

United States  
Department of  
Agriculture



Federal Crop  
Insurance  
Corporation



Product  
Development  
Division

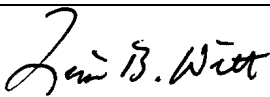
FCIC-25680 (11-2003)

# **PROCESSING CHILE PEPPER PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK**

**2004 and Succeeding Crop Years**



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

<b>FEDERAL CROP INSURANCE HANDBOOK</b>		<b>NUMBER: 25680</b>
<b>SUBJECT:</b>  <b>PROCESSING CHILE PEPPER PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK 2004 AND SUCCEEDING CROP YEARS</b>	<b>DATE:</b> November 21, 2003	
	<b>OPI:</b> Product Development Division	
	<b>APPROVED:</b>  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 where information has been removed.

Changes for Crop Year 2004 (FCIC 25680) issued **November 2003:**

- A. Page TC 2: Changed subsection names to match throughout the LASH.
- B. Page 1, Section 1: Added language, "THIS HANDBOOK MUST BE USED IN CONJUNCTION WITH THE LOSS ADJUSTMENT MANUAL (LAM)."
- C. Page 1, Subsection 2 B (3): Added abbreviations for Catastrophic Risk Protection (CAT) and Crop Insurance Handbook (CIH).
- D. Page 4, Subsection 3 B: Deleted information under insurable acreage and added instructions to reference the LAM for information on insurable acreage and acreage under contract with a processor. Also moved information for Insurance Coverage, which is not provided on acreage as specified in the Crop Provisions to this subsection.
- E. Page 7, Subsection 3 E (2): Changed language for Unit Division to more closely follow policy language.
- F. Page 8, Subsection 5 C (1): Add language "to inches," to clarify that a measuring tape marked in tenths needs to be converted to inches when measuring row width.

## PROCESSING CHILE PEPPER PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK

### SUMMARY OF CHANGES/CONTROL CHART (Continued)

- G. Page 10, Subsection 5 E (2): Changed the amount of insurance for stage 1 from 40% to 50% in accordance with the Processing Chile Pepper Crop Provisions and Special Provisions of Insurance.
- H. Page 10, Subsection 5 F: Recalculated the per acre amount of insurance example based on a 50% amount of insurance for stage one.
- I. Page 12, Subsection 5 G (2): Inserted a note that refers to the next page for a diagram of processing chile pepper reproductive stage illustrations.
- J. Page 14, Subsection 6 B: Deleted “for the most part” and inserted “primarily” before the word “determined.”
- K. Page 16, Subsection 6 C (1) (i) & (j): Corrected language by changing “dollar amount of insurance per acre” to “reference maximum dollar amount of insurance adjusted by the applicable stage percentage.” Added the word “PLANTS” to establish consistency throughout the LASH. Changed the word “information” to “Illustration” Changed note to follow instructions in subsection 6 D for plant damage due to hail. **Made similar changes throughout the LASH.**
- L. Page 16, Subsection 6 C (2) (b): Inserted the words “of plants destroyed” to clarify.
- M. Page 16, Subsection 6 C (2) (c): Removed reference to (1) (a) 5 through 9 in subsection 6 C.
- N. Page 17, Subsection 6 D (1) (c): Inserted language “from Table D” for finding the appropriate factor.
- O. Page 23, Subsection 8 B (Item 9): Inserted language referring to subsection 5 C for row width determination information.
- P. Page 24, Subsection 8 B (Item 14): Changed the word “adjustment” to “appraisal.”
- Q. Page 24, Subsection 8 B (Item 15): Added language “living and dead, missing, or non-emerged).
- R. Page 25, Subsection 8 B (Item 26): Changed in accordance with the Special Provisions of Insurance.
- S. Page 30, Subsection 8 B, PART I (Item 14): Changed the word “adjustment” to “appraisal.”
- T. Page 30, Subsections 8 B, PART I (Items 15, 16, and 19): Changed the word “applicable” to “apply.”

# PROCESSING CHILE PEPPER PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK

## SUMMARY OF CHANGES/CONTROL CHART (Continued)

- U. Page 32, Subsection 8 B, PART II: Added the subheading “PLANTS DESTROYED.”
- V. Page 33, Subsection 8 B, PART II: Added the subheading “LIMBS DESTROYED.”
- W. Page 33, Subsection 8 B, PART II: Added the subheading “PODS DESTROYED.”
- X. Page 35, EXAMPLE 3: Updated field entries to maintain accuracy in appraisal worksheet examples.
- Y. Page 36, EXAMPLE 4: Corrected Items 29 and 30 in accordance with the instructions.
- Z. Page 37, Subsection 8 B: Added “CHILE PEPPER COUNT METHOD” to the PART I subheading.
- AA. Page 38, Subsection 8 B: Added “CHILE PEPPER WEIGHT METHOD” to the PART II subheading. (Also changed on Page 40).
- BB. Page 46, Subsection 9 B, SECTION I, Item A: Added reference to LAM for information on first crop, second crop, and subsequent crop codes.
- CC. Page 49, Subsection 9 B, SECTION I, Item J: Added language referring to Section 5 and Section 6 for additional information on appraised production.
- DD. Page 53, Subsection 9 B, SECTION II, GENERAL INFORMATION, Item (3): Added language, “the adjuster will determine production on the basis of available records.”
- EE. Page 54, Subsection 9 B, SECTION II, Item A<sub>2</sub>: Added reference to LAM for information on first crop, second crop, and subsequent crop codes.
- FF. Page 57, PRODUCTION WORKSHEET ILLUSTRATION: Updated field entries to properly reflect previous examples and establish consistency throughout the LASH.
- GG. Made various editorial changes throughout the handbook to comply with current approved format.

**PROCESSING CHILE PEPPER PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK**

**SUMMARY OF CHANGES/CONTROL CHART (Continued)**

Control Chart For: Processing Chile Pepper Pilot Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Pages	Reference Material	Date	Directive Number
Remove	Entire Handbook					
Current Index	1-4	1-4	1-57	59-60	11-2003	FCIC-25680

# PROCESSING CHILE PEPPER PILOT LOSS ADJUSTMENT HANDBOOK

## TABLE OF CONTENTS

### PAGE

<b>1. INTRODUCTION</b> .....	1
<b>2. SPECIAL INSTRUCTIONS</b> .....	1
A. DISTRIBUTION .....	1
B. TERMS, ABBREVIATIONS, AND DEFINITIONS .....	1
<b>3. INSURANCE CONTRACT INFORMATION</b> .....	3
A. INSURABILITY .....	3
B. INSURABLE ACREAGE .....	4
C. GUIDELINES RELATIVE TO “BYPASSED” CHILE PEPPER ACREAGE .....	4
D. PROVISIONS NOT APPLICABLE TO CAT COVERAGE .....	7
E. UNIT DIVISION .....	7
F. QUALITY ADJUSTMENT .....	8
<b>4. REPLANTING PROCEDURE</b> .....	8
<b>5. PROCESSING CHILE PEPPER APPRAISALS</b> .....	8
A. GENERAL INFORMATION .....	8
B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS .....	8
C. MEASURING ROW WIDTH FOR SAMPLE SELECTION .....	8
D. DETERMINING SAMPLE ROW LENGTH FOR 1/1000 ACRE .....	9
E. CHILE PEPPER STAGES OF INSURANCE .....	9
F. DETERMINING THE STAGE AMOUNT OF INSURANCE PER ACRE .....	10
G. CHILE PEPPER GROWTH STAGES .....	10
<b>6. APPRAISAL METHODS</b> .....	14
A. GENERAL INFORMATION .....	14
B. DEFERMENT OF CHILE PEPPER APPRAISALS BEFORE PODDING .....	14
C. STAND REDUCTION METHOD - VEGETATIVE STAGES .....	15
D. PLANT DAMAGE METHOD - HAIL - VEGETATIVE STAGES .....	17
E. STAND REDUCTION METHOD - REPRODUCTIVE STAGES .....	17
F. PLANT DAMAGE METHOD - HAIL - REPRODUCTIVE STAGES .....	19
G. CHILE PEPPER COUNT METHOD .....	21
H. CHILE PEPPER WEIGHT METHOD .....	21

# PROCESSING CHILE PEPPER PILOTLOSS ADJUSTMENT HANDBOOK

## TABLE OF CONTENTS (Continued)

	<u>PAGE</u>
<b>7. APPRAISAL DEVIATIONS AND MODIFICATIONS .....</b>	<b>22</b>
A. DEVIATIONS.....	22
B. MODIFICATIONS.....	22
<b>8. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES .....</b>	<b>22</b>
A. GENERAL INFORMATION .....	22
B. WORKSHEET ENTRIES AND COMPLETION INFORMATION.....	23
CHILE PEPPER <b>VEGETATIVE STAGE</b> STAND REDUCTION AND PLANT DAMAGE <b>METHOD</b> .....	23
<b>EXAMPLE 1: STAND REDUCTION – VEGETATIVE STAGES – TOTALLY DESTROYED PLANTS</b> .....	<b>27</b>
<b>EXAMPLE 2: STAND REDUCTION AND HAIL DAMAGE – VEGETATIVE STAGES</b> .....	<b>28</b>
CHILE PEPPER REPRODUCTIVE STAGE STAND REDUCTION AND PLANT DAMAGE <b>METHOD</b> .....	29
<b>EXAMPLE 3: STAND REDUCTION – REPRODUCTIVE STAGES – TOTALLY DESTROYED PLANTS</b> .....	<b>35</b>
<b>EXAMPLE 4: STAND REDUCTION AND HAIL DAMAGE – REPRODUCTIVE STAGES</b> .....	<b>36</b>
CHILE PEPPER COUNT METHOD .....	37
APPRAISAL WORKSHEET EXAMPLE (Chile Pepper Count Method) .....	39
CHILE PEPPER WEIGHT <b>METHOD</b> .....	40
APPRAISAL WORKSHEET EXAMPLE (Chile Pepper Weight Method) .....	42
<b>9. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES .....</b>	<b>43</b>
A. GENERAL INFORMATION .....	43
B. FORM ENTRIES AND COMPLETION INFORMATION.....	44
SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS .....	46
SECTION II - HARVESTED PRODUCTION.....	52
CLAIM FORM EXAMPLE.....	57



# PROCESSING CHILE PEPPER PILOTLOSS ADJUSTMENT HANDBOOK

## TABLE OF CONTENTS (Continued)

### PAGE

<b>10. REFERENCE MATERIAL</b> .....	<b>59</b>
<b>TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS</b> .....	<b>59</b>
<b>TABLE B - V-STAGE STAND REDUCTION PERCENT LOSS CHART</b> .....	<b>59</b>
<b>TABLE C - ROW WIDTHS AND LENGTHS FOR 1/1000 ACRE</b> .....	<b>60</b>
<b>TABLE D - FACTORS FOR PLANTS CUT-OFF BELOW CROWN LIMBS</b> .....	<b>60</b>
<b>TABLE E - LIMB FACTORS</b> .....	<b>61</b>
<b>TABLE F - POD FACTORS</b> .....	<b>61</b>
<b>TABLE G - TYPE FACTORS</b> .....	<b>61</b>

**THIS PAGE INTENTIONALLY LEFT BLANK**

# 1. INTRODUCTION

---

**THIS HANDBOOK MUST BE USED IN CONJUNCTION WITH THE LOSS ADJUSTMENT MANUAL (LAM).**

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 LAM.

