

United States
Department of
Agriculture



Federal Crop
Insurance
Corporation



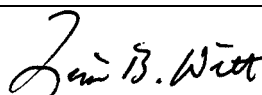
Product
Development
Division

FCIC-25720 (11-2000)
FCIC-25720-1 (02-2001)

PILOT PROCESSING CUCUMBER LOSS ADJUSTMENT STANDARDS HANDBOOK

2001 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25720 (11-2000) 25720-1 (02-2001)
SUBJECT: PILOT PROCESSING CUCUMBER LOSS ADJUSTMENT STANDARDS HANDBOOK 2001 AND SUCCEEDING CROP YEARS	DATE: February 08, 2001	
	OPI: Product Development Division	
	APPROVED:  Deputy Administrator, Research and Development	

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2001 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR 2001 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.

Changes for February 2001 Issuance (FCIC-25720-1)

- A. Revised language in 8 B (1) 10, 8 B (2) 9, and 8 B (3) 9 of the Early Appraisals and Fruit Damage and Final Adjustment Worksheet Instructions to track with Crop Provisions.
- B. Changed 13.0 to 13.3 and 17.0 to 17.3 in Column 32 and Column 33 respectively, on the Cucumber Early Appraisals and Fruit Damage and Final Adjustment Appraisal Worksheet, Example-Stand Reduction with Defoliation and Fruit Damage in 8 B (1) in order to have the example add correctly for the line total.

PILOT PROCESSING CUCUMBER LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

Control Chart For: Pilot Processing Cucumber Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	1-2		21-22 27-30 33-34		11-2000 11-2000 11-2000	FCIC-25720 FCIC-25720 FCIC-25720
Insert	1-2		21-22 27-30 33-34		02-2001 02-2001 02-2001	FCIC-25720-1 FCIC-25720-1 FCIC-25720-1
Current Index	1-2	1-4	1-20 21-22 23-26 27-30 31-32 33-34 35-52	53-58	02-2001 11-2000 02-2001 11-2000 02-2001 11-2000 02-2001 11-2000 02-2001 11-2000 11-2000	FCIC-25720-1 FCIC-25720 FCIC-25720-1 FCIC-25720 FCIC-25720-1 FCIC-25720 FCIC-25720-1 FCIC-25720 FCIC-25720-1 FCIC-25720 FCIC-25720

10. **Min. Value:** The minimum value as stated in the Special Provisions.
11. **Harvest Type:** Hand or Machine-Harvest operation.
12. **Date Planted:** Date the processing cucumber seeds were mechanically incorporated into the soil.
13. **Stage of Life Cycle:** Determined stage of growth code at the time of damage (e.g., Vegetative, Flowering, or Fruiting) and appropriate life cycle stage number. Refer to subsection 5 G for the appropriate life cycle code.
14. **Normal No. of Harvests:** Normal number of times in which the insured gathers production from the field.
15. **No. of Prior Harvests:** Number of times the field has previously been harvested.
16. **No. of Harvests Remaining:** Subtract the number of prior harvests from the normal number of harvests.
17. **Row Width:** Row width to the nearest inch. Refer to subsection 5 C for row width determination.

STAND REDUCTION METHOD

18. **Sample Number:** MAKE NO ENTRY if sample numbers are preprinted on worksheet, otherwise number consecutively.
19. **Normal No. of Plants Per 1/100 Acre:** Determine by counting the potential (living, dead, missing, or non-emerged) plants in a length of row equivalent to 1/100 acre.
20. **No. of Live Plants Per 1/100 Acre:** Number of remaining plants in the sample area.
21. **% Live Plants Remaining:** Number of live plants per 1/100 acre (item 20) divided by normal number of plants per 1/100 acre (item 19). Enter the result to the nearest tenth of a percent.
22. **Yield Factor:** Refer to the % live plants remaining in **TABLE C** to determine the yield factor for the sample area. For percentages that fall between the 5 increments of the percent live plants remaining, interpolate to determine the yield factor. Enter as a 3-place decimal..

EXAMPLE:

The percent live plants remaining is calculated to be 7.3% in the sample area. The yield factor for 80% live plants remaining and 85% live plants remaining is .100 and .200, respectively. The difference in the percent live plants remaining is 5 ($85 - 80 = 5$) and the difference in the yield factors is .100 ($.200 - .100 = .100$). Divide the difference in the yield factors by the difference of the percent live plants remaining to calculate each 1.0 increment of percent live plants remaining rounded to a 3-place decimal ($.100 / 5 = .020$). The difference between the sample's percent live plants remaining and the lower of the charted percent live plants remaining is 2.3 ($7.3 - 5.0 = 2.3$). Multiply 2.3 by .020 and add this result to .100 ($2.3 \times .020 = .046 + .100 = .146$). Enter as a 3-place decimal. Therefore, a 7.3% stand loss equals a .146 yield factor.

