. **Practice:** Three-digit code number, entered exactly as specified on the actuarial documents, for the practice carried out by the insured. If “No Practice Specified,” enter appropriate 3-digit code number from the actuarial documents.

G. **Type/Class/Variety:** Three-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:**

PRELIMINARY: MAKE NO ENTRY.

REPLANT: Replant stage abbreviation as shown below.

<u>STAGE</u>	<u>EXPLANATION</u>
“R”	Acreege replanted and qualifying for replant payment.
“NR”	Acreege not replanted or not qualifying for a replant payment. Enter “NR” if the combined stand appraisal and the uninsured cause appraisal totals 50% or more for replant claims.

FINAL: Stage abbreviation as shown below.

<u>STAGE</u>	<u>EXPLANATION</u>
"P"	Acreege 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”, or “3”	Stage as defined in the Crop Provisions. (See section 5).

GLEANED ACREAGE: See Bulletin No. MGR-99-023, dated June 28, 1999 (or the LAM after bulletin has been incorporated) for more information on gleaning.

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

<u>USE</u>	<u>EXPLANATION</u>
“Replant”	Acreege replanted and qualifying for replant payment
“Not Replanted”	Acreege not replanted or not qualifying for a replant payment
“To Cucumbers,”etc. . . .	Use made of the acreage
"WOC"	Other use without consent
"SU"	Solely uninsured
"ABA"	Abandoned without consent
"H"	Harvested
"UH"	Unharvested

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

GLEANED ACREAGE: See Bulletin No. MGR-99-023, dated June 28, 1999 (or the LAM after bulletin has been incorporated) for more information on gleaning.

J. Appraised Potential:

REPLANT: MAKE NO ENTRY. (Enter the replant appraisal in the narrative. See section 4.)

PRELIMINARY AND FINAL: Enter the whole boxes per acre from the appraisal worksheet for the field or subfield. See appraisal methods for additional instructions.

NOTE: For any appraised potential on harvested acreage picked the third time, count only the appraisal in excess of 25 boxes. This entry will never be less than "0".

K₁- K₂ MAKE NO ENTRY.

L. Shell and/or Quality Factor: Line out the heading and enter "Value". For appraised production enter the greater of:

- a. actual value per box (determined from a sample provided to the buyer); or
- b. minimum value per box shown in the Special Provisions for the planting period.

NOTE: Do not use the Minimum Value Option I or II price from the Special Provisions for this entry.

M. + Uninsured Cause:

REPLANT: MAKE NO ENTRY.

PRELIMINARY AND FINAL: EXPLAIN IN THE NARRATIVE.

a. Hail and Fire exclusion NOT in effect.

- (1) Enter NOT LESS than the insured's amount of insurance per acre in dollars and cents for any "P" stage acreage.

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, for any such acreage.

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

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

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

N. **Adjusted Potential:**

REPLANT: Enter the amount allowed per acre for replanting, rounded to dollars and cents. (See section 4 for replant calculations.)

NOTE: Show the calculation in the narrative.

PRELIMINARY AND FINAL: The result of item "J" times item "L" plus item "M", rounded to dollars and cents.

O. **Total to Count:** Column "C or C₁" (**actual** acres) times Column "N," rounded to whole dollars.

NOTE: For CAT policies multiply result times .55 unless otherwise instructed by insurance provider because adjustment will be made by other manual or automated computation process.

P. **Per Acre:** Enter the amount of insurance per acre adjusted by applicable stage guarantee from the crop provisions, rounded to whole dollars. See section 5 for the percent of coverage for each stage, and for an example of stage guarantee per acre calculation.

Q. **Total:** Column "C₂" (**reported** acres) ("C" if acreage is not under-reported) times Column "P". Rounded to whole dollars.

16. **Total Acres:**

PRELIMINARY: MAKE NO ENTRY.

REPLANT AND FINAL: Total Actual Acres (Column "C" or ["C₁" if there are under-reported acres]), to tenths.

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

17. **Totals:**

PRELIMINARY: MAKE NO ENTRY.

REPLANT AND FINAL: Totals of Column "O" and Column "Q".

NARRATIVE:

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

- a. If no acreage is released on the unit, enter "No acreage released," adjuster's initials, and date.
- b. 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.
- c. Explain any uninsured causes, unusual, or controversial cases.
- d. 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.
- e. Document the actual appraisal date if an appraisal was performed prior to the adjuster's signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the appraisal worksheet.
- f. State that there is "No other fire insurance" when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Also see the LAM.
- g. Explain any errors found on the Summary of Coverage.
- h. Explain any commingled production. See the LAM.
- i. Explain any entry for "Production Not to Count" and/or any production not included in Section II, item I or item B - E entries.
- j. Explain a "NO" checked in item 19.
- k. Attach a Planting Record Plat Map (**EXHIBIT 2**) or aerial photograph for field ID's to identify the total unit:
 - (1) If consent is or has been given to put part of the unit to another use or to replant;
 - (2) If uninsured causes are present; or
 - (3) For unusual or controversial cases.

