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Federal Crop Insurance
Corporation



Product
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Division

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NORTHERN POTATO LOSS ADJUSTMENT STANDARDS HANDBOOK

1999 and Succeeding Crop Years

UNITED STATES DEPARTMENT OF AGRICULTURE
WASHINGTON D.C. 20250

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25361 25361-1
SUBJECT: NORTHERN POTATO LOSS ADJUSTMENT STANDARDS HANDBOOK 1999 AND SUCCEEDING CROP YEARS	DATE: August 10, 1999	
	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

Major Changes: See changes or additions in text which have been redlined. Three stars (***) identify information that has been removed.

1. Changes for August 1999 Issuance: (FCIC-25361-1)

- A. Change subsection title in 5D of the Table of Contents.
- B. Clarified language in 3B regarding representative samples taken for grade determinations.
- C. Clarified language in 5C(4) and 5(C)(5) regarding obtaining the minimum number of representative samples to determine quality deficiencies.
- D. Added language in 6F to clarify when the adjuster must thoroughly examine samples for freeze-damaged potatoes.
- E. Clarified the language in 7A(1) regarding the quantity of production to count when production qualifies for quality adjustment.
- F. In section 9B, Part II, Weight Method, Item 18, changed length of sample to 1/1000.
- G. Added language in 10B, Section II, Harvested Production, to explain who must determine the grade and the amount of damage.

NORTHERN POTATO LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

Control Chart For: Northern Potato Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	1-2	1-2	5-6 9-12 15-18 31-32 45-46		04-1999 04-1999 04-1999 04-1999 04-1999	FCIC-25361 FCIC-25361 FCIC-25361 FCIC-25361 FCIC-25361
Current Index	1-2	1-2 3-4	1-4 5-6 7-8 9-12 13-14 15-18 19-30 31-32 33-44 45-46 47-52	53-59	08-1999 04-1999 08-1999 04-1999 08-1999 04-1999 08-1999 04-1999 08-1999 04-1999 08-1999 04-1999	FCIC-25361-1 FCIC-25361 FCIC-25361-1 FCIC-25361 FCIC-25361-1 FCIC-25361 FCIC-25361-1 FCIC-25361 FCIC-25361-1 FCIC-25361 FCIC-25361-1 FCIC-25361

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- (10) 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 requirements.
- (11) If the Processing Quality Endorsement is in effect, and the processor contract requires the processor to purchase a stated amount of production, rather than all of the production from a stated number of acres, the insurable acreage will be determined by dividing the stated amount of production by the approved yield for the acreage. The number of acres insured under this endorsement will NOT exceed the actual number of acres planted to the potato types needed to fulfill the contract.
- (12) If the Certified Seed Endorsement is in effect, all potatoes grown on insurable acreage and that are entered into the potato seed certification program administered by the state in which the seed is grown must be insured unless limited by section 5 of the endorsement.