## 2. SPECIAL INSTRUCTIONS

---

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

### A. DISTRIBUTION

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

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

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

### B. TERMS, ABBREVIATIONS, AND DEFINITIONS

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

(3) Abbreviations:

<b>CAT</b>	Catastrophic Risk Protection
<b>CIH</b>	Crop Insurance Handbook

(4) Definition(s):

<b>Allowable Cost</b>	The dollar amount per pound for harvesting and hauling that is shown in the Special Provisions.
<b>Base Contract Price</b>	The price stipulated on the processor contract without regard to discounts or incentives that may apply.
<b>Fruit Set</b>	The reproductive stage of the plant at which 30 percent of the plants have produced at least one pod that has reached a minimum of one half inch in length.
<b>Harvest</b>	The removal of pods from the plant either by hand or machine.
<b>Mature Chile Pepper</b>	A chile pepper is considered to be mature when it is ready for harvesting and/or processing.
<b>Processor</b>	Any business enterprise regularly engaged in processing chile peppers into products for human consumption/use, that possesses all licenses and permits for processing chile peppers required by the state in which it operates, and that possesses facilities, or has contractual access to such facilities, with enough equipment to accept and process the contracted chile peppers within a reasonable amount of time after harvest.
<b>Processor Contract</b>	A written contract between the producer and the processor, containing at a minimum: <ul style="list-style-type: none"><li>(a) The producer's commitment to plant and grow chile peppers, and to deliver the chile pepper production to the processor;</li><li>(b) The processor's commitment to purchase all the production from a specified number of acres or the specified quantity of production stated in the processor contract; and</li><li>(c) A base contract price or formula for a price that will be paid to the producer for the production stated in the contract.</li></ul>
<b>Thinning</b>	A process to reduce emerged seedlings to groups of 1 to 3 seedlings every 10-12 inches.

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

---

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

#### **A. INSURABILITY**

(1) The crop insured will be all chile peppers in the county, in which the insured has a share, for which premium rates are provided by the actuarial documents; and

(a) That are planted to be harvested and processed for human consumption/use.

(b) That are grown under an irrigated practice.

**NOTE:** Refer to the LAM and the Basic Provisions for the definition of an irrigated practice.

(c) That are grown by a person who in at least one of the three previous crop years:

1 Grew chile peppers for commercial sale to a processor; or

2 Managed a chile pepper farming operation that contracted with a processor.

(d) That are grown under and in accordance with the requirements of a processor contract executed before the acreage reporting date and is not excluded from the processor contract at any time during the crop year;

1 Insured acreage is limited to the amount specified in the processor contract;

2 If a specific number of acres are not specified in the processor contract, all planted acres will be insured and the liability will be limited to the value of the contracted production minus allowable cost.

(e) That are not:

1 Interplanted with another crop;

2 Planted into an established grass or legume; or

3 Grown for direct marketing.

- (2) A chile pepper producer who is also a processor may establish an insurable interest, if the following requirements are met:
  - (a) The processor must comply with the Processing Chile Pepper Pilot Crop Provisions;
  - (b) Prior to the sales closing date, the Board of Directors or officers of the processor must execute and adopt a resolution that contains the same terms as an acceptable processor contract. Such resolution will be considered a processor contract under this policy; and
  - (c) An inspection performed by the insurance provider reveals that the processing facilities comply with the definition of a processor contained in the Processing Chile Pepper Pilot Crop Provisions.

## **B. INSURABLE ACREAGE**

\*\*\* Refer to the LAM for information on Insurable Acreage and Acreage Under Contract With a Processor.

- (1) Insurance coverage is not provided on any acreage on which:
  - (a) Chile peppers, tomatoes, beets, cucurbits, eggplant, spinach, or beans have been grown in either of the two previous crop years, or on which cotton was grown the previous crop year, unless otherwise provided by the Special Provisions; or
  - (b) Chile peppers are not placed in rows far enough apart to permit mechanical cultivation, unless otherwise provided by the Special Provisions.
- (2) Any acreage of chile peppers damaged before the final planting date whenever less than 50% of plant stand remains and it is practical to replant, must be replanted. In addition to the definition contained in the Basic Provisions, it will not be considered practical to replant unless production from the replanted acreage can be delivered under the terms of the chile pepper processor contract, or the processor agrees in writing that it will accept the production from the replanted acreage.

## **C. GUIDELINES RELATIVE TO “BYPASSED” CHILE PEPPER ACREAGE**

- (1) Bypassed acreage is “Land on which production is ready for harvest but the processor elects not to accept such production so it is not harvested.”
  - (a) Inspections must be made by the insurance provider on all unharvested acreage of chile peppers to verify the cause of loss and the reason the acreage was bypassed by the processor.

- (b) Appraisals are not required on acreage bypassed due only to an insurable cause of loss. Appraisals will be made on all unharvested acreage when any uninsurable cause of loss prevented timely harvest of the crop.
- (2) The insured must provide acceptable documentation of the reason the acreage was bypassed. Failure to provide such documentation will result in the insurance provider's determination that the acreage was bypassed due to an uninsured cause of loss.
  - (3) Production losses of chile peppers unharvested, not timely harvested, or bypassed are insurable if the losses are due to an insurable cause of loss (as stated in the crop provisions), such as adverse weather conditions. Adverse weather includes, but is not limited to:
    - (a) Excessive moisture that prevents harvesting equipment from entering the field or that prevents the timely operation of harvesting equipment; and
    - (b) Abnormally hot or cold temperatures that cause an unexpected number of acres over a large producing area to be ready for harvest at the same time, affecting the timely harvest of a large number of such acres or the processing of such production is beyond the capacity of the processor, either of which causes the acreage to be bypassed.

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

- (4) Insurance coverage is not provided on any loss of production if acreage is not timely harvested (unless such delay in harvesting is solely and directly due to an insured cause of loss) or is bypassed due to:
  - (a) breakdown or non-operation of equipment or facilities;
  - (b) the insured is the processor and did not harvest the insured acreage first;
  - (c) the availability of a crop insurance payment; or
  - (d) failure to follow the requirements contained in the processor contract.
- (5) The stage column on the claim form will show “UB” for unharvested acreage that is bypassed or not timely harvested by the processor because the chile peppers are damaged due to INSURED causes of loss. The potential production per acre shown on the claim form in the column for appraised potential **for such acreage** will be **zero (“0”)**.

- (6) When there is damaged and undamaged chile pepper acreage in the same field (and can be identified as such) and the processor chooses to bypass the entire field instead of harvesting the undamaged acreage, the damaged and undamaged acreage will be divided into separate subfields.
- (a) An appraisal is not required on the damaged acres, provided the insurance provider can verify the damage was due to an insurable cause of loss.
  - (b) The undamaged acreage will be appraised and the production will be counted as production to count for claim purposes.
- (7) The stage column on the claim form will show “PB” for unharvested (bypassed) acreage **when insured cause(s) of loss did not prevent the processor from timely harvesting** (e.g., the processor over-contracted, equipment breakdown, etc.). The potential production per acre (as of the date the crop should have been harvested) shown on the claim form in the column for appraised potential will be the appraised amount and will be counted as production against the guarantee for claim purposes.
- (a) A separate appraisal is required to assess production lost on acreage damaged by uninsured causes of loss (i.e., livestock damage, failure to follow good farming practices, etc.) The appraised per acre production from such acreage will be shown on the claim form in the item for uninsured causes.
  - (b) Although acreage may have been bypassed and an insured cause of loss did not prevent harvest (e.g., the processor over-contracted, equipment breakdown, etc.), an appraisal which shows production below the unit guarantee due to insurable causes (e.g., drought reduced the potential PRIOR to bypass) may result in an indemnity.
- (8) When an insured cause of loss did not prevent timely harvest of the chile peppers, the production to count for chile pepper acreage that is bypassed or not timely harvested will include:
- (a) The appraised production on unharvested acreage;
  - (b) Any production or value lost due to uninsured cause(s), whether harvested or unharvested acreage; or
  - (c) The harvested/delivered production from any acreage not timely harvested. The amount of harvested production to count will be determined by dividing the dollar amount paid, payable, or which should have been paid under the terms of the processor contract for the quality and quantity of the chile peppers delivered to the processor, by the base contract price per pound.



**NOTE:** If the price paid for the harvested production has been reduced because of quality deficiencies resulting from not timely harvesting (when an insured cause of loss did not prevent timely harvest of chile peppers), an appraisal for uninsured cause will be required. Subtract the amount paid from the amount that would have been paid before the price reduction. Divide this amount by the contract price and enter the result in the column on the claim form for uninsured cause appraisals.

- (9) **PROCESSOR PAYMENTS FOR “BYPASSED” ACREAGE** - Do NOT include such payments in any appraisal OR as production to count.

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

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

**NOTE:** Refer to the CIH and LAM for other provisions not applicable to CAT.

#### **E. 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 Provisions, may be divided into optional units if, for each optional unit, all the conditions stated in the applicable provisions are met.

- (1) For processor contracts that stipulate the amount of acreage to be planted, refer to the Basic Provisions. In addition to, or instead of, establishing optional units by section, section equivalent or FSA farm serial number, optional units may be established based on the type designated on the Special Provisions.
- (2) For processor contracts that stipulate the amount of production to be delivered, refer to the Crop Provisions.
  - (a) In lieu of the definition contained in the Basic Provisions, a basic unit will consist of all acreage planted to the insured crop in the county that will be used to fulfill contracts with each processor. There will be no more than one basic unit for all production contracted under each processor contract; and
  - (b) Provisions in the Basic Provisions that allow optional units by section, section equivalent, or FSA farm serial number and by irrigated and non-irrigated practices are not applicable.
  - (c) Optional units may only be established based on the types designated on the Special Provisions.

## **F. QUALITY ADJUSTMENT**

There is no quality adjustment for processing chile peppers.

## **4. REPLANTING PROCEDURE**

---

There is currently no replanting payment available for processing chile peppers. Refer to the Basic Provisions and the Crop Provisions crop for replanting requirements prior to the final planting date.

## **5. PROCESSING CHILE PEPPER APPRAISALS**

---

### **A. GENERAL INFORMATION**

Potential production **for all types of inspections** will be appraised in accordance with procedures specified in this handbook and the LAM.

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

- (1) Determine the **minimum** number of required samples 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 **field or** subfield must be appraised separately.
- (4) Take not less than the minimum number (count) of representative samples required in **TABLE A for each field or subfield**.

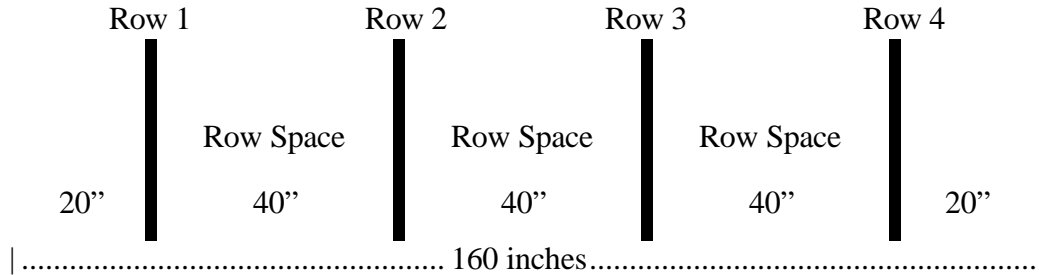
### **C. MEASURING ROW WIDTH FOR SAMPLE SELECTION**

Use these instructions for all appraisal methods except stand reduction.

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

- (2) Measure across FOUR OR MORE rows, from the center of the first row space to the center of the fifth row space (or as many rows as needed) and divide the result by the number of rows measured across, to determine an average row width in whole inches.