23. **Normal Yield:** Enter the **Normal yield.** The **Normal yield.** is the expected yield shown in the Special Provisions.
24. **Bushels Per Acre:** Multiply the yield factor (item 22) times the **Normal yield.** (item 23) and enter the result to the nearest tenth of a bushel.

DEFOLIATION METHOD

25. **% Defoliation:** Enter the percent of defoliation to the nearest 5 percent from the % defoliation (item 42). Refer to section 6 D for how to determine % defoliation.
26. **% Yield Loss (Defoliation Chart):** Corresponding entry from **TABLE D** or **TABLE E**, for percent defoliation (item 25).
27. **Yield Factor:** Subtract the % yield loss (item 26) from 100.0 %. Express as a 3-place decimal.
28. **Normal Yield/Adjusted Normal Yield:** Enter the **Normal yield.** (The **Normal yield.** is the expected yield shown in the Special Provisions) if the Stand Reduction Method has not been used. If the Stand Reduction method has been used, transfer the entry from item 24 (Bushels Per Acre). Item 24 results in an **Adjusted normal yield.**
29. **Bushels Per Acre:** If the Defoliation method is used independently or in conjunction with the Stand Reduction method, multiply the yield factor (item 27) by the normal yield or adjusted normal yield (item 28), and enter the result to the nearest tenth of a bushel.

For Illustration Purposes Only CUCUMBER EARLY APPRAISALS AND FRUIT DAMAGE AND FINAL ADJUSTMENT APPRAISAL WORKSHEET	COMPANY: <u>ANY COMPANY</u>					1. Insured-s Name			2. Policy Number			
	CLAIM NO.: <u>XXXXXXXX</u>					I. M. INSURED					XXXXXXXX	
	3. Unit No. 00100	4. Crop PROCESSING CUCUMBERS 0106	5. Crop Year YYYY	6. Field ID. 3A	7. Acres 9.0	8. Date Of AUG 12	9. Variety VLASPIK	10. Min. Value \$ 3.75 PER BU.				
11. Harvest Type HAND	12. Date Planted 05/15/YYYY	13. Stage Of Life Cycle 3	14. Normal No. Of 6	15. No. Of Prior Harvests 2		16. No. Of Harvests 4	17. Row Width 36"					

Sample No.	STAND REDUCTION				DEFOLIATION				FRUIT DAMAGE AND FINAL ADJUSTMENT							
	Normal No. of Plants Per 1/100 Acre	No. of Live Plants Per 1/100 Acre	% Live Plants Remaining	Yield Factor	Normal Yield	Bushels Per Acre	% Defoliation	% Yield Loss (Defoliation Chart)	Yield Factor	Normal Yield/ Adjusted Normal Yield Bushels Per Acre	% Harvest Remaining Factor	Adjusted Normal Yield	Sound Fruit Harvested	Bushels Per Acre	Total Bushels Per Acre	
18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34
1							25	13	.870	160	139.2	.500	139.2	13.6	83.2	83.2
2							25	13	.870	160	139.2	.500	139.2	14.4	84.0	84.0
3							25	13	.870	160	139.2	.500	139.2	14.8	84.4	84.4
4							20	10	.900	160	144.0	.500	144.0	13.0	85.0	85.0
5																

38. Remarks EXAMPLE - DEFOLIATION WITH FRUIT DAMAGE												35. Total Bushels of the Samples		336.6
												36. Number of Sample Plots		4
												37. Bushels Per Acre		84.2

PROCESSING CUCUMBER FIELD NOTES																					40	41	42
39 Sample Number	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Total %	No. of Plants Evaluated ⁴²	% Defoliation
1	20	22	26	20	21	25	27	27	18	28	29	20	24	19	26	27	28	22	24	29	482	÷ 20	= 25
2	28	30	33	24	22	21	28	30	25	27	25	22	24	29	31	20	24	25	26	30	524	÷ 20	= 25
3	28	21	23	29	30	20	22	24	26	28	31	21	26	27	22	24	26	25	23	28	504	÷ 20	= 25
4	19	18	16	24	26	20	23	21	15	20	22	26	22	21	18	17	24	22	23	19	416	÷ 20	= 20
5																						÷	=

43. Adjuster-s Signature						Code No.			Date			44. Insured-s Signature						Date		
I. M. ADJUSTER						XXXXX			MM/DD/YYYY			I. M. INSURED						MM/DD/YYYY		

