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Division

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CENTRAL AND SOUTHERN POTATO LOSS ADJUSTMENT STANDARDS HANDBOOK

1999 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25360
SUBJECT: CENTRAL AND SOUTHERN POTATO LOSS ADJUSTMENT STANDARDS HANDBOOK 1999 AND SUCCEEDING CROP YEARS	DATE: December 9, 1998	
	OPI: Product Development Division	
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THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 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

The Central and Southern Potato Crop Provisions (99-284) is new for the 1999 and succeeding crop years. The crop provisions obsoletes all information pertaining to Central and Southern potatoes found in FCIC-30360, Potato Handbook, issued June 14, 1996, and slipsheets issued January 13, 1998.

Control Chart For: Central and Southern Potato Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	Removes all instructions for Central and Southern potatoes in FCIC-30360 and replaces with FCIC-25360					
Current Index	1-2	1-2	1-29	30-31	12-1998	FCIC-25360

CENTRAL AND SOUTHERN POTATO LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

(RESERVED)

CENTRAL AND SOUTHERN POTATO 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This handbook remains in effect until superseded by reissuance of **either** the entire handbook **or** selected portions (through slipsheets or bulletins).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. The states and counties covered by the Central and Southern Potato Crop Insurance Provisions are: Alabama, Arizona, All California counties EXCEPT Humboldt, Modoc and Siskiyou, Delaware, Florida, Georgia, Maryland, Missouri, New Jersey, New Mexico, North Carolina, Oklahoma, Texas, and Virginia.

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 provider's 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 Central and Southern potato loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.
- (3) Definitions:

Discard: Disposal of production by the insured or a person acting for the insured, without receiving any value for the potatoes.

Disposed:	Any disposition of the potatoes including but not limited to sale or discard.
Early Harvest:	Any potato acreage harvested earlier than 45 days prior to the calendar date for the end of the insurance period, unless otherwise specified in the Special Provisions.
External Defects:	Defects which can be detected externally. However, cutting may be required to determine the extent of the injury. See the United States Standards for Grades for Potatoes for classification of external defects.
Harvest:	Lifting potatoes from within the soil to the soil surface.
Internal Defects:	Defects which cannot be detected without cutting the potato. See the United States Standards for Grades of Potatoes for classification of internal defects.
Lot:	A quantity of production that can be separated from other quantities of production by grade characteristics, load, location or other distinctive features.

3. INSURANCE CONTRACT INFORMATION

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

A. INSURABILITY

- (1) The following policies, provisions, and endorsement are available for Central and Southern Potato Crop Insurance coverage:
 - (a) Common Crop Insurance Policy (Basic Provisions).
 - (b) Central and Southern Potato Crop Provisions attaches to the Basic Provisions.
 - (c) Catastrophic Risk Protection Endorsement.
- (2) Insured Central and Southern potatoes are all the potatoes in the county in which the insured has a share, which have been planted for harvest as certified seed stock or for human consumption (unless otherwise specified in the Special Provisions) for which a premium rate is provided by the actuarial documents.
- (3) Rotation requirements if specified in the Special Provisions.
- (4) Requirement to plant certified seed unless allowed otherwise by the actuarial documents

- (5) Noninsurability of acreage if damage occurs before the final planting date or before the end of the applicable planting period in counties for which the Special Provisions designate separate planting periods, to the extent that similarly situated producers in the area would normally not further care for the crop, unless the acreage is replanted or the insurance provider agrees it is not practical to replant it. (Refer to section 4)
- (6) Noninsurability of damage to potatoes that occurs or becomes evident after the end of the insurance period, including, but not limited to damage that occurs in storage or becomes evident after potatoes have been placed in storage.
- (7) Noninsurability of potatoes (unless allowed by the Special Provisions or by written agreement) that are interplanted with another crop or planted into an established grass or legume.
- (8) Noninsurability of causes of loss, such as freeze, after certain dates as specified in the Special Provisions.
- (9) Noninsurability statements may be specified in the Special Provisions, such as noninsurability of damage due to scab on any land with a history of scab.
- (10) Eighty percent (80%) of the insured's price election must be used to determine the indemnity if the production from any acreage of the insured crop is not harvested or if acreage of potatoes are damaged to the extent that other producers in the area would not normally further care for the crop even though the insured continues to care for such potato acreage.
- (11) Applicability. Among the policy provisions is a requirement that the insured file a "notice of damage or loss," and if the insured is going to destroy any acreage of the insured crop that will not be harvested, he or she must leave representative samples at least 10 feet wide and extending the entire length of each field in the unit.
- (12) Any acreage of the insured crop damaged before the final planting date, to the extent that the majority of growers in the area would normally not further care for the crop, 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. GRADE INSPECTION

- (1) The insurance provider must be given the opportunity to perform a grade inspection on the potatoes from any unit which the insured has given notice of damage. An appraisal of not less than the production guarantee will apply for any acreage from which any production is disposed of without a grade inspection. (See definition of "disposed" in section 2B.)