**EXAMPLE:**



$$160 \text{ inches} \div 4 \text{ rows} = 40 \text{ inches average row width}$$

**D. DETERMINING SAMPLE ROW LENGTH FOR 1/1000 ACRE**

- (1) Apply the average row width (refer to **TABLE C**) to determine the length of sample row required for a 1/1000 of an acre sample.
- (2) For row widths other than those in **TABLE C**, determine the sample row length as follows:
  - (a) Divide row width in inches (nearest one-half inch) by 12 in./ft. and round to the nearest **thousandth**.
  - (b) Divide 43,560 **sq. ft./acre** by the determined row width in item (a) above **and round to the nearest thousandth**. Divide the result by 1000 (for 1/1000 acre) and **round to the nearest tenth**.

**EXAMPLE:** Measured row width in the field is 25 in.  $25 \text{ in.} \div 12 \text{ in./ft.} = 2.083 \text{ ft.}$   
 $43,560 \text{ sq. ft./acre} \div 2.083 \text{ ft.} = 20,912.146.$   $20,912.146 \div 1000 = 20.9 \text{ ft. row length.}$

**E. CHILE PEPPER STAGES OF INSURANCE**

- (1) These instructions provide stage information for use when appraising potential production during various stages.
- (2) The stage determination is based on the length of time between specified stages, depending on whether plants are direct-seeded or transplanted. Fields should be split into subfields to reflect distinctly different stages from different parts of the field.

Stage	Amount of Insurance	Description of Stage
1	50%	For seeded acreage until thinning.
2	75%	From thinning or transplanting to fruit set.
3	100%	From fruit set until harvest or end of insurance.

## F. DETERMINING THE STAGE AMOUNT OF INSURANCE PER ACRE

Any acreage of chile peppers damaged in the first, second, or third stage to the extent that the majority of producers in the area would not normally further care for the crop must be **destroyed** prior to a claim being finalized. The amount of insurance payable for such acreage will be based on the stage the plants had achieved when the damage occurred.

**EXAMPLE:** The insured selected \$922 per acre amount of insurance and the crop was determined to be in stage 1 when the damage occurred. The table in subsection 5 E above shows stage 1 **Amount of Insurance** percentage to be 50%.

Multiply \$922 by 50% = \$461 (rounded to nearest whole dollar) to obtain the stage 1 per acre amount of insurance.

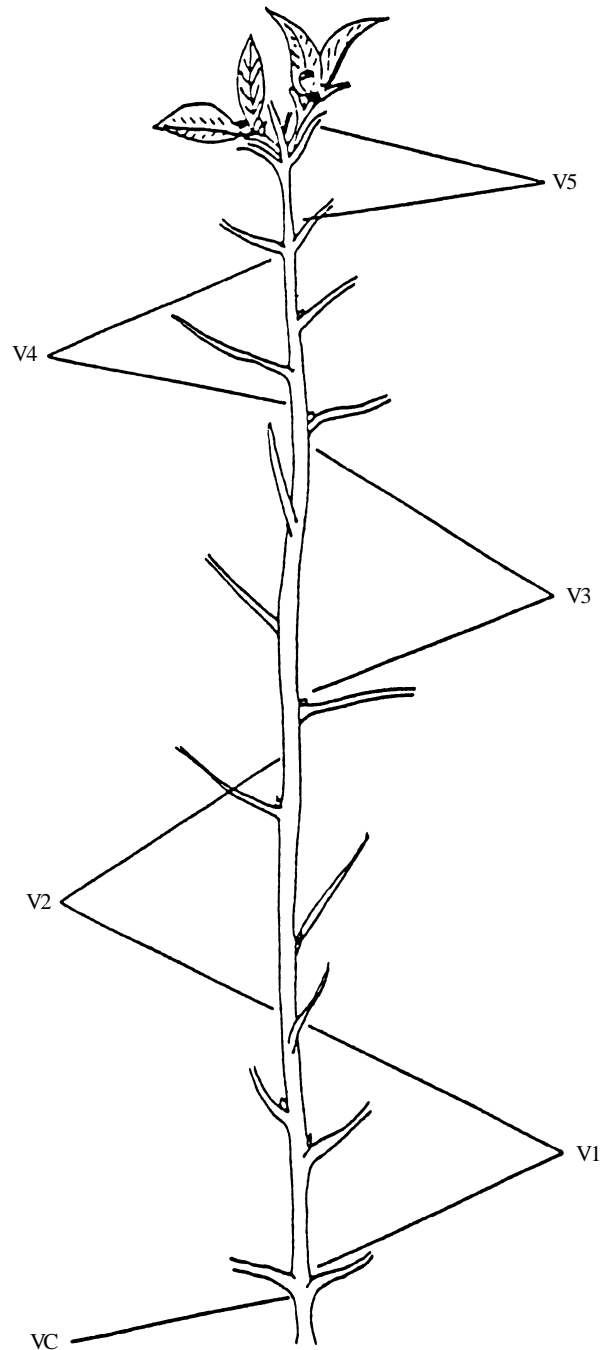
## G. CHILE PEPPER GROWTH STAGES

### (1) VEGETATIVE STAGES

- (a) Plants are classified as being in the “V” (vegetative) stages until a bud appears in the crown; thereafter, the plant will be classified as “R” (reproductive) stage.
- (b) Stages of growth should be determined by node identification, not by leaf identification. Many leaflets will be sloughed and correct staging may become impossible.
- (c) Stage identification begins by identifying the cotyledonary nodes. They are the first two nodes on the plant located opposite each other on the main stem.
- (d) For each stage of growth, with the exception of VC stage, there will always be three nodes per stage. All stages are based on 50% of the plants at or beyond a given phase of development.

## “V” STAGE DESCRIPTION

- VC Plants 1 inch to 1 3/4 inch in height; plant remains in this stage for approximately 5 days from emergence.
- V1 Internodes above cotyledonary nodes have elongated 1/2 inch or more; first true leaf approaching full size, second and third leaves developing rapidly and approaching full size near the end of period. Time interval is approximately 15 days.
- V2 Fourth, fifth and sixth internodes have elongated 1/2 inch or more. Time interval is approximately 15 days.
- V3 Seventh, eighth and ninth internodes have elongated 1/2 inch or more. Time interval is approximately 15 days.
- V4 Tenth, eleventh and twelfth internodes have elongated 1/2 inch or more. Time interval is approximately 15 days.
- V5 From thirteenth internode to the crown has elongated 1/2 inch or more. Time interval is approximately 15 days.



(2) REPRODUCTIVE STAGES

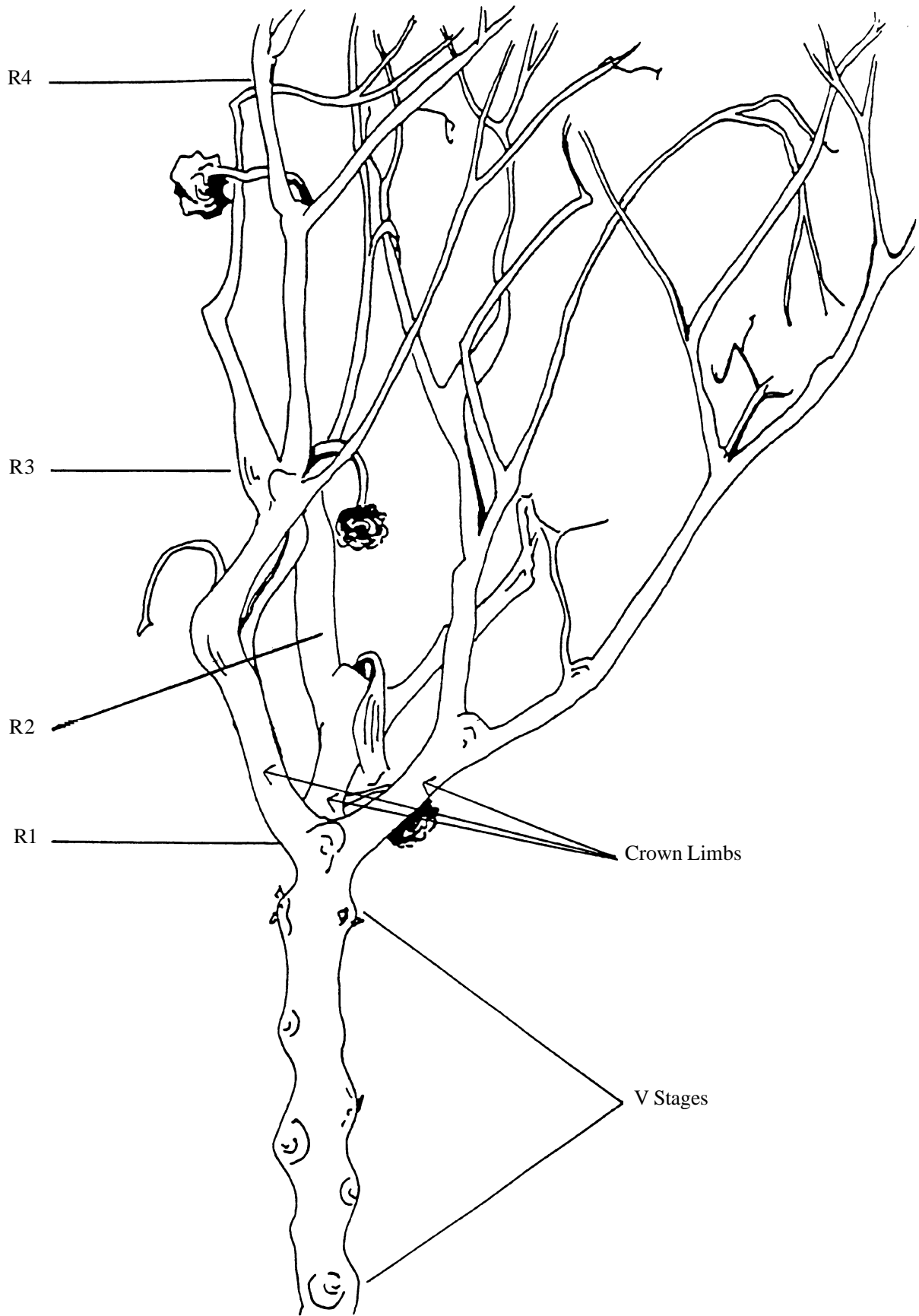
Plants are classified as being in the “R” (reproductive) stages when the first bud is visible. The first bud normally appears when the crown limbs are beginning to form. The crown limbs normally begin to form above the 14<sup>th</sup> or 15<sup>th</sup> node.

**“R” STAGE DESCRIPTION**

**NOTE: Refer to next page for diagram of “R” stage illustrations.**

- R1 The plant is approximately 76 days from emergence to this stage. The first bud (bloom) will appear on the plant when the crown limbs are beginning to develop. This may be as low as the 14<sup>th</sup> node or as high as the 17<sup>th</sup> node. The first bud may have aborted but the scar will remain visible. The crown limbs have elongated approximately 1 1/2 inches. Time interval is approximately 9-10 days.
- R2 The first set of blooms are developing and the crown limbs are beginning to branch. The crown limbs have elongated to the third node from the crown. Time interval is approximately 30 days.
- R3 The plant is blooming and podding freely. Mature pods will appear at the first and second nodes of the crown limbs. This stage begins above the third node from the crown. Time interval is approximately 21 days.
- R4 The plant has now set all pods that will contribute to the ultimate yield. **NOTE:** Any pods less than 1 inch will not contribute to the ultimate yield and should not be considered.
- (3) For hail damage the stage of growth at the time of damage can be determined by inspecting the plant to determine the portions (nodes, pods, etc.) exposed at the time of the storm. In the absence of hail, and as verification, the stage can be determined by counting back from the date of adjustment by the time intervals between stages.

