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Federal Crop
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Corporation



Product
Development
Division

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**FRESH MARKET
TOMATO
(GUARANTEED
PRODUCTION
PLAN) LOSS
ADJUSTMENT
STANDARDS
HANDBOOK
2004 and Succeeding Crop Years**

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

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25190
SUBJECT: FRESH MARKET TOMATO (GUARANTEED PRODUCTION PLAN) LOSS ADJUSTMENT STANDARDS HANDBOOK 2004 AND SUCCEEDING CROP YEARS	DATE: September 9, 2003	
	OPI: Product Development Division	
	APPROVED: <i>/S/ Tim B. Witt</i>	
	Deputy Administrator, Research and Development	

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2004 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR 2004 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 **highlighted**. Three stars (***) identify the location where information that has been removed.

Changes for 2004 crop year (FCIC-25190) issued September 2003:

- A. Page TC 1: Reformatted section 5 subsections so that information is consistent with text in other tomato crop handbooks.
- B. Page TC 2: Created a separate section 9 for the Summary of Harvested Production Worksheet and item entry instructions.
- C. Pages 1 and 2, Section 2 B: Inserted definitions for "Acre," "Direct Marketing," "Harvest," and "Potential Production."
- D. Page 3, Section 3 A (2): Inserted and amended text formatting to track with the tomato crop provisions on insurable acreage.
- E. Page 4, Section 3 B: Amended Hail/Fire Exclusion procedure not applicable to CAT. Also, inserted a "NOTE" referring to the CIH and LAM for additional provisions not applicable to CAT.

**FRESH MARKET TOMATO (GPP)
LOSS ADJUSTMENT STANDARDS HANDBOOK**

SUMMARY OF CHANGES/CONTROL CHART (Continued)

- F. Pages 5 and 6, Section 4 C: Amended replant examples to include reference to 70 cartons for 100% share and 35 cartons for 50% share for calculating the maximum amount of replant payment. Also, inserted a **“NOTE”** that instructs the adjuster to refer to the insurance provider’s designated procedure for documenting replant payments by share.
- G. Pages 6 to 7, Section 4 E: Inserted new “Impractical to Replant” procedure that tracks with the tomato crop provisions and the LAM.
- H. Pages 7 to 10, Section 5: Reformatted appraisal procedures so that information is consistent with text in other tomato crop handbooks.
- I. Page 11, Section 5 I: Removed example cartons-per-acre calculations.
- J. Page 11, Section 6 B: Revised “Planting to Fruit Set Appraisals” procedure to track with appraisal worksheet item entries.
- K. Pages 12-13, Section 6 C: Revised “After Fruit Set Appraisals” procedure to track with appraisal worksheet item entries.
- L. Pages 14 through 19, Appraisal Worksheet Instructions and Example Appraisal Worksheets: Inserted item entry instructions and item entries for tomato “type,” as applicable.
- M. Page 15, section 8 B, Item 18, % (Percent) Remaining Stand: Revised item entry information to state percent must be less than 50% to qualify for a replanting payment.
- N. Page 17, Section 7 C, item 12 (a): Inserted text referring to the Special Provisions for grade requirements for Cherry, Grape, Plum, and Roma type tomatoes.
- O. Page 20, Section 9: Created a separate section for Summary of Harvested Production Worksheet procedures.
- P. Pages 20 and 22, Summary of Harvested Production Worksheet: “Item 2-Crop” inserted instructions to list the tomato “type” on the worksheet. Also, inserted “type” on the example worksheet.
- Q. Page 28, Section 10 B (Column E - Risk): Amended item entry procedure to include text to make no entry if “Rate Class” or “High Risk Area” is not specified in the Special Provisions.
- R. Page 28, Section 10 B (Column G, Type/Class): Inserted “Variety” to column heading. Column heading now reads: Type/ Class/ Variety.

**FRESH MARKET TOMATO (GPP)
LOSS ADJUSTMENT STANDARDS HANDBOOK**

SUMMARY OF CHANGES/CONTROL CHART (Continued)

- S. Page 29-30, section 10 B (Column K₁ and Column M): Separated out column entries for stage guarantees and damage due to uninsured causes. Column K₁ is now used to enter stage guarantees, and column M is now used to enter damage due to uninsured causes only.
- T. Page 30, section 10 B, Column K₁: Inserted procedure and an example calculation for stage guarantees when the actual appraisal does not exceed the difference between the applicable stage guarantee and the final stage guarantee.
- U. Page 30, section 10 B (Column N): Amended line calculation to include stage guarantee in Column K₁.
- V. Page 31, section 10 B (Column P): Amended procedure for calculating stage guarantees and added an example calculation.
- W. Page 34, Narrative, item x: Inserted instructions to attach legible copies of computer printouts with pack-out information when a Summary of Harvested Production worksheets is not used.
- X. Page 35, Section II, Harvested Production, item 8: Inserted procedure to document on separate lines any harvested production from more than one insured practice (or type) when a separate approved APH yield has been established.
- Y. Page 37, Column "I - Bu., Ton, Lbs., Cwt.": Inserted procedure to determine production to count for direct marketed tomato production when the number of cartons cannot be determined and the actual amount is available. Also, inserted procedure to determine production to count when the number of cartons cannot be determined and the dollar amount received is not known.
- Z. Page 39, Production Worksheet: Amended item entries in section I to track with appraisal worksheet item entries. Also, added example item entries for stage guarantees in Column K₁.
- AA. Page 40, Replant Production Worksheet: Inserted additional information and calculations in the narrative of the example replant production worksheets.
- BB. Throughout handbook: Inserted references to "Grape" tomato types, as applicable.
- CC. Throughout handbook: Made editorial and syntax changes so handbook text tracks with current RMA-approved handbook formatting.

**FRESH MARKET TOMATO (GPP)
LOSS ADJUSTMENT STANDARDS HANDBOOK**

SUMMARY OF CHANGES/CONTROL CHART (Continued)

Control Chart For: Fresh Market Tomato Guaranteed Production Plan Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	Entire Handbook					
Current Index	1-4	1-2	1-40	41-43	09-2003	FCIC-25190

**FRESH MARKET TOMATO (GPP) LOSS ADJUSTMENT HANDBOOK
TABLE OF CONTENTS**

	<u>PAGE</u>
1. INTRODUCTION	1
2. SPECIAL INSTRUCTIONS	1
A. DISTRIBUTION.....	1
B. TERMS, ABBREVIATIONS, AND DEFINITIONS.....	1
3. INSURANCE CONTRACT INFORMATION	2
A. INSURABILITY	3
B. PROVISIONS NOT APPLICABLE TO CAT COVERAGE.....	4
C. UNIT DIVISION.....	4
4. REPLANTING PAYMENT PROCEDURES	4
A. GENERAL INFORMATION	4
B. QUALIFICATIONS FOR REPLANTING PAYMENT.....	5
C. MAXIMUM REPLANTING PAYMENT.....	5
D. REPLANTING PAYMENT INSPECTIONS	6
E. IMPRACTICAL TO REPLANT.....	6
5. FRESH MARKET TOMATO APPRAISALS	7
A. GENERAL INFORMATION	7
B. TIMING OF APPRAISALS	7
C. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS	7
D. MEASURING ROW WIDTH FOR SAMPLE SELECTION	8
E. DETERMINING SAMPLE ROW LENGTH FOR 1/100 AND 1/1000 ACRE	8
F. DETERMINING PLANTS PER ACRE	9
G. DETERMINING ACREAGE	9
H. TOMATO STAGES OF GROWTH.....	10
I. FRESH MARKET TOMATO INFORMATION.....	10
6. APPRAISAL METHODS	11
A. GENERAL INSTRUCTIONS.....	11
B. PLANTING TO FRUIT SET APPRAISALS	11
C. AFTER FRUIT SET APPRAISALS	12