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

- l. Explain any difference between date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
- m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.

- n. Explain any delayed notices or delayed claims as instructed in the LAM.
- o. Document any authorized estimated acres shown in Section I, item C as follows: "Line 3 'E' acres authorized by insurance provider MM/DD/YYYY."
- p. Document the method and calculation used to determine acres for the unit. See the LAM.
- q. Document in the "Narrative" or on a Special Report, the calculation used to determine the stage guarantee per acre.
- r. 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.
- s. Explain the reason for a "No Indemnity Due" claim. No Indemnity Due claims are to be distributed in accordance with the insurance provider instructions.
- t. 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 4.
- u. 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.
- v. Explain any "0" potential (pepper plants with no production or peppers with no market value).
- w. Explain the reason that any harvested production is unsold.
- x. Document the name and address of the charitable organization when gleaned acreage is applicable. See Bulletin No. MGR-99-023, dated June 28, 1999 (or the LAM after bulletin has been incorporated) for more information on gleaning.
- y. Document any other pertinent information, including any data to support any factors used to calculate the production. If on an attachment, enter "See attachment".
- z. Document any unsold, unmarketable harvested production that is damaged or defective due to insurable causes.

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 through E.

- (3) There will be no “harvested production” entries for replant payments.
- (4) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:
 - (a) 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.
 - (b) Separate storage facilities.
 - (c) **Unsold marketable 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”) peppers and other production harvested and sold to other than the packing house is to be reported as u-pick.

- (e) Varying shares; e.g., 50 percent and 75 percent shares on the same unit.
- (5) There will generally be no harvested production entries in items A through S for preliminary inspections.
- (6) If the insured cannot provide the number of boxes 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 box shown in the Special Provisions to obtain the number of boxes to count.

Verify or make the following entries:

Item

No. Information Required

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

PRELIMINARY: MAKE NO ENTRY.

REPLANT AND FINAL:

- a. The earlier of the date the ENTIRE acreage on the unit was (1) harvested, (2) totally destroyed, (3) put to other use, (4) a combination of harvested, destroyed, put to other use, or (5) calendar date for the end of the insurance period.

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

19. **Similar Damage:**

PRELIMINARY: MAKE NO ENTRY.

REPLANT AND FINAL: 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 indemnity is in effect for the crop year; otherwise, check “No.” Refer to the LAM.

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

A₁. **Share:** RECORD ONLY VARYING SHARES on SAME unit to three decimal places.

A₂. **Field ID:** If only one practice and/or type of harvested production is listed in Section I, MAKE NO ENTRY.

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

B.-E. **Length or Diameter, Width, Depth and Deduction:**

- a. For peppers stored or sold, enter the name and address of the buyer, packinghouse, or processor as applicable.
- b. For unsold marketable 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 "Box".
- b. Total harvested sold or unsold production in whole boxes (from item 18 of Summary of Harvested Production). Account for production harvested but not delivered to a packing house separately from packed production.

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 you cannot determine the value or number of boxes for such production, not less than the amount of insurance per acre must be assigned for the actual acres affected.

J - M. MAKE NO ENTRY.

N. **Adjusted Production:** Enter whole boxes from column "I".

O. **Prod. Not to Count:**

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

THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE.
EXPLAIN ANY "PRODUCTION NOT TO COUNT" IN THE NARRATIVE.

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

Q₁. **Value:** Enter the dollars and cents value per box for harvested sold and unsold marketable peppers.

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

(c) The Minimum Value Option II value per box shown in the Special Provisions, if the Minimum Value Option II is in effect.

b. For UNSOLD MARKETABLE production, enter not less than the applicable minimum value per box as listed in the Special Provisions.

Q₂ - R. MAKE NO ENTRY.

S. **Production to Count:** Production from column "P" times column "Q₁", rounded to whole dollars.

NOTE: For CAT policies multiply result times .55 unless otherwise instructed by insurance provider because adjustment will be made by other manual or automated computation process.

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

22. **Section II Total:**

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

FINAL: Total of Column "S", in whole dollars.

23. **Section I Total:**

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

FINAL: Enter figure from Section I, Column "O" total, in whole dollars.

24. **Unit Total:**

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

FINAL: Total of 22 and 23, in whole dollars.

