

United States  
Department of  
Agriculture



Federal Crop  
Insurance  
Corporation



Product  
Development  
Division

FCIC-25720 (11-2000)

# **PILOT PROCESSING CUCUMBER LOSS ADJUSTMENT STANDARDS HANDBOOK**

**2001 and Succeeding Crop Years**



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

<b>FEDERAL CROP INSURANCE HANDBOOK</b>		<b>NUMBER: 25720 (11-2000)</b>
<b>SUBJECT:</b>  <b>PILOT PROCESSING CUCUMBER LOSS ADJUSTMENT STANDARDS HANDBOOK 2001 AND SUCCEEDING CROP YEARS</b>	<b>DATE: November 28, 2000</b>	
	<b>OPI: Product Development Division</b>	
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**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:

- A. Inserted language in 3 A (1) (b) into 3 A (1) and changed succeeding item letters (b) through (i).
- B. Added language in 3 B regarding additional coverage for Hail and Fire Exclusion.
- C. Changed row width in 5 E Example from 15" to 30" to correspond with Example in 5 C.
- D. Added language in subsection 5 F (3) to show division by 50 (number of pounds in a bushel) in calculating the adjusted acreage factor.
- E. Made changes in 6 D (8), 6E, and 6 F due to elimination of dividing pounds by 50 by obtaining the adjusted acreage factor. Changed pounds to bushels wherever necessary to accommodate this change.
- F. Provided additional instructions in subsection 6 F (5) to sort and remove culls from sample for Weight Method for Hand Harvest Operations.

# PILOT PROCESSING CUCUMBER LOSS ADJUSTMENT STANDARDS HANDBOOK

## SUMMARY OF CHANGES/CONTROL CHART (Continued)

- G. Changed % stand loss to live plants remaining and % yield loss to yield factor in **TABLE C** to coincide with the elimination of Column 22 on the Early Appraisal and Fruit Damage and Final Adjustment Appraisal Worksheets. Made necessary changes in the language in subsection 8 B (1) items 22-24 to accommodate these changes.
  
- H.. Added language in subsection 8 B (2) 9 and (3) 9 to further define Minimum. Value.
  
- I. Eliminated columns 22, 25, 26, 33, 34, 39 and 40 of the Cucumber Early Appraisals and Fruit Damage and Final Adjustment Appraisal Worksheets, columns 26 and 27 of the Weight Method for Hand-Harvest Appraisal Worksheet and columns 22 and 23 of the Weight Method for Machine-Harvest Appraisal Worksheet in order to facilitate the process of determining bushels per acre. Changed item numbers in the remainder of the worksheet to accommodate the deletions.
  
- J. Revised instructions for completing the Cucumber Early Appraisals and Fruit Damage and Final Adjustment, Weight Method for Hand-Harvest and Weight Method for Machine-Harvest Appraisal Worksheets to correspond with the changes in I above.
  
- K Added Appraisal Worksheet example to show Stand Reduction and Defoliation and Fruit Damage.
  
- L. Changed “section” to “subsection” and “See” to “Refer to” throughout the handbook.
  
- M. Rearranged the order of Appraisal Worksheets to allow the proper worksheet(s) to immediately follow the instructions for that worksheet.
  
- N. Corrected calculations on the Production Worksheet in Column O, lines 1 and 2, and items 17, 23 and 24.

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	Entire Handbook					
Current Index	1-2	1-4	1-52	53-58	11-2000	FCIC-25720

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# **1. INTRODUCTION**

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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**

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

<b>Allowable Cost</b>	The dollar amount per bushel for harvesting (picking, grading, packing containers and selling) and hauling that is shown in the Special Provisions.
<b>Amount of Insurance</b>	The amount shown on the actuarial documents for the corresponding coverage level percentage the insured selects.
<b>Bushel</b>	50 pounds of marketable processing cucumbers.

<b>Direct Marketing</b>	Sale of the insured crop directly to consumers without the intervention of an intermediary such as a wholesaler, retailer, packer, processor, shipper, or buyer. Examples of direct marketing include selling through an on-farm or roadside stand, farmer's market, and permitting the general public to enter the field for the purpose of picking all or a portion of the crop.
<b>Hand-Harvest Operations</b>	Harvest operations that consist of the crop being harvested by hand and of which multiple harvests are normally performed.
<b>Harvest</b>	The picking of cucumbers from the plant by hand or machine.
<b>Intermediary</b>	A business enterprise that has all licenses and permits required by the state in which it operates and has an agreement in writing with a processor that authorizes the intermediary to contract processing cucumber production on behalf of the processor.
<b>Machine-Harvest Operations</b>	Harvest operations that consist of the crop being harvested by machine and of which only one harvest is performed.
<b>Marketable Cucumbers</b>	Processing cucumbers that meet or have met (untimely harvest will result in larger cucumbers that would have met better grades if they had been timely harvested) the U.S. Standards for Grades of U.S. No. 3 or better.
<b>Minimum Value</b>	The dollar amount per bushel shown in the Special Provisions that is used for valuing the production.
<b>Processor</b>	Any business enterprise regularly engaged in processing cucumbers for human consumption, that possesses all licenses and permits for processing cucumbers required by the state in which it operates, and that possesses facilities, or has contractual access to such facilities, with enough equipment to accept and process the contracted cucumbers within a reasonable amount of time after harvest.
<b>Normal Yield</b>	The "expected yield stated in the Special Provisions that is used for determining the maximum insurable acreage under a quantity based processor contract." The yield is stated in bushels.

**Processor Contract**

A written agreement between the insured and a processor, or between the insured and an intermediary, containing at a minimum:

- (a) The insured's commitment to plant and grow the processing cucumbers, and to deliver the cucumber production to the processor or intermediary;
- (b) The processor's, or intermediary's commitment to purchase all the production stated in the processor contract; and
- (c) A base contract price.

Multiple contracts with the same processor that specify amounts of production will be considered a single processor contract unless the contracts are for different types of cucumbers.

**Processing Cucumbers**

Varieties of cucumbers with characteristics that enable them to be processed by pickling.

### **3. INSURANCE CONTRACT INFORMATION**

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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 cucumbers in the county that are planted for harvest as processing cucumbers in which the insured has a share; for which a premium rate is provided by the actuarial documents:
  - (a) That are grown under and in accordance with the requirements of a processor contract, executed on or before the acreage reporting date, and are not excluded from the processor contract at any time during the crop year;
  - (b) That are planted within the planting periods if designated in the actuarial documents;
  - (c) That are initially planted in rows unless otherwise provided in the Special Provisions;

- (d) That are grown by a person who, in at least one of the three previous crop years:
  - 1 Grew processing cucumbers for commercial sale; or
  - 2 Managed a processing cucumber farming operation;
- (e) That are not:
  - 1 Interplanted with another crop; or
  - 2 Planted into an established grass or legume.
- (f) The insured will be considered to have a share in the insured crop to the extent that the insured is at risk of loss of the insured crop under the processor contract and the processor contract provides for the delivery of the processing cucumbers under specific conditions and at a stipulated base contract price.
- (g) When multiple processor contracts are applicable to the insured acreage, one processor contract may be fulfilled and additional bushels may continue to be accepted by the processor for that acreage. For example: A producer has two contracts on a single unit, one with processor A for 5,000 bushels, and the other with processor B for 5,000 bushels. The producer delivers the cucumbers to processor A and fulfills the contracted bushels. However, the producer continues to deliver bushels to processor A because they have elected to accept additional bushels. The total bushels delivered to processor A was 6,000 bushels. As no bushels have yet been delivered to processor B, the contract is open to 5,000 bushels. The unit liability will be limited to the lesser of the bushels remaining on the unit guarantee, or the bushels remaining on **all** contracts. If the unit guarantee is met, and the contract for processor B remains open, the result would be a “No Indemnity Due” claim. When the processor no longer accepts production under a remaining open contract, the insurance period ends for that unit, provided no other qualifying event has occurred earlier to end the insurance period. When the “total paid for” bushels exceeds the total contracted bushels, the insurance liability has been met.
- (h) A commercial processing cucumber producer who is also a processor or intermediary may establish an insurable interest if the following requirements are met:
  - 1 The producer must comply with the Pilot Processing Cucumber Crop Provisions;
  - 2 Prior to the sales closing date, the Board of Directors or officers of the processor or the intermediary must execute and adopt a resolution that contains the same terms as an acceptable processor contract. Such resolution will be considered a processor contract under the Pilot Processing Cucumber Crop Provisions; and

- 3 The insurance provider's inspection reveals that the processing facilities comply with the definition of a processor contained in the Pilot Processing Cucumber Crop Provisions.
- (2) Insurance coverage is not provided on acreage that:
- (a) Does not meet any rotation requirements, if applicable, contained in the Special Provisions; or
- (b) Is intended for direct marketing.
- (3) For any processing contract that stipulates an amount of production to be delivered, the maximum acreage insurable will be determined by the quantity stated in the processing contract divided by the expected yield per acre stated in the Special Provisions.
- (4) Unless specified otherwise in the Special Provisions, insurance coverage is not provided against loss of production due to:
- (a) Nematode damage, unless the acreage has been fumigated in the same calendar year or an approved screening test for the applicable crop year is negative, unless otherwise allowed by the Special Provisions.
- (b) Failure to harvest as a direct result of:
- 1 Acreage bypassed due to the breakdown of harvesting or processing equipment or failure to operate such equipment.
- 2 Acreage bypassed whenever insured under the terms of the insurance contract and acreage that is not insured is harvested instead; or
- 3 Acreage bypassed if the insured and the processor are the same or related persons.
- (c) The insured's failure to follow the requirements contained in the processor contract.
- (d) Inadequate pollination unless the insured can prove that he/she caused an adequate number of honeybees to be placed in and about the field during the entire period of time the cucumber plants were flowering.