**FRESH MARKET TOMATO (GPP) LOSS ADJUSTMENT HANDBOOK
TABLE OF CONTENTS (Continued)**

	<u>PAGE</u>
7. APPRAISAL DEVIATIONS AND MODIFICATIONS	13
A. DEVIATIONS.....	13
B. MODIFICATIONS.....	13
8. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES.....	14
A. GENERAL INFORMATION.....	14
B. WORKSHEET ENTRIES AND COMPLETION INFORMATION	
PLANTING TO FRUIT SET APPRAISALS	14
APPRAISAL WORKSHEET EXAMPLE	16
C. WORKSHEET ENTRIES AND COMPLETION INFORMATION	
AFTER FRUIT SET APPRAISALS	17
APPRAISAL WORKSHEET EXAMPLE	19
9. SUMMARY OF HARVESTED PRODUCTION WORKSHEET ENTRIES AND COMPLETION PROCEDURES	20
A. GENERAL INFORMATION.....	20
B. WORKSHEET ENTRIES AND COMPLETION INFORMATION.....	20
SUMMARY OF HARVESTED PRODUCTION EXAMPLE	22
10. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES.....	23
A. GENERAL INFORMATION	23
B. FORM ENTRIES AND COMPLETION INFORMATION.....	24
SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS	26
SECTION II - HARVESTED PRODUCTION	34
CLAIM FORM EXAMPLE	39
CLAIM FORM EXAMPLE (REPLANT)	40
11. REFERENCE MATERIAL.....	41
TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS	41
EXHIBIT 1 - PLANTING RECORD.....	42
EXHIBIT 2 - PLANTING RECORD PLAT MAP	43

1. INTRODUCTION

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

2. SPECIAL INSTRUCTIONS

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

A. DISTRIBUTION

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

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

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

B. TERMS, ABBREVIATIONS, AND DEFINITIONS

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

Acre 43,560 square feet of land when row widths do not exceed 6 feet, or if row width exceeds six feet, the land area on which at least 7,260 linear feet of rows are planted.

Carton A container that contains 25 pounds of fresh tomatoes unless otherwise provided in the Special Provisions.

Direct Marketing	Sale of the insured crop directly to consumers, without the intervention of an intermediary such as a wholesaler, retailer, packer, processor, shipper or buyer. Examples of direct marketing include selling through an on-farm or roadside stand, farmer's market, and permitting the general public to enter the field for the purpose of picking all or a portion of the crop.
First Fruit Set	The date when 30 percent of the plants on the unit have produced fruit that has reached a minimum size of one inch in diameter.
Harvest	Picking of marketable tomatoes.
Mature Green Tomato	A tomato that: <ul style="list-style-type: none"> (a) Has a heightened gloss due to a waxy skin that cannot be torn by scraping; (b) Has a well-formed jelly-like substance in the locules; (c) Has seeds that are sufficiently hard so they are pushed aside and not cut by a sharp knife in slicing; and (d) Shows no red color.
Planting	Transplanting the tomato plants into the field.
Plant Stand	The number of live plants per acre before any damage occurs.
Potential Production	The number of cartons per acre of mature green or ripe tomatoes that the plants would have produced by the end of the insurance period: <ul style="list-style-type: none"> (a) With a classification size of 6 x 7 (2-8/32 inch minimum diameter) or larger for all types except Cherry, Grape, Plum, or Roma; or (b) Meeting the criteria specified in the Special Provisions for Cherry, Grape, Plum, or Roma types.
Ripe Tomato	A tomato that meets the definition of a mature green tomato, except the tomato shows some red color and can still be packed for fresh market under the agreement or contract with the packer.

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 that are to be considered in this determination include (but are not limited to):

A. INSURABILITY

- (1) The crop insured will be all the tomatoes in the county, in which the insured has a share, for which a premium rate is provided by the actuarial documents:
 - (a) That is transplanted tomatoes that have been planted for harvest as fresh market tomatoes;
 - (b) That is planted within the spring or fall planting periods, as applicable, specified in the Special Provisions;
 - (c) That, on or before the acreage reporting date, are subject to any agreement in writing (packing contract) executed between the insured and a packer, whereby the packer agrees to accept and pack the production specified in the agreement, unless the insured controls a packing facility or an exception exists in the Special Provisions; and
 - (d) That is not (unless allowed by the Special Provisions):
 - 1 Grown for direct marketing;
 - 2 Interplanted with another crop;
 - 3 Planted into an established grass or legume; or
 - 4 Cherry, Grape, Plum, or Roma type tomatoes.
- (2) In addition to the provisions in section 9 of the Basic Provisions:
 - (a) Insurance is not provided on any acreage of tomatoes:
 - 1 If grown by any person who had not previously:
 - i Grown fresh market tomatoes for commercial sales; or
 - ii Participated in the management of a fresh market tomato farming operation, in at least one of the three previous years.
 - 2 When acreage does not meet the rotation requirements contained in the Special Provisions;
 - 3 When tomatoes, peppers, eggplants, or tobacco have been grown within the previous two years unless the soil was fumigated or nematicide was applied before planting the tomatoes, except that this limitation does not apply to a first planting in Pennsylvania or if otherwise specified in the Special Provisions.

- (b) 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.

NOTE: Unavailability of plants will not be considered a valid reason for failure to replant. Refer to the LAM for replanting provision issues. Refer to section 4, **herein**, for replanting payment procedures.

- (3) In lieu of the provisions of section 9 of the Basic Provisions, that prohibit insurance from attaching if a crop has not been planted and harvested in at least one of the three previous calendar years, we will insure newly cleared land or former pasture land planted to fresh market tomatoes.

B. PROVISIONS NOT APPLICABLE TO CAT COVERAGE

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

NOTE: Refer to the Crop Insurance Handbook (CIH) and Loss Adjustment Manual (LAM) for other provisions not applicable to CAT.

C. UNIT DIVISION

Refer to the insurance contract for unit provisions. **NOTE:** Unless limited by the Crop or Special Provisions, a basic unit, as defined in the Basic and Crop 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

In lieu of the Basic Provisions that permit only one replanting payment each crop year, when both spring and fall planting periods are contained in the Special Provisions, the insured may be eligible for one replanting payment for acreage planted during each planting period within the crop year.

B. QUALIFICATIONS FOR REPLANTING PAYMENT

To qualify for replanting payment, the:

- (1) Insured crop must be damaged by an insurable cause;
- (2) Insurance provider must determine that it is practical to replant;
- (3) Acres must not have been planted prior to the “Initial Planting” date, if such date has been established by the Special Provisions;
- (4) Appraisal (or appraisal plus any appraisals for uninsured causes of loss) must indicate the acreage to be replanted has sustained a loss in excess of 50 percent of the plant stand;
- (5) Acreage replanted must be AT LEAST the lesser of 20 acres or 20 percent of the insured **planted** acreage for the unit (as determined on the final planting date or within the late planting period if a late planting period is applicable); **and**
- (6) Insurance provider must have given consent to replant.

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

C. MAXIMUM REPLANTING PAYMENT

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

- (1) The insured’s actual replanting cost; or
- (2) Seventy (70) cartons multiplied by the insured’s price election, multiplied by the insured’s share for all insured tomatoes except Cherry, **Grape**, Plum, or Roma types; **or**
- (3) As specified in the Special Provisions for Cherry, **Grape**, Plum, or Roma types.

NOTE: Compute the number of cartons per acre allowed for a replant payment by dividing the insured’s cost to replant by the price election, and multiplying this result by the share (if individual company guidelines require application of insured share prior to entry on the claim form). This number must reflect the insured’s cost to replant, but cannot exceed the maximum amount allowed. Show all calculations in the Narrative of the claim form or on a Special Report.

EXAMPLE 1:

Owner/operator (100 percent share).

30 acres replanted.

Insured’s actual cost to replant = \$360.00

Allowed by policy: 70 cartons x \$5.00 (price election) x 1.000 (share) = \$350.00

The lesser of \$360.00 and \$350.00 is \$350.00.

Actual cartons per acre allowed = 70.0 cartons (\$350.00 ÷ \$5.00) x 1.00 share

Enter **70.0** in the Section I “Adjusted Potential” column of the claim form.

EXAMPLE 2:

Landlord/tenant on 50/50 share.

30 acres replanted.

Insured's actual cost to replant = \$180.00

Allowed by policy: 70 cartons x \$5.00 (price election) x .500 (share) = \$175.00

The lesser of \$180.00 and \$175.00 is \$175.00.

Actual cartons per acre allowed = 17.5 cartons ($\$175.00 \div \5.00) x .500 (share)

Enter 17.5 in the Section I "Adjusted Potential" column of the claim form.