**NOTE: Do not attempt to go from reproductive to vegetative stages using time intervals.**



## 6. APPRAISAL METHODS

### A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

Appraisal Method...	Use...
Stand Reduction Method (Vegetative Stages)	for planted acreage with no emerged seed and on plants from thinning through the V5 stage of growth.
Plant Damage Method – Hail (Vegetative Stages)	on plants from thinning through the V5 stage of growth for hail damage.
Stand Reduction Method (Reproductive Stages)	from the R1 through the R3 stage of growth.
Plant Damage Method – Hail (Reproductive Stages)	from the R1 stage of growth through the R3 stage of growth for hail damage.
Chile Pepper Count Method	from the R4 stage of growth until the chile peppers are mature and sufficient in size to weigh.
Chile Pepper Weight Method	for mature unharvested chile peppers sufficient in size to weigh.

**NOTE:** If the reduction in stand is solely due to non-emerged seed due to insufficient soil moisture, do not complete appraisals prior to the time specified in the LAM. Refer to the subsection in the LAM regarding deferred appraisals and non-emerged seed.

### B. DEFERMENT OF CHILE PEPPER APPRAISALS BEFORE PODDING

Accurate determination of chile pepper production is very difficult until pods have developed. Field inspections that show both totally destroyed, partially destroyed plants, heavy stalk bruising or extensive leaf defoliation in the sample would justify a deferment. The recovery capabilities of the chile pepper plant are primarily determined on the basis of weather conditions for the remainder of the growing season.

- (1) If practical, and the insured will agree, defer the appraisal for chile peppers until pods have developed and then use chile pepper count or weight method, whichever is applicable.

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



- (2) Complete the preliminary inspection with special attention to the type of damage and its severity.
- (3) If acreage will be released to go to another use:
  - (a) Look at all fields or subfields thoroughly within the unit. It is important to note the acreage that is not damaged.
  - (b) Explain to the insured that a more accurate determination of the amount of loss can be made closer to harvest time.
  - (c) Mark the areas as instructed in the LAM for deferred appraisals.
  - (d) Advise the insured that if the crop is destroyed, the samples that you specified must be preserved and cared for.
- (4) Refer to the LAM for additional instructions regarding deferred appraisals.
- (5) If not practical and/or the insured will not agree to defer the appraisal until pods have developed, use the stand reduction method as outlined below.

**C. STAND REDUCTION METHOD - VEGETATIVE STAGES (from thinning through V5 stage)**

- (1) VEGETATIVE STAGE – TOTALLY DESTROYED: The following procedure is applicable for original stands of up to 240 plants per 100 feet of row after thinning.

**NOTE:** If original stand EXCEEDS 240 plants per 100 feet of row, use (2) below.

- (a) Determine the minimum number of required representative samples. Refer to **TABLE A**.
- (b) Determine the stage of growth at the date of damage. (Refer to subsection 5 G.)
- (c) Determine the stage of growth at the date of adjustment. (Refer to subsection 5 G.)
- (d) Determine the original number of plants per 100 feet of row by counting the number of live, missing, and dead plants. Round the number of plants to the nearest ten plants (i.e., 225 plants equals 230 plants).
- (e) Count the number of plants totally destroyed in each 100-foot row sample. Round the number of destroyed plants to the nearest ten plants (i.e., 82 plants equal 80 plants).
- (f) Using the numbers in (d) and (e) above, refer to **TABLE B** to obtain the V-Stage Stand Reduction percent loss.

- (g) If the loss is from plants that are totally destroyed, only total the V-Stage Stand Reduction percent losses and divide by the number of samples to obtain the sample average damage.
- (h) Subtract the sample average damage from 100 percent to obtain the percent potential.
- (i) Multiply the percent potential times the reference maximum dollar amount (as shown on the actuarial documents) adjusted by the applicable stage percentage to obtain the appraisal in dollars and cents per acre.
- (j) Refer to EXAMPLE 1: STAND REDUCTION – VEGETATIVE STAGES – TOTALLY DESTROYED PLANTS, Chile Pepper Appraisal Worksheet for additional illustration.

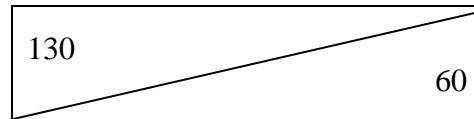
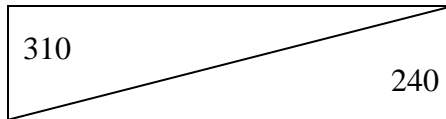
**NOTE:** If there is plant damage due to hail, follow the instructions in subsection 6 D, PLANT DAMAGE METHOD – HAIL – VEGETATIVE STAGES, and complete computations as described.

- (2) The following procedure is applicable for loss from plants totally destroyed in V-stages of growth when original stand EXCEEDS 240 plants (after thinning) in 100 feet of row.
  - (a) Reduce the totally destroyed plants by the number of plants in original stand in excess of 240 and apply to the chart FOR ORIGINAL STAND OF 240.

**EXAMPLE:**

310 plants in original stand (after thinning)  
 130 plants totally destroyed  
 (310 exceeds 240 by 70 plants)  
 130 minus 70 = 60 (modified plants destroyed)  
 Apply chart at 240 original plants  
 Apply chart at 60 plants totally destroyed  
 Stand Reduction Loss = 3%

- (b) On the Stand Reduction and Vegetative Stage Plant Damage appraisal worksheet under item 15, draw a diagonal line. Enter the number of original plants above the diagonal line and 240 below the diagonal line. Draw a diagonal line under item 16, and enter the number of plants totally destroyed above the diagonal line and the modified number of plants destroyed below the diagonal line.



- (c) Complete the remainder of the appraisal as outlined in subsection 6 C above.

## **D. PLANT DAMAGE METHOD – HAIL – VEGETATIVE STAGES**

- (1) VEGETATIVE STAGE – PARTIALLY DESTROYED: The Plant Damage Method is used in conjunction with the Stand Reduction Method to determine loss of production from damage due to hail, **only**.
  - (a) Individually evaluate each plant in 10 feet of row within the 100-foot sample used to determine stand reduction.
  - (b) Determine the node at which each plant has been cut off.
  - (c) Using the Chile Pepper Field notes for cut-off plants (bottom half of the appraisal worksheet – Vegetative Stage), enter the number of cut-off plants at the appropriate node, and multiply by the appropriate factor **from TABLE D**.
  - (d) Total the results from all samples.
  - (e) Count the total number of live plants (including plants with and without damage) in the 10-foot sample.
  - (f) Divide the total cut-offs by the total number of live plants in the sample to obtain the percent loss. Round the results to tenths of a percent.
  - (g) Multiply the percent loss by the percent crop remaining to obtain the net damage.
  - (h) Add the percent loss from any stand reduction to the net damage to obtain the total percent damage.
  - (i) Add the total percent damage from all samples and divide by the number of samples to obtain the sample average damage.
  - (j) Subtract the sample average damage from 100 percent to obtain the percent potential.
  - (k) Multiply the percent potential times the **reference maximum dollar amount (as shown on the actuarial documents) adjusted by the applicable stage percentage** to obtain the appraisal in dollars and cents per acre.
- (2) Refer to EXAMPLE 2: STAND REDUCTION AND HAIL DAMAGE – VEGETATIVE STAGES, Chile Pepper Appraisal Worksheet **for additional illustration**.

## **E. STAND REDUCTION METHOD - REPRODUCTIVE STAGES (from R1 through R3 stage)**

- (1) Stand Reduction adjustment in the reproductive stage consists of plants totally destroyed (cut-off below the cotyledonary nodes), dead and/or plants damaged to the extent that they cannot recover and contribute to the ultimate yield.

- (2) Information for plants totally destroyed, etc., should be entered in Part II of the **Chile Pepper** Appraisal Worksheet/Reproductive Stage Stand Reduction and Plant Damage Method and transferred to the appropriate items in Part I.

#### REPRODUCTIVE STAGES - TOTALLY DESTROYED

- (a) Determine the minimum number of required representative samples. Refer to **TABLE A**.
- (b) Determine the stage of growth at the date of damage (Refer to subsection 5 G), and enter in Part I.
- (c) Determine the stage of growth at the date of adjustment (Refer to subsection 5 G), and enter in Part I.
- (d) Determine the original number of plants per 10 feet of row by counting the number of live, missing, and dead plants.
- (e) Count the number of plants totally destroyed in each 10-foot sample.
- (f) Complete Part II, items 31 through 34 of the **Chile Pepper Appraisal Worksheet**/Reproductive Stage Stand Reduction and Plant Damage Method, and transfer the result in item 34 to Part I, item 15 of the worksheet.

**NOTE:** Do not refer to **TABLE B** to obtain the percent plants destroyed. Stand reduction in the reproductive stage is on a 1-for-1 basis.

- (g) If the loss is from totally destroyed plants only, total the percent **of** plants from all samples in Part I, item 24, and divide by the number of samples to obtain the average damage.
- (h) Subtract the average damage from 100 percent to obtain the percent potential.
- (i) Multiply the percent potential times the **reference maximum dollar amount (as shown on the actuarial documents) adjusted by the applicable stage percentage** to obtain the appraisal in dollars and cents per acre.
- (j) Refer to EXAMPLE 3: STAND REDUCTION – REPRODUCTIVE STAGES – TOTALLY DESTROYED PLANTS, Chile Pepper Appraisal Worksheet for additional **illustration**.

**NOTE:** If there is plant damage, follow the **instructions in subsection 6 F, PLANT DAMAGE METHOD – HAIL – REPRODUCTIVE STAGES**, and complete computations as described.

## F. PLANT DAMAGE METHOD - HAIL - REPRODUCTIVE STAGES

- (1) Plant Damage adjustment in the reproductive stage consists of plants totally destroyed (cut-off below the cotyledonary nodes), plants damaged to the extent that they cannot recover and contribute to the ultimate yield, partially destroyed plants, crown limbs destroyed and small/large pods destroyed for damage due to hail, **only**.
- (2) Loss for plants totally destroyed, partially destroyed, crown limbs destroyed, or pod damage are entered in the Part II of the **Chile Pepper** Appraisal Worksheet/Reproductive Stage Stand Reduction and Plant Damage Method.
- (3) For plants totally or partially destroyed, use 10 feet of row within the 100-foot sample used for stand reduction.

### (a) REPRODUCTIVE STAGES - TOTALLY AND PARTIALLY DESTROYED

- 1 Count the number of live, totally destroyed, and partially destroyed plants to determine the total number of plants in the representative 10-foot sample.
- 2 Count the number of dead or totally destroyed plants in the representative 10-foot sample.
- 3 Divide the number of dead or totally destroyed plants by the total number of plants in the sample to obtain the percent plants destroyed.
- 4 Multiply the number of plants partially destroyed times the applicable factor from **TABLE D**.

#### **EXAMPLE:**

Stage of Growth on DOD: R3  
2 plants partially destroyed, (1 at C9-C11, 1 at C12-C15)

Refer to **TABLE D**: (1 plant @ C9-C11) X 90 factor = 90  
(1 plant @ C12- C15) X 80 factor = 80  
Total 170

- 5 Divide the factored plants destroyed by the number of plants in the sample. Enter the result in Part II, item 37 and Part I, item 16, rounded to tenths.

### (b) LIMBS AND PODS DESTROYED:

For limbs and pods destroyed, use every 4<sup>th</sup> plant in the 10 feet of row for a total of 5 plants. If 5 plants cannot be selected within the 10 feet of row, continue in the same row by pulling every 4<sup>th</sup> plant until 5 plants are selected.

- 1 Count the total number of crown limbs destroyed in the 5-plant sample.

