

United States
Department of
Agriculture



Federal Crop
Insurance
Corporation



Product
Development
Division

FCIC-25170 (2-1999)

FRESH MARKET SWEET CORN LOSS ADJUSTMENT STANDARDS HANDBOOK

1999 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25170
SUBJECT: FRESH MARKET SWEET CORN LOSS ADJUSTMENT STANDARDS HANDBOOK 1999 AND SUCCEEDING CROP YEARS	DATE: February 18, 1999	
	OPI: Product Development Division	
	APPROVED: <i>/s/ R. E. Waggoner</i> Deputy Administrator, Research and Development	

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR 1999 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR 1999 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. Added language to clarify direct marketing in Section 8 C (1).

Control Chart For: Fresh Market Sweet Corn Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	Entire Handbook					
Current Index	1-2	1-2	1-38	39-40	2-1999	FCIC-25170

FRESH MARKET SWEET CORN LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (continued)

(RESERVED)

FRESH MARKET SWEET CORN LOSS ADJUSTMENT HANDBOOK

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1. INTRODUCTION

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

2. SPECIAL INSTRUCTIONS

This handbook remains in effect until superseded by reissuance of **either** the entire handbook **or** selected portions (through slipsheets or bulletins).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

A. DISTRIBUTION

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

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

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

B. TERMS, ABBREVIATIONS, AND DEFINITIONS

- (1) Terms, abbreviations, and definitions that are **general** (not crop specific) to loss adjustment are identified in the LAM.
- (2) Terms, abbreviations, and definitions **specific** to fresh market sweet corn loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.

3. INSURANCE CONTRACT INFORMATION

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

A. INSURABILITY

- (1) Fresh market sweet corn grown by a irrigated practice (unless otherwise provided by the Special Provisions) to be harvested and sold as fresh market sweet corn is insurable if it is:
 - (a) Timely planted within the planting periods specified on the Special Provisions, on insurable land as designated on the actuarial document, for which a premium rate is provided.
 - (b) Grown by someone who has previously, in at least one of the three previous crop years, grown commercial fresh market sweet corn or managed a sweet corn farming operation.
 - (c) Not grown for direct marketing (unless otherwise allowed by the Special Provisions), interplanted with another crop, or planted into an established grass or legume.
 - (d) Planted in rows far enough apart to permit cultivation.

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

- (2) Insurance will not attach to land which has not been planted to a crop within at least one of the previous three years, UNLESS such land has been newly cleared or is former pasture land planted to fresh market sweet corn.
- (3) Insurance coverage is extended to provide an indemnity when the elected dollar amount of fresh sweet corn has not been produced. The coverage DOES NOT guarantee a market for the sweet corn, and efforts must be made to insure that any production shortfall is attributable to insured causes.
- (4) Any acreage of the insured crop damaged before the final planting date for the planting period to the extent that less than 75 percent of the plant stand remains must be replanted, unless the insurance provider agrees that replanting is not practical. Refer to the LAM for replanting provision issues. See section 4 of this handbook for replanting payment procedures.

B. PROVISIONS NOT APPLICABLE TO CAT COVERAGE

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

C. UNIT DIVISION

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

4. REPLANTING PAYMENT PROCEDURES

A. GENERAL INFORMATION

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

B. QUALIFICATIONS FOR REPLANT PAYMENT

To qualify for replanting payment, the:

- (1) sweet corn must be damaged by an insurable cause;
- (2) insurance provider determined that it is practical to replant;
- (3) acres must have been initially planted within the planting period dates established by the Special Provisions.
- (4) appraisal must confirm that more than 25 percent of the plant stand will not produce sweet corn due to an insurable cause.
- (5) acreage replanted must be AT LEAST the lesser of 20 acres or 20 percent of the insured **planted** acreage for the unit as determined on the final planting for the planting period; and
- (6) insurance provider has given consent to replant.

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

C. MAXIMUM REPLANT PAYMENT

The maximum amount of the replanting payment per acre will be the LESSER OF:

- (1) the insured's actual replanting cost; or
- (2) the product of multiplying the maximum replant per acre allowed in the Special Provisions times the insured's share in the crop;

EXAMPLE 1

Owner/operator (100 percent share).

10 acres replanted.

Insured's actual cost to replant = \$70.00.

Maximum allowed per Special Provisions = \$65.00.

The lesser of \$70.00 and \$65.00 = \$65.00

Enter \$65.00 in the Section I "Adjusted Potential" column of the claim form.

EXAMPLE 2

Landlord/tenant on 50/50 share.

10 acres replanted.

Insured's actual cost to replant = \$35.00.

Maximum allowed per Special Provisions = $\$65.00 \times .500$ (share) = \$32.50.

The lesser of \$35.00 and \$32.50 is \$32.50.

NOTE: Enter \$32.50 in the "Adjusted Potential" column of the claim form if share has been applied or \$65.00 in the "Adjusted Potential" column if share has yet to be applied. (Follow individual insurance provider guidelines). Indicate in the narrative if adjusted potential has/has not been reduced for share on the claim form according to individual company guidelines.

D. REPLANT PAYMENT INSPECTIONS

Replanting payment inspections are to be prepared as final inspections on the claim form only when qualifying for a replant payment. Non-qualifying replant-payment inspections (**unless the claim is withdrawn by the insured**) are to be handled as preliminary inspections. If qualified for a replant payment, a Certification Form may be prepared on the initial farm visit. Refer to the LAM.

E. REPLANTING LIMITATIONS

See the Basic Provisions and the Fresh Market Sweet Corn Crop Provisions for additional information.

- (1) In the crop year, only one replanting payment will be made for a planting period on initially planted acreage.

- (2) The insured is required to replant (if the sweet corn can be replanted) if the crop was damaged (with less than 75% stand remaining) on or before the final planting date for the planting period, without regard as to the availability of a replant payment.
- (3) For FALL or WINTER planting-period sweet corn, if the final planting date for the planting period has passed when the damage occurred, the insured can elect:
 - (a) Not to replant the lost crop and collect an indemnity based upon the stage of growth reached by the sweet corn when the damage occurred. The indemnified land WILL NOT be eligible for growing **insured** sweet corn in the succeeding planting period; OR
 - (b) To replant the sweet corn, collect a replant payment, and continue the initial-planting-period coverage, if the insurance provider considers the replanting practical.
- (4) For SPRING planting-period sweet corn, if the final planting date for the planting period has passed when the damage occurred, an indemnity can be paid based upon the stage of the sweet corn at the time of damage, IF it is not practical to replant AND the land is put to another use.
- (5) Due to the possibility that some released acreage may NOT be put to another use as required by the policy, strict attention should be paid to the correct use of the insured's certification of such other use prior to the finalization of the claim for indemnity.