NOTE: Enter 17.5 cartons in section I "Adjusted Potential" column of the claim form if share has been applied or 35.0 cartons if share has yet to be applied. Follow individual insurance provider guidelines, as applicable. Indicate in the narrative if adjusted potential has/has not been reduced for share on the claim form according to individual insurance provider guidelines.

D. REPLANTING 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 replanting 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. IMPRACTICAL TO REPLANT

(1) In accordance with the crop provisions, the insurance provider determines whether it is practical to replant tomatoes due to either loss or damage to the insured crop. When factors including but not limited to moisture availability, field condition, time to crop maturity, or (impending) marketing window, make it impractical to replant, the insured may opt to have such acreage appraised. The production guarantee will be based on the applicable stage at the time of damage or loss. The insured may either destroy the acreage and plant another crop, with the exception of tomatoes, or carry the undamaged tomato plants to harvest. In which case, the released acreage is determined by the percent of stand loss, and the insured may interplant the released acreage with non-tomato plants.

(a) The released acreage is recorded on a separate line on the claim form, with the applicable stage documented.

(b) Appraisals on such released acreage will be added to any harvested production, and to any other appraised stage documented.

NOTE: In counties with both spring and fall planting dates it is considered impractical to replant acreage after the final planting date period in which the crop was initially planted.

- (2) If the insurance provider determines it is impractical to replant and the crop is damaged to the extent that the majority of growers in the area would no longer care for the crop, the tomatoes will be deemed to have been destroyed even if the insured continues to care for the crop. Insurance on that acreage is considered to have ceased. Any production harvested from such acreage must be kept separate.
 - (a) Any indemnity amount would be based on the stage the tomato plants achieved when damage occurred and the per-acre appraisal.
 - (b) The adjuster is cautioned to be certain there is sufficient potential in a damaged tomato crop to warrant further care, BEFORE the plants are allowed to progress to the next stage guarantee.
- (3) The final claim will be completed upon final disposition of the crop on the unit.

NOTE: Refer to the LAM for impractical to replant procedure when the insured either: (a) notifies the insurance provider of intent to replant but insurance provider determines it is too late to replant; or, (b) does not notify the insurance provider of intent to replant.

5. FRESH MARKET TOMATO APPRAISALS

A. GENERAL INFORMATION

Appraise potential production in accordance with procedures in this handbook and in the LAM.

B. TIMING OF APPRAISALS

- (1) For acreage which consent is requested for replant or to be put to other use, delay appraisals until the latest practical date that allows the insured enough time to replant or put the acreage to other use. This delay will provide the best opportunity for the most equitable appraisal for both the insured and the insurance provider. If the acreage is not being replanted or put to other use, delay the appraisal until the final harvest.
- (2) Post harvest inspections are required on all units with potential losses that are insured under one policy. These inspections should be made as close as possible after final harvest of the field and/or unit. During this inspection, the adjuster should determine if there is any marketable production left in the field that should be appraised and counted as production to count before mature tomatoes deteriorate beyond recognition.

C. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS

- (1) Determine the minimum 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) Take not less than the minimum number (count) of representative samples required 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 (refer to the LAM for conversion tables). Round row widths to whole feet.
- (2) Use the row width to determine the length of row required for the sample, as shown in subsection 5E, below.
- (3) Use a row width of 6 feet for row widths greater than 6 feet. The linear feet of beds per acre cannot be less than 7,260 feet regardless of the row width.

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

43,560 square feet equals one acre. 43,560 square feet divided by the row width in whole feet equals the linear feet of row per acre. Divide this result by 100 or 1000 to obtain the 1/100 or 1/1000 per acre sample row length (recorded to tenths).

- (1) Calculate row length for 1/100 acre sample when the row width is 6 feet as follows:

FORMULA:

$$43,560 \text{ sq. ft. per acre} \div \text{actual row width (in whole feet)} = \text{linear feet per acre} \div 100 = \text{feet (to tenths) of row for sample}$$

EXAMPLE:

$$43,560 \div 6 = 7,260 \div 100 = 72.6 \text{ linear feet of row per sample.}$$

- (2) Calculate row length for 1/1000 acre sample when the row width is 6 feet as follows:

FORMULA:

$$43,560 \text{ sq. ft. per acre} \div \text{actual row width (in whole feet)} = \text{linear feet per acre} \div 1,000 = \text{feet (to tenths) of row for sample}$$

EXAMPLE:

$$43,560 \div 6 = 7,260 \div 1,000 = 7.3 \text{ linear feet of row per sample}$$

F. DETERMINING PLANTS PER ACRE

Use the following formula.

FORMULA:

$$43,560 \text{ (sq. ft. per acre)} \div \text{row width (in whole feet)} \div \text{plant spacing (feet to hundredths)} = \text{number of plants per acre (single row)}$$

EXAMPLE:

Row width = 6 feet

Plant spacing = 18 inches (18 inches \div 12 inches per foot = 1.50 in feet, rounded to hundredths)

$$43,560 \div 6 = 7,260 \div 1.50 = 4,840 \text{ plants per acre.}$$

G. DETERMINING ACREAGE

An acre is defined in the policy as 43,560 square feet of land when row width does not exceed 6 feet, or if row width exceeds 6 feet, the land area on which at least 7,260 linear feet of rows are planted. To determine **the linear feet on one acre**:

- (1) Divide 43,560 by the row width for any row width below 6 feet.

EXAMPLE:

$$43,560 \text{ sq. ft. per acre} \div 5 \text{ foot row width} = 8,712 \text{ linear feet per acre}$$

- (2) If the row width is 6 feet or more, divide 43,560 by 6 feet. The result rounded to the nearest foot is the linear feet of row(s) in one acre. The linear feet of rows per acre cannot be less than 7,260 feet regardless of row width.
- (3) Divide the total feet of all rows of the same row width by the linear feet in one acre and round the result to the nearest tenth of an acre.

EXAMPLE:

Row width = 5 feet

Total linear feet of all rows in the field = 74,052 feet

$$74,052 \text{ linear feet} \div 8,712 \text{ linear feet/acre} = 8.5 \text{ acres}$$

H. TOMATO STAGES OF GROWTH

- (1) The tables below provide plant growth-stage information for use when appraising potential fresh market tomato production during various stages of growth.
- (2) The growth stage determination is based on the length of time between specified events. Split fields into subfields to identify distinctly different growth stages and appraise each subfield separately.
- (3) For hail damage, determine the stage of growth by counting the number of calendar days from planting to the date of damage.

CALIFORNIA STAGE AND PRODUCTION GUARANTEES

Stage	Percent of Stage 3 (Final Stage) Production Guarantee	Length of Time
1	50	From planting until first fruit set.
2	70	From first fruit set until harvested.
3	100	Harvested acreage.

ALL OTHER STATES STAGE AND PRODUCTION GUARANTEES

Stage	Percent of Stage (4) (Final Stage) Production Guarantee	Length of Time
1	50	From planting until qualifying for stage 2.
2	75	From the earlier of stakes driven, one tie and pruning, or 30 calendar days after planting until qualifying for stage 3.
3	90	From the earlier of the end of stage 2 or 60 calendar days after planting until qualifying for stage 4.
4	100	From the earlier of 75 calendar days after planting or the beginning of harvest.

I. FRESH MARKET TOMATO INFORMATION

- (1) The average weight of a marketable tomato is 5 oz.
- (2) One 5 oz. tomato weighs .3125 lbs. One 4 oz. tomato weighs .25 lbs.
- (3) Tomatoes set fruit in clusters, with 3.1 fruit per cluster.

(4) Common tomato **plant** spacings **within a row** are:

- (a) 15 inches or 1.25 feet;
- (b) 18 inches or 1.50 feet.
- (c) 21 inches or 1.75 feet.

(5) Units of Measure.

(a) A carton is 25 pounds for Plum and Roma **types**.

(b) A carton is 15 pounds for Cherry or Grape types, or as specified in the **Special Provisions**.

6. APPRAISAL METHODS

A. GENERAL INSTRUCTIONS

These instructions provide information on appraisal methods for:

Appraisal Method...	Use...
Planting to Fruit Set Appraisals	From planting to first fruit set (when 30 percent of the plants on the unit have produced fruit that has reached a minimum size of one inch in diameter).
After Fruit Set Appraisals	After the tomato plants in the unit have developed fruit.