For Illustration Purposes Only CUCUMBER EARLY APPRAISALS AND FRUIT DAMAGE AND FINAL ADJUSTMENT APPRAISAL WORKSHEET	COMPANY: <u>ANY COMPANY</u>					1. Insured-s Name			2. Policy Number			
	CLAIM NO.: <u>XXXXXXXX</u>					I. M. INSURED					<u>XXXXXXXX</u>	
	3. Unit No. 00100	4. Crop PROCESSING CUCUMBERS 0106	5. Crop Year YYYY	6. Field ID. 1A	7. Acres 20.0	8. Date Of JUN 30	9. Variety VLASPIK	10. Min. Value \$ 3. 75 PER BU.				
11. Harvest Type MACHINE	12. Date Planted 05/20/YYYY	13. Stage Of Life Cycle 6	14. Normal No. Of 1	15. No. Of Prior Harvests 0		16. No. Of Harvests 1	17. Row Width 36"					

Sample No.	STAND REDUCTION						DEFOLIATION					FRUIT DAMAGE AND FINAL ADJUSTMENT				
	Normal No. of Plants Per 1/100 Acre	No. of Live Plants Per 1/100 Acre	% Live Plants Remaining	Yield Factor	Normal Yield	Bushels Per Acre	% Defoliation	% Yield Loss (Defoliation Chart)	Yield Factor	Normal Yield/ Adjusted Normal Yield Bushels Per Acre	% Harvest Remaining Factor	Adjusted Normal Yield	Sound Fruit Harvested	Bushels Per Acre	Total Bushels Per Acre	
18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	34	
1	300	15	5.0	.100	160	16.0	85	81	.190	16.0	3.0	.500	3.0	13.6	15.1	
2	300	30	10.0	.200	160	32.0	95	93	.070	32.0	2.2	.500	2.2	14.4	15.5	
3	300	22	7.3	.146	160	23.4	90	87	.130	23.4	3.0	.500	3.0	14.8	16.3	
4		30	10.0	.200	160	32.0	80	75	.250	32.0	8.0	.500	8.0	13.3	17.3	
5																

38. Remarks EXAMPLE - DEFOLIATION WITH FRUIT DAMAGE												35. Total Bushels of the Samples		64.2
												36. Number of Sample Plots		4
												37. Bushels Per Acre		16.1

PROCESSING CUCUMBER FIELD NOTES																							
39 Sample Number	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	40 Total %	41 No. of Plants Evaluated	42 % Defoliation
1	90	87	83	80	86	89	87	83	85	88	82	84	89	81	84	86	80	82	86	91	1703	÷ 20	= 85
2	100	92	92	95	99	87	95	99	89	88	98	100	94	97	98	97	100	100	89	94	1903	÷ 20	= 95
3	86	87	83	88	89	85	100	92	90	88	86	88	91	94	86	100	96	92	93	86	1800	÷ 20	= 90
4	75	73	77	86	95	80	82	77	78	79	84	85	80	82	83	86	75	77	79	79	1602	÷ 20	= 80
5																						÷	=

43. Adjuster-s Signature						Code No.			Date			44. Insured-s Signature						Date		
I. M. ADJUSTER						XXXXX			MM/DD/YYYY			I. M. INSURED						MM/DD/YYYY		

(2) CUCUMBER APPRAISAL WORKSHEET INSTRUCTIONS – WEIGHT METHOD FOR HAND-HARVEST OPERATIONS

Verify or make the following entries:

Item

No. Information Required

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

Claim No.: Claim number as assigned by the insurance provider.

1. **Insureds Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy Number:** Insureds 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. **Crop:** Processing Cucumbers@(0106).
5. **Crop Year:** Crop year, as defined in the policy, for which the claim is filed.
6. **Total Acres:** Total acreage (to tenths) in fields or subfields being appraised.
7. **Date Planted:** Date the crop seed was mechanically incorporated into the soil.
8. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred. Include SPECIFIC DATE where applicable, as in the case of hail damage (e.g., Aug 11).
9. **Min. Value:** The minimum value as stated in the Special Provisions.
10. **Normal No. of Harvests:** Normal number of times in which the insured gathers production from the field.
11. **No. of Prior Harvests:** Number of times the field has previously been harvested.
12. **Number of Remaining Harvests:** Subtract the number of prior harvests from the normal number of harvests.
13. **Field ID:** Field or subfield identification symbol.
14. **Acres:** Number of determined acres, to tenths, in field or subfield being appraised.
15. **Variety:** Appropriate variety name (e.g. Discover, Vlaspik, etc.).