- (2) Representative samples must be obtained by the adjuster or a party approved by the insurance provider prior to the sale, storage, or disposal of any lot of potatoes, or any portion of a lot. The potatoes must be evaluated and quality (grade) determinations must be made by:
 - (a) A laboratory approved by the insurance provider;
 - (b) A potato grader licensed or certified by the applicable State or the United States Department of Agriculture, in accordance with the United States Standards for Grades of Potatoes (State Marketing Orders as applicable); or
 - (c) An adjuster who has attended and passed a USDA or state potato grading class and the insurance provider has authorized him/her to grade potatoes.
- (3) Grade inspections must be completed as stated in B(2) OR the adjuster must VERIFY the insured has arranged for adequate and representative sampling and accurate grading by a potato grader licensed or certified by the applicable State or USDA in accordance with the United States Standards for Grades of Potatoes. Any quality loss **must** be determined based on samples obtained no later than the time the potatoes are placed in storage, if the production is stored prior to sale, or the EARLIEST date they are delivered to a buyer, wholesaler, packer, broker, or other handler if production is not stored. IF THERE IS A POSSIBILITY OF DAMAGE OCCURRING DURING TRANSPORTATION, REPRESENTATIVE SAMPLES SHOULD BE OBTAINED PRIOR TO TRANSPORTING THE POTATOES.
- (4) Production not meeting the standards for grading U. S. No. 2 due to external defects will be determined on an individual potato basis for all UNHARVESTED potatoes and for any HARVESTED potatoes if the insurance provider determines it is practical to separate the damaged production.
- (5) The adjuster is required to verify the actual grade of potatoes (from Federal/State inspection certificates) where grower's settlement sheets do not exist or do not indicate the United States grade of the potatoes.

NOTE: It is IMPERATIVE that all gross (field run) production be graded for the appropriate characteristics according to the crop provisions, and the United States Grade Standards. Document the reason(s) the potatoes did not grade U. S. No. 2 or better.

C. 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.

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, will be divided into additional basic units by planting period.

4. REPLANTING REQUIREMENTS

There is currently no replant payment for Central and Southern potatoes. Refer to the Basic Provisions and the crop provisions for this crop for replanting requirements prior to the final planting date.

5. POTATO APPRAISALS

A. GENERAL INFORMATION

- (1) Potential production will be appraised in accordance with procedure in this handbook and the LAM.
- (2) PRIOR TO HARVEST and when a loss situation is probable or a notice of loss is filed, the insurance provider must complete a PRE-HARVEST inspection if it is determined the insured is a broker, packer, or processor. Follow the instructions in the LAM for completing a pre-harvest inspection.

NOTE: See the LAM for additional reasons for appraisals.

- (3) Appraisals to be made in addition to those specified in the LAM are as follows:
 - (a) An appraisal will be made for production lost due to harvest PRIOR to full maturity; i.e., EARLY HARVEST. Production to count from such acreage will be determined by increasing the amount of harvested production by 2 percent for each day the potatoes are harvested earlier than 45 days prior to the calendar date for the end of the insurance period, unless a time period other than 45 days is specified in the Special Provisions. The early harvest adjustment to potato production will not be made if the potatoes are damaged by an insurable cause of loss, and leaving the crop in the field would either reduce production or decrease quality.
 - (b) In certain instances, for example, when planting takes place earlier than normal, the full maturity date established by the policy could be later than necessary and result in increasing production even though the production is fully mature. In such cases, insurance providers should document that the production did reach full maturity prior to the “fully mature date” established by the crop provisions (or if applicable, the date established by the Special Provisions) and that the “bulking” factor was not applied.

EXAMPLE

The insured harvested 1,000 hundredweight of potatoes 50 days (early harvest) before the calendar date for the end of the insurance period.

50 days - 45 days = 5 days

2% X 5 days = 10% increase in production

.10 X 1,000 hundredweight = 100.0 hundredweight

1,000 hundredweight + 100 hundredweight = 1,100 hundredweight production to count.

- (c) If there are multiple days of early harvest, compute the increased production for each day and add the results of each days calculation together. Enter the total production to count for early harvest in Section II, item I of the claim form.