5. FRESH MARKET SWEET CORN APPRAISALS

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 number of required samples for a field or subfield by the field size, the average stage of growth, age (size) and general capabilities of the plants, and variability of potential production and plant damage within the field or subfield.
- (2) Split the field into subfields when:
 - (a) variable damage causes the crop potential to appear to be significantly different within the same field; or
 - (b) the insured wishes to destroy a portion of a field.

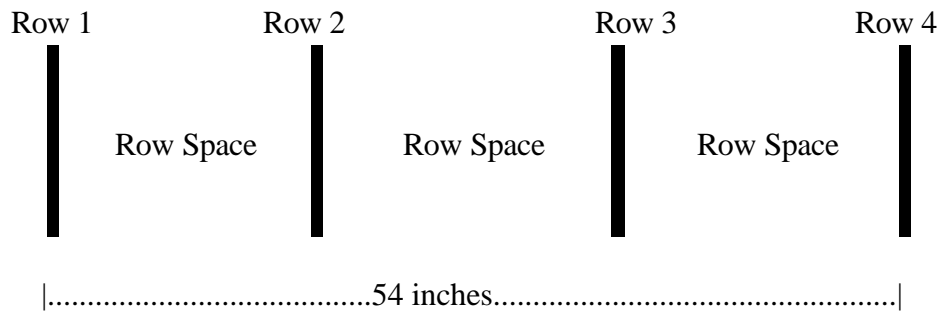
- (3) Each subfield must be appraised separately.
- (4) Use as many samples as necessary to accurately determine potential production. Minimum sample requirements are shown in **TABLE A**.

C. MEASURING ROW WIDTH FOR SAMPLE SELECTION

Use these instructions for all appraisal methods:

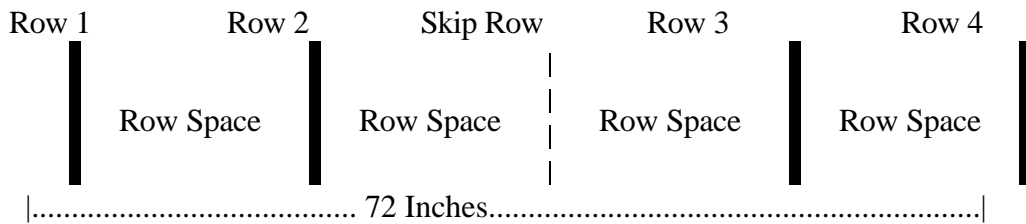
- (1) Use a measuring tape marked in inches or convert a tape marked in tenths, to inches, to measure row width (see LAM for conversion table).
- (2) Measure across **THREE OR MORE** row spaces, from the center of the first row to the center of the fourth row (or as many rows as needed), and divide the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

EXAMPLE:



$54 \text{ inches} \div 3 \text{ row spaces} = \text{an 18-inch average row width}$

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



$72 \text{ inches} \div 4 \text{ row spaces} = 18 \text{ in. average row width}$

D. DETERMINING ROW LENGTH FOR SAMPLE SELECTION

- (1) Apply the average row width to **TABLE B**, to determine the length of sample row required for a 1/100 or 1/1000 of an acre sample size.
- (2) When 2 or more rows are used for a pattern, divide the length of a single row pattern by the number of rows in the pattern. The combined length of all rows must equal the single row length.

- (3) For row widths other than those in **TABLE B**, divide:
- (a) the inch row width (nearest one-half inch) by 12 (not rounding the result);
 - (b) 435.6 by the value determined in (a), rounding the result to whole feet for the 1/100-acre sample row length;
 - (c) the value determined in (b) by 10, to determine the row length needed (to tenths of a foot) for a 1/1000-acre sample row length.

E. PLANT TYPES AND STAGES OF GROWTH

- (1) These instructions provide plant-type and growth-stage information for use when appraising potential production during various stages of growth.
- (a) When the crop is damaged to the extent that insureds would no longer care for the crop, insurance on that acreage is considered to have ceased. Any indemnity will then be based on the stage the sweet corn had reached at the time care would have normally been withdrawn. The adjuster is cautioned to be certain there is sufficient potential in a damaged sweet corn crop to warrant further care, **BEFORE** it is allowed to progress to the stage 2 (final stage) guarantee (see Fresh Market Sweet Corn Crop Provisions, section 3(e)).
 - (b) The amounts of insurance per acre for indemnification, is progressive by stages as shown in the following table.

STAGE	AMOUNT OF INSURANCE PER ACRE	LENGTH OF TIME COVERED
1	65% of the final stage amount	From planting through the beginning of tasseling (the tassel becomes visible above the whorl)
2 (FINAL)	100% of the final stage amount	From tasseling until the acreage is harvested

6. APPRAISAL METHODS

A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

Appraisal Method.....	Use.....
Surviving Plant Method	from emergence to early milk stage
Weight/Ear Count Method	from roasting-ear through maturity stage

B. SURVIVING PLANT METHOD

- (1) This method is used from emergence to early milk (blister) stage, based on the number of surviving plants in a 1/100-acre sample row length, and consists of:
 - (a) a percent-of-stand determination for replant-eligibility determination; or
 - (b) the potential production remaining in the field, in containers per acre (through the use of a factor) for indemnity determination. See Section 8 for any applicable factor calculations.

C. WEIGHT METHOD

- (1) This method is used from roasting-ear stage (milk stage) through maturity. Where "container" is defined in the Special Provisions on a:
 - (a) weight basis, this method is based on weighing the marketable sweet corn ear production on a fraction of an acre, then converting such production to the number of containers per acre.
 - (b) ear-count basis, this method is based on counting marketable sweet corn ear production on a fraction of an acre, then converting such production to the number of containers per acre.

NOTE: Where a range in number of ears per container is specified in the Special Provisions, use the LOWER number in the range as the specific number of ears required per container for appraisal purposes, e.g., 48 ears per container will be the default value if a container is specified to contain 48-52 ears.