## **B. PROVISIONS NOT APPLICABLE TO CAT COVERAGE**

- (1) Optional units.
- (2) Written Agreements.
- (3) Hail and Fire Exclusion provisions (also not applicable **if additional coverage is less than 65/100 or comparable coverage**).
- (4) High Risk Land Exclusion.

## C. GUIDELINES RELATIVE TO “BYPASSED” PROCESSING CUCUMBER ACREAGE

- (1) Bypassed acreage is land on which production is ready for harvest but the processor elects not to accept such production, so it is not harvested. Inspections must be made on all unharvested acreage of cucumbers bypassed by the processor to verify the cause of loss.
- (2) Processing Cucumber Crop Provisions - Production losses of processing cucumbers not timely harvested or bypassed are insurable if such delay is “solely and directly due to adverse weather conditions that occurred during the insurance period.” Adverse weather includes, but is not limited to:
  - (a) Excessive moisture that prevents the harvesting equipment from entering the field or that prevents the timely operation of harvesting equipment; and
  - (b) Abnormally hot or cold temperatures that cause an unexpected number of acres to be ready for harvest at the same time, affecting the timely harvest of a large number of acres or the processing of such production is beyond the capacity of the processor, either of which causes the acreage to be bypassed.

**NOTE:** Refer to the Pilot Processing Cucumber Crop Provisions for notice of damage requirements. The insured should contact the insurance provider immediately upon being notified that acreage will be bypassed so an appraisal can be made, but not later than the time specified in the crop provisions.

- (3) Production lost when acreage is not timely harvested or bypassed due to breakdown or non-operation of equipment or facilities, or the availability of a crop insurance payment, will NOT be considered an insurable cause of loss.
- (4) For unharvested acreage that is bypassed by the processor because the processing cucumbers are damaged or not timely harvested due to INSURED causes of loss (stage code is “UB”), the potential production per acre shown on the claim form in Section I column J will be **zero (0)**. **When there is undamaged processing cucumber acreage in the same field and the processor bypasses the entire field, the appraised production from the undamaged acreage will be counted as production to count for claim purposes.**
- (5) The stage column on the claim form will show “PB” for unharvested (bypassed) acreage **when NO insured cause of loss prevented the processor from harvesting**. The potential production will be appraised and will be counted as production against the guarantee.
  - (a) Losses that occur when processing cucumbers are not harvested/not timely harvested due to lack of equipment or labor, or losses due to an excessive volume of cucumbers maturing (for the processor) at the same time are not insurable.

- (b) Although acreage may have been bypassed and an insured cause of loss did not prevent harvest, an appraisal which shows production below the unit guarantee due to insurable causes (e.g., drought reduced potential PRIOR to bypass) may result in an indemnity.
- (6) A separate appraisal must be made and identified as such, if there are additional uninsured causes of loss (i.e. livestock damage, failure to follow good farming practices, etc.). The appraised per acre production will be shown on the claim form in the item for uninsured cause.
- (7) When an insured cause of loss did not prevent timely harvest, the production to count for processing cucumber acreage that is bypassed or not timely harvested will include any production lost due to uninsured damage and will be:
  - (a) The appraised production on unharvested acreage; or
  - (b) The harvested/delivered production plus any appraisal for uninsured causes which may apply. The total value of all harvested production from the insurable acreage will be the dollar amount obtained by subtracting the allowable cost shown in the Special Provisions from the price received for each bushel of cucumbers (this result may not be less than the minimum value shown in the Special Provisions for a bushel of cucumbers), and multiplying this result by the number of bushels of cucumbers harvested. Harvested production that is damaged or defective due to an insurable causes and is not marketable will not be counted as production to count.
- (8) **PROCESSOR PAYMENTS FOR “BYPASSED” ACREAGE** - Do NOT include such payments in any appraisal OR as production to count.

#### **D. 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, may be divided into additional basic units by planting period. Optional units do not apply unless provided for in the Special Provisions.

#### **E. QUALITY ADJUSTMENT**

There is no quality adjustment for processing cucumbers; however, cucumbers that meet the U. S. Standards for Grades of U. S. No. 3 or better, are marketable cucumbers.

### **4. REPLANTING PROCEDURE**

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There is currently no replanting payment available for processing cucumbers. Refer to the Basic Provisions and the crop provisions for this crop for replanting requirements prior to the final planting date.

## **5. PROCESSING CUCUMBER APPRAISALS**

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### **A. GENERAL INFORMATION**

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

### **B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS**

- (1) Determine the minimum number of required samples and general location of vines to be used in the required representative sample for a field or subfield by the field size, average stage of growth, age (size) and general capabilities of the plants, and variability of potential production and plant damage within the field or subfield.
- (2) Split the field into subfields when:
  - (a) variable damage causes the crop potential to appear to be significantly different within the same field; or
  - (b) the insured wishes to destroy a portion of a field.
- (3) Each subfield must be appraised separately.
- (4) Take not less than the minimum number (count) of representative samples required in **TABLE A**.

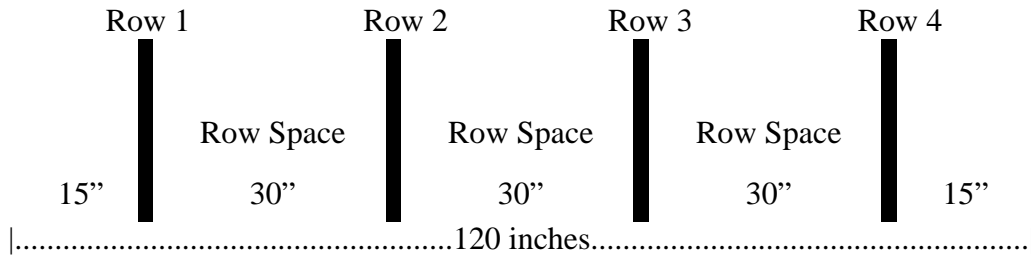
### **C. MEASURING ROW WIDTH FOR SAMPLE SELECTION**

Use the following instructions for the stand reduction and defoliation appraisal methods:

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



**EXAMPLE:**



$$120 \text{ inches} \div 4 \text{ rows} = 30 \text{ in. average row width}$$

- (3) Where rows are skipped for tractor and planter tires, refer to the LAM.

**D. APPRAISING HARVESTED AND UNHARVESTED CUCUMBERS**

- (1) Circumstances that require an appraisal include (but are not limited to):
- (a) Unharvested acreage of processing cucumbers.
  - (b) As directed by the insurance provider.
  - (c) Partially harvested acreage of processing cucumbers when harvesting was or will be possible and there is no intention of further harvesting.
  - (d) Processing cucumber acreage that is bypassed by the processor, to verify the cause of loss (if any). For additional instructions on bypassed acreage of processing cucumbers, refer to section 3 C (Guidelines Relative to "BYPASSED" Processing Cucumber Acreage) or contact the insurance provider.
  - (e) Uninsured causes of loss.
  - (f) Damage to an immature crop such as hail, frost/freeze, flooding, pollination problems, etc. Defer appraisals to a later date in order to assess crop recovery and to obtain more accurate appraisals. Refer to the LAM for further instruction on deferred appraisals.
- (2) Refer to the LAM for additional reasons for appraisals.

**E. DETERMINING ROW LENGTH FOR SAMPLE SELECTION**

- (1) Apply the average row width (see **TABLE B**) to determine the length of sample row required for a 1/100 of an acre sample.
- (2) For row widths other than those in **TABLE B**, determine the sample row length as follows:

- (a) Divide row width in inches (nearest one-half inch) by 12, and round to the nearest hundredth.
- (b) Divide 43,560 by the determined row width in item (a) above. Divide the result by 100 for 1/100 acre sample.

**EXAMPLE:** Measured row width in the field is 30 inches.  $30 \text{ inches} \div 12 \text{ inches/foot} = 2.50$  feet rows.  $43,560 \text{ sq. ft.} \div 2.50 \text{ ft.} = 17,424$ .  $17,424 \div 100 = 174$  ft. for length of row.

## **F. DETERMINING THE ADJUSTED ACREAGE FACTOR FOR GRID SAMPLE**

Use these instructions for the following appraisal methods: the fruit damage and final adjustment method, weight method for hand-harvest operations and weight method for machine-harvest operations.