B. OTHER LOSS ADJUSTMENT CONSIDERATIONS

Insured's Awareness of Disease Problem

- (1) When preparing claims involving damage resulting from disease, such as late blight or pythium leak, follow the instructions and guidelines in the LAM in the section entitled "Claims Involving Severe Insect, Disease, or Weed Infestation" to determine whether appraisals for uninsured causes of loss are applicable.
- (2) The local universities and/or extension office plant pathologist and potato specialist should be contacted. Samples of diseased potatoes should be taken to the plant pathologist to properly identify and document diseases present and acquire their assistance in determining the percent of damage. Current recommendations or proper management practices should be verified.
- (3) If it is determined that the insured was aware of the disease problem in the current or preceding crop year but did not follow recognized good farming practices, some or all of the loss will be considered an uninsured loss. Failure to follow recognized, good farming practices might include, but not limited, to the following:
 - (a) Failure to adequately dispose of infected potatoes from prior year's production according to methods recommended by representatives from CSREES, local universities, and/or the State Department of Agriculture; or
 - (b) Failure to apply appropriate fungicides; or
 - (c) Failure to follow recommended rotation practices following a disease problem.

C. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS

- (1) Determine the number of required representative 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:

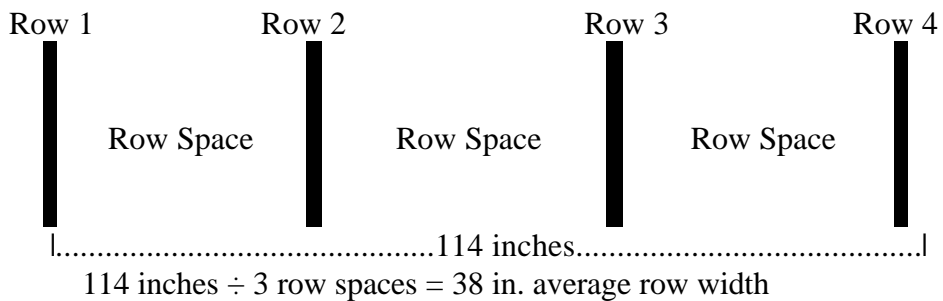
- (a) variable damage causes the crop potential to appear to be significantly different within the same field; or
 - (b) the insured wishes to destroy a portion of a field.
- (3) Each subfield must be appraised separately.
 - (4) Determine the average stage of growth by representative sampling of plants.
 - (5) Use as many representative samples as necessary to accurately determine potential production. Minimum representative sample requirements are shown in **TABLE A**.

D. MEASURING ROW WIDTH FOR SAMPLE SELECTION

Use these instructions for all appraisal methods.

- (1) Use a measuring tape marked in inches or convert a tape marked in tenths, to inches, to measure row width (see LAM for conversion table).
- (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:



- (3) Apply the average row width to **TABLE B** to determine the required length of sample row.

6. APPRAISAL METHODS

A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

Appraisal Method...	Use...
From Emergence to Maturity	from emergence up to the stage where the number and mature weight of the potatoes can accurately be determined.
After Maturity - (Weight Method)	for mature potatoes where the number and mature weight of the potatoes can be determined.

B. FROM EMERGENCE TO MATURITY

- (1) Select the required number of representative sample areas from **TABLE A** and the required sample row-length for 1/100 acre from **TABLE B**.
- (2) Pounds-per-plant factor (enter on appraisal worksheet, item 13).
 - (a) Count the live plants (capable of producing tubers) in each sample row. If more than one sprout has emerged at the point where the seed segment was planted, count the "cluster" as a single plant.
 - (b) In-row plant spacing factor: Use the AVERAGE SPACE (inches) between plants. After calculating the average in-row plant spacing (in whole inches) AS ORIGINALLY PLANTED, determine the appropriate factor from **TABLE C** to be used in the pounds-per-plant formula. Calculate the factor for any plant spacings not listed by dividing the row spacing by 12; e.g., $7 \div 12 = .583$ (rounded to three decimal places).
 - (c) Use the formula in **TABLE D** to determine the pounds-per-plant factor for the appraisal worksheet entry:

C. APPRAISALS AFTER MATURITY (WEIGHT METHOD)

- (1) Select the required number of representative sample areas of 1/1000-acre each from **TABLE A** and the required sample row-length from **TABLE B**. For the grading of potatoes, DIG OR HARVEST representative samples of at least 25 pounds from each field or subfield in a unit or as directed by the testing facility.

NOTE: When the adjuster inquires as to the availability of Federal/State inspectors, it is also necessary to find out what size (weight) of representative samples are currently required by such inspectors in order to make the grade determinations.

- (2) Select and weigh all the potatoes in the representative sample that meet U.S. No. 2 grade or better.