- (2) Acre sample size is determined by the anticipated per-acre appraisal. If the per-acre potential is:
 - (a) 100 containers or fewer per acre, a 1/100-acre sample size is used.
 - (b) OVER 100 containers per acre, a 1/1000-acre sample is used.
- (3) The first (top) ear on each stalk is picked. Second ears are not usually considered in harvest potential since they are smaller, mature more slowly, and are not usually harvested. If they ARE harvested as marketable fresh market sweet corn, they must be included in production to count.
 - (a) FOR WEIGHT-BASED CONTAINERS, production from all samples is weighed and averaged. Include the weight of husks and ears normally picked by harvesting equipment (or by hand if hand-harvesting is practiced). Most, if not all of the husks are retained on harvested ears and counted in the harvest weight.
 - (b) FOR EAR-NUMBER-BASED CONTAINERS, production from all samples is counted and averaged. (The appraisal worksheet is modified from "weight" to "number" to accommodate number-of-ear appraisals.)
- (4) The value per container of appraised marketable fresh market sweet corn will be NOT LESS THAN its actual value OR the value per container listed on the Special Provisions for the county. When a bid price is applicable, document the:
 - (a) Bid value per container of appraised production;
 - (b) Number of containers for which the bid is applicable;
 - (c) Source of the bid; and
 - (d) Date the bid was received, on a Special Report to be included in the insured's file, to be used in the event a claim for indemnity is filed.

D. EAR CHARACTERISTICS OF MATURE MARKETABLE SWEET CORN

- (1) Husked ears must be at least 6-inches long.
- (2) No more than one-fourth of the husked ear length can remain unfilled at the tip.
- (3) Not more than 3 square inches or 25 percent of the leaf blades attached to the husk may be discolored from freeze or frost.

- (4) Kernel rows must show uniform kernel development.

UNDAMAGED HARVESTED OR UNHARVESTED Fresh market sweet corn IS CONSIDERED PRODUCTION TO COUNT, WITHOUT REGARD TO ITS MARKETABILITY.

7. APPRAISAL DEVIATIONS AND MODIFICATIONS

A. DEVIATIONS

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

B. MODIFICATIONS

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

8. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

- (1) Include the insurance provider name in the appraisal worksheet title if not preprinted on the insurance provider's worksheet, when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the insurance provider), when a worksheet entry is not provided.
- (3) Separate appraisal worksheets are required for each unit appraised, and for each field or subfield which has a differing base yield or farming practice. Refer to section 5 for sampling instructions.
- (4) Surviving Plant and Weight Method(s)
 - (a) For every inspection, complete items 1 through 4 and items 22 through 25. The following appraisal worksheet shows examples of the required entries for appraisals for a replanting payment and for a claim for indemnity, and are so identified. Separate forms are required for each inspection.

- (b) Part I is used to record results of a Surviving Plant method of appraisal, applicable to fresh market sweet corn from emergence to early-milk (blister) stage of growth. FOR:
- (c) Part II is used to record the results of a Weight (for containers based on weight) or Ear-Count (for containers based on number of ears) appraisal, applicable to marketable fresh market sweet corn from milk (blister) stage of growth through maturity. (In the Part II heading, WEIGHT is lined out when the form is used for an EAR-COUNT appraisal.)

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

B. WORKSHEET ENTRIES AND COMPLETION INFORMATION

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 insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy Number:** Insured's assigned policy number.
3. **Unit Number:** Five-digit unit number from the Summary of Coverage after it is verified to be correct. (e.g., 00100).
4. **Crop Year:** Crop year, as defined in the policy, for which the claim has been filed.

PART I - SURVIVING PLANT METHOD

Use from emergence to Early Milk (blister) stage.

5. **Field ID:** Field identification symbol.
6. **Row Width:** Row width, rounded to the nearest inch.
7. **Number of Surviving Plants:** Number of plants in the sample capable of producing an ear. See **TABLE B** for sample row length.

REPLANT: Draw a line under the result of item a; and under the line, enter the whole number of original plants (living, and dead, missing or non-emerged) for the sample row length.

8. **Total of All Samples:** Total number of surviving plants from all samples in item 7 for the field or subfield.

9. **Number of Samples:** Number of samples in item 7 for the field or subfield.

10. **Average Number of Plants per Sample:** Total of All Samples (Item 8) divided by Number of Samples (item 9), rounded to the nearest whole number.

REPLANT: Draw a line under the result of item a; and under the line, enter the AVERAGE whole number of original plants (living, and dead, missing or non-emerged) for the sample row length. Total of original stand counts (below-the-line entries, item 7) \div Number of Samples (item 9).

11. **Percent/Factor:** For a NON-REPLANTING PAYMENT inspection, line through "PERCENT" in the column heading. Enter the applicable factor:

(1) IF THE CONTAINER IS DEFINED IN POUND EQUIVALENTS (e.g., 42-lb crates);

(a) multiply "100" (portion of an acre in the sample), times "0.5" (standard average per-ear pound weight).

(b) divide the result of (a) by the number of pounds in a container as specified in the Special Provisions. Record (the factor) to hundredths.

EXAMPLE: $(100 \times 0.5) \div 42 = 1.19$ factor for a 42-pound "crate" container. 100 surviving plants in a 1/100-acre sample, times 1.19 gives a 119-container appraisal (42-lb. "crate" equivalent).

(2) IF THE CONTAINER IS DEFINED BY NUMBER OF EARS, divide "100" (portion of an acre in the sample) by the whole number of ears per container. Record (factor) to hundredths.

EXAMPLE: $100 \div 48.0 = 2.08$ factor for a "48 to 52-ear" container. 38 surviving plants in a 1/100-acre sample, times 2.08 equals a 79-container appraisal (48-ear container equivalent).

Replant: line through "FACTOR" in the column heading and divide the average number of surviving plants (number ABOVE the line in item 10), by the average number of original plants (number BELOW the line in item 10) for the Field ID. (rounded to whole percent).

12. **Appraisal Per Acre:** Average Number of Plants per Sample (item 10) X PERCENT/FACTOR (item 11), rounded to whole containers.

Replant: MAKE NO ENTRY.

PART II - WEIGHT/EAR-COUNT METHOD

Use from Early Milk (blister) stage to harvest (maturity). (NOTE: Line out inappropriate title.)