**NOTE:** For partially destroyed crown limbs, total the percentage of each crown limb destroyed in the 5-plant sample and divide by 100 to obtain the equivalent number of whole limbs destroyed.

**EXAMPLE:**

R3 Stage Plant	% Crown Limb Destroyed	+	% Crown Limb Destroyed	+	% Crown Limb Destroyed	=	Total % Crown Limbs Destroyed
#1	20%	+	100%	+	60%	=	180%
#2	40%	+	40%	+	50%	=	130%
#3	70%	+	20%	+		=	90%
#4	100%	+	50%	+	50%	=	200%
#5	100%	+	70%	+	30%	=	200%
							800%
800% divided by 100 = 8 whole limbs destroyed.							

- 2 Multiply the number of crown limbs destroyed by the factor for the applicable stage from **TABLE E**. Enter the result in Part II, item 42 and Part I, item 19, rounded to tenths.

(c) FOR PODS DESTROYED:

- 1 Count the number of pods for the 5-plant sample selected.
- 2 Count the number of pods destroyed for the 5-plant sample selected
- 3 Divide the number of pods destroyed by the total number of pods in the sample to obtain the percent of pods destroyed. Round the result to the nearest tenth of a percent (i.e., .098 = 9.8%).
- 4 Multiply the percent of pods destroyed by the factor for the applicable stage from **TABLE F** to obtain the gross pod loss percent. Enter the result in Part II, item 48 and Part I, item 22, rounded to tenths.

After completing Part II and transferring the appropriate entries to Part I, complete Part I as outlined for items 12 through 30 in subsection 8 B (**Chile Pepper Stand Reduction and Vegetative Stage Plant Damage Appraisal Worksheet Instructions**). Refer to EXAMPLE 4: STAND REDUCTION AND HAIL DAMAGE – REPRODUCTIVE STAGES, Chile Pepper Appraisal Worksheet **for additional illustration**.

## **G. CHILE PEPPER COUNT METHOD**

This appraisal method is used to determine the average number of mature (or would be mature by the calendar date for the end of the insurance period specified in the crop provisions for the specific type) chile peppers within a sample row (1/1000 acre); thereby, allowing a pound per-acre appraisal of potential production. Refer to subsection 5 C and D for determination of sample row length. Conduct the appraisal as follows:

- (1) Determine the minimum number of required representative samples. Refer to **TABLE A**.
- (2) Determine the required row width and length of sample row for 1/1000 of an acre. Refer to **TABLE C**.
- (3) Count the number of mature (or would be mature by the calendar date for the end of the insurance period specified in the crop provisions for the specific type) chile peppers in the sample row.
- (4) Divide the total number of chile peppers determined in (3) above by the number of sample plots to determine the average chile peppers per sample.
- (5) Multiply the average chile peppers per sample by the type factor (**TABLE G**) to obtain the potential pounds per sample for the type. Round the result to tenths.
- (6) Multiply the result in subsection 6 G (5) by the acre factor (1000) to obtain the pounds per acre.
- (7) Multiply the pounds per acre in subsection 6 G (6) by the base contract price to obtain the value of the appraised production per acre.

## **H. CHILE PEPPER WEIGHT METHOD**

This appraisal method is used to determine the quantity of chile peppers (by weight) in a sample row to determine the potential production in pounds per acre. Refer to subsection 5 C and D for determination of sample row length. Conduct the appraisal as follows:

- (1) Determine the minimum number of required representative samples. Refer to **TABLE A**.
- (2) Determine the required row width and length of sample row for 1/1000 of an acre. Refer to **TABLE C**.
- (3) Harvest and weigh the chile peppers in each sample plot.
- (4) Add all sample plot weights together, and divide by the total number of sample plots to determine an average sample weight.

- (5) Multiply the result in subsection 6 H (4) by the acre factor (1000) to obtain the pounds per acre.
- (6) Multiply the pounds per acre in subsection 6 H (5) by the base contract price to obtain the value of the appraised production 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, and for each field or subfield. Refer to Section 5, "Processing Chile Pepper Appraisals" for sampling requirements.

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



## B. WORKSHEET ENTRIES AND COMPLETION INFORMATION

### CHILE PEPPER **VEGETATIVE STAGE** STAND REDUCTION AND PLANT DAMAGE **METHOD**

Verify or make the following entries:

**Item  
No.**

**Information Required**

**Company:** Name of 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. **Policy No.:** Insured's assigned policy number.
3. **Crop Year:** Crop year, as defined in the policy, for which the claim has been filed.
4. **Unit No.:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
5. **Field ID:** Field identification symbol.
6. **Practice:** Three-digit code number entered exactly as specified on the actuarial documents, for the practice carried out by the insured. If "No Practice Specified," enter appropriate 3-digit code number from the actuarial documents.
7. **Type:** Three-digit code number, entered exactly as specified on the actuarial documents for the type of chile pepper grown by the insured (e.g., Long Green New Mexican (201). If "No Type Specified," enter appropriate 3-digit code number from the actuarial documents.
8. **Acres:** Number of determined acres, to tenths, in field or sub-field being appraised.
9. **Row Width:** Row width to nearest inch. **Refer to subsection 5 C for row width determination information.**
10. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred. Include SPECIFIC DATE where applicable, as in the case of hail damage (e.g., Aug. 11).

11. **Cause of Damage:** Name of insured cause of loss for **this crop** as listed in the LAM. If an insured cause of loss is coded as “Other,” explain in the Remarks **(Item 35)**.

### DIRECT DAMAGE

12. **Sample No.:** If more than five samples are needed, (refer to **TABLE A** for minimum representative sample requirements) use additional pages, and number the samples 6, 7, 8, etc.
13. **DOD:** Stage of growth on date of damage. (Refer to subsection 5 G.)
14. **DOA:** Stage of growth on date of **appraisal**. (Refer to subsection 5 G.)
15. **Original (100 Feet):** Original stand (**living and dead, missing, or non-emerged**) **in 100 feet of row**.
16. **Destroyed (100 Feet):** Number of plants dead and/or totally destroyed in 100 foot of row.
17. **V-Stage Stand Reduction % Loss:** V-stage stand reduction percent loss **determined** from the V-stage Stand Reduction Percent Loss Chart (**TABLE B**).
18. **% Crop Remaining:** Enter the result of subtracting the V-stage stand reduction percent loss (item 17) from 100%. If there is no direct damage, enter 100. If there is no plant damage due to hail (item 34) leave blank.

### PLANT DAMAGE (HAIL)

19. **Gross:** If there is plant damage in the sample due to hail, complete the field notes, and enter the item 34 entry for the same sample.
20. **Net:** Multiply the % crop remaining (item 18) times the gross (item 19) (nearest tenth percent) if there is an entry in item 19.

### TOTAL DAMAGE

21. **Total % Damage:** Enter the total direct and plant damage (V-stage stand reduction % loss (item 17) plus net (item 20), to nearest tenth percent).
22. **Total:** Total the total % damage entries (item 21) to nearest tenth percent. If more than five samples, enter accumulated total on last page.
23. **No. of Samples:** Enter the total number of samples taken for the appraisal.

## COMPUTATIONS

24. **Average Damage:** Divide the total (item 22) by the number of samples (item 23) from all pages, to nearest tenth percent.
25. **% Potential Remaining:** Subtract the sample average damage (item 24) from 100% to nearest tenth percent.
26. **Dollar Amount of Insurance Per Acre:**
- a. For stage 3 appraisals: Enter the reference maximum dollar amount as show on the actuarial documents.
  - b. For stage 2 appraisals: Enter the dollar amount of insurance per acre obtained by multiplying the reference maximum dollar amount by .75.
  - c. For stage 1 appraisals: Enter the dollar amount of insurance per acre obtained by multiplying the reference maximum dollar amount by .50.
- NOTE:** Document calculations in the Remarks section of the appraisal worksheet.
27. **Appraisal (Dollars/Acre):** Convert the entry in % Potential Remaining (item 25) to a 3-place decimal (e.g., 13.3 % = .133) and multiply times the Dollar Amount of Insurance Per Acre (item 26). Enter the appraisal in dollars and cents per acre on the appraisal worksheet and in Column "J" of the Production Worksheet.

### CHILE PEPPER FIELD NOTES (PLANT DAMAGE DUE TO HAIL)

Complete the field notes on a representative 10-foot sample from within the sample area used for stand reduction if stand reduction has occurred. If not, select a representative 10-foot sample.

**Verify or make the following entries:**

- | <b>Item No.</b> | <b><u>Information Required</u></b>   |
|-----------------|--|
| 28.             | <b>Cut-Off Symbol:</b> MAKE NO ENTRY. Symbol pre-printed on appraisal worksheet.   |
| 29.             | <b>Number Cut-Off:</b> Enter the number of cut-off plants in the appropriate node span (i.e. - Cut-offs: 1 plant at C3 node, 2 plants at C5 node = 3 Cut-off plants in C3 - C5 node span). |
| 30.             | <b>Factor:</b> MAKE NO ENTRY. Factor pre-printed on appraisal worksheet.   |

31. **Result:** Enter the result of multiplying the number cut-off (item 29) times the factor (item 30), to whole numbers.
32. **Total (Column 31):** Total of all the results (item 31 entries).
33. **Total Live Plants in Sample:** Total number of live plants in the representative 10-foot sample (including plants with and without plant damage).
34. **% Loss:** Divide the column 31 **total** (item 32), by the total live plants in sample (item 33). Round the results to tenths. **Enter this result in item 19.**
35. **Remarks:** Remarks pertinent to the appraisal, sampling, **and** conditions in general (e.g. - very hot and dry), etc.
36. **Adjuster's 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 section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.
37. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. **BEFORE** obtaining insured's signature, **REVIEW ALL ENTRIES** on the Appraisal Worksheet **WITH THE INSURED**, particularly explaining codes, etc., which may not be readily understood.
38. **Page:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