7. DETERMINING POTATO PRODUCTION TO COUNT

NOTE: All determinations must be based upon a grade inspection.

Account for the total harvested and unharvested production from all insurable acreage on the unit. Mature potatoes are harvested and sold on the basis of “marketable lots” grading at least U. S. No. 2. Refer to section 12 of the crop provisions.

A. MARKETABLE LOTS

- (1) Only marketable lots of mature potatoes will be considered production to count for loss adjustment purposes, with the EXCEPTION of production with external defects. Production not meeting the standards for grading U. S. No. 2, due to external defects will be determined on an individual potato basis for all unharvested and any harvested potatoes for which the insurance provider determines it is practical to separate the damaged potato production from the undamaged potato production.
- (2) Marketable lots of potatoes will include any lot of potatoes that is:
 - (a) Stored;
 - (b) Sold as seed;
 - (c) Sold for human consumption; or
 - (d) Harvested and not sold or that is appraised if such lot meets the standards for grading U. S. No. 2 or better on a sample basis.
- (3) Marketable lots will also include any potatoes that the insurance provider determines:
 - (a) Could have been sold for seed or human consumption in the general marketing area;
 - (b) Were not sold as a result of uninsured causes including, but not limited to, failure to meet chipper or processor standards for fry color or specific gravity; or
 - (c) Were disposed of without the insurance provider’s prior written consent and such disposition prevented a determination of marketability. (See definition of “disposed” in section 2B).

B. NOT MARKETABLE LOTS

A potato lot will not be considered marketable (unless such potatoes are categorized in subparagraphs 6A (2) or (3) above) if, due to insurable causes of damage, such lot of potatoes;

- (1) Is partially damaged, and is salvageable only for starch, alcohol, or livestock feed;
- (2) Is left unharvested and does not meet the standards for grading U. S. No. 2 or better due to internal defects; or
- (3) Does not meet the standards for grading U. S. No. 2 or better due to external defects, is harvested, and it is not practical to separate the damaged production.

C. LACK OF STORAGE FACILITIES

The lack of storage facilities may require the insured to delay harvesting until a buyer is able to handle the potatoes. In such cases, the following applies:

- (1) Insured damage to the potatoes will be covered during the insurance period, provided that:
 - (a) the insured has made every effort to market the potatoes through regular channels, and
 - (b) other producers in the area are experiencing similar harvest delays under the same circumstances.
- (2) Document the circumstances, and determine that harvest is not being scheduled for uninsured producers ahead of insured producers solely to take disproportionate advantage of the insurance program. If such favored scheduling is determined to have taken place, make appraisals for uninsured causes as appropriate, depending upon the nature and extent of damage occurring after the date the potatoes should have been harvested as determined by the insurance provider.
- (3) If harvest is delayed beyond the calendar date for the end of the insurance period, make appraisals immediately after such date to establish the amount of damage which occurred during the insurance period. See the LAM for instructions on handling claims with damage occurring after the end of the insurance period.

8. 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.

9. 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 or when a worksheet entry is not provided.
- (2) 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 requirements.
- (3) From Emergence to Mature Stage and Weight Method are the two types of appraisal methods contained on the appraisal worksheet. For every inspection, complete items 1 through 4, the area for the narrative, if applicable, and items 24 and 25.

NOTE: Standard appraisal worksheet items are numbered consecutively in paragraph 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

1. **Insured's Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Contract 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 - FROM EMERGENCE TO MATURE STAGE

5. **Field ID:** Field identification symbol.
6. **Acreage In Field:** Acreage in the field or sub-field being appraised (to nearest tenth) identified in item 5.
7. **Row Space:** Measure across 3 or more spaces, and enter average space in whole inches (Refer to example in section 5D).
8. **Type:** 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.
9. **Number Of Plants In One Sample:** Number of live plants per sample. (Refer to length of sample for 1/100 acre, **TABLE B**).
10. **Total Plants All Samples:** Total live plants from all samples.
11. **Number Samples:** Total number of samples in item 9.
12. **Average Number Plants:** Result of dividing Total Plants All Samples (item 10) by Number of Samples (item 11) rounded to nearest tenth.
13. **Factor:** Enter the pounds-per-plant factor, to the nearest hundredth, for the applicable guarantee (refer to **TABLE D**). Show the calculation in the narrative.
14. **Cwt. Per Acre Appraisal:** Result of multiplying the Average Number of Plants (item 12) by the Pounds-Per-Plant Factor (item 13) rounded to nearest tenth.

PART II - WEIGHT METHOD

(After maturity for samples when mature potatoes can be weighed).