- (1) Use at least a 36 square foot grid sample (e.g., 6' x 6', 4' X 9', 3' x 12', etc.).

**NOTE:** Do not include more than one-half the distance of a normal row width in the sample area if there is land that is not planted in excess of the normal planted row width (e.g., if the cucumbers are planted in beds with alleys between the beds).

- (2) Multiply the sample area size (e.g., 6' x 6', 8' x 8', etc.) to obtain the square-footage area.
- (3) Divide 43,560 sq. ft. by the square-footage area in (2) above and **divide the result by 50 (number of pounds in a bushel)** to obtain the **adjusted** acreage factor, **rounded to tenths**, for calculating the bushels per acre.

**EXAMPLE:**

6' times 6' = 36 sq. ft.

$43,560 \text{ sq. ft.} \div 36 \text{ sq. ft.} = 1210.0$ .

$1210.0 \div 50 = 24.2$  adjusted acreage factor.

## G. PROCESSING CUCUMBER LIFE CYCLES

It is important to remember that this crop is very susceptible to damage in the early stages of development; however, processing cucumbers have a unique crop characteristic of being able to recover after sustaining vegetative damage during the majority of the crop's life cycle. Due to the nature of harvesting, hand-harvest operations having multiple pickings, and machine-harvest operations consisting of a single picking, the life cycles are different.

(1) The following table represents the life cycle for **hand-harvested** processing cucumbers:

<b>LIFE CYCLE OF HAND-HARVESTED PROCESSING CUCUMBERS</b>				
<b>STAGE NUMBER</b>	<b>STAGE OF DEVELOPMENT</b>	<b>PLANT LENGTH</b>	<b>NUMBER OF LEAVES</b>	<b>DEFINED AS</b>
1	SEEDLING STAGE	0.1" - 7.0"	COTYLEDONS - 5	EMERGENCE FROM THE SOIL UNTIL THE BEGINNING OF HORIZONTAL GROWTH
2	VINING STAGE	7.0" - 14.0"	6 - 9	FROM THE DEVELOPMENT OF THE VINE TIP UNTIL THE FIRST FRUIT IS SET
3	EARLY FRUIT STAGE	14.0" - 18.0"	OVER 10	FIRST HARVESTABLE FRUIT, FLOWERING AND FRUIT SETTING ABUNDANT
4	LATE FRUIT STAGE	OVER 18.0"	OVER 10	LATER PART OF HARVEST, BLOSSOMING DISCONTINUES

(2) The following table illustrates the life cycle for **machine-harvested** processing cucumbers:

<b>LIFE CYCLE OF MACHINE-HARVESTED PROCESSING CUCUMBERS</b>				
<b>STAGE NUMBER</b>	<b>STAGE OF DEVELOPMENT</b>	<b>PLANT LENGTH</b>	<b>NUMBER OF LEAVES</b>	<b>PLANT CHARACTERISTICS</b>
1	VEGETATIVE	0.1" - 1.0"	COTYLEDONS	EMERGENCE FROM THE SOIL
2	VEGETATIVE	1.0" - 3.0"	FIRST TRUE LEAVES UNFOLDED	FORMATION OF THE SECONDARY LEAVES BETWEEN THE COTYLEDONS
3	VEGETATIVE	3.0" - 5.0"	2 - 3	VERTICAL GROWTH OF THE PLANT STEM
4	VEGETATIVE	5.0" - 7.0"	4 - 5	END OF VERTICAL GROWTH, INCREASE OF STEM DIAMETER AND LEAF SURFACE AREA
5	VEGETATIVE	7.0" - 9.0"	6 - 7	BEGINNING OF HORIZONTAL GROWTH OF THE PLANT, FIRST SIGN OF THE VINE TIP
6	VEGETATIVE, START OF REPRODUCTIVE	9.0" - 11.0"	8 - 9	HORIZONTAL GROWTH AND LEAF DEVELOPMENT INCREASING, ONSET OF THE PRIMARY BLOSSOMS AT THE CENTER OF THE PLANT
7	VEGETATIVE, EARLY REPRODUCTIVE	11.0" - 14.0"	OVER 10	FLOWERING AND FRUIT SETTING, CONTINUED GROWTH OF PLANT STEM IN LENGTH AND DIAMETER ALONG WITH FOLIAGE DEVELOPMENT
8	LATE VEGETATIVE, REPRODUCTIVE	14.0" - 18.0"	OVER 10	FLOWERING, FRUIT SETTING, AND SMALL FRUIT RANGING FROM 0.5" - 2.0" IN LENGTH
9	REPRODUCTIVE	OVER 18.0"	OVER 10	FRUIT 2.0"-3.0" IN LENGTH, GRADES 1 AND 2 PREVALENT IN THE FIELD
10	REPRODUCTIVE	OVER 18.0"	OVER 10	FRUIT 3.0"-6.0" IN LENGTH, GRADES 1, 2, AND 3 REPRESENTED IN THE FIELD
11	LATE REPRODUCTIVE	OVER 18.0"	OVER 10	BEGINNING OF OVERSIZED (MATURE) FRUIT IN THE FIELD, BLOSSOMING DISCONTINUES

## 6. APPRAISAL METHODS

### A. GENERAL INFORMATION

- (1) These instructions provide information for appraisal methods for:

Appraisal Method...	Use...
Stand Reduction Method	from emergence to first fruit set to determine the plant population when it is less than the original. This method is used alone or, if applicable, in conjunction with the defoliation and/or the fruit damage and final adjustment method(s).
Defoliation Method	from emergence to first fruit set to determine when leaves are damaged or missing. This method is used alone or, if applicable, in conjunction with the stand reduction method and/or the fruit damage and final adjustment method(s).
Fruit Damage and Final Adjustment Method	only for hand-harvest operations when plants are in the reproductive stage AND only if this method is used in conjunction with the stand reduction and/or the defoliation method(s).
Weight Method for Hand-Harvest Operations	when plants are in the reproductive stage (hand-harvest operations, <b>only</b> ). <b>NOTE:</b> (1) This method is used to determine the Pounds Per Acre when the fruit damage and final adjustment method is used in conjunction with the stand reduction and/or defoliation method(s).  (2) This method is used in its entirety when fruit damage is the only damage involved (i.e., no plant or leaf damage).
Weight Method for Machine-Harvest Operations	when plants are in the reproductive stage (machine harvested operations, <b>only</b> ) AND NOT used in conjunction with the stand reduction and/or defoliation method(s).

- (2) The appraisal methods for stand reduction, defoliation, and fruit damage and final adjustment can be used as individual appraisal methods or in combination when additional damage has occurred. In situations where hail has damaged the crop before fruit set, delay the appraisal for 7-10 days. When hail damages the fruit, the adjuster should sample the field as soon as possible after the storm.

## **B. DEFERMENT OF CUCUMBER APPRAISALS BEFORE MATURITY**

- (1) If practical, and the insured will agree, defer the appraisal until the cucumbers are in the reproductive stage, and then use one of the appraisal methods for the reproductive stage.

**NOTE:** If there is no production potential, enter “0” appraised potential in the applicable item on the claim form and complete the claim.

- (2) If not practical and/or the insured will not agree to defer the appraisal until the cucumbers are in the reproductive stage, use the stand reduction and defoliation methods as outlined below.
- (3) Complete the preliminary inspection with special attention to the type of damage and its severity.
- (4) If acreage will be released to go to another use:
  - (a) Look at all fields or subfields thoroughly. It is important to note the acreage that is not damaged.
  - (b) Explain to the insured that, at this time, the amount of loss cannot be determined accurately.
  - (c) Do not attempt to estimate the damage for the insured.
  - (d) Mark the areas as instructed in the LAM for deferred appraisals.
  - (e) Advise the insured that if the crop is destroyed, the samples that you specified must be preserved and cared for.
- (5) Refer to the LAM for additional instructions regarding deferred appraisals.

## **C. STAND REDUCTION METHOD**

All sampling for this method shall be based on the number of remaining plants in **1/100** of an acre sample row length. Do not use this method in conjunction with the weight method for machine-harvest operations.

- (1) Determine the row width for the processing cucumber field.
- (2) Refer to **TABLE B** for the length of row for 1/100 of an acre.
- (3) Refer to **TABLE A** for minimum representative sample requirements.
- (4) Determine the normal number of plants for 1/100 of an acre by counting the original number of plants in the sample (living, dead, missing, or non-emerged).

- (5) Select representative sample areas of remaining processing cucumber plants from different parts of the field following **subsection 5B** guidelines.
- (6) Count the number of live plants in the sample area.
- (7) Divide the number of live plants by the normal number of plants per 1/100 acre to determine the percent of live plants remaining in the sample.
- (8) Refer to **TABLE C** to determine the **yield factor** from the percent **live plants remaining** in (7) above. Express the yield factor as a 3-place decimal.
- (9) Multiply the yield factor (**from item 8 above**) **times** the “normal yield” **\*\*\*** to determine the **bushels per acre**. **The “normal yield” is the expected yield shown in the Special Provisions.**

**\*\*\***

#### **D. DEFOLIATION METHOD**

Do not use this method in conjunction with the weight method for machine-harvest operations.