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. (i.e. Inspect the potatoes before they leave the field.)
 - (a) No quality adjustment will apply for any production that is disposed of without timely notification of a quality loss by the insured. In addition, an appraisal of not less than the production guarantee will be made if production is **disposed** of prior to the time the total amount of production to count can be determined. (See definition of “**disposed**” in section 2B.)
- ***
- (b) If harvested potatoes are going directly to storage, samples must be obtained no later than the time the potatoes are placed in storage.
- (2) When it is necessary to have a grade inspection performed to determine quality deficiencies, select at least 25 pounds of representative potatoes from each sample to be graded. (See sample number (count) requirements in **TABLE A.**)
- NOTE:** If a laboratory or Federal/State grader(s) will determine grade, the laboratory or Federal/State grader(s) may require a minimum amount of potatoes from the samples obtained for insurance purposes. If necessary, the number of pounds submitted for grading will be adjusted to the amount requested by the laboratory or Federal/State grader(s).
- (3) Representative sample selections for grade determination must be made 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.
- (4) Sample selections will be graded according to USDA standards or State Marketing Orders only. The number and size of samples required will be determined in accordance with this handbook. Sampling requirements in the USDA standards or State Marketing Orders or in the rules or instructions for such standards or orders are not applicable. If the potatoes are delivered direct from the field to the packer/processor, a dockside inspection can be used if sampling and grading requirements contained in the crop provisions and this handbook are fulfilled.
- (5) Storage Coverage Endorsement in effect:
- (a) Representative samples of STORED damaged production that may qualify for quality adjustment UNDER THE STORAGE ENDORSEMENT must be obtained by the adjuster or a third party approved by the insurance provider prior to the sale or disposal of any lot of potatoes. Or, if production is not sold or disposed of within 60 days of the end of the insurance period, representative samples must be obtained within 60 days of the end of the insurance period.
 - (b) Damage that becomes evident more than 60 days after the potatoes have been placed in storage is not insurable.
- (6) Storage Coverage Endorsement NOT in effect:
- (a) The extent of any insurable quality loss must be determined within 21 days of the end of the insurance period based on representative samples obtained by the adjuster or a third party approved by the insurance provider no later than the time the potatoes are placed in storage, if the production is stored prior to sale, or the date the potatoes are delivered to a buyer, wholesaler, packer, broker, or other handler if production is not stored.
 - (b) The 21 day period in the Northern Potato Crop Provisions is provided to allow ample time for grading and/or pricing of the representative samples that were obtained prior to storage or delivery. Adjustments to production will be made on the results of the grade inspection. Any additional damage that becomes evident after production is placed in storage will not be recognized.
- (7) If the Quality Endorsement is in effect, the production to count for potatoes destroyed, stored or marketed without TIMELY NOTIFICATION and an acceptable grade inspection will be 100 percent of the gross weight for such potatoes.
- (8) The adjuster is required to verify the actual grade of potatoes (from Federal/State inspection certificates) where the grower's settlement sheets do not exist or do not indicate the grade of the potatoes.

NOTE: It is IMPERATIVE that all gross (field run) production is graded for the appropriate characteristics according to the crop provisions, endorsement(s) and the United States Grade Standards for potatoes. The characteristics found in the grading process must be documented. (i.e., percent freeze damage, percent soft rot or wet breakdown, percent other tuber rot conditions, percent by size, percent not grading U.S. No.2, etc.).

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 may 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 is 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;
- (b) Failure to apply appropriate fungicides; or
- (c) Failure to follow recommended rotation practices following a disease problem.

C. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS

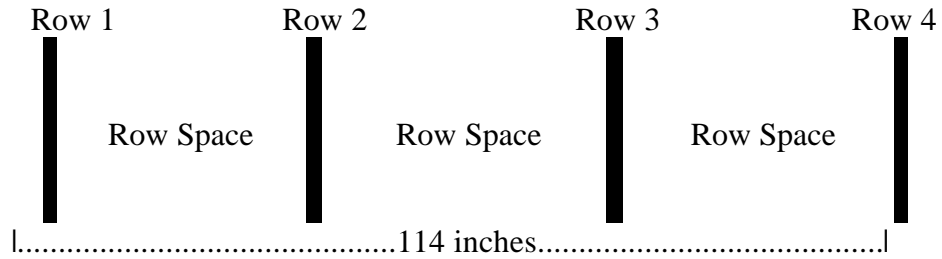
- (1) Determine the number of required representative samples for a field or subfield by the field size, the average stage of growth, age (size) and general capabilities of the plants, and variability of potential production and plant damage within the field or subfield.
- (2) Split the field into subfields 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) Take not less than the minimum number (count) of representative samples required in **TABLE A.** (Also refer to section 3B(2)).

D. MEASURING ROW WIDTH

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 the 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:



$$114 \text{ inches} \div 3 \text{ row spaces} = 38 \text{ in. average row width}$$

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

E. SPECIAL INSTRUCTIONS FOR REPRESENTATIVE SAMPLES IF POTATOES HAVE A TUBER ROT CONDITION

- (1) If tuber-rot symptoms are evident, the adjuster or a party approved by the insurance provider are to take representative samples from infested areas in which the potatoes are left in the field or from representative samples of harvested production prior to storage to determine the percentage of tuber rot. Damaged and undamaged production should be kept separate, particularly when damaged production can cause damage to or contamination of the undamaged production.
- (2) If the tubers show no symptoms of tuber rot at the time of a field inspection and disease or other insurable conditions that may later lead to tuber rot are evident in the vines or field, the adjuster documents this fact and informs the insured to notify the insurance provider immediately if symptoms of tuber rot are subsequently discovered prior to harvest or storage.