B. PLANTING TO FRUIT SET APPRAISALS

- (1) Determine the number of representative samples needed to complete the appraisal based on insured acreage and **TABLE A** requirements.
- (2) Use a representative sample size of 1/100 of an acre to calculate the appraisal.
- (3) For each representative sample, count the number of surviving plants in the length of **sample row**.
- (4) For each representative sample, count the number of plants originally planted.
- (5) Total the number of surviving plants from all representative samples.
- (6) Total the number of plants originally planted from all representative samples.

- (7) Calculate the “Percent Remaining Stand” by dividing the total number of surviving plants by the total number of tomato plants originally planted.
- (8) Use the percentage amount in (7) above to determine if the acreage should be replanted.
 - (a) If the acreage has a “Percent Remaining Stand” that is less than 50% of the original planted stand, the acreage should be replanted if the insurance provider determines that it is practical to replant.
 - (b) If the acreage has a “Percent Remaining Stand” that is 50% or greater of the original planted stand, or if the “Percent Remaining Stand” is less than 50% and the insurance provider determines that it is not practical to replant, multiply this percent times the production guarantee per acre to calculate the per acre appraisal.

C. AFTER FRUIT SET APPRAISALS

- (1) Determine the number of representative samples needed to complete the appraisal based on insured acreage and **TABLE A** requirements.
- (2) Use a representative sample size of either 1/100 or 1/1000 of an acre to calculate the appraisal.
- (3) For each representative sample, count the:
 - (a) Unharvested production of mature green and ripe tomatoes remaining on acreage after harvest has ended, or
 - (b) Potential production on unharvested acreage and on acreage when final harvest has not been completed that the plants would have produced by the end of the insurance period.

NOTE: Tomatoes counted in (3) above, should meet or have the potential to meet the following criteria: Classification size 6 x 7 (2-8/32 inch minimum diameter for globe-type tomatoes) or larger; and, grade 85% or better U.S. No. 1 for types other than Cherry, Grape, Plum, and Roma. For Cherry, Grape, Plum, and Roma types, refer to the Special Provisions for applicable classification requirements.
 - (c) Enter sample fruit counts on the appraisal worksheet.
- (4) Total the number of tomatoes from all representative samples (that meet the criteria in subsection (3) above), and divide this total by the total number of sample plots, rounded to the nearest tenth.

- (5) Multiply total from (4) above, by the average weight for one tomato (.3125 lbs. for globe-types) to calculate the average number of pounds per sample, rounded to the nearest tenth. Under some conditions the published weight of .3125 lbs. may not reflect the actual field weight found (that includes Cherry, Grape, Plum, or Roma type tomatoes). If this is the case, document in the remarks section of the appraisal worksheet the reason(s) for recalculating the weight and calculate a new weight as follows:
- (a) Pick 100 consecutive marketable tomatoes and weigh them to the nearest tenth of a pound.
 - (b) Divide the total weight by 100 to calculate the new individual average tomato weight, rounded to three decimal places.
 - (c) If this average does not appear to be representative of the field, subdivide the field and appraise each sub-field separately using the applicable individual tomato weight.
- (6) Enter the average number of pounds of tomatoes per carton on the appraisal worksheet. (e.g., “25” for Roma and Plum types or “15” for Cherry and Grape types, as applicable).
- (7) Divide the average number of pounds per sample by the number of pounds per carton to calculate the average number of cartons per sample.
- (8) Multiply the acreage factor **100** (for 1/100 acre) or **1000** (for 1/1000 acre) times the average number of cartons per sample (total from item (7) above) to calculate the average number of cartons of tomatoes per acre.

7. APPRAISAL DEVIATIONS AND MODIFICATIONS

A. DEVIATIONS

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

B. MODIFICATIONS

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

8. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

- (1) Include the insurance provider's name in the appraisal worksheet title if not preprinted on the insurance provider's worksheet or when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the insurance provider), when a worksheet entry is not provided.
- (3) Separate appraisal worksheets are required for each unit appraised. Refer to section 5 for sampling instructions.

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

B. WORKSHEET ENTRIES AND COMPLETION INFORMATION PLANTING TO FRUIT SET APPRAISALS

Verify or make the following entries:

**Item
No.**

Information Required

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

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 No.:** Insured's assigned policy number.
3. **Unit No.:** Five digit unit number from the Summary of Coverage after it is verified to be correct. (e.g., 00100).
4. **Stage:** Production stage at time of damage (e.g. 1, 2, 3, or 4). Refer to section 5, **herein**.
5. **Fraction of An Ac.:** Use 1/100. Refer to section 5, **herein**, for sample row length.
6. **Crop:** "Fresh Tomatoes" (0086) **and type as applicable (e.g., Cherry, Grape, Plum, or Roma).**
7. **Crop Year:** Crop year, as defined in the policy, for which the claim has been filed.

8. **Planting Period:** Planting period (e.g., Fall or Spring). Refer to the Summary of Coverage for the planting date and the Special Provisions to determine the planting period.
9. **Row Width:** Row width, rounded to nearest whole foot.
10. **Plant Spacing:** Plant spacing within the row in whole inches (e.g., 9 inches).
11. **Field ID:** Field identification symbol.
12. **Acres:** Number of determined acres, to tenths, in field or subfield being appraised.
13. **Planting Date:** Planting date in **MM/DD/YYYY** format. Refer to Summary of Coverage and planting record for the planting date.
14. **Number of Surviving Plants/Sample Plot:** Number of surviving plants in sample plot.
15. **Number of Original Plants/Sample Plot:** Number of original plants in sample plot.
16. **No. Surv.:** Total number of all plants surviving in all samples.
17. **No. Orig.:** Total number of original plants in all samples.
18. **% (Percent Remaining Stand):** **Item 16 divided by item 17**, rounded to **two-decimal places**. This entry must be **less than 50%** for the acreage to qualify for a replanting payment.
- 19 - 20. MAKE NO ENTRY.
21. **Factor:** Enter the production guarantee per acre in cartons to tenths from the insured's policy.
22. **Boxes/Cartons:** **Item 18 multiplied by item 21**, round cartons to tenths.
23. **Remarks:** Remarks pertinent to the appraisal, including "Qualified for Replant" if acreage qualifies for replant payment **for the type(s) of tomatoes appraised**.
24. **Insured Signature and Date:** Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the Appraisal Worksheet WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.
25. **Adjuster Signature, Code No., and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.

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

**PEPPER /FRESH TOMATO
APPRAISAL WORKSHEET (Planting to Fruit Set/Replant)
FOR ILLUSTRATION PURPOSES ONLY**

COMPANY <i>Any Company</i>		1. INSURED'S NAME <i>I.M. Insured</i>			2. POLICY NO. <i>XXXXXXX</i>			3. UNIT NO. <i>00100</i>			4. STAGE 2		5. FRACTION OF AN AC. <i>1/100</i>							
CLAIM NO.: <i>XXXXX</i>		6. CROP <i>Fresh Tomatoes (0086) Roma</i>			7. CROP YEAR <i>YYYY</i>			8. PLANTING PERIOD <i>Fall</i>			9. ROW WIDTH <i>6 ft.</i>		10. PLANT SPACING <i>9 inches</i>							
FLD ID	ACRES	PLANTING DATE	14. NUMBER OF SURVIVING PLANTS/SAMPLE PLOT								16. NO. SURV.		%	PLANTS/ACRE	PLANTS SURV.	FACTOR	BOXES/(CARTONS)			
			15. NUMBER OF ORIGINAL PLANTS/SAMPLE PLOT								17. NO. ORIG.									
11	12	13										16	17	18	19	20	21	22		
1A	36.0	9/8/YYYY	14	25	32	28	30	14	31			16	160	.55	x	=	x	800.0	=	440.0
			15	48	49	49	48	48	49			17	291							
			14									16								
			15									17	÷	=	x	=	x	=		
			14									16								
			15									17	÷	=	x	=	x	=		
			14									16								
			15									17	÷	=	x	=	x	=		
			14									16								
			15									17	÷	=	x	=	x	=		
			14									16								
			15									17	÷	=	x	=	x	=		