- (1) Refer to **TABLE A** for minimum representative sample requirements.
- (2) Select representative sample areas from different parts of the field or subfield using **subsection 5B** guidelines, as applicable.
- (3) Determine the stage of life cycle of the processing cucumber field or subfield. For defoliation purposes, there are **different stages** of the life cycle for **hand-harvest** and **machine-harvest operations**. **Refer to the** appropriate table in 5 G (1) or (2).
- (4) To determine the percent defoliation:
  - (a) Select 20 consecutive plants in a representative sample.
  - (b) Count the number of live, viable leaves on each plant.
  - (c) Count the number of missing or damaged leaves on each plant.
  - (d) Total (b) and (c) above.
  - (e) Divide (c) above by (d) above to obtain the percent defoliation for each plant.

- (5) Individually record in the field notes section (item 39) the percent of defoliation for each plant. Add the percentages together and divide by the number of plants evaluated to calculate the average percent of defoliation in the sample.
- (6) Refer to **TABLE D** for hand-harvested processing cucumber percent yield loss due to defoliation. Refer to **TABLE E** for machine-harvested processing cucumber percent yield loss due to defoliation.
- (7) Subtract the percent yield loss from 100.0 to calculate the yield factor for the sample area. Express as a 3-place decimal.
- (8) Multiply the yield factor (from item 7 above) times the “normal yield” \*\*\* or “adjusted normal yield” (whichever is applicable) to determine the bushels per acre. The “normal yield” is used when the Defoliation Method is the only method used. The “normal yield” is the expected yield shown in the Special Provisions. The “adjusted normal yield” (the bushels per acre (item 24) determined on the appraisal worksheet for Stand Reduction) is used when the Stand Reduction Method is used in conjunction with the Defoliation Method.

## **E. FRUIT DAMAGE AND FINAL ADJUSTMENT METHOD**

Use the Fruit Damage Method ONLY if it is a hand-harvest operation AND it is used in conjunction with the Stand Reduction and/or Defoliation Method(s). If the Fruit Damage Method is applicable, use the **weight** method for hand-harvest operations as described in item 33 of the appraisal worksheet instructions to determine the “**Bushels** Per Acre of Sound Fruit.”

However, if the type of damage does not require a Stand Reduction or Defoliation appraisal method (i.e., requires a fruit damage appraisal only), use the **weight** method for hand-harvest operations in its entirety.

**NOTE:** This method does not apply for Machine-Harvest Operations.

- (1) Refer to **TABLE A** for minimum representative sample requirements.
- (2) Refer to **subsection 5 F** for sample size requirements.
- (3) Select representative sample areas from different parts of the field or subfield using **subsection 5B** guidelines, as applicable.
- (4) Determine the percent harvest remaining factor.

The percent harvest remaining factor is determined as follows:

- (a) If there have been no prior harvests, divide the number of normal harvests into **1.000** and express as a 3-place decimal. Subtract the result from 1.000.



- (b) If there have been one or more prior harvests, **add 1.000** to the number of prior harvests and divide by the number of normal harvests. Express as a 3-place decimal. Subtract the result from 1.000.

**NOTE:** 1.000 is added because the appraisal is counted as a harvest.

- (5) Enter the “adjusted normal yield.”
  - (a) The “adjusted normal yield” is the “**Bushels Per Acre**” (item 24 or 29) determined in the Stand Reduction or Defoliation section of the appraisal worksheet when **either** (not both) is performed in conjunction with the Fruit Damage and Final Adjustment Method.
  - (b) If the Stand Reduction and Defoliation Methods **both** are used in conjunction with the Fruit damage and Final Adjustment Method, the “adjusted normal yield” is the “**Bushels Per Acre**” (item 29) determined in the Defoliation section of the appraisal worksheet.
- (6) Multiply (4) above times (5) above.
- (7) Determine the number of **bushels** of sound fruit per acre **obtained** from item 22 of the weight method for hand-harvest operations appraisal worksheet. **Do not apply the harvest factor.**
- (8) Add the number of **bushels** of sound fruit obtained in (7) above to the result obtained in (6) above to determine the potential in **bushels** per acre.

\*\*\*

## **F. WEIGHT METHOD FOR HAND-HARVEST OPERATIONS**

This method is used for hand-harvest operations when plants are in the reproductive stage.

When this method is used to determine the “**Bushels Per Acre of Sound Fruit**” for the Fruit Damage Method in addition to any appraisal for Stand Reduction or Defoliation, complete the **weight** method appraisal worksheet through item 22. Transfer the result from item 22 to item 32 of the Cucumber Early Appraisals and Fruit Damage and Final Adjustment Appraisal Worksheet.

**Attach** the partially completed **weight** method appraisal worksheet to the Cucumber Early Appraisals and Fruit Damage and Final Adjustment Appraisal Worksheet, and **document** (in the Remarks sections of both worksheets) that the **weight** method appraisal has been partially performed to obtain the “**Bushels Per Acre of Sound Fruit**.”

No signatures are required on the partially completed **weight** method appraisal worksheet. Complete the signature(s), adjuster code no., and dates on the Cucumber Early Appraisals and Fruit Damage and Final Adjustment Appraisal Worksheet as instructed.

- (1) Refer to **TABLE A** for minimum sample requirements.
- (2) Refer to **subsection 5 F** for sample size requirements.
- (3) Select representative sample areas from different parts of the field or subfield using **subsection 5B** guidelines, as applicable.
- (4) Harvest all fruit in the sample area.
- (5) **Sort fruit harvested in the sample area and discard culls. Culls are defined in the USDA-AMS Standards for Grades of Pickling Cucumbers as “Cucumbers which do not meet the requirements of the foregoing grades.”**

For the purposes of these standards, culls will be those cucumbers which show decay or damage from an insurable cause of loss. Cucumbers which are round or ball shaped or are not fairly well formed or are not firm or exceed 6 inches in length or 2 1/4 inches in diameter shall be considered culls. “Fairly well formed” in the USDA-AMS Standards for Grades of Pickling Cucumbers means the cucumber is not materially curved, materially tapered more than normal at one or both ends, or otherwise materially misshapen for pickling purposes.

**NOTE:** A small number of cucumbers that exceed 6 inches in length or 2 1/4 in diameter is considered normal. The small amount should be considered cull and removed from the sample. It is considered a good farming practice to remove fruit to encourage growth, however a small amount of fruit is typically missed during hand harvest.

If the sample area contains a large proportion of cucumbers that exceed 6 inches in length or 2 1/4 in diameter, then damage may be due to failure to follow recommended good farming practices rather than an insured cause of loss. The Pilot Processing Cucumber Crop Provisions requires the value of potential production and unharvested marketable cucumbers which also includes production that **would have been marketable** had the crop been timely harvested be included in the production to count. When the crop has not been timely harvested, fruit that exceeds 6 inches in length or 2 1/4 in diameter shall remain in the sample to be weighed.

- (6) From each sample, weigh **the fruit in the sample** to the nearest tenth of a pound.
- (7) Add the weight of each sample together, and divide by the number of samples to determine the average weight per sample.
- (8) Multiply the average weight per sample by the determined **adjusted** acreage factor. Refer to **subsection 5 F. Round the result to tenths.**
- (9) Multiply the appropriate harvest factor by the “normal yield” \*\*\* to obtain the appraised potential per acre. **The “normal yield” is the expected yield shown in the Special Provisions.**

- (10) Add the appraised potential per acre (from the harvest factor for future harvests) to the number of bushels per acre (weighed and appraised) to obtain the total potential per acre.

\*\*\*

## **G. WEIGHT METHOD FOR MACHINE-HARVEST OPERATIONS**

This method is to be used for machine-harvest operations **only**, AND only when the cucumbers are in the reproductive stage.

- (1) Follow the instructions given in subsection 6 F (1) through (8) for hand-harvest operations to obtain the number of bushels per acre.
- (2) Multiply the number of bushels per acre by the yield loss factor (.90) to obtain the total potential per acre.

\*\*\*

## **7. APPRAISAL DEVIATIONS AND MODIFICATIONS**

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### **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. Refer to the LAM for additional information.

## **8. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES**

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### **A. GENERAL INFORMATION**

- (1) Include the insurance provider's name in the appraisal worksheet title if not preprinted on the insurance provider's worksheet or 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 for each field or subfield which has a differing farming practice. Refer to section 5 for sampling requirements.
- (4) For every inspection, complete all applicable items on the appraisal worksheet.

**NOTE:** Standard appraisal worksheet items are numbered consecutively in subsection B. Examples of the appraisal worksheets are also provided to illustrate how to complete entries.

## **B. WORKSHEET ENTRIES AND COMPLETION INFORMATION**

### **(1) CUCUMBER EARLY APPRAISALS AND FRUIT DAMAGE AND FINAL ADJUSTMENT APPRAISAL WORKSHEET INSTRUCTIONS**

**Verify or make the following entries:**

#### **Item**

#### **No.      Information Required**

**Company Name:** 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 (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.      **Field ID.:** Field or subfield identification symbol.
7.      **Acres:** Number of determined acres, to tenths, in field or subfield being appraised.
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.      **Variety:** Appropriate variety name (e.g. 'Discover,' 'Vlaspik,' etc.).