NOTE: These representative samples must be obtained no later than the time the potatoes are placed in storage, if the production is stored prior to sale, or the 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.

- (3) If the Storage Coverage Endorsement is in effect, and 5.1 percent or more (by weight) is affected by tuber rot in storage, the insured must notify the insurance provider **IMMEDIATELY**, but no later than 72 hours of the initial discovery. The adjuster or a third party approved by the insurance provider must obtain representative samples of damaged production to determine the percent of damage prior to the sale or disposal of any lot of potatoes. If production is not sold or disposed of within 60 days of the end of the insurance period, samples must be obtained within 60 days of the end of the insurance period. This coverage is applicable only if the insured potatoes were damaged within the insurance period by an insured cause other than freeze that resulted in tuber rot.

NOTE: If laboratory facilities are needed for testing, please contact the insurance provider for a list of available facilities.

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 weight of mature 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 (see **TABLE D**). 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 located in **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 found 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**.

NOTE: If a unit has been partially harvested (lifted) and some or all of the potatoes that were harvested were not removed from the field before freeze damage occurred, only the unharvested (not lifted) potatoes can be adjusted for freeze damage. The potatoes that had been harvested, even though not removed from the field, cannot be adjusted for freeze damage because the freeze damage occurred outside of the insurance period (the end of the insurance period ends upon harvest of the potatoes).

- (3) In addition to determining the percent of freeze damage in accordance with the instructions in subsection C(1) through C(3) above, adhere to the following:
- (a) The adjuster must IMMEDIATELY clean and weigh ALL potatoes in each representative sample (i.e., before any thawing/dehydration). Put all of the sample potatoes in burlap bags or other ventilated containers. Place the representative samples in SECURE storage which is as near to normal storage conditions as possible. Leave the samples in storage for 10 to 15 days unless the determination must be made sooner. In that case, contact the insurance provider for further instructions.
 - (b) After the required storage period, deliver samples to Federal/State grader(s), a laboratory approved by the insurance provider, or thoroughly examine the potato sample(s) as described below.
 - 1 Cutting objectives - Unless all damage is obvious (as in the case of completely frozen potatoes), cut representative potatoes in each sample to expose characteristic "gray spots" or other damage. INCLUDE potatoes that may appear UNDAMAGED. Use these potatoes for comparison to the other potatoes in the representative sample.
 - 2 Amount - Cut as many sample potatoes as may be necessary, but NOT LESS THAN 25 percent by weight, to determine accurately which potatoes are damaged.
 - (c) Identify the exact acreage of potatoes affected by freeze BEFORE the insured begins (or continues) harvest operations. Document with a sketch map or aerial photo.
 - (d) Obtain, from the insured, the location in the facility where any freeze damaged potatoes will be stored. Note this on a Special Report. Also determine where the UNDAMAGED potatoes, if any, are stored.
 - (e) Advise the insured the representative samples of any freeze damaged potatoes must be obtained by an adjuster BEFORE storage (for testing purposes). Initiate a record of the representative samples for use in calculating the percent of damage.
 - (f) Explain that freeze damaged potatoes must be stored SEPARATELY in a location that the insured has designated.

NOTE: Freeze damaged and undamaged production should be kept separate particularly when damaged production can cause damage to, or contamination of the undamaged production.

(g) Insured's statement.

1 Put a statement to this effect on the Special Report (for signature by the insured):

"I/We" hereby agree:

- a to have any representative samples of freeze damaged potatoes obtained when harvested and before storage for loss-appraisal purposes;
 - b to designate a segregated storage location for any freeze damaged potatoes in my/our storage facility AND keep such potatoes in that segregated storage until I/we determine the manner of disposition and notify the insurance provider;
 - c that when sample-test results become available, I/we will notify the insurance provider of my/our determination as to the destruction or other disposition of any potatoes with freeze damage in excess of 17.9 percent or more;
 - d to provide the insurance provider with a reasonable time and opportunity to verify the destruction of any potatoes disposed of in that manner; and
 - e furthermore, I/we understand and agree that the production to count for any of my/our potatoes with 19.5 percent or less freeze damage will be computed in accordance with section 11(g)(1) of the Northern Potato Crop Provisions.
- 2 Explain the agreement to the insured. Obtain his/her signature. Date the agreement.
- 3 Give the insured a copy. Retain the original and one copy for addition of your signed and dated notation when destruction of the freeze damaged potatoes is complete AND verified. At that time, the insured may be given the second carbon copy which shows adjuster-verification of satisfactory destruction of the potatoes.