13. **Fraction of Acre Sample:** Indicate size of sample utilized. See Section 6 B for sample size selection criteria.
14. **Field ID:** Field or subfield identification symbol.
15. **Row Width, Inches:** Row width, to the nearest inch.
16. **Total Per Sample:**
 - a. FOR WEIGHT-BASED CONTAINERS, enter the weight of marketable ears and husks harvested for each sample, to the nearest tenth of a pound.
 - b. FOR NUMBER-OF-EAR-BASED CONTAINERS, enter the whole number of marketable ears for each sample.
17. **Total of All Samples:**
 - a. FOR WEIGHT-BASED CONTAINERS enter the total weight, to the nearest tenth pound, of all samples in item 16 for the field or subfield.
 - b. FOR NUMBER-OF-EAR-BASED CONTAINERS, enter the total number of ears of all samples recorded in item 16 for the field or subfield.
18. **Number of Samples:** Number of samples in item 16 for the field or subfield.
19. **Average per Sample:**
 - a. FOR WEIGHT-BASED CONTAINERS, enter the average weight per sample, to nearest tenth of a pound determined by dividing the Total of All Samples (item 17) by the Number of Samples (item 18).
 - b. FOR NUMBER-OF-EAR-BASED CONTAINERS, enter the average number of ears per sample, to nearest tenth, determined by dividing the Total of All Samples (item 17) by the Number of Samples (item 18).

20. **Factor:**
- a. FOR WEIGHT-BASED CONTAINERS:
- (1) For 1/100-acre sample size and 42-pound (crate) container, use the factor "2.38".
 - (2) For 1/1000-acre sample size and 42-pound (crate) container, use the factor "23.81".
 - (3) To determine the factor for other-sized weight containers, divide the appropriate fraction-of-an-acre sample size (100 or 1000) by the number of pounds of sweet corn per container from the Special Provisions. Record the resultant factor to two decimal places.
- b. FOR NUMBER-OF-EAR-BASED CONTAINERS record the calculated factor to the nearest hundredth: (See Section 6 and the Special Provisions for the definition and number of ears per "container" to use in the calculation).
- (1) For a 1/100-acre sample size, use $100 \div$ the number of ears per container.
 - (2) For a 1/1000-acre sample size, use $1000 \div$ the number of ears per container.
21. **Appraisal Per Acre:** Containers per acre for the field or subfield, to the nearest whole container. Average per Sample (item 19) X Factor (item 20).
22. **Adjuster's Code No., Signature, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.
23. **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 Numbers: Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.)

(FOR ILLUSTRATION PURPOSES ONLY) Fresh market sweet corn APPRAISAL WORKSHEET

Company:

Claim No:

APPRAISAL WORKSHEET (C&P/Fresh Market Sweet Corn)								1 INSURED'S NAME I. M. INSURED	2 POLICY NO. XXXXXXXX	3 UNIT NO. 00100	4 CROP YEAR YYYY	
PART I - SURVIVING PLANT METHOD												
5 FIELD ID	6 ROW WIDTH, INCHES	7 EACH BLOCK EQUALS NUMBER OF SURVIVING PLANTS IN ONE SAMPLE						8 TOTAL OF ALL SAMPLES	9 NUMBER OF SAMPLES	10 AVE. NO. PLANTS/SAMPLE	11 PERCENT/ FACTOR	12 APPRAISAL PER ACRE
A	36	$\frac{165}{220}$	$\frac{167}{220}$	$\frac{150}{220}$	$\frac{142}{220}$	$\frac{139}{220}$	$\frac{153}{220}$	= 916	÷ 6	= $\frac{153}{220}$	X 70 %	=
REPLANT EXAMPLE •						NON-REPLANT EXAMPLE –						
5 FIELD ID	6 ROW WIDTH, INCHES	7 EACH BLOCK EQUALS NUMBER OF SURVIVING PLANTS IN ONE SAMPLE						8 TOTAL OF ALL SAMPLES	9 NUMBER OF SAMPLES	10 AVE. NO. PLANTS/SAMPLE	11 PERCENT / FACTOR	12 APPRAISAL PER ACRE
A	36	40	25	30	25	35	= 155	÷ 5	= 31	X 1.19	= 37	

(Continued)

(FOR ILLUSTRATION PURPOSES ONLY) FRESH MARKET SWEET CORN APPRAISAL WORKSHEET (Continued)

PART II - WEIGHT / EAR-COUNT METHOD (After sweet corn has reached maturity)							13 FRACTION OF ACRE SAMPLE 1/100 <input checked="" type="checkbox"/> 1/1000 <input type="checkbox"/>				
14 FIELD ID	15 ROW WIDTH, INCHES	MATURE SWEET CORN IN EACH BLOCK EQUALS ONE SAMPLE (Ear And Husk)					17 TOTAL OF ALL SAMPLES	18 NUMBER OF SAMPLES	19 AVE. PER SAMPLE	20 FACTOR	21 APPRAISAL PER ACRE
B	36	16 TOTAL PER SAMPLE	31.0	11.9	9.4	31.1	= 83.4 ÷	4	= 20.9	X 2.38	= 50
		16 TOTAL PER SAMPLE									
		16 TOTAL PER SAMPLE					=	÷	=	X	=
22 ADJUSTER'S SIGNATURE AND CODE NO.				DATE		23 INSURED'S SIGNATURE				DATE	
I. M. Adjuster XXXXX				MM/DD/YYYY		I. M. Insured				MM/DD/YYYY	
PAGE ____ OF ____											

C. SUMMARY OF HARVESTED PRODUCTION WORKSHEET ENTRY AND COMPLETION INSTRUCTIONS

- (1) Use this worksheet to record harvested production of fresh market sweet corn including harvested direct-marketed sweet corn for which adequate harvest records have been maintained. Record sold and unsold production on separate Summary of Harvested Production worksheets. See Special Provisions regarding insurability of direct-marketed sweet corn.

NOTE: If the Special Provisions allow direct marketing, any acreage of fresh market sweet corn that will be sold by direct marketing, requires pre-harvest appraisals. The value of harvested production to count for direct-marketed production will be determined to be the GREATER OF the actual value of harvested and unharvested production or the number of containers appraised multiplied by the minimum value. Deduction of cooling charges and/or allowable costs are not applicable for direct marketed sweet corn.