10. **Min. Value:** The greater of the contract price or the minimum value, unless otherwise 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** ( $.100 \div 5 = .020$ ). 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 place. 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.

## FRUIT DAMAGE AND FINAL ADJUSTMENT METHOD

Use the Fruit Damage and Final Adjustment Method (items 30-34) for hand-harvest operations only when this method is used in conjunction with the Stand Reduction and/or Defoliation Methods.

30. **% Harvest Remaining Factor:** Enter the % harvest remaining factor. Refer to **subsection 6 E (4)** for method of determination.
31. **Adjusted Normal Yield:** Enter the “adjusted normal yield.” The “adjusted normal yield” is the “**Bushels Per Acre**” determined in the Stand Reduction section (item 24) or Defoliation section (item 29) of the appraisal worksheet when **either** is performed in conjunction with the Fruit Damage and Final Adjustment Method. If the Stand Reduction and Defoliation Methods **both** are performed in conjunction with the Fruit Damage and Final Adjustment Method, the “adjusted normal yield” is the “**Bushels Per Acre**” determined in the Defoliation section (item 29) of the appraisal worksheet.
32. **Sound Fruit Harvested:** Enter the **bushels** per acre of sound fruit (item 22 of the Weight Method for Hand-Harvest Operations appraisal worksheet) obtained by using the Weight Method for Hand-Harvest Operations appraisal method.
33. **Bushels Per Acre:** Multiply the % harvest remaining factor (item 30) by the “Adjusted Normal Yield” (item 31). Add this result to the sound fruit harvested (item 32), and round the result to the nearest tenth of a bushel.
34. **Total Bushels Per Acre:** If the Stand Reduction Method is the only method used, transfer the entries from item 24 to this item. If Stand Reduction is used in conjunction with the Defoliation method, transfer the entries from item 29 to this item. If Stand Reduction **and/or** Defoliation and the Fruit Damage and Final Adjustment Methods are used, transfer the entries from item 33 to this item.
35. **Total Bushels of the Samples:** Total of item 34.
36. **Number of Sample Plots:** Total number of plots sampled.
37. **Bushels Per Acre:** Divide the total bushels of the samples (item 35) by the number of sample plots (item 36), **rounded to the nearest tenth of a bushel.**
38. **Remarks:** Pertinent information about the appraisal.

## PROCESSING CUCUMBER FIELD NOTES

Complete the field notes for a representative 20 consecutive plant sample.

39. **Sample Number:** Match the sample with the same numbered sample used in item 18. If more than five samples are needed, use additional pages, and number the samples 6, 7, 8, etc.

Individually record in the field notes section (1-20) the percent defoliation of each plant.  
**Refer to subsection 6 D for information on determining the percent defoliation.**

40. **Total %:** Enter the total of the percentages in 1-20.

41. **No. of Plants Evaluated:** Enter 20.

42. **% Defoliation:** Divide the total % (item 40) by the no. of plants evaluated (item 41).  
**Round the result to the nearest 5%.**

43. **Adjuster's Signature, Code Number, 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.

44. **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.).



<b>For Illustration Purposes Only</b>  <b>CUCUMBER</b> <b>EARLY APPRAISALS AND</b> <b>FRUIT DAMAGE AND</b> <b>FINAL ADJUSTMENT</b> <b>APPRAISAL WORKSHEET</b>	COMPANY: ANY COMPANY				1. Insured's Name				2. Policy Number	
	CLAIM NO.: XXXXXXXX				I. M. INSURED				XXXXXXX	
	3. Unit No. 00100	4. Crop PROCESSING CUCUMBERS 0106	5. Crop Year YYYY	6. Field ID. 1A	7. Acres 8.0	8. Date Of Damage JUN 10	9. Variety VLASPIK	10. Min. Value \$ 3.75 PER BU.		
11. Harvest Type HAND	12. Date Planted 05/15YYYY	13. Stage Of Life Cycle 2	14. Normal No. Of Harvests 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	300	15	5.0	.100	160	16.0										16.0
2	300	30	10.0	.200	160	32.0										32.0
3	300	22	7.3	.146	160	23.4										23.4
4	300	30	10.0	.200	160	32.0										32.0
5																

38. Remarks														35. Total Bushels of the Sample		103.4
<b>EXAMPLE - STAND REDUCTION ONLY</b>														36. Number of Sample Plots		4
														37. Bushels Per Acre		25.9

PROCESSING CUCUMBER FIELD NOTES																				40	41	42	
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	% Defoliation
1																					÷		=
2																					÷		=
3																					÷		=
4																					÷		=
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	

<b>For Illustration Purposes Only</b>  <b>CUCUMBER</b> <b>EARLY APPRAISALS AND</b> <b>FRUIT DAMAGE AND</b> <b>FINAL ADJUSTMENT</b> <b>APPRAISAL WORKSHEET</b>	COMPANY: ANY COMPANY					1. Insured's Name			2. Policy Number			
	CLAIM NO.: XXXXXXXX					I. M. INSURED					XXXXXXX	
	3. Unit No.	4. Crop	5. Crop Year	6. Field ID.	7. Acres	8. Date Of Damage	9. Variety		10. Min. Value			
	00200	PROCESSING CUCUMBERS 0106	YYYY	2A	20.0	JUN 30	VLASPIK		\$ 3. 75 PER BU.			
11. Harvest Type	12. Date Planted	13. Stage Of Life Cycle	14. Normal No. Of Harvests	15. No. Of Prior Harvests		16. No. Of Harvests		17. Row Width				
MACHINE	05/20/YYYY	6	1	0		1		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							85	81	.190	160	30.4					30.4
2							95	93	.070	160	11.2					11.2
3							90	87	.130	160	20.8					20.8
4							80	75	.250	160	40.0					40.0
5																

38. Remarks  
**EXAMPLE - DEFOLIATION ONLY**

35. Total Bushels of the Samples	102.4
36. Number of Sample Plots	4
37. Bushels Per Acre	25.6

**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

For Illustration Purposes Only  <b>CUCUMBER EARLY APPRAISALS AND FRUIT DAMAGE AND FINAL ADJUSTMENT APPRAISAL WORKSHEET</b>	COMPANY: ANY COMPANY					1. Insured's Name			2. Policy Number			
	CLAIM NO.: XXXXXXXX					I. M. INSURED					XXXXXXX	
	3. Unit No.	4. Crop	5. Crop Year	6. Field ID.	7. Acres	8. Date Of Damage	9. Variety		10. Min. Value			
	00100	PROCESSING CUCUMBERS 0106	YYYY	3A	9.0	AUG 12	VLASPIK		\$ 3. 75 PER BU.			
11. Harvest Type	12. Date Planted	13. Stage Of Life Cycle	14. Normal No. Of Harvests	15. No. Of Prior Harvests		16. No. Of Harvests		17. Row Width				
HAND	05/15/YYYY	3	6	2		4		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 Sample	336.6
36. Number of Sample Plots	4
37. Bushels Per Acre	84.2

**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	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 I. M. ADJUSTER	Code No. XXXXX	Date MM/DD/YYYY	44. Insured's Signature I. M. INSURED	Date MM/DD/YYYY
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For Illustration Purposes Only  <b>CUCUMBER EARLY APPRAISALS AND FRUIT DAMAGE AND FINAL ADJUSTMENT APPRAISAL WORKSHEET</b>	COMPANY: ANY COMPANY						1. Insured's Name			2. Policy Number	
	CLAIM NO.: XXXXXXXX						I. M. INSURED			XXXXXXX	
	3. Unit No. 0300	4. Crop PROCESSING CUCUMBERS 0106	5. Crop Year YYYY	6. Field ID. 1A	7. Acres 20.0	8. Date Of Damage 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 Harvests 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	No. of Live Plants Per 1/100	% 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	300	15	5.0	.100	160	16.0	85	81	.190	16.0	3.0	.500	3.0	13.6	15.1	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	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	16.3	
4	300	30	10.0	.200	160	32.0	80	75	.250	32.0	8.0	.500	8.0	13.0	17.0	17.3	
5																	

38. Remarks <b>EXAMPLE - STAND REDUCTION WITH DEFOLIATION AND FRUIT DAMAGE</b>														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 I. M. ADJUSTER											Code No. XXXXX		Date MM/DD/YYYY		44. Insured's Signature I. M. INSURED											Date MM/DD/YYYY	
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## (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. **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 (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 greater of the contract price or the minimum value, unless otherwise 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.

28. **Adjuster's Signature, Code Number, 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.
29. **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.).