23. REMARKS

24. INSURED SIGNATURE <i>I.M. Insured</i>	DATE <i>MM/DD/YYYY</i>	25. ADJUSTER SIGNATURE CODE NO. <i>I.M. Adjuster XXXXX</i>	DATE <i>MM/DD/YYYY</i>
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Pg. 1 of 1

C. WORKSHEET ENTRIES AND COMPLETION INFORMATION AFTER FRUIT SET APPRAISALS

Verify or make the following entries:

**Item
No.**

Information Required

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

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

1. **Insured's Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy No.:** Insured's assigned policy number.
3. **Unit No.:** The five-digit unit number from the Summary of Coverage after it is verified to be correct. (e.g., 00100).
4. **Crop:** Fresh Tomatoes (0086) and type as applicable (e.g., Cherry, Grape, Plum, or Roma).
5. **Crop Year:** Crop year, as defined in the policy, for which the claim has been filed.
6. **Planting Period:** Planting period (e.g. Fall or Spring) from the Summary of Coverage.
7. **Row Width:** Row width to nearest foot.
8. **Field ID:** Field identification symbol.
9. **Acres:** Number of determined acres, to tenths, in field or subfield being appraised.
10. **Stage:** Production stage at time of damage. Refer to section 5, herein.
11. **Fraction of An Acre:** Either 1/100 or 1/1000, the fraction of acre used to complete the appraisal. Refer to section 5, herein, for sample row length.
12. **Tomatoes in Each Sample:**
 - a. **If acreage has been harvested the final time:** Enter number of tomatoes with a classification size of 6 x 7 or larger mature (globe-type) green or ripe tomatoes (and that would grade 85% or better U.S. No. 1) for types other than Cherry, Grape, Plum, or Roma. For Cherry, Grape, Plum, and Roma types of tomatoes, enter the number of tomatoes that grade in accordance with the requirements in the Special Provisions.

- b. **If the acreage has NOT been harvested the final time:** Include the number of tomatoes which have the potential to be mature green or ripe with classification size of 6 x 7 or larger and grade 85% or better U.S. No. 1 by the end of the insurance period.

NOTE: Refer to the Special Provisions for Cherry, Grape, Plum, and Roma minimum classification size criteria.

13. **Total No. Tomatoes All Samples:** Total number of tomatoes in item 12.
14. **No. Sample Plots:** Total number of sample plots in item 12.
15. **Avg. No. Tomatoes Sample:** Item 13 divided by item 14, to tenths.
16. **Avg. Wgt 1 Tomato in Lbs.:** Enter “.3125,” or calculate average weight for globe-type tomatoes. For Cherry, Grape, Plum, and Roma use the average weight, as applicable. Refer to Section 6, herein for procedure for calculating average weight of one tomato.
17. **Average No. Lbs. Per Sample:** Item 15 multiplied by item 16, to tenths.
18. **No. Lbs. Per Carton:** Enter “25” for Roma, and Plum tomatoes or “15” for Cherry and Grape tomatoes, or as specified in the Special Provisions.
19. **Avg. No. Cartons in Sample:** Item 17 divided by item 18, to three-decimal places.
20. **Acreage Factor:** 1000 if entry in item 11 is 1/1000, or 100 if enter in item 11 is 1/100.
21. **Avg. No. Cartons Per Acre:** Item 19 multiplied by item 20. Round to cartons to tenths.
22. **Remarks:** Remarks pertinent to the appraisal. Specify, whether final harvest has been completed on the acreage for the type of tomatoes appraised.
23. **Insured Signature and Date:** Insured’s (or insured’s authorized representative’s) signature and date. BEFORE obtaining insured’s signature, REVIEW ALL ENTRIES on the Appraisal Worksheet WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.
24. **Adjuster 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.

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

For Illustration Purposes Only FRESH TOMATO APPRAISAL WORKSHEET (After Fruit Set)				1. INSURED'S NAME <i>I.M. Insured</i>				2. POLICY NO. XXXXXXX			3. UNIT NO. 00100		
				4. CROP <i>Fresh Tomatoes (0086) Roma</i>				5. CROP YEAR YYYY			6. PLANTING PERIOD Fall		

FIELD ID	ACRES	STAGE	FRACTION OF AN ACRE	TOMATOES IN EACH SAMPLE					TOTAL NO. TOMATOES ALL SAMPLES	NO. SAMPLE PLOTS	AVG. NO. TOMATOES SAMPLE	AVG. WGT. 1 TOMATO IN LBS.	AVERAGE NO. LBS. PER SAMPLE	NO. LBS. PER CARTON	AVG. NO. CARTONS IN SAMPLE	ACREAGE FACTOR	AVG. NO. CARTONS PER ACRE						
				41	32	27	38	52															
8	9	10	11	12					13	14	15	16	17	18	19	20	21						
<i>1B</i>	<i>25.4</i>	<i>3</i>	<i>1/1000</i>						<i>190</i>	<i>5</i>	<i>38.0</i>	<i>x</i>	<i>.3125</i>	<i>=</i>	<i>11.9</i>	<i>÷</i>	<i>25</i>	<i>=</i>	<i>0.476</i>	<i>x</i>	<i>1000</i>	<i>=</i>	<i>476.0</i>

22. REMARKS
Field 1B has not been harvested.

23. INSURED SIGNATURE <i>I.M. Insured</i>				DATE <i>MM/DD/YYYY</i>		24. ADJUSTER SIGNATURE <i>I.M. Adjuster XXXXX</i>				DATE <i>MM/DD/YYYY</i>	
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9. SUMMARY OF HARVESTED PRODUCTION WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

- (1) Use this worksheet to record production of tomatoes that are harvested. Record unpacked production separately from packed production. Pack-out computer printout sheets may be used to record harvested production in lieu of this worksheet if they provide the information necessary to complete the worksheet properly. The line entries do not need to be transferred to the worksheet.
- (2) Record harvested production, direct **marketed production** (if allowed by the **Special Provisions**), and unsold production on separate Summary of Harvested Production worksheets, **as applicable**.
- (3) Use a separate worksheet for each packer or processor, as applicable.

B. WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item No.

Information Required

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

Claim Number: Claim number as assigned by the insurance provider.

1. **Insured's Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Crop:** "Fresh Tomatoes" (0086) **and type as applicable (e.g., Cherry, Grape, Plum, or Roma).**
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 or Spring). Refer to the Summary of Coverage 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 correct. (e.g., 00100).

7. **Name, Address and Phone Number of Buyer/Packer:** Name, address, and telephone number of the buyer/packer of the production.

PART I - PRODUCTION

8. **Sale Date:** Date the load was packed. Enter "UNPACKED" for unpacked mature green and ripe harvested production.
9. **Load Number:** Ticket number or other identification of the load, such as the number of the USDA certificate of inspection, if available. Attach a copy of the USDA certificate. For unpacked production, enter the lot number or other number identifying the production.
10. **No. of Boxes/Cartons/Crates:** Number of cartons to tenths in the load or lot. Circle any entry for cartons that, due to insurable causes, do not meet the standards as shown in the crop provisions. Refer to the Special Provisions for Cherry, Grape, Plum, and Roma **minimum size classification** criteria.
- 11-14. Explain why any circled entries in column 10 are not to be counted as production; **otherwise, MAKE NO ENTRY.**
15. **Total Boxes/Cartons/Crates:** Total cartons from column 10. Do not include circled entries **that do not meet the standards as shown in the crop provisions or Special Provisions, as applicable.**
16. MAKE NO ENTRY.

PART II - WEIGHTED VALUE

- 17-19. MAKE NO ENTRY.
20. **Insured Signature and Date:** Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the worksheet WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.
21. **Adjuster Signature, Code Number, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed.