16. **Sample Area Size:** The dimensions and square foot area used for sampling (e.g., 6' x 6', 8' x 8', etc.). Refer to section 5 F.
17. **Weight of Each Sample:** Weight in pounds to tenths of the sample of all harvestable and marketable processing cucumbers in the representative area.
18. **Total Weight of All Samples:** Weight in pounds to tenths of all sample entries in item 17.
19. **No. of Sample Plots:** Number of representative areas sampled in the field.
20. **Average Weight Per Sample:** Total weight of all samples (item 18) divided by total number of sample plots (item 19). Record results in pounds to tenths.
21. **Adjusted Acreage Factor:** Obtained by dividing 43,560 square feet in an acre by the total square feet of area used for the sample and further divided by 50 (50 equals the number of pounds in a bushel). Record the results to tenths [e.g., $(43,560 \div 36) \div 50 = 24.2$]. Refer to section 5 F.
22. **No. of Bushels Per Acre:** Average weight per sample (item 20) multiplied by the adjusted acreage factor (item 21). The resulting weight is to be recorded in bushels to tenths.

NOTE: If this worksheet is being used to determine the Bushels Per Acre of Sound Fruit, transfer the entry in item 22 to item 32 of the Cucumber Early Appraisals and Fruit Damage Final Adjustment Appraisal Worksheet. Do not complete items 23 through 26 and items 28 and 29.

Complete items 23 through 29 when all acres of the field or subfield being appraised are in the reproductive stage.

23. **Harvest Factor:** The appropriate harvest factor from **TABLE F**.

To determine the appropriate harvest factor, appraise in the harvest stage related to the number of prior harvests.

EXAMPLE: 6 NORMAL HARVESTS

If there have been 3 prior harvests, count the appraisal as the fourth harvest and the remaining harvest would be the fifth harvest or H-5. Enter the percentage for H-5 from **TABLE F**.

24. **Normal Yield:** Enter the normal yield. See subsection 2 B (3) for the definition of normal yield.
25. **Appraised Potential Per Acre:** Multiply the harvest factor (item 23) by the normal yield (item 24). Round to the nearest tenth of a bushel.
26. **Total No. of Bushels Per Acre:** Add the number of bushels per acre (item 22) to the appraised potential per acre (item 25).
27. **Remarks:** Pertinent information about the appraisal.

(3) CUCUMBER APPRAISAL WORKSHEET INSTRUCTIONS - WEIGHT METHOD FOR MACHINE-HARVEST OPERATIONS

Verify or make the following entries:

**Item
No.**

Information Required

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

Claim No.: Claim number as assigned by the insurance provider.

1. **Insured's Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy Number:** Insured's assigned policy number.
3. **Unit No.:** Five-digit unit number from the **Summary of Coverage** after it is verified to be correct.
4. **Crop:** **Processing Cucumbers** 0106.
5. **Crop Year:** Crop year, as defined in the policy, for which the claim is filed.
6. **Total Acres:** Total acreage (to tenths) in fields or subfields being appraised.
7. **Date Planted:** Date in which the crop seed was mechanically incorporated into the soil.
8. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred. Include SPECIFIC DATE where applicable, as in the case of hail damage (e.g., Aug 11).
9. **Min. Value:** The minimum value as stated in the Special Provisions.
10. **Field ID:** Field or subfield identification symbol.
11. **Acres:** Enter acreage (to tenths) in field identified by (10) above.
12. **Variety:** Appropriate variety name (e.g. **Discover**, **Vlaspik**, etc.).
13. **Sample Area Size:** The square-foot area used for sampling (e.g., 6' x 6', 8' x 8', etc.). Refer to subsection 5 F.
14. **Weight of Each Sample:** Weight in pounds to tenths of each sample of all harvestable and marketable processing cucumbers in the representative area.

15. **Total Weight of All Samples:** Weight in pounds to tenths of all sample entries in Item 14.
16. **No. of Sample Plots:** Number of representative areas sampled in the field.
17. **Average Weight Per Sample:** Total weight of all samples (item 15) divided by total number of sample plots (item 16). The resulting weight is to be recorded in pounds to tenths.
18. **Adjusted Acreage Factor:** Obtained by dividing 43,560 square feet in an acre by the total square feet of area used for the sample and further divided by 50 (50 equals the number of pounds in a bushel). Record the results to tenths [e.g., $(43,560 \div 36) \div 50 = 24.2$]. See section 5 F.
19. **Number of Bushels Per Acre:** Average weight per sample (item 17) multiplied by acreage factor (item 18). The resulting weight is to be recorded in bushels to tenths.
20. **Yield Loss Factor:** Harvesting by machine can be expected to result in a 10% loss in yield as compared to the hand-harvesting method; therefore, enter .90 (1.00 minus .10).
21. **Total No. of Bushels:** Number of bushels per acre (item 19) multiplied by yield loss factor (item 20). The resulting weight is to be recorded in bushels to tenths.
22. **Remarks:** Pertinent information about the appraisal.
23. **Adjuster's Signature, Code No., and Date:** Signature of the adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to the signature date, document the date of the appraisal in the **Remarks** section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.
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.

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