For Illustration Purposes Only				COMPANY: ANY COMPANY				1. INSURED'S NAME				2. POLICY NUMBER				
<b>CUCUMBER APPRAISAL WORKSHEET</b> (Weight Method For Hand-Harvest Operations)				CLAIM NO.: XXXXXXXX				I. M. INSURED				XXXXXXX				
				3. UNIT NO.  00100		4. CROP  PROCESSING CUCUMBERS 0106		5. CROP  YYYY		6. TOTAL ACRES  9.0		7. DATE PLANTED  05/18/YYYY		8. DATE OF DAMAGE  JUL 15		
9. MIN. VALUE  \$ 3.75 PER BU.				10. NORMAL NO. OF HARVESTS  6				11. NO. OF PRIOR HARVESTS  3				12. NUMBER OF REMAINING HARVESTS  3				
13	14	15	16	17				18	19	20	21	22	23	24	25	26
Field ID	Acres	Variety	Sample Area Size	Weight of Each Sample				Total Weight of All Samples	No. of Sample Plots	Average Weight Per Sample	Adjusted Acreage Factor	No. of Bushels Per Acre	Harvest Factor	Normal Yield	Appraised Potential Per Acre	Total No. of Bushels Per Acre (22 + 25)
3 B	9.0	VLASPIK	6' X 6'	3.0	5.0	4.2	3.8	16.0	÷ 4 =	4.0	x 24.2 =	96.8	H5 - .17	x 160 =	27.2	124.0
									÷ =		x =			x =		
									÷ =		x =			x =		
									÷ =		x =			x =		
									÷ =		x =			x =		
27. REMARKS																
EXAMPLE - WEIGHT METHOD HAND-HARVEST																
28. ADJUSTER'S SIGNATURE				CODE NO.		DATE		29. INSURED'S SIGNATURE				DATE				
I. M. ADJUSTER				XXXXX		MM/DD/YYYY		I. M. INSURED				MM/DD/YYYY				



### (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 greater of the contract price or the minimum value, unless otherwise 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.).

<b>For Illustration Purposes Only</b> <b>CUCUMBER</b> <b>APPRAISAL WORKSHEET</b> <b>(Weight Method For Machine-Harvest Operations)</b>				COMPANY: ANY COMPANY				1. Insured's Name			2. Policy Number		3. Unit No.
				CLAIM NO.: XXXXXXXX				I. M. INSURED			XXXXXXX		00300
4. Crop				5. Crop Year		6. Total Acres		7. Date Planted		8. Date of Damage		9. Min. Value	
PROCESSING CUCUMBERS 0106				YYYY		21.0		05/01/YYYY		JUN		\$ 3.75	

10	11	12	13	14				15	16	17	18	19	20	21
Field ID	Acres	Variety	Sample Area Size	Weight of Each Sample (lbs.)				Total Weight of All Samples	No. of Sample Plots	Average Weight Per Sample	Adjusted Acreage Factor	Number of Bushels Per Acre	Yield Loss Factor	Total No. of Bushels Per Acre
2D	12.0	VLASPIK	6' X 6'	6.1	3.9	2.0	4.5	20.0 ÷	5 =	4.0 x	24.2 =	96.8 x	.90 =	87.1
				3.5										
2E	9.0	CALYPSO	8' X 8'	6.3	7.7	7.2	6.8	28.0 ÷	4 =	7.0 x	13.6 =	95.2 x	.90 =	85.7
								÷	=	x	=	x	=	
								÷	=	x	=	x	=	
								÷	=	x	=	x	=	
								÷	=	x	=	x	=	

22. REMARKS

**EXAMPLE - WEIGHT METHOD MACHINE-HARVEST**

23. ADJUSTER'S SIGNATURE				CODE NO.	DATE	24. INSURED'S SIGNATURE				DATE
I. M. ADJUSTER				XXXXX	MM/DD/YYYY	I. M. INSURED				MM/DD/YYYY

## **C. SUMMARY OF HARVESTED PRODUCTION WORKSHEET ENTRY AND COMPLETION INFORMATION**

- (1) Use this worksheet to record harvested production of processing cucumbers for which adequate harvesting records have been maintained. Record sold and unsold production on separate Summary of Harvested Production Worksheets.
- (2) **Refer to** the Special Provisions for the applicable allowable cost.
- (3) A separate worksheet is required for each unit.

### **Verify or make the following entries:**

**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 insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Crop:** "Processing Cucumbers" (0106).
3. **Crop Year:** Crop year, as defined in the policy, for which the claim has been filed.
4. **Policy Number:** Insured's assigned policy number.
5. **Plant Period:** Planting period (e.g. "Spring" or "Fall"). See the acreage report for the planting date and the Special Provisions to determine the planting period.
6. **Unit Number:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g. 00100).
7. **Name/Address, and Phone No. of Buyer/Packer:** Name, address, and telephone number (with area code) of the buyer of the production. **MAKE NO ENTRY** for unsold production. Document in the lower right-hand corner the minimum value from the Special Provisions.

### **PART I - PRODUCTION**

8. **Sale Date:** Enter date, in MM/DD/YYYY format, the load was sold. Enter "unsold" for unsold production (harvested but could not be sold due to insured causes).
9. **Load Number:** Ticket number of the load. For unsold, production enter the number of the USDA certificate of inspection, if available, and attach a copy of the certificate to the Summary of Harvested Production worksheet.
10. **Number Of Bushels:** Total amount of graded bushels for which the insured sold in the load. For unsold production, enter the whole number of bushels of such production.

11. **Per Bushel Gross Value:** The dollar and cent value per bushel (the gross value of the sales from the sales invoice) divided by number of bushels (item 10). For unsold production, MAKE NO ENTRY.
12. **Per Bushel Allowable Cost:** FOR SOLD PRODUCTION ONLY, enter the allowable cost, in dollars and cents per bushel. The allowable cost will include the actual costs per bushel for picking, grading, and hauling the processing cucumbers.
13. **Net Value:** Subtract allowable cost (item 12) from per bushel gross value (item 11). No value can be less than the minimum value shown in the Special Provisions. MAKE NO ENTRY for unsold production.
14. **Total Value Per Load:** Number of bushels (item 10) multiplied by net value (item 13). Enter the result in dollars and cents. MAKE NO ENTRY for unsold production.
15. **Total:** Sum of all number of bushels (Column 10) entries.
16. **Total Value (\$) All Loads:** Sum of all total value per load (Column 14) entries.

## **PART II - WEIGHTED VALUE**

17. **Total Value (\$) All Loads:** Enter total from item 16.
  18. **Total Number of Bushels:** Enter total from item 15.
  19. **Value Per Bushel:** Total value (\$) all Loads (item 17) divided by total bushels (item 18) in dollars and cents, rounded to the nearest penny.
  20. **Adjuster's Signature, Code Number, and Date:** Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed.
  21. **Insured's Signature and Date:** Insured's (or insured's authorized representative) signature and date. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the Summary of Harvest Production Worksheet WITH THE INSURED, particularly explaining codes, allowable cost, etc., which may not be readily understood.
- Page Numbers:** Page numbers - (Example Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

<b>For Illustration Purposes Only</b>  <b>SUMMARY OF HARVESTED PRODUCTION WORKSHEET</b>		Company:  ANY COMPANY	1. Insured's Name  I. M. INSURED
		Claim No.:  XXXXXXXX	2. Crop  PROCESSING CUCUMBERS 0106
3. Crop Year  YYYY	4. Policy Number  XXXXXXXX	7. Name, Address, and Phone No. of Buyer/Packer ABC PACKING COMPANY BOX XX ANYTOWN, ANYSTATE XXXXX TEL: (XXX) XXX-XXXX  MIN.. VALUE \$ 3.75	
5. Plant Period  SPRING	6. Unit Number  00100		

**PART I - PRODUCTION**

SALE DATE 8	LOAD NUMBER 9	NUMBER OF BUSHELS 10	PER BUSHEL		NET VALUE (11 - 12) 13	TOTAL VALUE PER LOAD (10 x 13) 14
			GROSS VALUE	ALLOWABLE COST		
07/15/YYYY	120	700	\$4.20	\$0.22	\$3.98	\$2786.00
07/15/YYYY	127	753	\$ 4.00	\$0.22	\$3.78	\$2846.34
07/15/YYYY	129	794	\$ 3.90	\$0.22	\$3.75	\$2977.50
15. TOTAL		2247	16. TOTAL VALUE (\$) ALL LOADS			\$8,609.84

**PART II - WEIGHTED VALUE**

17. Total Value (\$) All Loads  \$8,609.84	18. Total Number of Bushels  2247	19. Value Per Bushel  \$3.83
20. Adjuster's Signature  I. M. ADJUSTER	Code Number  XXXXX	Date  MM/DD/YYYY
21. Insured's Signature  I. M. INSURED		Date  MM/DD/YYYY

## **9. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES**

### **A. GENERAL INFORMATION**

- (1) The claim form, (hereafter referred to as a “Production Worksheet”) is a progressive form containing all notices of damage for all preliminary 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, 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 the insured has complied with all of their requirements under the notice and claim provisions of the policy. If they have not, the adjuster should contact the insurance provider.
- (5) Instructions labeled “**PRELIMINARY**” apply to preliminary 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 #:** "Processing Cucumbers" (0106).
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(s) 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:** Refer to 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.  
  