G. DISPOSITION OF POTATOES WITH MAJOR FREEZE DAMAGE

Producer's options are as follows:

- (1) With the insurance provider's permission, discard any harvested production, within 21 days of the end of the insurance period from affected acreage that has freeze damage in excess of 17.9 percent.

NOTE: If production with damage in excess of 17.9 percent is not discarded within 21 days of the end of the insurance period 15 percent of such production will be counted.

- (2) When the percent of freeze damage is determined to be 19.5 percent or greater and the production is NOT harvested or has been harvested but is destroyed, the production to count will be zero.

7. ADJUSTMENTS TO POTATO PRODUCTION

A. GENERAL INFORMATION

- (1) The Northern Potato Crop Provisions, Quality Endorsement, and the Processing Quality Endorsement provide for a reduction in the production to count when the quality of harvested or appraised production is reduced due to an insured cause of loss occurring within the insurance period. The quantity of production to count is reduced only when a grade inspection is performed and the production qualifies for adjustment(s) as specified in the crop provisions and applicable endorsements.
- (2) The Storage Coverage Endorsement extends the number of days an insured has to discover and report certain covered quality deficiencies. Subsections B, C, and D describe adjustments made to production for various quality deficiencies and coverage combinations.
- (3) All damage percentages are determined on a weight basis and any price used for adjustment of the DAMAGED production must be reflective of the value of the actual damaged production. For example: When the Northern Potato Crop Provisions or Quality Endorsement(s) provide for adjustment of production based on a price agreed upon, a price established for NON-damaged production in a contract between the insured and the processor, packer, etc., would not be used since the agreed upon price is for NON-damaged production. Damaged production must be sold at the agreed upon price before that price can be used for adjustment.
- (4) For damaged potatoes that have a zero market value in the insured's local marketing area and a net zero value at a market within a reasonable distance outside the local marketing area, no production will be counted if the production is discarded in a manner acceptable to the insurance provider. See section 2 for the definition of net zero value.
- (5) When production to count has been determined as zero, the insured must certify destruction of such production.
 - (a) Follow the instructions in the LAM for completing and leaving Certification Forms with the insured.
 - (b) Include the following statement on the Certification Forms:

“Failure to use recognized, recommended methods to destroy unharvested or discarded potatoes to assure destruction of pathogenic organisms may result in the same type of disease being considered uninsurable the next crop year.”

B. ADJUSTMENTS FOR TUBER ROT ONLY; QUALITY DEFICIENCIES COVERED UNDER THE QUALITY ENDORSEMENT(S) ONLY; OR A COMBINATION OF TUBER ROT AND QUALITY DEFICIENCIES COVERED UNDER QUALITY ENDORSEMENT(S):

- (1) Complete adjustments for tuber rot first. Skip B(1) and go directly to B(2) if tuber rot is not present or is not due to an insured cause:
- (a) If 5.0 percent (by weight) or less of the production to count is damaged by tuber rot, production is adjusted at a 1 to 1 ratio, in accordance with the Tuber Rot Table in **TABLE E**.

EXAMPLE

If 3.0 percent of the representative sample is affected by tuber rot, the tuber rot factor would be .970 and the production to count would be 97.0 percent of the weight of the production being adjusted.

- (b) If 5.1 percent (by weight) or greater:
- 1 If a sales price for damaged production is agreed upon in writing between the insured and a buyer, or potatoes that are delivered to a buyer within 21 days of the end of the insurance period (60 days if the Storage Coverage Endorsement is applicable), multiply the weight of the production being adjusted by the factor that results from dividing the price received or that will be received per hundredweight by the highest available price election. The factor cannot exceed 1.000. If production is sold for a price lower than the value appropriate to and representative of the local market, determine the value of the production based on the price the insured could have received in the local market. Once this method of adjustment is used, **NO FURTHER ADJUSTMENT IS NECESSARY**.