If the Minimum Value Option is applicable, the value of production to count that is sold other than by direct marketing is obtained by subtracting the allowable cost contained in the Special Provisions from the price received for each container of sweet corn and multiplying this result by the number of containers of sweet corn sold. The value of production to count that is sold by direct marketing, will be the GREATER OF the actual value of the harvested and unharvested production or the number of containers appraised times the minimum value.

- (2) For PACKED fresh market sweet corn, no load may be valued at less than zero after deducting allowable cost and actually sustained cooling charge per container.
 - (a) See the Special Provisions for the applicable allowable cost.
 - (b) The maximum allowed cooling charge per container will be as stated in the applicable sweet corn marketing order or as listed in the Special Provisions where a marketing order is not in effect, if a cooling charge is listed on the sales invoice.
- (3) A separate worksheet is required for: (a) each unit; or (b) each buyer or packer.

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:** "Fresh Market Sweet Corn (0044)."

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. **Planting Period:** Planting period (e.g. "Fall," "Winter," or "Spring"). 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 and Address of Buyer/Packer:** Name, address, and telephone number (with area code) of the buyer/packer of the production. MAKE NO ENTRY for unsold production.

PART I - PRODUCTION

8. **Sale Date:** Enter date, in MM/DD/YYYY format, the load was sold. Enter "unsold" for unsold production (harvested and/or packed but could not be sold due to insured causes).
9. **Load Number:** Ticket number of the load. For unsold production enter the number of the USDA certificate of inspection, if available, and attach a copy of the certificate to the Summary of Harvested Production worksheet.
10. **Number of Containers:** For packed production, enter the number of whole containers per load. For unsold production, enter the whole number of containers of such production.
- 11a. **Per Container Gross Value:** The dollar-and-cents value per container (the gross value of sales from the sales invoice) ÷ Number of Containers (item 10). For unsold production, MAKE NO ENTRY.
- 11b. **Per Container Cooling Charge:** FOR PRODUCTION DESTINED FOR PACKING ONLY. If incurred, the pre-cooling charge per container, in dollars and cents, as stated in the marketing order. If no marketing order is in effect, the maximum pre-cooling charge per container will be specified in the Special Provisions. For production with no cooling charges listed on the sales invoice and for unsold production MAKE NO ENTRY.
- 11c. **Per Container Adjusted Value:**
 - a. Per Container Gross Value (item 11a) minus Per Container Cooling Charge (item 11b).
 - b. For production with no cooling charges listed on the sales invoice, repeat Per Container Gross Value (item 11a).
 - c. For unsold production, MAKE NO ENTRY.

12. **Allowable Cost:**
- a. FOR PACKED PRODUCTION ONLY, enter the allowable cost, in dollars and cents per container. The allowable cost will include the actual costs per container for picking, grading, packing containers, hauling and selling the sweet corn (EXCLUDING cooling charges), not to exceed the allowable cost listed in the Special Provisions.
 - b. For unsold production MAKE NO ENTRY.
13. **Net Value:** Per Container Adjusted Value per load (item 11c) minus Allowable Cost (item 12). No container's value can be less than "0.00." MAKE NO ENTRY for unsold production.
14. **Total Value per Load:** Number of Containers (item 10) X Net Value (item 13). Enter the results in dollars and cents. MAKE NO ENTRY for unsold production.
15. **Total No. of Containers:** Sum of all Number of Containers (item 10 column) entries.
16. **Total Value per Load:** Sum of all Total Value per Load (item 14 column) entries.

PART II - WEIGHTED VALUE

17. **Total Value (\$) All Loads:** Total from (Item 16).
18. **Total Containers:** Entry from (Item 15).
19. **Value per Container:** Total Value (\$) All loads (item 17) ÷ Total No. Of Containers (item 18), in dollars and cents.

NOTE: This worksheet entry is used to determine average value per container actually received for harvested production. The entry in Section II, Column "Q₁" of the Production Worksheet will be the greater of (a) the average actual value of the containers or (b) the minimum value of the container from the Special Provisions.

20. **Insured's Signature and Date:** Insured's (or insured's authorized representative) signature and date. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the Summary of Harvested Production Worksheet WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.
21. **Adjuster's Code No., Signature, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed.

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

For Illustration Purposes Only (Fresh Market Sweet Corn) SUMMARY OF HARVESTED PRODUCTION	COMPANY:	ANY COMPANY	1. INSURED'S NAME
	CLAIM NO.:	XXXXXXXX	I. M. Insured

3. CROP YEAR YYYY	4. POLICY NUMBER XXXXXXXX	7. NAME, ADDRESS, AND PHONE NO. OF BUYER/PACKER Tel (XXX) XXX-XXXX ABC Packing Co., Box XX, Any Town, Any State XXXXX
5. PLANTING PERIOD FALL	6. UNIT NUMBER 00100	

PART I - PRODUCTION

8	9	10	PER CONTAINER			12	13	14
			11a	11b	11c			
11-10-YYYY	120	9-1	\$10.00	1.00	\$9.00	\$2.60	\$6.40	\$5,126.40
11-10-YYYY	127	820	\$9.50	1.00	\$8.50	\$2.60	\$5.90	\$4,838.00
11-10-YYYY	129	794	\$8.50	1.00	\$7.50	\$2.60	\$4.90	\$3,890.60
11-10-YYYY	133	802	\$7.25	1.00	\$6.25	\$2.60	\$3.65	\$2,927.30
11-11-YYYY	134	800	\$4.50	1.00	\$3.50	\$2.60	\$0.90	\$720.00
11-11-YYYY	136	790	\$3.00	1.00	\$2.00	\$2.60	\$0.00	\$0.00
11-11-YYYY	140	820	\$3.45	1.00	\$2.45	\$2.60	\$0.00	\$0.00
15. TOTAL			16. TOTAL VALUE (\$) ALL LOADS				\$17,502.00	

PART II - WEIGHTED VALUE

17. TOTAL VALUE (\$) ALL LOADS	18. TOTAL NUMBER OF CONTAINERS	19. VALUE PER CONTAINER
\$17,502.30	5627	\$3.11

20. INSURED'S SIGNATURE	DATE	21. CODE NUMBER	ADJUSTER'S SIGNATURE	DATE
I. M. Insured	MM-DD-YYYY	XXXXX	I. M. Adjuster	MM-DD-YYYY

9. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

- (1) The claim form (hereafter referred to as “Production Worksheet”) is a progressive form containing all notices of damage for all preliminary, REPLANT, and final inspections on a unit.
- (2) If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
 - (a) Acreage report errors.
 - (b) Delayed notices and delayed claims.
 - (c) Corrected claims or fire losses (double coverage) and cases involving concealment, misrepresentation, or litigation.
 - (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use, when acreage is being appraised for a replanting payment and all acreage on the unit has been initially planted, or other reasons described in the LAM).
 - (e) "No Indemnity Due" claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).
- (4) The adjuster is responsible for determining if any of the insured's requirements under the notice and claim provisions of the policy have not been met. If any have not, the adjuster should contact the insurance provider.
- (5) Instructions labeled “**PRELIMINARY**” apply to preliminary inspections only. Instructions labeled “**REPLANT**” apply to replant inspections only. Instructions labeled “**FINAL**” apply to final inspections only. Instructions not labeled apply to ALL inspections.

B. FORM ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item

No. Information Required

1. **Crop/Code #:** “Fresh Market Sweet Corn” (0044).
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 or other legal description that identifies the location of the unit.
4. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., AUG 11).
5. **Cause of Damage:** Name of insured cause of loss for **this crop** as listed in the LAM. If it is evident that no indemnity is due, enter “NONE.” If an insured cause of loss is coded as “Other”, explain in the “Narrative”.

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

6. **Primary %:**

PRELIMINARY: MAKE NO ENTRY.

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

7. **Company/Agency:** Name of the 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 Number:** Claim number as assigned by the insurance provider.
10. **Policy Number:** Insured’s assigned policy number.
11. **Crop Year:** Crop year, as defined in the policy, for which the claim is filed.

12. **Additional Units:**

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

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

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

13. **Estimated Production Per Acre:**

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

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

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

PRELIMINARY:

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

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

15. **Companion Policies:**

- a. If no other person has a share in the unit (insured has 100 percent share), MAKE NO ENTRY.
- b. In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter "NONE."
 - (1) If the other person has a multiple-peril contract and it can be determined that the SAME insurance provider services it, enter the contract number. Handle these companion policies according to insurance provider instructions.
 - (2) If the OTHER person has a multiple-peril contract and a DIFFERENT insurance provider or agent services it, enter the name of the insurance provider and/or agent (and contract number) if known.
 - (3) If unable to verify the existence of a companion contract, enter "Unknown" and contact the insurance provider for further instructions.

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

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

- (1) Rate classes, types, or farming practices;
- (2) APH yields;
- (3) Appraisals;
- (4) Adjustments to appraised mature production (moisture and/or quality adjustment factors);
- (5) Stages or intended use(s) of acreage;
- (6) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (7) Appraisals for damage due to hail or fire if Hail and Fire Exclusion is in effect.

Verify or make the following entries:

Item

No. Information Required

- A. **Field ID:** The field identification symbol from a sketch map or an aerial photo. See the narrative. In the margin (or in a separate column), enter the date of inspection for the last line entry of each inspection.

NOTE: Where acreage is PARTLY replanted, omit the field ID symbol for the fields that have not been replanted and that have been consolidated into a single line entry.

B. 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.

REPLANT AND FINAL: MAKE NO ENTRY.

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

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

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

REPLANT: Determine the total acres, to tenths, of replanted acreage (DO NOT ESTIMATE). Make a separate line entry for any PART of a field NOT replanted.

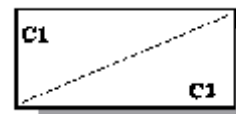
- a. Determine the planted acreage of any fields NOT replanted. Consolidate it into a single line entry UNLESS the usual reasons for separate line entries apply. Record the field identities (from a map or aerial photo) in the narrative.
- b. ACCOUNT FOR ALL PLANTED ACREAGE IN THE UNIT.

FINAL: Determined acres to tenths.

NOTE: Acreage breakdowns WITHIN a unit may be estimated (enter “E” in front of the acres) if a determination is impractical AND if authorization was received from the insurance provider. Document authorization in the Narrative.

ACCOUNT FOR ALL ACREAGE IN THE UNIT. In the event of over-reported acres, handle in accordance with individual insurance provider’s instructions. In the event of under-reported acres, draw a diagonal line in Column “C” as shown.

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



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

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

NOTE: Unrated land is uninsurable without a written agreement.

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

G. **Type Class:** Three-digit code number, exactly as specified on the actuarial documents, for the type grown by the insured. If “No Type Specified,” enter appropriate 3-digit code number from the actuarial documents.

H. **Stage:**

PRELIMINARY: MAKE NO ENTRY.

REPLANT: Replant stage abbreviation as shown below.

<u>STAGE</u>	<u>EXPLANATION</u>
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“R”.....	Acreage replanted and qualifying for replant payment.
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“NR”.....	Acreage not replanted or not qualifying for a replant payment. Enter “NR” when the Surviving Plant Method of Appraisal shows there is a 75 percent or more surviving plant stand capable of producing sweet corn, WHEN PLANTS LOST DUE TO UNINSURABLE CAUSES ARE INCLUDED.
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FINAL: Stage abbreviation as shown below.

<u>STAGE</u>	<u>EXPLANATION</u>
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"P".....	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, 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 if the insured failed to meet the requirements contained in the crop provisions.
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“1” or “2”.....	Stage as defined in the Crop Provisions. (See section 5). Stage 2 is the “final” stage guarantee as identified in the Crop Provisions.
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I. **Intended or Final Use:** Use of Acreage. Use the following "Intended Use" abbreviations.

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

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

J. **Appraised Potential:**

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

PRELIMINARY AND FINAL: Per-acre appraisal in whole containers of POTENTIAL production for the acreage appraised. See appraisal methods for additional instructions.

K₁ - K₂. MAKE NO ENTRY.

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

- a. Actual market value per container (determined from a sample provided to the packer); or
- b. Applicable minimum value per container, as shown in the Special Provisions.

M. **Uninsured Cause:**

REPLANT: MAKE NO ENTRY.

PRELIMINARY AND FINAL: EXPLAIN IN THE NARRATIVE.