**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" in 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:** 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:** MAKE NO ENTRY.

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

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

**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.

**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 Policy(s):**

- 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 crop insurance 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 crop insurance contract and it can be determined that the SAME insurance provider services it, enter the contract number. Handle these companion policies according to the insurance provider instructions.
- (2) If the OTHER person has a multiple-peril crop insurance 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:** Refer to 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) Dollar amount of insurance;
- (3) Appraisals;
- (4) Stages or intended use(s) of acreage;
- (5) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (6) 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.

B. **Preliminary 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.

**FINAL:** MAKE NO ENTRY.

C. **Final Acres:** Refer to 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.

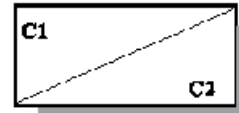
- c. Damaged by uninsured causes.
- d. For which the insured failed to provide acceptable records of production.

**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.

- C<sub>1</sub> Enter the ACTUAL acres for the field or subfield.
- C<sub>2</sub> 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 the insurance provider’s instructions. Refer to the LAM.

**NOTE:** Un-rated 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, entered 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.

**FINAL:** Stage abbreviation as shown below.

<u>STAGE</u>	<u>EXPLANATION</u>
“P”.....	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the insurance provider, or from which production was sold by direct marketing.
“H”.....	Harvested.

“UH”..... Unharvested or put to other use with consent.

“UB”..... Bypassed (insured causes).

“PB”..... Bypassed (uninsured causes).

**GLEANED ACREAGE: Refer to the LAM for information on gleaning.**

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

<u>USE</u>	<u>EXPLANATION</u>
“To snapbeans,” etc.	Use made of the acreage
“WOC”.....	Other use without consent
“SU”.....	Solely uninsured
“ABA”.....	Abandoned without consent
“H”.....	Harvested
“UH”.....	Unharvested
“Bypassed”.....	Bypassed by the processor

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: Refer to the LAM for information on gleaning.**

J. **Appraised Potential:**

**PRELIMINARY AND FINAL:** Per-acre appraisal in bushels, to tenths, of POTENTIAL production for the acreage appraised. See appraisal methods for additional instructions.

**NOTE:** If there is no potential on UH acreage, enter "0."

- (1) For unharvested acreage that is bypassed by the processor due to INSURED causes of loss, no appraised potential production to count should be shown on the claim form.
- (2) For unharvested acreage, and/or acreage that is bypassed when NO insured cause of loss prevented the processor from harvesting, the potential production must be appraised and counted as production against the guarantee.

**NOTE:** Refer to section 2 C for more information pertaining to bypassed acreage.

K<sub>1</sub> - K<sub>2</sub>. MAKE NO ENTRY.

L. **Shell and/or Quality Factor:** (Line out the heading, and enter “Value.”) The value of the appraised potential per bushel in dollars and cents. Enter the greater of:

- a. The actual market value per bushel (determined from a sample provided to the processor); or

b. The applicable minimum value per bushel, as shown in the Special Provisions.

M. **+ Uninsured Cause:**

**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 the line, 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:**

**PRELIMINARY AND FINAL:** Column "J" times Column "L" plus Column "M," rounded to dollars and cents.

O. **Total to Count:** Column "C" or "C<sub>1</sub>" (**actual** acres) times Column "N" rounded to whole dollars.

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

P. **Per Acre:** Per Acre Guarantee - Enter the dollar amount of insurance per acre from the insured's policy.

Q. **Total:** Column "C<sub>2</sub>" (**reported** acres; "C" if acreage is not under-reported) times Column "P," to whole dollars.

16. **Total Acres:**

**PRELIMINARY: MAKE NO ENTRY.**

**FINAL:** Total Actual Acres [Column “C” (or “C<sub>1</sub>” if there are under-reported acres)], to tenths.

**NOTE:** FOR ITEM 17, WHEN SEPARATE LINE ENTRIES ARE MADE FOR VARYING SHARES, 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.

17. **Totals:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Total of Column “O” and total of Column “Q.”

**NARRATIVE:**

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

- a. 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 refer to the LAM.
- g. Explain any errors found on the Summary of Coverage.
- h. Explain any commingled production. Refer to the LAM.
- i. Explain any entry for “Production Not to Count” in Section II, item “O,” and/or any production not included in Section II, item I or item B - E entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).
- j. Explain a "NO" checked in item 19.

- k. Attach a sketch map or aerial photograph to identify the total unit:
- (1) If consent is or has been given to put part of the unit to another use;
  - (2) If uninsured causes are present; or
  - (3) For unusual or controversial cases.
- NOTE:** Indicate on the sketch map or aerial photo, 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 the reason for a "No Indemnity Due" claim. "No Indemnity Due" claims are to be distributed in accordance with insurance provider's instructions.
- o. Explain any delayed notices or delayed claims as instructed in the LAM.
- p. Document any authorized estimated acres shown in Section I, item C as follows: "Line 3 'E' acres authorized by insurance provider MM/DD/YYYY."
- q. Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- 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. Document the name and address of the charitable organization when gleaned acreage is applicable. **Refer to the LAM for more information on gleaning.**
- t. Document any other pertinent information, including any data to support any factors used to calculate the production.

## SECTION II - HARVESTED PRODUCTION

### GENERAL INFORMATION:

- (1) Account for ALL HARVESTED PRODUCTION (for **ALL ENTITIES** sharing in the crop) except production appraised BEFORE harvest and shown in Section I because the quantity cannot be determined later (e.g., released for other uses, etc.).
- (2) For production commercially sold, etc., enter the name and address of the Broker/buyer, etc., as applicable in items B through E.
- (3) If acceptable sales or weight tickets are not available, refer to the LAM.

- (4) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:
  - (a) Varying names and addresses of buyers of sold production.
  - (b) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
- (5) There will generally be no harvested production entries in items A<sub>1</sub> through S for preliminary inspections.
- (6) If there is harvested production from more than one insured practice (or type) and a separate amount of insurance (if applicable) has been established for each, the harvested production also must be entered on separate lines in item A<sub>1</sub> through S by type or practice. If production has been commingled, refer to the LAM.
- (7) The total average value of marketable production will be the greater of:
  - (a) The actual value per bushel minus the allowable cost shown in the Special Provisions; or
  - (b) The number of harvested bushels times the applicable minimum value shown in the Special Provisions.
- (8) Production that is not marketable (does not meet the U. S. Standards for Grades of U. S. No. 3, or better, due to insurable causes) is production which is not and will not be sold (zero value).

**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. Refer to the LAM.)**

**PRELIMINARY: MAKE NO ENTRY.**

**FINAL:**

- a. The earlier of the date the ENTIRE acreage on the unit was (1) harvested (final) or the date harvest should have started but acreage will not be harvested, (2) totally destroyed or abandoned, (3) harvested and the proceeds from the processor minus the allowable costs exceeds the dollar amount of insurance, (4) a combination of harvested, destroyed, abandoned, or put to other use, (5) the 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 and 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, etc. Refer to the LAM.

19. **Similar Damage:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Check “Yes” or “No.” Check “Yes” if amount and cause of damage due to insurable causes is similar to the experience of other farms in the area. If “No” is checked, explain in the Narrative.

20. **Assignment of Indemnity:** Check “Yes” **only** if an assignment of 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 indemnity is in effect for the unit for the crop year; otherwise, check “No.” Refer to the LAM.

A<sub>1</sub>. **Share:** RECORD ONLY VARYING SHARES on SAME unit to three decimal places.

A<sub>2</sub>. **Field ID:**

- (a) If only one practice, and/or type of harvested production is listed in Section I, MAKE NO ENTRY.
- (b) If more than one practice and/or type of harvested production is listed in Section I, and a separate amount of insurance exists, indicate for each practice/type, the corresponding Field ID (from Section I, item “A”).

B. - E. **Buyers, Packinghouse, or Processor:**

- (a) For production sold, enter the name and address of the buyer, packinghouse, or processor, etc., as applicable. For production otherwise disposed of, indicate the disposition.
- (b) For unsold marketable production, enter “UNSOLD.”

F. - H. MAKE NO ENTRY.

I. **Bu., Ton, Lbs., Cwt.:** Circle “Bu” in column heading. Production in bushels, to tenths.

Enter harvested sold or unsold production. Separate line entries are required for:

- a. Unsold harvested marketable production; and
- b. Each buyer, packer, or processor for sold production.

J. - M<sub>2</sub>. MAKE NO ENTRY.

N. **Adjusted Production:** Enter bushels to tenths, from Column I.

O. **Prod. Not to Count:** Net production NOT to count, in bushels to tenths, WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., other units or uninsured acreage).

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," to tenths.

Q<sub>1</sub>. **Value:** Dollar and cents value:

a. For SOLD bushels, enter the greater of:

(1) the value per bushel (not less than zero) of production from item 19 of the Summary of Harvested Production form, OR;

(2) the minimum value per bushel as listed in the Special Provisions.

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

c. For UNSOLD, UNMARKETABLE bushels that are damaged or defective due to insurable causes, enter "0.00."