25. **Adjuster's Signature, Code #, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or 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.

NOTE: Final indemnity inspections and final replant payment inspections should be signed on bottom line.

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

NOTE: Final indemnity inspections and final replant payment inspections should be signed on bottom line.

27. **Page Numbers:**

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

REPLANT AND FINAL: 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 NW 5-50-20
4 Date of Damage Oct 10	Dec 1	
5 Cause of Damage HAIL	FREEZE	
6 Primary Cause % 60%	X	
12 Additional Units 00200	00300	
13 Est. Prod. Per Acre 975	950	

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

7 Company Agency
Any Company
Any Agency

8 Name of Insured I.M. Insured			
9 Claim # XXXXXXXXXX		11 Crop Year YYYY	
10 Policy # XXXXXXXXXX			
14 Date(s) Notice of Loss	1st MMDDYYYY	2nd MMDDYYYY	Final MMDDYYYY
15 Companion Policy(s)			

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL									POTENTIAL YIELD					STAGE GUARANTEE		
A	B	C	D	E	F	G	H	I	J	K.1 K.2	L VALUE	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 M/D	E38.0	36.8	1.000	D01	140	335	1	To Melons	168		4.00		672.00	24,730	2120	78,016
1B M/D		25.4	1.000	D01	140	335	3	UH	380		4.00		1520.00	38,608	3262	82,855
1C M/D		24.9	1.000	D01	140	335	3	H	77		4.00		308.00	7,669	3262	81,224
16 TOTAL		87.1											17 TOTALS	71,007		242,095

NARRATIVE (If more space is needed, attach a Special Report) Insured selected option II Minimum price is \$0.00 per box.
Field 1C harvested three times 102 boxes/acre - 25 = 77 Unsold production was due to Freeze. Permanent Fields verified. See attached special report

Stage 1 guarantee = (Amount of insurance times 65 percent - \$3,262 x .65 = \$2120).

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	Length of Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	Box Br Ten Lbs. GWT	Shell/Sugar Factor	FM % Factor	Moisture % Factor	Test WT Factor	Adjusted Production (Hor) x J x K2 x L2 x M2	Prod. Not to Count	Production (N - O)	Value Mkt. Price	Quality Factor	Production to Count (P x R)
Any Packer Any town, Any State							1446						1446		1446	4.08		5,900
UNSOLD							87						87		87	4.00		348
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, 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. I understand that any false or inaccurate information may result in the sanctions outlined in my policy and administrative, civil, and criminal sanctions under 18 U.S.C. §§ 1006 and 1014, 7 U.S.C. § 1506, 31 U.S.C. §§ 3729 and 3730 and other federal statutes.

22 Section II Total	6501
23 Section I Total	71,007
24 Unit Total	77,508

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

1 Crop/Code # PEPPERS 0083	2 Unit # 00200	3 Legal Description SW 6-50-26
4 Date of Damage	Sep 10	
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 Agency Any Company
Any Agency

8 Name of Insured I.M. Insured			
9 Claim # XXXXXXXX		11 Crop Year YYYY	
10 Policy # XXXXXXXX			
14 Date(s) Notice of	1st MMDDYYYY	2nd	Final MMDDYYYY
15 Companion Policy(s)			

Example 1: (100% SHARE)

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 Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+ Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)
2A		30.0	1.000	D01	140	335	R	Replanted					210.00	6300	2120	63,600
2B		32.2	1.000	D01	140	335	NR	Not Replanted							2120	68,264
M/D																
16 TOTAL		62.2											17 TOTALS	6300		131864

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%. Actual cost of replant \$210.00 per acre. Maximum allowance \$600.00 per acre. Actual cost used. Field wheel measured.

EXAMPLE 2: (50% SHARE)

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 Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+ Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)
2A		30.0	.500	D01	140	335	R	Replanted					300.00	9000	2120	63,600
2B		32.2	.500	D01	140	335	NR	Not Replanted							2120	68,264
M/D																
16 TOTAL		62.2											17 TOTALS	9000		131864

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%. Actual cost of replant \$410.00 per acre

Maximum allowance \$600.00 times .500 share equals \$300.00. Maximum allowance used. Field wheel measured.

10. REFERENCE MATERIAL

TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS

ACRES IN FIELD OR SUBFIELD	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.