- a. Hail and Fire exclusion NOT in effect.
 - (1) Enter NOT LESS than the insured's amount of insurance per acre in dollars and cents for 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:

REPLANT: Enter the amount allowed per acre for replanting, rounded to dollars and cents. See section 4 for qualifications and computations.

PRELIMINARY AND FINAL: Column "J" times Column "L" plus column "M."

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

P. Per Acre: Per-Acre Guarantee. - Enter the amount of insurance per acre from the insured's policy, adjusted for stage percentage (e.g., stage 1 percentage X final amount of insurance = stage 1 amount of insurance).

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

16. Total Acres:

PRELIMINARY: MAKE NO ENTRY.

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

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

17. Totals:

PRELIMINARY: MAKE NO ENTRY.

REPLANT AND 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 fresh market sweet corn crop and it is determined that the insured has no other fire insurance. Also see the LAM.
- g. Explain any errors found on the Summary of Coverage.
- h. Explain any commingled production. See the LAM.
- i. Explain any entry for "Production Not to Count" and/or any production not included in Section II, item I or item B - E entries.
- j. Explain a "NO" checked in item 19.
- k. Attach a 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 or to replant;
 - (2) If acreage has been replanted to a practice uninsurable as an original practice;
 - (3) If uninsured causes are present; or
 - (4) For unusual or controversial cases.

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

- l. Explain any difference between 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 the 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. See the LAM.
- r. Document the method and calculation used to determine the stage guarantee per acre.
- s. 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.
- t. Document the appraisal (plus appraisal for uninsured causes of loss, if applicable) for replanted acreage, and the calculations to show that the qualification for a replant payment have been met. See section 4.
- u. If any acreage to be replanted in the unit does not qualify for a replanting payment, enter Field No., “NOT QUAL FOR RP PAYMENT,” date of inspection, adjuster’s initials, and reason not qualified.
- v. Explain any “0” potential (fresh market sweet corn plants with no production or fresh market sweet corn with no market value).
- w. Explain the reason that any harvested production is unsold.
- x. Document any other pertinent information, including any data to support any factors used to calculate the production. If on an attachment, enter “See attachment”.

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) Columns "B" through "E" are for production commercially stored, sold, unsold, etc. Enter the name and address of storage facility, buyer, or packinghouse, or "unsold" as applicable.
- (3) There will be no "harvested production" entries for replant payments.
- (4) If acceptable sales or weight tickets are not available, refer to the LAM.
- (5) 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) Unsold production
 - (c) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
- (6) There will generally be no harvested production entries in items A through S for preliminary inspections.
- (7) If there is harvested production from more than one insured practice (or type) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in items A through S by type or practice. If production has been commingled, see the LAM.
- (8) The total average value of marketable production will be the greater of:
 - (a) The number of harvested containers times the applicable minimum value shown in the Special Provisions; or
 - (b) The actual value per container minus the allowable cost (no individual container may be net-valued at less than zero).
- (9) Production that is not marketable is production which is not and will not be sold due to insurable causes (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. See the LAM.)**

PRELIMINARY: MAKE NO ENTRY.

REPLANT AND FINAL:

- a. The earlier of the date the ENTIRE acreage on the unit was (1) harvested, (2) totally destroyed, (3) put to other use, (4) a combination of harvested, destroyed, or put to other use, or (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 that the insured does not intend to harvest, enter **“Incomplete.”**
- c. If at the time of final inspection (if prior to the end of the insurance period), **none** of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter **“No Harvest.”**
- b. If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, replanting is complete for the unit, etc. See the LAM.

19. **Similar Damage:**

PRELIMINARY: MAKE NO ENTRY.

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

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

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

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

If more than practice and/or type of harvested production is listed in Section I, and a separate approved APH yield 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, etc. For production otherwise disposed of, indicate the disposition (sold at roadside stand, etc.).
- b. For unsold marketable production enter “UNSOLD”.

F-H MAKE NO ENTRY.

I. Bu., Ton, Lbs., Cwt.:

- a. Line through Bu., Ton, Lbs., CWT. (~~Bu., Ton, Lbs., CWT~~) and enter "Cont."
Fresh market sweet corn is reported in whole containers. See the Special Provisions for the applicable definition of container.
- b. Enter harvested sold or unsold production (Item 18 entry from the Summary of Harvested Production Worksheet). Separate line entries are required for:
 - (1) Unsold harvested marketable production; and
 - (2) Each buyer or packer for sold production..

NOTE: The insured is obligated to provide the number of containers harvested from insurable acreage. If the insured will not or cannot provide the number of containers harvested and you cannot determine such production, the amount of insurance must be assigned for the actual acres affected.

J - M. MAKE NO ENTRY.

N. Adjusted Production: Enter whole containers from column "I."

O. Production Not to Count:

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

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

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

Q₁ Value: Dollar-and-cents value:

- a. For SOLD containers, enter the GREATER OF the weighted actual value per container minus the allowable cost (from item 19 of the Summary of Harvested Production form), OR:
 - (1) the minimum value per container as listed in the Special Provisions (NO MINIMUM-VALUE OPTION in effect); or
 - (2) a zero value per container (MINIMUM-VALUE OPTION in effect).
- b. For UNSOLD, MARKETABLE containers, enter not less than the applicable minimum value per container as listed in the Special Provisions.

c. For UNSOLD, UNMARKETABLE containers that are damaged or defective due to

NOTE: Allowable costs can be deducted only for production actually packed.

Q₂-R. MAKE NO ENTRY.

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

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

22. **Section II Total:**

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

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

23. **Section I Total:**

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

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

24. **Unit Total:**

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

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

25. **Adjuster's Signature, Code Number, 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 and final replant payment inspections should be signed on bottom line.