Q<sub>2</sub>. - R. MAKE NO ENTRY.

S. **Production to Count:** Production from Column "P" times "Q<sub>1</sub>," rounded to whole dollars.

**NOTE:** For CAT policies, multiply result times .55, unless otherwise instructed by the 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, 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:** MAKE NO ENTRY.

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

23. **Section I Total:**
- PRELIMINARY:** MAKE NO ENTRY.
- FINAL:** Enter figure from Section I, Column “O” total, in whole dollars.
24. **Unit Total:**
- PRELIMINARY:** 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 insured’s authorized representative) has signed. For an absentee insured, enter adjuster’s code number **ONLY**. The signature and date will be entered **AFTER** the absentee has signed and returned the Production Worksheet.
- NOTE:** Final indemnity 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 should be signed on bottom line.
27. **Page Numbers:**
- PRELIMINARY:** Page numbers - “1,” “2,” etc., at the time of inspection.
- FINAL:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

1. Crop/Code # Processing Cucumbers 0106	2. Unit # 00100	3. Legal Description S 1/2 5-50-20		
4. Date of Damage JUN	JUN 15	JUL		
5. Cause of Damage EX MOIST	HAIL	EX MOIST		
6. Primary Cause % 80 %	X			
12. Additional Units 00200				
13. Est. Prod. Per Acre 87				

FOR ILLUSTRATION PURPOSES ONLY  
PRODUCTION WORKSHEET

7. Company Agency  
ANY COMPANY  
ANY AGENCY

8. Name of Insured I. M. INSURED		
9. Claim # XXXXXXXXX	11. Crop Year YYYY	
10. Policy # XXXXXXXXX		
14. Date(s) 1 <sup>st</sup> MM/DD/YYYY	2 <sup>nd</sup> MM/DD/YYYY	Final MM/DD/YYYY
15. Companion Policy(s)		

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL									POTENTIAL YIELD					STAGE GUARANTEE			
A	B	C	D	E	F	G	H	I	J	K <sub>1</sub> K <sub>2</sub>	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)	
1A MM/DD	E 7.0	8.0	1.000	D01	131	997	UH	To Snapbeans	25.9		3.75		97.13	777	480	3,840	
3A MM/DD		9.0	1.000	D01	131	997	UH	UH	84.2		3.75		315.75	2,842	480	4,320	
3B MM/DD		9.0	1.000	D01	131	997	UH	UH	124.0		3.75		465.00	4,185	480	4,320	
4A MM/DD		8.0	1.000	D01	131	997	UB	BYPASSED	0		3.75		0	0	480	3,840	
5 MM/DD		10.0	1.000	D01	131	997	H	H							480	4,800	
16. TOTAL	44.0													7,804		21,120	
														17. TOTALS	7,804		21,120

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

DETERMINED ACRES USING WHEEL MEASUREMENTS. SEE ATTACHED FOR WHEEL MEASUREMENTS.

FIELD 4A BYPASSED DUE TO HAIL DAMAGE.

SECTION II - HARVESTED PRODUCTION

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

MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION							R	S	
A <sub>1</sub> A <sub>2</sub>	B	C	D	E	F	G	H	I	J	K <sub>1</sub> K <sub>2</sub>	L <sub>1</sub> L <sub>2</sub>	M <sub>1</sub> M <sub>2</sub>	N	O	P	Q <sub>1</sub> Q <sub>2</sub>	R	S
Share Field ID	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	(Bu.) Ton Lbs. Cwt.	Shell/Sugar Factor	FM % Factor	Moisture % Factor	Test WT Factor	Adjusted Production (H or I) x J x K x L x M	Prod. Not to Count	Production (N - O)	Value MKT. Price	Quality Factor	Production to Count (P x R)
	ABC PROCESSING CO. ANY TOWN, ANY STATE							2,247.0					2,247.0		2,247.0	3.83		8,606

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	8,606
23. Section I Total	7,804
24. Unit Total	16,410

25. Adjuster's Signature	Code #	Date	26. Insured's Signature	Date
1st Inspection	I. M. ADJUSTER	XXXXXX	1st Inspection	I. M. INSURED
2nd Inspection			2nd Inspection	
Final Inspection	I. M. ADJUSTER	XXXXXX	Final Inspection	I. M. INSURED

27. Page 1 of 1

## 10. REFERENCE MATERIAL

**TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS**

ACRES IN FIELD OR SUBFIELD	MINIMUM NO. OF SAMPLES
0.1 - 10.0	4
10.1 - 20.0	5
Add one additional sample for each additional 10.0 acres (or fraction thereof) in the field or subfield.	

**TABLE B - ROW WIDTH AND LENGTH TABLE**

ROW WIDTH (INCHES)	SAMPLE ROW LENGTH (FEET)	ROW WIDTH (INCHES)	SAMPLE ROW LENGTH (FEET)
	1/100 ACRE		1/100 ACRE
12	436	28	187
14	374	30	174
16	326	32	163
18	290	34	154
20	262	36	145
22	238	38	138
24	218	40	131
26	202	42	125

**TABLE C - YIELD FACTOR STAND REDUCTION CHART**

% LIVE PLANTS REMAINING																					
	0	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100
YIELD FACTOR	0	.100	.200	.300	.520	.672	.674	.680	.688	.700	.713	.729	.749	.771	.795	.823	.852	.885	.921	.959	1.000

**TABLE D - HAND HARVESTED PROCESSING CUCUMBERS PERCENT YIELD LOSS DUE TO DEFOLIATION**

LIFE CYCLE STAGE	PERCENT DEFOLIATION																			
	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100
1	2	3	5	6	9	12	14	15	18	20	22	23	26	28	30	31	34	36	38	40
2	3	5	7	9	12	14	16	18	21	23	25	27	31	32	34	36	39	41	44	46
3	4	5	8	10	13	16	19	21	24	26	29	31	34	36	39	41	44	46	49	51
4	5	6	9	12	15	18	21	23	26	29	32	35	38	40	43	46	49	52	55	58

**TABLE E - MACHINE HARVESTED PROCESSING CUCUMBERS PERCENT YIELD LOSS DUE TO DEFOLIATION**

LIFE CYCLE STAGE	PERCENT DEFOLIATION																		
	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100
1	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	2	2	2
2	0	0	0	0	0	0	1	1	1	1	1	2	2	2	2	2	2	3	3
3	0	0	1	1	1	1	2	2	3	3	3	4	4	5	5	6	7	9	10
4	1	1	2	3	3	4	5	6	7	8	9	11	12	14	15	19	21	25	29
5	2	4	8	10	11	13	16	19	21	23	26	33	37	40	45	56	61	72	63
6	5	8	13	17	21	25	29	33	37	42	48	54	63	69	75	81	87	93	100
7	4	6	10	12	14	17	21	24	26	29	34	40	45	48	54	66	78	84	97
8	3	5	9	11	13	16	19	22	24	26	31	37	42	45	48	58	72	79	94
9	2	4	6	8	9	12	14	16	17	19	23	26	29	31	34	43	52	56	65
10	1	2	3	4	5	6	7	8	9	10	11	12	13	14	16	20	24	28	30
11	0	0	0	0	0	0	1	1	2	2	3	3	4	4	4	5	5	6	6

**TABLE F - HARVEST FACTORS**

<b>EIGHT NORMAL HARVESTS (ALL AREAS)</b>		<b>SEVEN NORMAL HARVESTS (ALL AREAS)</b>	
<b>NO. OF PRIOR HARVESTS</b>	<b>FACTOR</b>	<b>NO. OF PRIOR HARVESTS</b>	<b>FACTOR</b>
H1	.88	H1	.86
H2	.75	H2	.71
H3	.63	H3	.57
H4	.50	H4	.43
H5	.38	H5	.29
H6	.25	H6	.14
H7	.125		

<b>SIX NORMAL HARVESTS (NORTH CAROLINA AND SOUTH CAROLINA)</b>		<b>SIX NORMAL HARVESTS (ALL AREAS EXCEPT NORTH CAROLINA AND SOUTH CAROLINA)</b>	
<b>NO. OF PRIOR HARVESTS</b>	<b>FACTOR</b>	<b>NO. OF PRIOR HARVESTS</b>	<b>FACTOR</b>
H1	.83	H1	.75
H2	.67	H2	.55
H3	.50	H3	.35
H4	.33	H4	.20
H5	.17	H5	.10

<b>FIVE NORMAL HARVESTS (ALL AREAS)</b>		<b>FOUR NORMAL HARVESTS (ALL AREAS)</b>	
<b>NO. OF PRIOR HARVESTS</b>	<b>FACTOR</b>	<b>NO. OF PRIOR HARVESTS</b>	<b>FACTOR</b>
H1	.80	H1	.75
H2	.60	H2	.50
H3	.40	H3	.25
H4	.20		



**TABLE F - HARVEST FACTORS (Continued)**

<b>THREE NORMAL HARVESTS (ALL AREAS)</b>		<b>TWO NORMAL HARVESTS (ALL AREAS)</b>	
H1	.67	H1	.50
H2	.33		