# EXAMPLE 1: STAND REDUCTION - VEGETATIVE STAGES - TOTALLY DESTROYED PLANTS

COMPANY: ANY COMPANY CLAIM NUMBER: XXXXXXXX

<b>For Illustration Purposes Only</b>				1. Insured's Name		2. Policy No.		3. Crop Year		4. Unit No.		5. Field ID	
<b>CHILE PEPPER APPRAISAL WORKSHEET</b> (Stand Reduction and Vegetative Stage Plant Damage Method)				I. M. INSURED		XXXXXXX		YYYY		00100		1A	
				6. Practice		7. Type		8. Acres		9. Row Width		10. Date of Damage	
		002		Long Green New Mexican (201)		10.0		34"		MAY 15		EXCESS PRECIPITATION	
<b>DIRECT DAMAGE</b>						<b>PLANT DAMAGE</b>						<b>COMPUTATIONS</b>	
12. Sample No.	Stage Of Growth		V-Stage Plant Count		17. V-Stage Stand Reduction % Loss (Table B)	18. % Crop Remaining	19. Gross (Item 34)	20. Net (18 x 19)	21. Total % Damage (17 + 20)	22. Total	24. Average Damage (22 ÷ 23)		
	13. DOD	14. DOA	15. Original (100 Feet)	16. Destroyed (100 Feet)							86.7		
1	V3	V3	240	230	90						25. % Potential Remaining		
2	V3	V3	240	220	80						13.3		
3	V3	V3	240	230	90						26. Dollar Amount of Insurance Per Acre		
										260.0 =	937		
<b>CHILE PEPPER FIELD NOTES (PLANT DAMAGE DUE TO HAIL)</b>										23. No. of Samples		27. Appraisal (Dollars/Acre)	
										3		124.62	
<b>SAMPLE NO. 1</b>				<b>SAMPLE NO. 2</b>				<b>SAMPLE NO. 3</b>					
28. Cut-Off Symbol	29. Number Cut-Off	30. Factor	31. Result (29 x 30)	28. Cut-Off Symbol	29. Number Cut-Off	30. Factor	31. Result (29 x 30)	28. Cut-Off Symbol	29. Number Cut-Off	30. Factor	31. Result (29 x 30)		
CC-C2		50		CC-C2		50		CC-C2		50			
C3-C5		40		C3-C5		40		C3-C5		40			
C6-C8		30		C6-C8		30		C6-C8		30			
C9-C11		20		C9-C11		20		C9-C11		20			
C12-C15		10		C12-C15		10		C12-C15		10			
32. TOTAL (Column 31)				32. TOTAL (Column 31)				32. TOTAL (Column 31)					
33. Total Live Plants in Sample				33. Total Live Plants in Sample				33. Total Live Plants in Sample					
34. % LOSS (Enter in Item 19, above)				34. % LOSS (Enter in Item 19, above)				34. % LOSS (Enter in Item 19, above)					
<b>SAMPLE NO. 4</b>				<b>SAMPLE NO. 5</b>				35. Remarks  Reference Maximum Dollar Amount = 1,250.00 Stage 2 Amount of Insurance per acre = x .75 Dollar Amount of Insurance Per Acre = 937.00					
28. Cut-Off Symbol	29. Number Cut-Off	30. Factor	31. Result (29 x 30)	28. Cut-Off Symbol	29. Number Cut-Off	30. Factor	31. Result (29 x 30)						
CC-C2		50		CC-C2		50							
C3-C5		40		C3-C5		40							
C6-C8		30		C6-C8		30							
C9-C11		20		C9-C11		20							
C12-C15		10		C12-C15		10							
32. TOTAL (Column 31)				32. TOTAL (Column 31)									
33. Total Live Plants in Sample				33. Total Live Plants in Sample									
34. % LOSS (Enter in Item 19, above)				34. % LOSS (Enter in Item 19, above)									
36. Adjuster's Signature				Code No.		Date		37. Insured's Signature					
I. M. ADJUSTER				XXXXX		MM/DD/YYYY		I. M. INSURED					
								MM/DD/YYYY					
												38. Page <u>1</u> of <u>1</u>	

## EXAMPLE 2: STAND REDUCTION AND HAIL DAMAGE - VEGETATIVE STAGES

COMPANY: ANY COMPANY CLAIM NUMBER: XXXXXXXX

<b>For Illustration Purposes Only</b>				1. Insured's Name		2. Policy No.		3. Crop Year		4. Unit No.		5. Field ID	
<b>CHILE PEPPER APPRAISAL WORKSHEET</b> (Stand Reduction and Vegetative Stage Plant Damage Method)				I. M. INSURED		XXXXXXX		YYYY		00100		4A	
				6. Practice		7. Type		8. Acres		9. Row Width		10. Date of Damage	
		002		Long Green New Mexican (201)		9.0		34"		JUN 10		HAIL	
<b>DIRECT DAMAGE</b>						<b>PLANT DAMAGE</b>						<b>COMPUTATIONS</b>	
12. Sample No.	Stage Of Growth		V-Stage Plant Count		17. V-Stage Stand Reduction % Loss (Table B)	18. % Crop Remaining	19. Gross (Item 34)	20. Net (18 x 19)	21. Total % Damage (17 + 20)	22. Total	24. Average Damage (22 ÷ 23)		
	13. DOD	14. DOA	15. Original (100 Feet)	16. Destroyed (100 Feet)							81.2		
1	V4	R1	180	150	50	50	35.0	17.5	67.5	243.5	25. % Potential Remaining		
2	V4	R1	180	160	80	20	20.0	4.0	84.0		18.8		
3	V4	R1	180	170	90	10	20.0	2.0	92.0		X		
										=	26. Dollar Amount of Insurance Per Acre		
											937		
											=		
											27. Appraisal (Dollars/Acre)		
<b>CHILE PEPPER FIELD NOTES (PLANT DAMAGE DUE TO HAIL)</b>										23. No. of Samples	176.16		
<b>SAMPLE NO. 1</b>				<b>SAMPLE NO. 2</b>				<b>SAMPLE NO. 3</b>					
28. Cut-Off Symbol	29. Number Cut-Off	30. Factor	31. Result (29 x 30)	28. Cut-Off Symbol	29. Number Cut-Off	30. Factor	31. Result (29 x 30)	28. Cut-Off Symbol	29. Number Cut-Off	30. Factor	31. Result (29 x 30)		
CC-C2	2	50	100	CC-C2		50		CC-C2		50			
C3-C5	1	40	40	C3-C5		40		C3-C5		40			
C6-C8		30		C6-C8		30		C6-C8		30			
C9-C11		20		C9-C11	2	20	40	C9-C11	1	20	20		
C12-C15		10		C12-C15		10		C12-C15		10			
32. TOTAL (Column 31)			140	32. TOTAL (Column 31)			40	32. TOTAL (Column 31)			20		
33. Total Live Plants in Sample			4	33. Total Live Plants in Sample			2	33. Total Live Plants in Sample			1		
34. % LOSS (Enter in Item 19, above)			35.0	34. % LOSS (Enter in Item 19, above)			20.0	34. % LOSS (Enter in Item 19, above)			20.0		
<b>SAMPLE NO. 4</b>				<b>SAMPLE NO. 5</b>				35. Remarks  Reference Maximum Dollar Amount = 1,250.00 Stage 2 Amount of Insurance per acre = x .75 Dollar Amount of Insurance Per Acre = 937.00					
28. Cut-Off Symbol	29. Number Cut-Off	30. Factor	31. Result (29 x 30)	28. Cut-Off Symbol	29. Number Cut-Off	30. Factor	31. Result (29 x 30)						
CC-C2		50		CC-C2		50							
C3-C5		40		C3-C5		40							
C6-C8		30		C6-C8		30							
C9-C11		20		C9-C11		20							
C12-C15		10		C12-C15		10							
32. TOTAL (Column 31)				32. TOTAL (Column 31)									
33. Total Live Plants in Sample				33. Total Live Plants in Sample									
34. % LOSS (Enter in Item 19, above)				34. % LOSS (Enter in Item 19, above)									
36. Adjuster's Signature				Code No.	Date	37. Insured's Signature				Date			
I. M. ADJUSTER				XXXXX	MM/DD/YYYY	I. M. INSURED				MM/DD/YYYY			
38. Page <u>1</u> of <u>1</u>													

## CHILE PEPPER REPRODUCTIVE STAGE STAND REDUCTION AND PLANT DAMAGE **METHOD**

Complete the appraisal worksheet in the following order:

- (1) Heading information
- (2) Part II
- (3) Part I

**Verify or make the following entries:**

**Item  
No.**

**Information Required**

**Company:** Name of 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. **Policy Number:** Insured's assigned policy number.
3. **Crop Year:** Crop year, as defined in the policy, for which the claim has been filed.
4. **Unit No.:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
5. **Field ID:** Field identification symbol.
6. **Practice:** Three-digit code number entered exactly as specified on the actuarial documents, for the practice carried out by the insured. If "No Practice Specified," enter appropriate 3-digit code number from the actuarial documents.
7. **Type:** Three-digit code number, entered exactly as specified on the actuarial documents for the type of chile pepper grown by the insured (e.g., Long Green New Mexican (201). If "No Type Specified," enter appropriate 3-digit code number from the actuarial documents.
8. **Acres:** Number of determined acres, to tenths, in field or subfield being appraised.
9. **Row Width:** Row width to nearest inch.

10. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred. Include SPECIFIC DATE where applicable, as in the case of hail damage (e.g., Aug. 11).
11. **Cause of Damage:** Name of insured cause(s) of loss for **this crop** as listed in the LAM. If an insured cause of loss is coded as “Other,” explain in the **Notes (Item 38 or 49)**.

**PART I (COMPLETE PART II BEFORE COMPLETING PART I)**

12. **Sample No.:** If more than five samples are needed, (refer to **TABLE A** for minimum representative sample requirements) use additional pages, and number the samples 6, 7, 8, etc.
13. **DOD:** Stage of growth on date of damage. (Refer to subsection 5 G.)
14. **DOA:** Stage of growth on date of **appraisal**. (Refer to subsection 5 G.)

**PLANTS DESTROYED %**

15. **% Plants Destroyed:** Percent of plants completely destroyed in 10-foot sample, **apply** sample entry from item 34.
16. **% Partially Destroyed:** Percent of plants partially destroyed in 10-foot sample, **apply** sample entry from item 37.
17. **Totally Destroyed:** Enter the result of % plants destroyed (item 15) plus the % partially destroyed (item 16), to tenths.
18. **% Crop Remaining:** Enter the result of subtracting the totally destroyed (item 17) from 100%. If there are no plants destroyed, enter 100. If there are no limbs and pods destroyed, (items 19 and 22) leave blank.

**LIMBS DESTROYED %**

19. **Gross Limb Loss %:** Percent of gross limbs lost, **apply** sample entry from item 42.
20. **Net Limb Loss %:** Multiply % crop remaining (item 18) times the gross limb loss % (item 19), if there is an entry in item 19. Percent rounded to nearest tenth (e.g. - .098 = 9.8).
21. **% Crop Remaining:** Enter the result of subtracting the net limb loss % (item 20) from % crop remaining (item 18).



## PODS DESTROYED

22. **Gross Pod Loss %:** Percent of gross pods lost, applicable sample entry from item 48.
23. **Net Pod Loss %:** Multiply the % crop remaining (item 21) times the gross pod loss % (item 22), if there is an entry in item 22. Percent rounded to nearest tenth (e.g.  $-.098 = 9.8$ ).

## COMPUTATIONS

24. **Total Damage (Item 17 + Item 20 + Item 23):** Enter the result of adding totally destroyed (item 17) plus the net limb loss % (item 20) plus the net pod loss % (item 23), to tenths.
25. **Total:** Total of the total damage (item 24 entries). If more than five samples, enter accumulated total on last page.
26. **No. of Samples:** Enter the total number of samples taken for the appraisal.
27. **Average Damage:** Divide the total (item 25) by the number of samples (item 26). Round to the nearest tenth percent.
28. **% Potential Remaining:** Subtract the average damage (item 27) from 100%. Round to nearest tenth percent.
29. **Dollar Amount of Insurance Per Acre:**
- a. For stage 3 appraisals: Enter the reference maximum dollar amount as show on the actuarial documents.
  - b. For stage 2 appraisals: Enter the dollar amount of insurance per acre obtained by multiplying the reference maximum dollar amount by  $.75$ .
  - c. For stage 1 appraisals: Enter the dollar amount of insurance per acre obtained by multiplying the reference maximum dollar amount by  $.50$ .
30. **Appraisal (Dollars/Acre):** Convert the entry in % Potential Remaining (item 28) to a 3-place decimal (e.g.,  $13.3\% = .133$ ) and multiply times the Dollar Amount of Insurance per acre (item 29). Enter the appraisal in dollars and cents per acre on the appraisal worksheet and in Column "J" of the Production Worksheet.

## PART II

Verify or make the following entries:

**Item**  
**No.**      **Information Required**

### PLANTS DESTROYED

#### TOTALLY DESTROYED

31.      **Sample No.:** Match the sample with the same numbered sample used in item 12. If more than five samples are needed, use additional pages, and number the samples 6, 7, 8, etc.
32.      **No. of Plants in Sample:** Enter the number of live, totally destroyed and partially destroyed plants counted in the 10-foot representative sample.
33.      **Destroyed Plants:** Total number of plants dead or totally destroyed in the representative 10-foot sample.
34.      **% Plants Destroyed:** Divide the destroyed plants (item 33) by the number of plants in the sample (item 32). Percent rounded to nearest tenths (i.e., .098 = 9.8).