15. **Field ID:** Field identification symbol
16. **Acreage In Field:** Acreage in field or subfield (to nearest tenth) identified in item 15.
17. **Row Space:** Enter the row width (average space in inches), and the 3-digit code number of the variety and type of potatoes exactly as specified on the acturaial documents for the type grown by the insured. If “No Type Specified,” enter appropriate 3-digit code number from the actuarial documents.

18. **Number Of Plants And Weight of Mature Potatoes:**

Line 1 - No. Plants Per Sample: Number of live plants per sample. (Refer to length of sample for 1/1000 Acre, **TABLE B**).

Line 2 - Total Wgt. Potatoes: Enter gross weight in pounds (to tenths) of potatoes meeting the standards for grading U. S. No. 2 or better on a sample basis.

19. **Total Pounds:** Total weight of tubers, in pounds to tenths, for all samples in Line 2 of item 18.

20. **Number Samples:** Total number of samples in item 18.

21. **Avg. Lbs. Per Sample:** Result of dividing Total Pounds (item 19) by Number of Samples (item 20) rounded to nearest tenth.

22. **Conv. Factor to Cwt.:** Enter Conversion Factor "10" if not preprinted on the appraisal worksheet.

23. **Cwt. Per Acre Appraisal:** Results of multiplying Average Lbs per Sample (item 21) by Conversion Factor "10" (item 22).

NARRATIVE:

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

- a. Show mathematical calculation for determined in-row plant spacing factor (item 13).
- b. Document reason(s) for potatoes not grading U. S. No. 2 or better, if applicable. (i.e., If there is quality loss rather than just a production loss).

24. **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. 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.

25. **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
APPRAISAL WORKSHEET EXAMPLE

APPRAISAL WORKSHEET Potatoes				1. INSURED'S NAME I. M. INSURED					2. CONTRACT NUMBER XXXXXXXX			3. UNIT NUMBER 00100		4. CROP YEAR YYYY			
PART I - FROM EMERGENCE TO MATURE STAGE																	
FIELD ID 5	ACREAGE IN FIELD 6	ROW SPACE 7	TYPE 8	EACH BLOCK EQUALS NUMBER PLANTS IN ONE SAMPLE 9							TOTAL PLANTS ALL SAMPLES 10	NUMBER SAMPLES 11	AVERAGE NUMBER PLANTS 12	FACTOR 13	CWT. PER ACRE APPRAISAL 14		
A	15.6	38	080	17	29	23	21	19			109	5	21.8	1.49	32.5		
											÷	=	x	=			
											÷	=	x	=			
PART II - WEIGHT METHOD																	
FIELD ID 15	ACREAGE IN FIELD 16	ROW SPACE 17	NUMBER OF PLANTS AND WEIGHT OF MATURE POTATOES EACH BLOCK (1/ AND /2/) EQUALS ONE SAMPLE 18										TOTAL POUNDS (LINE /2/) 19	NUMBER SAMPLES 20	AVG. LBS. PER SAMPLE 21	CONV. FACTOR TO CWT. 22	CWT. PER ACRE APPRAISAL 23
B	3.1	38 095	NO. PLANTS PER SAMPLE	1	2	3	3										
			TOTAL WGT. POTATOES PER SAMPLE	2	1.7	3.2	2.8					7.7	3	2.6	10	26.0	
											÷	=	x	=			
Field A: Item 13 factor: APH 412 ÷ 138 (38" rows) X 0.500 (6" plant spacing) = 1.49.																	
24. SIGNATURE OF ADJUSTER & CODE NUMBER I. M. ADJUSTER, 123XX					DATE MM/DD/YYYY					25. SIGNATURE OF INSURED I. R. INSURED					DATE MM/DD/YYYY		

10. 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 made 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 or delayed claims.
 - (c) Corrected claims or fire losses (double coverage) and cases involving concealment, misrepresentation, or litigation.
 - (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use or 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 "**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 #:** "Potatoes" (0084).
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., JUN 11).
5. **Cause of Damage:** Name of insured cause of loss for **this crop** as listed in the LAM. If it is evident that no indemnity is due, enter "NONE." If an insured cause of loss is coded as "Other," explain in the "narrative."

NOTE: See the Basic Provisions and the crop provisions for this crop for information pertaining to insured and uninsured causes of loss.
6. **Primary Cause of Damage Percent:**

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" for the major secondary cause of damage.
7. **Company Name/Agency Name:** 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 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: 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: MAKE NO ENTRY.

FINAL: Estimated yield per-acre, in whole hundredweight, 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.

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 contact 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) 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 the 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 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:** See the LAM for definition of acceptable determined acres used herein.