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

For Illustration Purposes Only		COMPANY NAME: <i>Any Company</i>	1. INSURED'S NAME <i>I.M. Insured</i>
SUMMARY OF HARVESTED PRODUCTION		CLAIM NUMBER: <i>XXXXXXXX</i>	2. CROP <i>Fresh Tomatoes (0086) Roma</i>
3. CROP YEAR <i>YYYY</i>	4. POLICY NUMBER <i>XXXXXXXX</i>	7. NAME, ADDRESS, AND PHONE NO. OF BUYER/PACKER <i>Acme Packing Co. Box XX Any Town, Any State Tel (XXX) XXX-XXXX</i>	
5. PLANTING PERIOD <i>Fall</i>	6. UNIT NUMBER <i>00100</i>		

PART I - PRODUCTION

SALE DATE	LOAD NUMBER	NO. OF BOXES/ CARTONS/CRATES	VALUE PER BOXES/ CARTONS/CRATES	ALLOWABLE COST	NET VALUE	TOTAL VALUE PER LOAD
8	9	10	11	12	13	14
<i>12-11-YYYY</i>	<i>21642</i>	<i>185.0</i>				
<i>12-11-YYYY</i>	<i>21645</i>	<i>170.0</i>				
<i>12-11-YYYY</i>	<i>21647</i>	<i>150.0</i>				
<i>12-11-YYYY</i>	<i>22450</i>	<i>160.0</i>				
<i>12-18-YYYY</i>	<i>22690</i>	<i>170.0</i>				
<i>12-18-YYYY</i>	<i>23100</i>	<i>100.0</i>				
<i>12-20-YYYY</i>	<i>24250</i>	<i>90.0</i>				
<i>12-22-YYYY</i>	<i>24301</i>	<i>140.0</i>				
<i>12-24-YYYY</i>	<i>24330</i>	<i>150.0</i>				
<i>12-30-YYYY</i>	<i>24600</i>	<i>131.0</i>				
15. TOTAL BOXES/CARTONS/CRATES		<i>1,446.0</i>	16. TOTAL (\$) ALL LOADS			

PART II - WEIGHTED VALUE

17. TOTAL (\$) ALL LOADS	18. TOTAL BOXES/CARTONS/CRATES	19. VALUE PER BOX/CARTON/CRATE
20. INSURED SIGNATURE <i>I.M. Insured</i>		DATE <i>MM-DD-YYYY</i>
21. ADJUSTER SIGNATURE <i>I.M. Adjuster XXXXX</i>		DATE <i>MM-DD-YYYY</i>

10. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

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

B. FORM ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item

No.

Information Required

1. **Crop/Code #:** Fresh Tomatoes (0086).
2. **Unit #:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
3. **Legal Description:** Section, township, and range number or other legal description that identifies the location of the unit.
4. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., AUG 11).
5. **Cause of Damage:** Name of the insured cause(s) of loss for **this crop** as listed in the LAM. If it is evident that no indemnity is due, enter "NONE." If an insured cause of loss is coded as "Other," explain in the Narrative.

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

PRELIMINARY: MAKE NO ENTRY.

REPLANT AND FINAL: Percent of damage for the cause of damage listed in item 5 above that is determined to be the primary cause of damage, to the nearest whole percent. The primary cause of damage must exceed 50 percent (e.g., 51%). Enter an "X" for the major secondary cause of damage.
7. **Company/Agency:** Name of company and agency servicing the contract.
8. **Name of Insured:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
9. **Claim #:** Claim number as assigned by the insurance provider.
10. **Policy #:** Insured's assigned policy number.
11. **Crop Year:** Crop year, as defined in the policy, for which the claim is filed.

12. **Additional Units:**

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

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

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

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

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

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

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

PRELIMINARY:

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

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 Policy(s):**

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

NOTE: Refer to the LAM for further information regarding companion contracts.

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

- (1) Rate classes, types, or farming practices;
- (2) Appraisals;
- (3) Stages or intended use(s) of acreage;
- (4) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (5) Appraisals for damage due to hail or fire if Hail and Fire Exclusion is in effect.

Verify or make the following entries:

**Item
No.**

Information Required

- A. **Field ID:** The field identification symbol from a sketch map or an aerial photo. Refer to 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: Refer to the LAM for definition of acceptable determined acres used herein.

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

- a. Put to other use without consent.
- b. Abandoned.
- c. Damaged by uninsured causes.
- d. For which the insured failed to provide acceptable records of production.
- e. From which production was sold by direct marketing if the insured failed to meet the requirements contained in the crop provisions.

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.

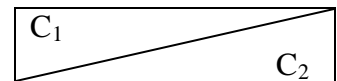
- a. Determine the planted acreage of any fields NOT replanted. Consolidate it into a single line entry UNLESS the usual reasons for separate line entries apply. Record the field identities (from a map or aerial photo) in the Narrative.
- b. ACCOUNT FOR ALL PLANTED ACREAGE IN THE UNIT.

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:** Three-digit code for the correct "Rate Class" specified on the actuarial documents. If a "Rate Class" or "High Risk Area" is not specified on the actuarial documents, make no entry. Verify with the Summary of Coverage, and if the Rate Class is found to be incorrect, revise according to insurance provider's instructions. Refer to 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 three-digit code number from the actuarial documents.

G. **Type/Class/Variety:** Three-digit code number, entered exactly as specified on the actuarial documents, for the type grown by the insured. If "No Type Specified," enter appropriate three-digit code number from the actuarial documents.

H. **Stage:**

PRELIMINARY: MAKE NO ENTRY.

REPLANT: Replant stage abbreviation as shown below.

<u>STAGE</u>	<u>EXPLANATION</u>
"R"	Acreage replanted and qualifying for replanting payment.
"NR"	Acreage not replanted or not qualifying for a replanting payment. Enter "NR" if the combined stand appraisal and uninsured cause appraisal is 50% or greater.

FINAL: Stage abbreviation as shown below.

<u>STAGE</u>	<u>EXPLANATION</u>
"P"	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the insurance provider, or from which production was sold by direct marketing if the insured failed to meet the requirements contained in the crop provisions.
"1," "2," "3,"	Stage as defined in the Crop Provisions. (Refer to section 5, or "4" herein).

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

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

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

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

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

J. **Appraised Potential:**

REPLANT: MAKE NO ENTRY. (Enter the replant appraisal in the Narrative. Refer to section 4, herein.)

PRELIMINARY AND FINAL: Per-acre appraisal in cartons to tenths of the POTENTIAL production for the acreage appraised. Refer to section 5, Fresh Market Tomato Appraisals, for additional instructions.

NOTE: THE CROP PROVISIONS PROVIDE FOR BOTH STAGE GUARANTEES AND DAMAGE DUE TO UNINSURED CAUSES ON THE SAME INSURED ACREAGE. USE COLUMN “K₁” TO DOCUMENT STAGE GUARANTEE INFORMATION AND COLUMN “M” TO DOCUMENT UNINSURED CAUSES INFORMATION, AS APPLICABLE.

K₁. **Moisture %:** Line through “Moisture %” and enter “Stage Guarantee” in the column heading.

REPLANT: MAKE NO ENTRY.

FINAL:

a. Potential NOT Counted - Enter the difference between the applicable “first,” “second,” and “final” stage guarantee (California only) or the difference between the “first,” “second,” “third,” and the “final” stage guarantee (all other states).

- b. When acreage does not qualify for the “final” stage guarantee, and the actual appraised production is in excess of the difference between the applicable “first,” “second,” and “final” stage guarantee or the applicable “first,” “second,” “third,” and “final” stage guarantee, calculate the per-acre potential production as follows:

EXAMPLE 1:

Third Stage Guarantee = 720.0 cartons
 Final Stage Guarantee = 800.0 cartons
 Appraisal = 476.0 cartons (Column J)

800.0 cartons (final stage guarantee) - 720.0 (third stage guarantee) = 80.0 cartons difference. Enter 80.0 in Column K₁.

476.0 carton appraisal (Column J) minus 80.0 carton difference (Column K₁) = 396.0 cartons adjusted production to count. Enter 396.0 in Column N.

- c. When acreage does not qualify for a final stage guarantee, and the actual appraised production does not exceed the difference between the applicable “first,” “second,” and “final” stage guarantee or “first,” “second,” “third,” and “final” stage guarantee calculate the per-acre potential production as follows:

EXAMPLE 2:

First Stage Guarantee = 400.0 cartons
 Final Stage Guarantee = 800.0 cartons
 Appraisal = 376.0 cartons (Column J)

800.0 cartons (final stage guarantee) - 400.0 (first stage guarantee) = 400.0 cartons difference. Enter 400.0 in Column K₁.