#### PARTIALLY DESTROYED

35.      **Sample No:** Match the sample with the same numbered sample used in item 12. If more than five samples are needed, use additional pages, and number the samples 6, 7, 8, etc.
36.      **Factored Plants Destroyed:** Enter the sum of all results of multiplying the number of plants partially destroyed times the applicable factor from **TABLE D**.

#### EXAMPLE:

Stage of Growth on DOD: R3  
2 plants partially destroyed, (1 at C9-C11, 1 at C12-C15)

Refer to **TABLE D:** (1 plant @ C9-C11) X 90 factor = 90  
(1 plant @ C12- C15) X 80 factor = 80

Total 170

37.      **% Partially Destroyed:** Divide the factored plants destroyed (item 36) by the number of plants in sample (item 32). Round to the nearest tenth of percent.
38.      **Plants Destroyed/Partially Destroyed Notes:** Enter the calculations for determining the number of factored plants destroyed and any remarks pertinent to the appraisal. If additional space is needed, enter on a Special Report.

**LIMBS DESTROYED**

39. **Sample No.:** Match the sample with the same numbered sample used in item 12. If more than five samples are needed, use additional pages, and number the samples 6, 7, 8, etc.
40. **No. of Crown Limbs Destroyed:** Total number of whole crown limbs destroyed. For partially destroyed crown limbs, total the percentage of each crown limb destroyed in the 5 plant sample, and divide by 100 to arrive at the equivalent number of whole limbs destroyed.

**EXAMPLE:**

R3 Stage Plant	% Crown Limb Destroyed	+	% Crown Limb Destroyed	+	% Crown Limb Destroyed	=	Total % Crown Limbs Destroyed
#1	20%	+	100%	+	60%	=	180%
#2	40%	+	40%	+	50%	=	130%
#3	70%	+	20%	+		=	90%
#4	100%	+	50%	+	50%	=	200%
#5	100%	+	70%	+	30%	=	200%
							800%

800% divided by 100 = 8 whole limbs destroyed.

41. **Limb Factor:** Enter factor from **TABLE E** for the applicable stage.
42. **Gross Limb Loss %:** Multiply the number of crown limbs destroyed (item 40) by the limb factor (item 41). Round to nearest tenth percent (i.e. - .098 = 9.8).
43. **Sample No.:** Match the sample with the same numbered sample used in item 12. If more than five samples are needed, use additional pages, and number the samples 6, 7, 8, etc.

**PODS DESTROYED**

44. **Total Pods:** Total number of pods counted for the 5 plants selected.
45. **Pods Destroyed:** Total number of pods destroyed for the 5 plants selected.
46. **% Pods Destroyed:** Divide the pods destroyed (item 45) by the total pods (item 44). Round to the nearest tenth percent (i.e. - .098 = 9.8).
47. **Pod Factor:** Enter factor from **TABLE F** for the applicable stage.

48. **Gross Pod Loss %:** Multiply the % pods destroyed (item 46) by the pod factor (item 47). Round to the nearest tenth percent (i.e. - .098 = 9.8).
49. **Limbs/Pods Destroyed Notes:** Enter the calculations for determining the number of crown limbs destroyed and any remarks pertinent to the appraisal. If additional space is needed, enter on a Special Report.
50. **Adjuster's 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 section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.
51. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. **BEFORE** obtaining insured's signature, **REVIEW ALL ENTRIES** on the Appraisal Worksheet **WITH THE INSURED**, particularly explaining codes, etc., which may not be readily understood.
52. **Page:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

# EXAMPLE 3: STAND REDUCTION - REPRODUCTIVE STAGES - TOTALLY DESTROYED PLANTS

For Illustration Purposes Only <b>CHILE PEPPER APPRAISAL WORKSHEET</b> (Reproductive Stage Stand Reduction and Plant Damage Method)															
COMPANY: ANY COMPANY							CLAIM NUMBER: XXXXXXXX								
1. Insured's Name I. M. INSURED					2. Policy Number XXXXXXXX			3. Crop Year YYYY		4. Unit No. 00200		5. Field ID 1C			
6. Practice 002		7. Type Long Green New Mexican (201)			8. Acres 10.0		9. Row Width 34"		10. Date of Damage JUL 31		11. Cause of Damage HAIL				
PART I			PLANTS DESTROYED %				LIMBS DESTROYED %			PODS DESTROYED %		COMPUTATIONS			
SAMPLE NO.	STAGE OF GROWTH		%Plants Destroyed (Item 34)	% Partially Destroyed (Item 37)	Totally Destroyed (Item 15 + Item 16)	% Crop Remaining (100 - Item 17)	Gross Limb Loss % (Item 42)	Net Limb Loss % (Item 18 x Item 19)	% Crop Remaining (Item 18 - Item 20)	Gross Pod Loss % (Item 48)	Net Pod Loss % (Item 21 x Item 22)	TOTAL DAMAGE (Item 17 + Item 20 + Item 23)	27. Average Damage (Item 25 ÷ Item 26)		
	DOD	DOA											90.9		
12	13	14	15	16	17	18	19	20	21	22	23	24	28. % Potential Remaining		
1	R2	R3	90.9	0	90.9	9.1	0	0	9.1	0	0	90.9	9.1		
2	R2	R3	95.5	0	95.5	4.5	0	0	4.5	0	0	95.5	X		
3	R2	R3	86.4	0	86.4	13.6	0	0	13.6	0	0	86.4	29. Dollar Amount of insurance Per Acre		
													937		
													=		
													30. Appraisal (Dollars/Acre)		
											25. Total	272.8			
PART II												26. No. of Samples	3	85.27	
TOTALLY DESTROYED							PARTIALLY DESTROYED			38. Plants Destroyed/ Partially Destroyed Notes					
Sample No.	No. of Plants In Sample	Destroyed Plants	% Plants Destroyed (Item 33 ÷ Item 32)	Sample No.	Factored Plants Destroyed	% Partially Destroyed (Item 36 ÷ Item 32)	Reference Maximum Dollar Amount = 1,250.00 Stage 2 Amount of Insurance per acre = x .75 Dollar Amount of Insurance Per Acre = 937.00								
31	32	33	34	35	36	37									
1	22	20	90.9												
2	22	21	95.5												
3	22	19	86.4												
LIMBS DESTROYED				PODS DESTROYED			49. Limbs/Pods Destroyed Notes								
Sample No.	No. of Crown Limbs Destroyed (5 Plant Sample)	Limb Factor (Table E)	Gross Limb Loss % (Item 40 x Item 41)	Sample No	Total Pods (5 Plant Sample)	Pods Destroyed (5 Plant Sample)	% Pods Destroyed (Item 45 ÷ Item 44)	Pod Factor (Table F)	Gross Pod Loss % (Item 46 x Item 47)						
39	40	41	42	43	44	45	46	47	48						
50. Adjuster's Signature I. M. ADJUSTER				Code No. XXXXXX	Date MM/DD/YYYY			51. Insured's Signature I. M. INSURED				Date MM/DD/YYYY			
52. Page <u>1</u> of <u>1</u>															



## CHILE PEPPER COUNT METHOD

Complete heading items 1 through 6, Part I items 7 through 19 and Part II items 31 through 34.

Verify or make the following entries:

### Item

### No.

### Information Required

**Company:** Name of 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 insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy Number:** Insured's assigned policy number.
3. **Unit Number:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
4. **Crop Year:** Crop year, as defined in the policy, for which the claim has been filed.
5. **Cause of Damage:** Name of insured cause of loss for **this crop** as listed in the LAM. If an insured cause of loss is coded as "Other," explain in the "Remarks (item 31)"
6. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., AUG 11).

### PART I - CHILE PEPPER COUNT METHOD

7. **Field ID:** Field identification symbol.
8. **Acres to Tenths:** Number of determined acres, to tenths, in the field or subfield being appraised.
9. **Type:** Three-digit code number, entered exactly as specified on the actuarial documents for the type of chile pepper grown by the insured (e.g., Long Green New Mexican (201). If "No Type Specified," enter appropriate 3-digit code number from the actuarial documents.

10. **Stage:** The stage determination (1, 2, or 3) based on the length of time between specified stages. Refer to subsection 5 E.
11. **Fraction of Acre:** Enter “1/1000.”
12. **Number of Chile Peppers Per Sample Plot:** The number of mature (or would be mature by the calendar dates for the end of the insurance period specified in the crop provisions for the specific type) chile peppers for each sample plot.
13. **Total No. of Chile Peppers:** Total number of chile peppers in all samples.
14. **No. of Sample Plots:** Total number of sample plots included in item 12.
15. **Average Chile Peppers Per Sample:** Divide the total number of chile peppers (item 13) by **the number** of sample plots (item 14). Round the result to tenths.
16. **Type Factor:** Factor for the type of chile peppers from **TABLE G**.
17. **Pounds Per Sample:** Multiply the average chile peppers per sample (item 15) by the type factor (item 16). Round the result to tenths.
18. **Acre Factor:** Enter “1000.”
19. **Pounds Per Acre:** Multiply the pounds per sample (item 17) by the acre factor (item 18). Round the results to whole pounds.

## **PART II – CHILE PEPPER WEIGHT METHOD**

31. **Remarks:** Enter the calculation for converting the appraised pounds per acre to dollars and cents per acre (e.g., Pounds Per Acre (item 19) times the base contract price equals appraisal in dollars and cents.). **EXAMPLE:** 3,400 lbs. X \$ 0.14 = \$476.00. Transfer this dollar amount to Column “J” of the Production Worksheet.
32. **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 section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.
33. **Insured’s Signature and Date:** Insured’s (or insured’s authorized representative’s) signature and date. Before obtaining insured’s signature, **REVIEW ALL ENTRIES** on the Appraisal Worksheet **WITH THE INSURED**, particularly explaining codes, etc., which may not be readily understood.
34. **Page:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.)



For Illustration Purposes Only  <b>CHILE PEPPER APPRAISAL WORKSHEET</b>	COMPANY: ANY COMPANY			1. INSURED'S NAME		
	CLAIM NUMBER: XXXXXXXX			I. M. INSURED		
	2. POLICY NUMBER XXXXXXX	3. UNIT NUMBER 00100	4. CROP YEAR YYYY	5. CAUSE OF DAMAGE WIND	6. DATE OF DAMAGE AUG 10	

**PART I - CHILE PEPPER COUNT METHOD**

Field ID 7	Acres To Tenth 8	Type 9	Stage 10	Fraction of Acre 11	Number of Chile Peppers Per Sample Plot 12						Total No. of Chile Peppers 13	No. of Sample Plots 14	Average Chile Peppers Per Sample 15	Type Factor 16	Pounds Per Sample 17	Acre Factor 18	Pounds Per Acre 19
					1	2	3	4	5	6							
5A	10.0	201	3	1/1000	1	2	3	4	5	6	= 96	÷ 5	= 19.2	X .175	= 3.4	X 1,000	= 3,400
					7	8	9	10	11	12							
					1	2	3	4	5	6	=	÷	=	X	=	X	=
					7	8	9	10	11	12	=	÷	=	X	=	X	=
					1	2	3	4	5	6	=	÷	=	X	=	X	=
					7	8	9	10	11	12	=	÷	=	X	=	X	=

**PART II - CHILE PEPPER WEIGHT METHOD**

Field ID 20	Acres To Tenth 21	Type 22	Stage 23	Fraction of Acre 24	Pounds Per Sample Plot 25						Total Weight All Sample Plots 26	No. of Sample Plots 27	Average Sample Weight 28	Acre Factor 29	Pounds Per Acre 30
					1	2	3	4	5	6					
					1	2	3	4	5	6	=	÷	=	X	=
					7	8	9	10	11	12	=	÷	=	X	=
					1	2	3	4	5	6	=	÷	=	X	=
					7	8	9	10	11	12	=	÷	=	X	=
					1	2	3	4	5	6	=	÷	=	X	=
					7	8	9	10	11	12	=	÷	=	X	=

31. REMARKS  
3,400 x \$ 0.14 = \$ 476.00

32. ADJUSTER'S SIGNATURE I. M. ADJUSTER	CODE NUMBER XXXXXX	DATE MM/DD/YYYY	33. INSURED'S SIGNATURE I. M. INSURED	DATE MM/DD/YYYY
--	-----------------------	--------------------	--	--------------------

## CHILE PEPPER WEIGHT METHOD

Complete heading items 1 through 6 and Part II, items 20 through 34.