EXAMPLE

If the agreed upon price is \$2.00 and the highest available price election is \$4.00, the tuber rot adjustment factor would be .500 ($\$2.00 \div \4.00) and the production to count would be 50 percent of the weight of the production being adjusted.

- 2 If a sales price is not agreed upon as indicated above and the production remains in storage 22 or more days (61 or more days if the Storage Coverage Endorsement is applicable) after the end of the insurance period, adjust production to count in accordance with the Tuber Rot Table, **TABLE E**.
- 3 For harvested production discarded within 21 days of the end of the insurance period, (60 days if the Storage Coverage Endorsement is applicable) and appraised unharvested production that could not have been sold, the production to count will be zero. If such production could have been sold, it will be

PART II - WEIGHT METHOD

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

Verify or make the following entries:

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 actuarial 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 - Number of live plants per sample. (Refer to length of sample for 1/1000 acre -**TABLE B**). Line 2 - Enter gross weight (pounds) of harvestable-size tubers from each sample.
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. **Average 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.:** If conversion factor is not preprinted on the appraisal worksheet, enter 10.
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. For EACH field in item 15, show the PERCENT-OF-SAMPLE calculation (U.S. No. 2 or better under applicable standards) for the acreage insured under the Quality Endorsement and the Processing Quality Endorsement (as applicable) AND the ADJUSTED freeze percent (percent to count).
- b. Enter and designate the percent of heat necrosis, rot, etc. Refer to section 7 for information pertaining to percent of damage as it relates to tuber-rot damage.
- c. For the UNIT - Show the historic "Percentage Factor" as originated by the insurance provider on the APH form if this was done. Otherwise, use the actuarial documents factor.

- d. For UNHARVESTED potatoes under Processing Quality Endorsement, if applicable, show that "Field ___ of unharvested processing potatoes is appraised at 0.0 due to (list cause)."
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., that may not be readily understood.

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

- (2) 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.
- (3) 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 LAM for acceptable weight tickets.
- (4) For production commercially stored, sold, etc., make entries in items “B” through “E” as follows:
 - (a) Name and address of facility or buyer.
 - (b) “Seed,” “Fed,” etc.
- (5) If acceptable sales or weight tickets are not available, refer to the LAM.
- (6) Grades and amount of damage must be determined by a Federal/State inspector, a laboratory approved by the insurance provider, or by an adjuster authorized by the insurance provider.
- (7) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:
 - (a) Separate storage facilities.
 - (b) Varying determinations of production (market value, factors).
 - (c) Varying names and addresses of buyers or sold production.
 - (d) Varying shares; e.g., 50 percent and 75 percent shares on the same unit.
 - (e) Separate processors.
 - (f) Different varieties and types.
 - (g) Potatoes harvested prior to full maturity (early harvest) for which production is increased by applicable percentage. Refer to section 5A.
 - (h) 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.
- (8) For acreage insured under the Certified Seed Potato Endorsement, MAKE NO ENTRY in Section II of a “certified seed claim.”

- (9) There will generally be no harvested production entries in items A through S for preliminary inspections.
- (10) 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, refer to the LAM or the Storage Coverage Endorsement, if applicable.

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: PRODUCTION:

- a. The earlier of the date the ENTIRE acreage on the unit was (1) harvested, (2) totally destroyed, (3) put to another use, (4) a combination of harvested, destroyed, or put to other use, or (5) the calendar date for the end of the insurance period.
- b. If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvest; enter “**Incomplete.**”
- c. If at the time of final inspection (if prior to the end of the insurance period), **none** of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter “**No Harvest.**”
- 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.

CERTIFICATION: Enter the date the insured received the results of the last inspection (including the Florida winter test reading) for ALL of the acreage on the unit. Enter “Incomplete” if, at the time of receipt of the final inspection results and/or certification, there is any existing acreage which is unharvested. If none of the acreage was harvested, nor will be harvested, enter “No Harvest.”

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.