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

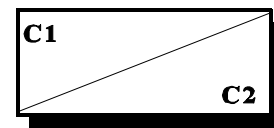
- a. Put to other use without consent.
- b. Abandoned.
- c. Damaged by uninsured causes.
- d. For which the insured failed to provide acceptable records of production.

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, 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.

STAGE EXPLANATION

"P".....Acreage abandoned without consent, damaged solely by uninsured cause(s), put to other use or vines thereon destroyed without consent, from which any production is disposed of without a grade inspection, or for which the insured failed to provide records of production which are acceptable to the insurance provider.

"H".....Harvested.

"UH".....Unharvested or put to other use or vines thereon destroyed WITH consent.

NOTE: If production from any acreage of the insured crop is NOT harvested, the price used to determine the indemnity will be 80 percent of the insureds price election.

PREVENTED PLANTING: See the LAM for proper codes for any eligible prevented planting acreage.

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

USE EXPLANATION

"To soybeans,"
“plowed”, etc.Use made of the acreage
"WOC".....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.”

PREVENTED PLANTING: See the LAM for proper codes for any eligible prevented planting acreage.

J. **Appraised Potential:** Per-acre appraisal in hundredweight, 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".

- a. From emergence to maturity - Enter the appraisal per-acre from item 14 of the appraisal worksheet.
- b. After maturity - Enter the total production per-acre of "U. S. No. 2 or better" on a sample basis. (See section 7 for exception due to external defects).

K1. -L. MAKE NO ENTRY.

M. **Uninsured Causes:** EXPLAIN IN THE NARRATIVE.

- a. Hail and Fire exclusion NOT in effect.
 - (1) Enter NOT LESS than the insured's production guarantee per-acre in hundredweight, to tenths, for the line, (calculated by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) 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 hundredweight, to tenths, for any such acreage.
- b. When there is late-planted acreage, the applicable per-acre production guarantee for such acreage is the production guarantee that has been reduced for late-planting acreage.
- c. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.
- d. 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:**

FINAL: Column "J" (appraised potential) plus Column "M" (uninsured cause) in hundredweight to tenths.

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

- P. **Per Acre:** Per-Acre Guarantee - Enter the per-acre production guarantee from the insured's policy.
- 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.

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

NARRATIVE:

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

- a. If no acreage is released on the unit, enter "No acreage released," enter adjuster's initials, and date.
- b. If notice of damage was given and "No Inspection" is necessary, enter the unit number(s), "No Inspection," date, and adjuster's initials. The insured's signature is not required.
- c. Explain any uninsured causes, unusual, or controversial cases.
- d. If there is an appraisal in Section I, item M for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per-acre and the hail/fire indemnity per-acre.
- e. Document the actual appraisal date if an appraisal was performed prior to the adjuster's signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the appraisal worksheet.
- f. State that there is "No other fire insurance" when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Also see the LAM.

- g. Explain any errors found on the acreage report.
- 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;
 - (2) If uninsured causes are present; or
 - (3) For unusual or controversial cases.

NOTE: Indicate on the aerial photo or sketch map, the disposition of acreage destroyed or put to other use with or without consent.
- 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 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 and show the calculations for any increased harvested production due to early digging of potatoes not fully mature.
- s. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why any control measures did not work.
- t. 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).
- (2) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:
 - (a) Varying determinations of production (Immature potatoes harvested early when percentage increased production).
 - (b) Varying names and addresses of buyers or sold production.
 - (c) Varying shares; e.g., 50 percent and 75 percent shares on the same unit.
 - (d) Different varieties and types.
 - (e) Separate storage structures.
 - (f) Conical piles. Do **NOT** add the cone in the top or bottom of a storage structure to the height of other potatoes in the structure. For computing the production in cones and conical piles, see the LAM.
- (3) Columns "B" through "E" are for structure measurement entries (Rectangular, Round, Square, **Conical Pile**, etc.). If structures are a combination of shapes, break into a series of average measurements, if possible. Enter "Odd Shape" if production is stored in an odd shaped structure. Document measurements on a Special Report or other FCIC-approved worksheet used for this purpose.
- (4) If farm-stored production has been weighed prior to storage and acceptable weight tickets are available showing gross weights, enter "Weighed and Stored on Farm" in columns "B" through "E". See the LAM for acceptable weight tickets.
- (5) For production commercially stored, sold, etc., make entries in items "B" through "E" as follows:
 - (a) Name and address of storage facility or buyer.
 - (b) "Seed," "Fed," etc.
- (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.

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.