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

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

27. **Page Numbers:**

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

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

1 Crop/Code Fresh Market Sweet Corn 0044	2 Unit 00100	3 Legal Description S 1/2 5-50-20	(FOR ILLUSTRATION PURPOSES ONLY) PRODUCTION WORKSHEET				8 Name of Insured I.M. Insured		
4 Date of Damage NOV	JAN 25	7 Company Any Company	9 Claim Number XXXXXXXX			11 Crop Year YYYY			
5 Cause of Damage EXCESS WIND	FREEZE	Agency Any Agency	10 Policy Number XX-XXX-XXXXXX						
6 Primary Cause % 60	X	14 Date(s) 1st Notice of MMDDYYYY		2nd		Final MMDDYYYY			
12 Additional Units 00200	00300	15 Companion Policy(s)							
13 Est. Prod. Per Acre 975	950								

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL										POTENTIAL YIELD					STAGE GUARANTEE		
A	B	C	D	E	F	G	H	I	J	K 1	L	M	N	O	P	Q	
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)	
M/D		24.6	1.000	AAA	120	997	1	To celery	37.00		4.00		148.00	\$3,641	\$390	9,594	
1A																	
M/D		16.3	1.000	AAA	120	997	2	H							\$600	9,780	
1B																	
M/D		34.0	1.000	AAA	120	997	2	H							\$600	20,400	
1C																	
16 TOTAL		74.9											17 TOTALS		\$3,641		\$39,774

NARRATIVE (If more space is needed, attach a Special Report) Insured selected Minimum Value Option Min. price from Sp. Prov. = \$4.00 per container
 Unsold production was due to Freeze. Determined acres using MPC1 acreage report-would measure within 5 percent. Unsold unmarketable production is zero prod. to count.

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 Indemnity? Yes No 21 Transfer of Right To Yes No

MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION									
A.1	B	C	D	E	F	G	H	I	J	K 1	L 1	M 1	N	O	P	Q 1	R	S
A 2	Length of Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	Box Bu. Ton lbs. CWT CONT.	Shell/ Sugar Factor	FM % Factor	Moisture % Factor	Test WT Factor	Adjusted Production (H+I)XJXKxLxMxN	Prod. No to Count	Production (N - O)	Value Mkt. Price	Quality Factor	Production to Count (P x R)
1.000	Any Packer Anytown, Any State							5627					5627		5627	3.11		\$17,500
1.000	UN SOLD							25					25		25	.0		

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. The information I have furnished on this form is complete and accurate. I understand that any false or inaccurate information may result in the sanctions outlined in my policy and administrative, civil, and criminal sanctions under 18 U.S.C. §§ 1006 and 1014; 7 U.S.C. § 1506; 31 U.S.C. §§ 3729 and 3730 and other federal statutes.

22 Section II Total	\$17,500
23 Section I Total	\$3,641
24 Unit Total	\$21,141

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

1 Crop/Code Fresh Market Sweet Corn 0044	2 Unit 00100	3 Legal Description S 1/2 5-50-20	(FOR ILLUSTRATION PURPOSES ONLY) PRODUCTION WORKSHEET				8 Name of Insured I.M. Insured								
4 Date of Damage NOV	5 Cause of Damage EXCESS WIND		6 Primary Cause % 60		7 Company Any Company		7 Agency Any Agency		9 Claim Number XXXXXXXX		11 Crop Year YYYY				
12 Additional Units			13 Est. Prod. Per Acre			10 Policy Number XX-XXX-XXXXXXX				14 Date(s) 1st MMDDYYYY		2nd MMDDYYYY		Final MMDDYYYY	
15 Companion Policy(s)															

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL										POTENTIAL YIELD					STAGE GUARANTEE		
A	B	C	D	E	F	G	H	I	J	K.1 K.2	L	M	N	O	P	Q	
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)	
M/D 1A		24.6	1.000	AAA	120	997	R	Replanted					\$65.00	\$959	\$390	\$9594	
		50.3	1.000	AAA	120	997	NR	Not replanted							\$390	\$19617	
16 TOTAL		74.9											17 TOTALS		\$959		\$29211

NARRATIVE (If more space is needed, attach a Special Report) **Max. Replant = \$65.00/Ac. on Special Provisions; Actual Replant Cost = \$39.00/Ac**
 \$70.00 X 1.000 share of cost = \$70.00/Ac. \$65 allowed X 24.6 Ac. = 1599.00 Determined acres using MPC1 acreage report-would measure within 5 percent.

SECTION II - HARVESTED PRODUCTION

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

MEASUREMENTS					GROSS PRODUCTION					ADJUSTMENTS TO HARVESTED PRODUCTION								
A.1 A.2	B	C	D	E	F	G	H	I	J	K.1 K.2	L.1 L.2	M.1 M.2	N	O	P	Q.1 Q.2	R	S
Share Field ID	Length of Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	Box Bu. Ton Lbs. CWT	Shell/ Sugar Factor	FM % Factor	Moisture % Factor	Test WT Factor	Adjusted Production (H+I) x J x K x L x M x N	Prod. No to Count	Production (N - O)	Value Mkt. Price	Quality Factor 0	Production to Count (P x R)

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. The information I have furnished on this form is complete and accurate. I understand that any false or inaccurate information may result in 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.

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

10. REFERENCE MATERIAL

TABLE A - MINIMUM SAMPLE REQUIREMENTS FOR REPRESENTATIVE SAMPLES

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

TABLE B - ROW WIDTH AND LENGTH TABLE

ROW WIDTH, INCHES	SAMPLE ROW LENGTH, FEET, FOR:		ROW WIDTH, INCHES	SAMPLE ROW LENGTH, FEET, FOR:	
	1/100 ACRE	1/1000 ACRE		1/100 ACRE	1/1000 ACRE
14	374	37.4	30	174	17.4
16	326	32.6	32	163	16.3
18	290	29.0	34	154	15.4
20	262	26.2	36	145	14.5
22	238	23.8	38	138	13.8
24	218	21.8	40	131	13.1
26	202	20.2	42	125	12.5
28	187	18.7			

EXHIBIT 1

(FOR ILLUSTRATION PURPOSES ONLY)

PLANTING RECORD								
Fresh Market Sweet Corn								
Planting Period: Fall <input checked="" type="checkbox"/> Winter <input type="checkbox"/> Spring <input type="checkbox"/>						Policy <u>XXXXXXXXXX</u>		
Farm Description			Insured Acres		Field ID	Share	Other Person	Date Planted
Section	TWP	Range	Whole	10ths				
SW1/4 6	7	8	24	6	A	1.000		8/10/YYYY
SW1/4 6	7	8	16	3	B	1.000		8/11/YYYY
SE1/4 6	7	8	34	0	C	1.000		8/22/YYYY
NE1/4 7	7	8	29	4	E	1.000		8/23/YYYY
NW1/4 8	9	10	20	1	F	1.000		8/24/YYYY
Remarks								
Signature						Date		
I.M. Insured						MM-DD-YYYY		
						PAGE <u>1</u> OF <u>1</u>		