EXHIBIT 1

PLANTING RECORD

“FOR ILLUSTRATION PURPOSES ONLY”

COMPANY NAME: ANY COMPANY

Fresh Market Sweet Corn/Fresh Market Peppers/Fresh Market Tomatoes

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
NW 1/4 5	50	20	36	8	1A	1.000		9/8		
NW 1/4 5	50	20	25	4	1B	1.000		9/10		
NE 1/4 5	50	20	24	9	1C	1.000		9/15		
SW 1/4 6	50	26	30	0	2A	.500	S.Jones	9/15		
SE 1/4 6	50	26	32	2	2B	.500	S.Jones	10/8		
NW 1/4 4	50	20	12	9	3A	.667	T. Hook	10/10		
NW 1/4 4	50	20	15	5	3B	.667	T. Hook	10/13		
Remarks										
Signature							Date			
I.M. Insured							MM-DD-YYYY			

EXHIBIT 2

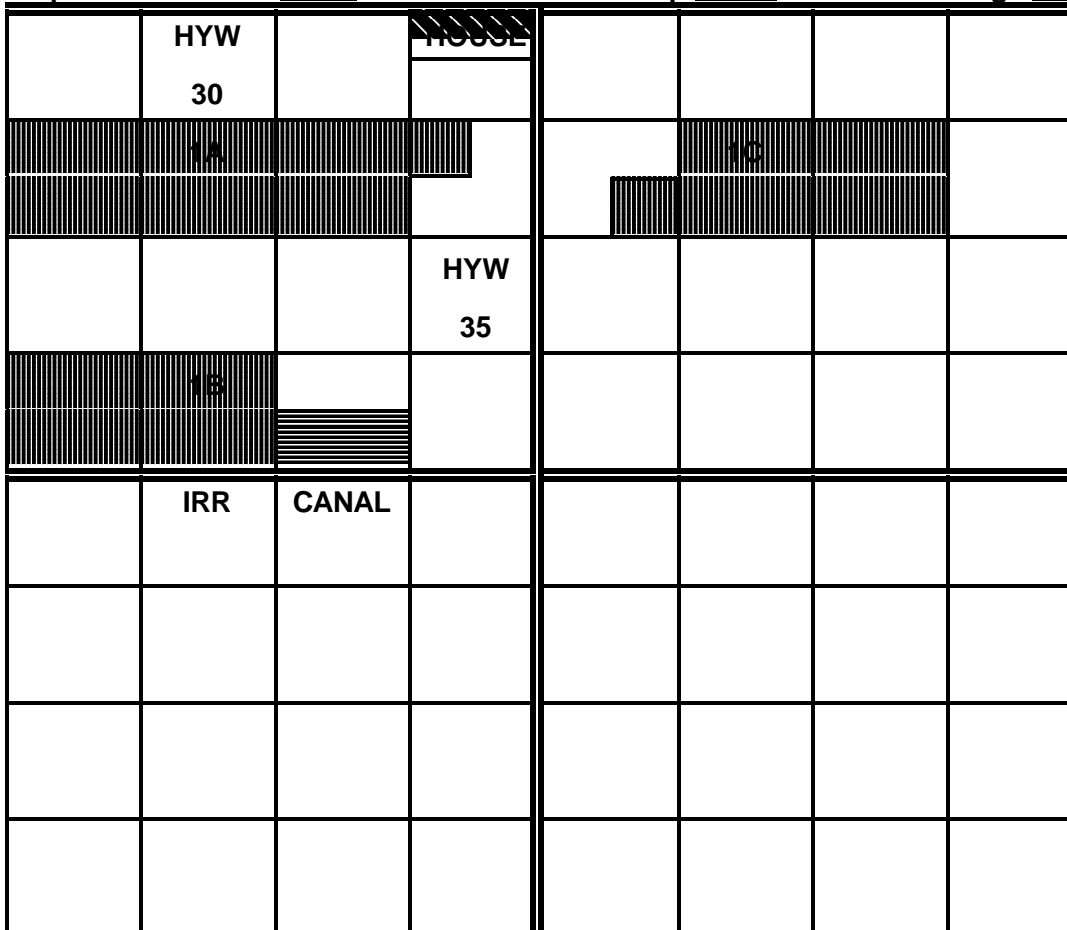
**PLANTING RECORD PLAT MAP
COMPANY NAME: ANY COMPANY**

"FOR ILLUSTRATION PURPOSES ONLY"

Page 1 of 1

Field Identification and Location Map For Planting Records

Crop Name: 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 S 5 Township 50 Range 20



Field ID	Direct Seed	Trans-Planted	Stake	Ground	Planted Acres		Date Planting	
					Whole	10 th	Began	Ended
1A		X			36	8	9/08/YYYY	9/08/YYYY
1B		X			25	4	9/10/YYYY	9/10/YYYY
1C		X			24	9	9/15/YYYY	9/15/YYYY
Signature of Insured			I.M. Insured		Date MM/DD/YYYY			