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 intends 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. See 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 an 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 an 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 one 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. **Length or Diameter:** Internal measurement in feet to tenths of structural space occupied by the crop.

a. Length if rectangular or square.

b. Diameter if round or conical pile. See the LAM to convert circumference to diameter if internal diameter measurement is not possible.

C. **Width:** Internal width measurement in feet to tenths of space occupied by the crop in the structure if rectangular or square. If round, enter “RND”. If conical pile, enter “Cone”.

D. **Depth:** Depth measurement in feet to tenths of space occupied by the crop in rectangular, round, or square structures. If conical pile, enter the height of the cone. If there is production in the storage structure from other units or sources, refer to the LAM.

E. **Deductions:** Cubic feet, to tenths, of crop space displaced by chutes, vents, studs, crossies, etc. Refer to the LAM for computation instructions.

F. **Net Cubic Feet:** Net cubic feet of potatoes in the storage structure. Refer to the LAM for computation instructions.

G. **Conversion Factor:** Enter Conversion Factor as 0.4167.

H. **Gross Production:** Multiply Column “F” times Column “G” (in hundredweight to tenths). Eliminate any dirt weight only if documentation can be provided to establish the amount of dirt in the **stored** production.

NOTE: For production lost due to harvest prior to full maturity, the production to count must be increased. Refer to section 5A(3).

I. **Bu., Ton, Lbs., Cwt.:** Circle Cwt. in column heading. Production in hundredweight to tenths. Production should represent “marketable lots.” Refer to section 7 for what constitutes a marketable lot.

NOTE: For production lost due to harvest prior to full maturity, the production to count must be increased. Refer to section 5A(3).

a. Weighed and stored on the farm;

- b. Sold and/or commercial storage - Obtain gross production for the UNIT from the summary and/or settlement sheets. (Individual load slips only WILL NOT suffice unless the storage facility or buyer WILL NOT provide summary and/or settlement sheets to the insured, and this is documented in the narrative.)
- c. Stored in odd-shaped structures. The adjuster must compute the amount of gross production. (Refer to the LAM for cubic footage and production computations). A copy of ALL production calculations must be left in the file folder.

J. **Shell/Sugar Factor:** Enter the PERCENT to count, rounded to the nearest tenth of a percent as a three-place decimal, such as .955 (95.5 percent), after SUBTRACTING THE TARE PERCENTAGE also rounded to the nearest tenth of a percent, such as (.045) (4.5 percent). **Percent tare plus percent to count must equal 100 percent.** Calculate percentages from harvested samples or settlement figures, where available.

K₁. - M₂. MAKE NO ENTRY.

N. **Adjusted Production:** Repeat the entry from “H” or “T” X “J”. **NOTE:** Item “T” X “J” only if dirt, rocks, etc., have NOT been eliminated. No adjustments have been made to production at this point EXCEPT for increased production due to harvest prior to full maturity or if the tare percentage is applicable.

O. **Production Not to Count:** Net production NOT to count, in hundredweight 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) in the same storage structure (if the storage entries include such production).

THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN THE TOTAL STRUCTURE CONTENTS (storage facility, depth, etc.) AND ANY “PRODUCTION NOT TO COUNT” IN THE NARRATIVE.

NOTE: Make no entry if only the depth for production to count has been entered in Column D, and the depth for production not to count has been entered in the narrative. Refer to the example in the LAM.

P. **Production:** Result of subtracting the entry in Column “O” from Column “N” to tenths.

NOTE: Production represents “marketable lot.” If damage is due to external defects, refer to section 7.

Q₁. - R. MAKE NO ENTRY.

S. **Production to Count:** Repeat the entry from Column “P” in this item in hundredweight to tenths.

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: MAKE NO ENTRY.

FINAL: Total of Column "S," to tenths.

23. **Section I Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Enter figures from Section I, Column "O" totals.

24. **Unit Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of 22 and 23, to tenths.

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 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.).

PRODUCTION WORKSHEET EXAMPLE

(FOR ILLUSTRATION PURPOSES ONLY)

1 Crop/Code # Potatoes 0084	2 Unit # 00100	3 Legal Description S12-12N-12W						
4 Date of Damage DEC	JAN	7 Company Any Company						
5 Cause of Damage FREEZE	FREEZE	Agency Any Agency						
6 Primary Cause % 100	100							
12 Additional Units 00200								
13 Est. Prod Per Acre 180								

8 Name of Insured I. M. Insured			
9 Claim Number XXXXXXXX		11 Crop Year YYYY	
10 Policy Number XXXXXXXX			
14 Date(s) Notice of Loss	1st MMDDYYYY	2nd	Final 12-29-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 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)
D/M A	E15.0	15.6	1.000	A01	120	161	UH	TO CORN	32.5				32.5	507.0	180.0	2808.0
C		10.1	1.000	A01	120	161	P	PLOW WOC				180.0	180.0	1818.0	180.0	1818.0
D/M E		21.5	1.000	A01	120	161	H	H							180.0	3870.0
16 TOTAL		47.2											17 TOTALS	2325.0		8496.0

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

SECTION I, Field A appraised and released to plant corn. Field C destroyed without consent. Field E - 6.0 acres harvested early and Field E 15.5 acres Harvested timely.