376.0 carton appraisal (Column J) minus 400.0 carton difference (Column K₁) = -24.0 cartons adjusted production to count. This amount cannot be less than zero. Enter “0.0” in Column N.

K₂. - L. MAKE NO ENTRY.

M. **+Uninsured Cause:**

REPLANT: MAKE NO ENTRY.

PRELIMINARY AND FINAL: EXPLAIN IN THE “NARRATIVE.”

- a. Hail and Fire exclusion NOT in effect.

- (1) Enter NOT LESS than the insured's production guarantee per acre in cartons, 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 cartons to tenths, 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 cartons per acre allowed for replanting. (Refer to section 4 for qualifications and computations.)

NOTE: Show the calculations in the Narrative.

PRELIMINARY AND FINAL: Column "J" minus Column "K₁," plus Column "M," as applicable, in cartons rounded to tenths.

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

- P. Per Acre:** Per-acre stage guarantee. Enter the result of multiplying the insured's final stage guarantee per acre by the stage percentage listed in the crop provisions, in cartons rounded to tenths (e.g., final stage guarantee = 800.0 cartons, stage 2 percentage = 75 percent; so, 800.0 cartons x .75 = 600.0 carton stage 2 guarantee per acre. Enter 600.0 in Column P). Refer to section 5, herein, for the percent of coverage for each stage.

- Q. Total:** Column "C₂" (reported acres; "C" if acreage is not under-reported) times column "P," results in whole cartons.

16. **Total Acres:**

PRELIMINARY: MAKE NO ENTRY.

REPLANT AND FINAL: Total Actual Acres (column “C” or [“C₁” if there are under-reported acres]), **rounded** 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, **Column** “M” for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
- e. Document the actual appraisal date if an appraisal was performed prior to the adjuster’s signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the appraisal worksheet.
- f. State that there is “No other fire insurance” when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Also refer to the LAM.
- g. Explain any errors found on the Summary of Coverage.

- h. Explain any commingled production. Refer to the LAM.
- i. Explain any entry for “Production Not to Count” in Section II, **Column “O,”** and/or any production not included in Section II, **Column “I”** or **Column “B” through “E”** entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).
- j. Explain a “No” checked in item 19.
- k. Attach a Planting Record Plat Map (refer to **EXHIBIT 2**) 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 uninsured causes are present; or
 - (3) For unusual or controversial cases.

NOTE: Indicate on the aerial photograph or **Planting Record Plat Map**, the disposition of acreage destroyed or put to other use with or without consent.
- l. Explain any difference between date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
- m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
- n. Explain 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, **Column “C”** as follows: “Line 3 ‘E’ acres authorized by insurance provider MM/DD/YYYY.”
- q. Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- r. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.
- s. Document the appraisal (plus appraisal for uninsured causes of loss, if applicable) for replanted acreage, and the calculations to show that the qualification for a replanting payment have been met. Refer to section 4, herein.

- t. 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.
- u. Explain any "0" potential (tomato plants with no production or tomatoes with no market value).
- v. **Explain why** any harvested production is unsold.
- w. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- x. **Attach legible copies of computer printouts with pack-out information when Summary of Harvested Production Worksheets are not used.**
- y. Document any other pertinent information, including any data to support any factors used to calculate the production.

SECTION II - HARVESTED PRODUCTION

GENERAL INFORMATION:

- (1) Account for ALL HARVESTED PRODUCTION (for ALL ENTITIES sharing in the crop).
- (2) For production commercially stored, sold, etc., enter the name and address of storage facility or buyer, packinghouse, or processor as applicable in **Column "B"** through "E."
- (3) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:
 - (a) Different FIRST handlers (buyers, packinghouses, or processors). The insured must have maintained satisfactory records of ALL production sold or stored. Verify any packinghouse or processor records.

NOTE: (In all localities) if the first handler was not a packer or processor, the production will be determined by the adjuster on the basis of available records.
 - (b) Separate storage facilities.
 - (c) Unmarketed production. Production unmarketed that grades eighty-five percent or better U.S. No. 1 with a classification size of 6 x 7 (2-8/32 inch minimum diameter) or larger for all types except for Cherry, **Grape**, Plum, or Roma types that grade in accordance with requirements specified in the **Special Provisions**.

(d) Direct marketed production.

NOTE: Production harvested and sold to other than the packinghouse is to be reported as direct marketed.

(e) Harvested **tomatoes** of any type that **fail** to meet the applicable grade (quality) requirements because of INSURED damage.

(f) Varying shares; e.g., 50 percent and 75 percent shares on the same unit.

(4) There will generally be no harvested production entries in **Columns** “A” through “S” for preliminary inspections.

(5) Do not complete the claim until all production that can be sold is sold. Unsold production is production that is not and will not be sold, due to insurable causes.

(6) If the insured cannot provide the number of cartons harvested by direct marketing, but can provide the total dollars received for that production, divide the dollar amount received by the respective price election for the type, to obtain the number of cartons to count.

(7) There will be no “harvested production” entries for replant payments.

(8) 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 Columns “A” through “S” by practice or type. If production has been commingled, refer to 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. Refer to 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) calendar date for the end of the insurance period.

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

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

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

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

A₂. **Field ID:**

(a) If only one practice and/or type of harvested production is listed in Section I, MAKE NO ENTRY.

(b) If more than one practice and or/type of harvested production is listed in Section I, **and a separate 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 stored or sold, enter the name and address of the buyer, packinghouse, or processor as applicable.
- b. For unpacked production enter “Unpacked.”
- c. For direct-marketed production sold off insurable acreage, enter “Direct Marketed.”

F.-H. MAKE NO ENTRY.

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

- a. Line through Bu., Ton, Lbs., CWT. and enter “Cartons.”
- b. Total harvested sold production, and unpacked mature green and ripe production (meeting the standards shown in the crop provisions **or Special Provisions for Cherry, Grape, Plum, and Roma types**) from the Summary of Harvested Production, in cartons **rounded** to tenths.
- c. Separate line entries are required for each buyer, and for unpacked harvested production meeting the minimum standards.

NOTE: The insured is obligated to provide the number of cartons of “direct marketed” production harvested from insurable acreage. **If the insured will not or cannot provide the number of cartons harvested by direct marketing, but can provide the total dollar amount received for such production, divide the dollar amount received by the respective price election for that type to obtain the number of cartons to count, rounded to tenths. If the total dollar amount received and the number of cartons for such production cannot be determined,** not less than the production guarantee per acre must be assigned for the actual acres affected.

J.-M. MAKE NO ENTRY.

N. **Adjusted Production:** Enter **the number** of cartons from column “I,” **rounded to tenths**.

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

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

P. **Production:** Result of subtracting the entry in column “O” from column “N,” in cartons **rounded** to tenths.

Q₁.-R. MAKE NO ENTRY.

S. **Production to Count:** Production from column “P,” **in cartons** rounded 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 AND REPLANT: MAKE NO ENTRY.

FINAL: Total of Column "S" in cartons rounded to tenths.

23. **Section I Total:**

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

FINAL: Enter figure from section I, Column "O" total, in cartons rounded to tenths.

24. **Unit Total:**

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

FINAL: Total of 22 and 23, in cartons rounded to tenths.

25. **Adjuster's Signature, Code #, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. For an absentee insured, enter adjuster's code number ONLY. The signature and date will be entered AFTER the absentee has signed and returned the Production Worksheet.

NOTE: Final indemnity inspections and final replanting 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 replanting 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.).