SECTION II, Line 1 and 2 stored production from 15.5 acres in Field E. Line 3 Field E1 - 6.0 acres HARVESTED 1,000 CWT. 5 DAY EARLY. (2% x 5 = 10% INCREASE IN PRODUCTION) 1,000 X 10% = 1,100 PTC.

All marketable lots. Determined acres using Aerial Photo Maps measured by FSA. NOTE: D/M in Section I, item A is date of inspection.

SECTION II - HARVESTED PRODUCTION

18 Date Harvest Completed 12-05-YYYY	19 Is damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	20 Assignment of Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	21 Transfer of Right To Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
---	---	--	---

MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION									
A 1 A 2	B	C	D	E	F	G	H	I	J	K 1 K 2	L 1 L 2	M 1 M 2	N	O	P	Q 1 Q 2	R	S
Share Field ID	Length of Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	Bu-Ton Lbs. CWT.	Shell/Sugar Factor	FM % Factor	Moisture % Factor	Test WT Factor	Adjusted Production HorlxJxK2xL2xM2	Prod. Not to Count	Production (N - O)	Value Mkt. Price	Quality Factor (Q1 ÷ Q2)	Production to Count (P x R)
E	9.0	5.0	4.0		180.0	.4167	75.0						75.0		75.0			75.0
E	16.0	12.5	8.0		1600.0	.4167	666.7						666.7		666.7			666.7
E	ABC POTATO CO. ANY TOWN, U.S.A							1100.0					1100.0		1100.0			1100.0

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. False claims or false statements made on a matter within the jurisdiction of the Federal Crop Insurance Corporation may be subject to criminal and civil penalties under various Federal statutes including provisions of 18 U.S.C. §§ 1006 and 1014; 7 U.S.C. § 1506; 31 U.S.C. §§ 3729, 3801, 3812.

22 Section II Total	1841.7
23 Section I Total	2325.0
24 Unit Total	4166.7

25 Adjuster's Signature and Code Number	Date	26 Insured's Signature	Date	27 Page 1 of 1
1st inspection I. R. ADJUSTER, 12351	MMDDYYYY	1st Inspection I. R. INSURED	MMDDYYYY	
2nd Inspection		2nd Inspection		
Final Inspection I. R. ADJUSTER, 12351	MMDDYYYY	Final Inspection I. M. INSURED	MMDDYYYY	

11. REFERENCE MATERIAL

TABLE A - MINIMUM SAMPLE REQUIREMENTS

When damage is variable and there is a significant difference in appraisals in the same field, or when insured wishes to destroy any part, split field into subfields and appraise each subfield, use the number of samples necessary for an accurate appraisal.

ACRES IN FIELD OR SUBFIELD	MINIMUM NO. OF SAMPLES
0.1 - 10.0	3
10.1 - 40.0	4

Add one additional sample for each additional 40.0 acres (or fraction thereof) in the field or subfield.

TABLE B - ROW WIDTH AND LENGTH TABLE

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

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.

TABLE C - IN-ROW PLANT SPACING FACTORS

After calculating the average in-row plant spacing (in whole inches) as originally planted, determine the appropriate factor to be used in the pounds-per-plant formula. Interpolate for any plants spacing between these listed. Calculate the factor for any plant spacing not listed by dividing the row spacing by 12; e.g., $7 \div 12 = .583$ (rounded to three-decimal places).

IN-ROW PLANT SPACING	FACTOR
6 inches	.500
8 inches	.667
10 inches	.833
12 inches	1.000
14 inches	1.167
16 inches	1.333
18 inches	1.500
20 inches	1.667
22 inches	1.833
24 inches	2.000

TABLE D - FORMULA FOR DETERMINING POUNDS-PER-PLANT FACTOR

Approved APH Yield \div length of row equivalent to 1/100 acre X in-row plant spacing factor (**TABLE C**) = pounds-per-plant. Round to nearest hundredth.

EXAMPLE

APH yield	250 hundredweight
Row spacing	32 inches
In-row spacing	10 inches
Length of row (1/100 acre from TABLE B)	163 feet
$250 \div 163 \times .833 = 1.28$ Factor	