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

1 Crop/Code # <i>Fresh Tomatoes</i> 0086	2 Unit # 00100	3 Legal Description 6-50N-21W
4 Date of Damage Sep 10	5 Cause of Damage HAIL	6 Primary Cause % 100%
12 Additional Units 00200	13 Est. Prod. Per Acre 975	

7 Company Agency Any Company
Any Agency

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

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K ₁ K ₂	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Stage Guarantee Factor	Shell and/or Quality Factor	+Uninsured Cause	Adjusted Potential	Total to Count (C x N)	Per Acre	Total (C x P)
IA MD		36.0	1.000		143	997	2	To Plow	440.0	200.0			240.0	8,640.0	600.0	21,600
IB MD		25.4	1.000		143	997	3	To Plow	476.0	80.0			396.0	10,058.4	720.0	18,288
IC MD		10.5	1.000		143	997	1	To Plow	376.0	400.0			0.0	0.0	400.0	4,200
ID MD		10.0	1.000		143	997	4	H							800.0	8,000
16 TOTAL		81.9														
													17 TOTALS	18,698.4		52,088

NARRATIVE (If more space is needed, attach a Special Report) *Field IA stage 2 loss, stage 2 guarantee = 600.0 cartons (800.0 x .75). Field IB stage 3 loss, stage 3 guarantee = 720.0 cartons (800.0 x .90) Field IC stage 1 loss, stage 1 guarantee = 400.0 cartons (800.0 x .50). 99 cartons unpacked due to grade - insured cause of loss. Field inspection was done prior to harvest. Field IA wheel measured. See attached Special Report for wheel report. Field IB, IC, and ID are permanent fields*

SECTION II - HARVESTED PRODUCTION

18 Date Harvest Completed MM/DD/YYYY					19 Is damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>					20 Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					21 Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>				
MEASUREMENTS					GROSS PRODUCTION					ADJUSTMENTS TO HARVESTED PRODUCTION									
A ₁ A ₂	B	C	D	E	F	G	H	I	J	K ₁ K ₂	L ₁ L ₂	M ₁ M ₂	N	O	P	Q ₁ Q ₂	R	S	
Share Field ID	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	Bu., Ton Lbs. CWT Cartons	Shell/Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production (H or I) x K ₂ x L ₂ x M ₂	Prod. Not to Count	Production (N - O)	Value Mkt. Price	Quality Factor (Q1 ÷ Q2)	Production to Count (P x R)	
<i>Acme Packing Co. Any Town, Any State</i>								1446.0					1,446.0		1,446.0			1,446.0	
<i>UNPACKED</i>								99.0					99.0		99.0			99.0	
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 crop. I understand that this Production Worksheet and supporting papers are subject to audit and approval by the company. I understand that this crop insurance is subsidized and reinsured by the Federal Crop Insurance Corporation, an agency of the United States. I understand that any false or inaccurate information may result in the sanctions outlined in my policy and administrative, civil, and criminal sanctions under 18 U.S.C. §§ 1006 and 1014, 7 U.S.C. § 1506, 31 U.S.C. §§ 3729 and 3730 and other federal statutes.																			
															22 Section II Total	1,545.0			
															23 Section I Total	18,698.4			
															24 Unit Total	20,243.4			

25 Adjuster's Signature			Code #	Date	26 Insured's Signature			Date
1st Inspection	<i>I.M. Adjuster</i> XXXXX			MM/DD/YYYY	1st Inspection	<i>I.M. Insured</i>		MM/DD/YYYY
2nd Inspection					2nd Inspection			
Final Inspection	<i>I.M. Adjuster</i> XXXXX			MM/DD/YYYY	Final Inspection	<i>I.M. Insured</i>		MM/DD/YYYY
								27 Page 1 of 1

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

1 Crop/Code # <i>Fresh Tomatoes</i> ----- <i>0086</i>	2 Unit # <i>00200</i>	3 Legal Description <i>6-50N-21W</i> -----
4 Date of Damage <i>Oct 10</i>		
5 Cause of Damage <i>HAIL</i>		
6 Primary Cause % <i>100%</i>		
12 Additional Units		
13 Est. Prod. Per Acre		

7 Company _____ *Any Company*
Agency _____ *Any Agency*

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

REPLANT EXAMPLE 1 - (100% SHARE)

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS																
ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	$\frac{K_1}{K_2}$	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class <i>Variety</i>	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)
<i>2A</i>		<i>30.0</i>	<i>1.000</i>		<i>143</i>	<i>997</i>	<i>R</i>	<i>Replanted</i>					<i>70.0</i>	<i>2,100.0</i>	<i>500.0</i>	<i>15,000</i>
<i>2B MD</i>		<i>32.2</i>	<i>1.000</i>		<i>143</i>	<i>997</i>	<i>R</i>	<i>Not Replanted</i>							<i>500.0</i>	<i>16,100</i>
16 TOTAL		<i>62.2</i>												17 TOTALS	<i>2,100.0</i>	<i>31,100</i>

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

The maximum amount of replant payment per acre is 70 cartons x \$5.00 (price election) x 1.000 (share) = \$350.00. Actual replant cost was \$360.00 per acre (\$360.00 ÷ \$5.00 = 72.0 cartons). Used maximum allowance of \$350.00 per acre (\$350.00 ÷ \$5.00 = 70.0 cartons). Field was wheel measured. Field 2A had a 29% stand.

REPLANT EXAMPLE 2 - (50% SHARE)

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS																
ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	$\frac{K_1}{K_2}$	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class <i>Variety</i>	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)
<i>2A</i>		<i>30.0</i>	<i>.500</i>		<i>143</i>	<i>997</i>	<i>R</i>	<i>Replanted</i>					<i>17.5</i>	<i>525.0</i>	<i>500.0</i>	<i>15,000</i>
<i>2B MD</i>		<i>32.2</i>	<i>.500</i>		<i>143</i>	<i>997</i>	<i>R</i>	<i>Not Replanted</i>							<i>500.0</i>	<i>16,100</i>
16 TOTAL		<i>62.2</i>												17 TOTALS	<i>525.0</i>	<i>31,100</i>

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

The maximum amount of replant payment per acre is 70 cartons x \$5.00 (price election) x .500 (share) = \$175.00. Actual replant cost was \$180.00 per acre (\$180.00 ÷ \$5.00 = 36.0 cartons). Used maximum allowance of \$175.00 (\$175.00 ÷ \$5.00 = 35.0 cartons x (.500) share = 17.5 cartons). Field was wheel measured. Field 2A had a 29% stand.

11. REFERENCE MATERIAL

TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS

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

EXHIBIT 1
PLANTING RECORD
(For Illustration Purposes Only)

Company Name

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

Planting Period: Fall X Winter Spring Policy XXXXXXXX

Farm Description			Insured Acres		Field ID	Share	Other Person	Date Planted	Tomato Only	
Section	TWP	Range	Whole	Tenths					Staked	Ground
NW ¼ 6	50	21	36	0	1A	1.000		9/5	x	
NW ¼ 6	50	21	25	4	1B	1.000		9/10	x	
NE ¼ 6	50	21	10	0	1C	1.000		9/15	x	
NW ¼ 6	50	26	30	0	2A	.500	S Jones	9/15	x	
NE ¼ 6	50	26	32	2	2B	.500	S Jones	10/8	x	
NW ¼ 4	50	20	12	9	3A	.667	T Hook	10/10	x	
NW ¼ 4	50	20	15	5	3B	.667	T Hook	10/13	x	

Remarks

Signature <i>I.M. Insured</i>	Date <i>MM-DD-YYYY</i>
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EXHIBIT 2

PLANTING RECORD PLAT MAP

(For Illustration Purposes Only)

Page 1 of 1

Field Identification and Location Map for Planting Records

Planting Records: Tomatoes Peppers Crop Year YYYY Unit 00100
 Planting Period Fall Winter Spring County Any County
 Insured's Name I.M. Insured Policy Number XXXXXXXX
 Insured's Share 1.000 Name of Other Person Sharing N/A
 Legal Description Section 6 Township 50 Range 21

	<i>HYW</i> 30		<i>House</i>					
1A					1C			
			<i>HYW</i> 35					
1B								
	<i>IRR</i>	<i>CANAL</i>						
Field ID	Direct Seed	Trans-Planted	Stake	Ground	Planted Whole	Acres 10th	Date Begin	Planted End
<i>1A</i>		<i>X</i>	<i>X</i>		<i>36</i>	<i>0</i>	<i>8/05/YYYY</i>	<i>9/05/YYYY</i>
<i>1B</i>		<i>X</i>	<i>X</i>		<i>25</i>	<i>4</i>	<i>8/10/YYYY</i>	<i>9/10/YYYY</i>
<i>1C</i>		<i>X</i>	<i>X</i>		<i>10</i>	<i>0</i>	<i>8/15/YYYY</i>	<i>9/15/YYYY</i>
Date			<i>MM/DD/YYYY</i>			Signature of Insured		<i>I. M. Insured</i>