Verify or make the following entries:

### Item

### No.

### Information Required

**Company:** Name of 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 insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy Number:** Insured's assigned policy number.
3. **Unit Number:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
4. **Crop Year:** Crop year, as defined in the policy, for which the claim has been filed.
5. **Cause of Damage:** Name of insured cause of loss for **this crop** as listed in the LAM. If an insured cause of loss is coded as "Other," explain in the "Remarks (item 31)."
6. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., AUG 11).

### PART II – CHILE PEPPER WEIGHT METHOD

20. **Field ID:** Field identification symbol.
21. **Acres to Tenths:** Number of determined acres, to tenths, in the field or subfield being appraised.
22. **Type:** Three-digit code number, entered exactly as specified on the actuarial documents for the type of chile pepper grown by the insured (e.g., Long Green New Mexican (201). If "No Type Specified," enter appropriate 3-digit code number from the actuarial documents.
23. **Stage:** The stage determination (1, 2, or 3) based on the length of time between specified stages. Refer to subsection 5 E.

24. **Fraction of Acre:** Enter “1/1000.”
25. **Pounds Per Sample Plot:** Weight of chile peppers for each sample plot, recorded in pounds to tenths.
26. **Total Weight All Sample Plots:** Total weight of chile peppers from all sample plots (item 25) in pounds to tenths.
27. **No. of Sample Plots:** Number of sample plots in item 25.
28. **Average Sample Weight:** Divide the total weight all sample plots (item 26) by the number of sample plots (item 27). Round the result to tenths.
29. **Acre Factor:** Enter “1000.”
30. **Pounds Per Acre:** Multiply the average sample weight (item 28) by the acre factor (item 29). Round the result to whole pounds.
31. **Remarks:** Enter the calculation for converting the appraised pounds per acre to dollars and cents per acre (i.e., Pounds Per Acre (item 30 times the base contract price equals appraisal in dollars and cents.). **EXAMPLE :** 2,200 lbs. X \$ 0.14 = \$308.00. Transfer this dollar amount to Column “J” of the Production Worksheet.
32. **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 section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.
33. **Insured’s Signature and Date:** Insured’s (or insured’s authorized representative’s) signature and date. Before obtaining insured’s signature, REVIEW ALL ENTRIES on the Appraisal Worksheet WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.
34. **Page:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.)

For Illustration Purposes Only  <b>CHILE PEPPER APPRAISAL WORKSHEET</b>	COMPANY: ANY COMPANY			1. INSURED'S NAME		
	CLAIM NUMBER: XXXXXXXX			I. M. INSURED		
	2. POLICY NUMBER XXXXXXX	3. UNIT NUMBER 00100	4. CROP YEAR YYYY	5. CAUSE OF DAMAGE HAIL	6. DATE OF DAMAGE AUG 10	

**PART I - CHILE PEPPER COUNT METHOD**

Field ID 7	Acres To Tenth 8	Type 9	Stage 10	Fraction of Acre 11	Number of Chile Peppers Per Sample Plot 12						Total No. of Chile Peppers 13	No. of Sample Plots 14	Average Chile Peppers Per Sample 15	Type Factor 16	Pounds Per Sample 17	Acre Factor 18	Pounds Per Acre 19
					1	2	3	4	5	6							
					1	2	3	4	5	6							
					7	8	9	10	11	12	=	÷	=	X	=	X	=
					1	2	3	4	5	6							
					7	8	9	10	11	12	=	÷	=	X	=	X	=
					1	2	3	4	5	6							
					7	8	9	10	11	12	=	÷	=	X	=	X	=

**PART II - CHILE PEPPER WEIGHT METHOD**

Field ID 20	Acres To Tenth 21	Type 22	Stage 23	Fraction of Acre 24	Pounds Per Sample Plot 25						Total Weight All Sample Plots 26	No. of Sample Plots 27	Average Sample Weight 28	Acre Factor 29	Pounds Per Acre 30					
					1	2	3	4	5	6										
					1	2	3	4	5	6										
					3.0	2.0	1.0	3.0	2.0	2.6										
5B	40.0	201	3	1/1000	7	8	9	10	11	12	=	15.4	÷	7	=	2.2	X	1000	=	2,200
					1	2	3	4	5	6										
					7	8	9	10	11	12	=	÷	=	X	=					
					1	2	3	4	5	6										
					7	8	9	10	11	12	=	÷	=	X	=					

31. REMARKS  
2,200 X \$0.14 = \$308.00

32. ADJUSTER'S SIGNATURE I. M. ADJUSTER	CODE NUMBER XXXXX	DATE MM/DD/YYYY	33. INSURED'S SIGNATURE I. M. INSURED	DATE MM/DD/YYYY
--	----------------------	--------------------	--	--------------------

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

### **A. GENERAL INFORMATION**

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

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

Verify or make the following entries:

### **Item**

### **No.**

### **Information Required**

1. **Crop/Code #:** "Chile Peppers" (0045).
2. **Unit #:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
3. **Legal Description:** Section, township, and range number or other legal description that identifies the location of the unit.
4. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., AUG 11).
5. **Cause of Damage:** Name of insured cause(s) of loss for **this crop** as listed in the LAM. If it is evident that no indemnity is due, enter "NONE." If an insured cause of loss is coded as "Other," explain in the "Narrative."  
  
**NOTE:** Refer to the Basic Provisions and the crop provisions for this crop for information pertaining to insured and uninsured causes of loss.
6. **Primary Cause %:**  
  
**PRELIMINARY:** MAKE NO ENTRY.  
  
**FINAL:** Percent of damage for the cause of damage listed in item 5 above that is determined to be the primary cause of damage, to the nearest whole percent. The primary cause of damage must exceed 50 percent (e.g., 51%). Enter an "X" 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:** MAKE NO ENTRY.

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

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

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

**PRELIMINARY:** MAKE NO ENTRY.

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

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

**PRELIMINARY:**

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

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

15. **Companion Policy(s):**

- a. If no other person has a share in the unit (insured has 100 percent share), MAKE NO ENTRY.

- b. In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril crop insurance contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter “NONE.”
- (1) If the other person has a multiple-peril crop insurance contract and it can be determined that the SAME insurance provider services it, enter the contract number. Handle these companion policies according to 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: REFER TO THE LAM FOR INSTRUCTIONS REGARDING REQUIRED ENTRY OF FIRST CROP, SECOND CROP, AND SUBSEQUENT CROP CODES.**



**B. Prelim Acres:**

**PRELIMINARY:** The number of acres, to tenths, (include “E” if estimated), for which consent for other use has been given. Determine actual acreage, to tenths, when the boundaries of the appraised acreage may not be determined later.

**FINAL:** MAKE NO ENTRY.

**C. Final Acres:** Refer to the LAM for definition of acceptable determined acres used herein.

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

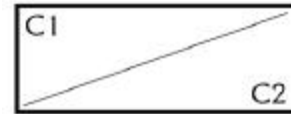
- a. Put to other use without consent.
- b. Abandoned.
- c. Damaged by uninsured causes.
- d. For which the insured failed to provide acceptable records of production.

**FINAL:** Determined acres to tenths.

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

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

- C<sub>1</sub> Enter the ACTUAL acres for the field or subfield.
- C<sub>2</sub> Enter the REPORTED acres for the field or subfield.



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

**E. Risk:** 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 the 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 3-digit code number from the actuarial documents.
- G. **Type/Class/Variety:** Three-digit code number, entered exactly as specified on the actuarial documents for the type of chile pepper grown by the insured (e.g., Long Green New Mexican (201). If “No Type Specified,” enter appropriate 3-digit code number from the actuarial documents.
- H. **Stage:**

**PRELIMINARY:** MAKE NO ENTRY.

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

<u>STAGE</u>	<u>EXPLANATION</u>
“P”-----	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, 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.
“1”, “2”, or “3”-----	Stage as defined in the Crop Provisions. (Refer to subsection 5 E and F).
“UB”-----	Bypassed (insured causes)
“PB”-----	Bypassed (uninsured causes)

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

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

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

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

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

J. **Appraised Potential:** Per-acre appraisal in dollars and cents of POTENTIAL production for the acreage appraised from the appraisal worksheet. Refer to Section 5, “Processing Chile Pepper Appraisals” and Section 6, “Appraisal Methods” for additional instructions.

**NOTE:** If there is no potential on UH acreage, enter “0.00.”

- (a) For unharvested acreage that is bypassed by the processor due to INSURED causes of loss; the potential production per acre shown on the Production Worksheet in Column J will be **zero (0.00)**.
- (b) For unharvested acreage, and/or acreage that is bypassed when NO insured cause of loss prevented the processor from harvesting, the value of potential production must be appraised and counted as production against the amount of insurance.

K<sub>1</sub>, - **L**. MAKE NO ENTRY.

M. + **Uninsured Cause:** EXPLAIN IN THE NARRATIVE.

a. Hail and Fire exclusion NOT in effect.

- (1) Enter NOT LESS than the insured’s amount of insurance per acre in whole dollars for any “P” stage acreage.

**NOTE:** On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged SOLELY by uninsured causes separate from other production.

- (2) For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production per acre, in dollars and cents, for any such acreage.

b. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.

c. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.

**NOTE:** For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.

- N. **Adjusted Potential:** Column “J” plus Column “M” in dollars and cents.
- O. **Total to Count:** Column “C or C<sub>1</sub>” (**actual** acres) times Column “N,” rounded to whole dollars.

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

- P. **Per Acre:** Enter the dollar amount of insurance per acre from the Summary of Coverage adjusted by the applicable stage percentage from the crop provisions, rounded to whole dollars. Refer to subsection 5 E for the percent of coverage for each stage, and subsection 5 F for an example of stage guarantee per acre calculation.
- Q. **Total:** Column “C<sub>2</sub>” (**reported** acres; “C” if acreage is not under-reported) times Column “P,” rounded to whole dollars.

16. **Total:**

**PRELIMINARY:** MAKE NO ENTRY.

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

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

17. **Totals:**

**PRELIMINARY:** MAKE NO ENTRY.

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

**NARRATIVE:**

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

- a. If no acreage is released on the unit, enter “No acreage released,” adjuster’s initials, and date.

- b. If notice of damage was given and “No Inspection” is necessary, enter the unit number(s), “No Inspection,” date, and adjuster’s initials. The insured’s signature is not required.
- c. Explain any uninsured causes, unusual, or controversial cases.
- d. If there is an appraisal in Section I, item M for uninsured causes due to 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 Columns “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 sketch map or aerial photo to identify the total unit:
  - (1) If consent is or has been given to put part of the unit to another use;
  - (2) If uninsured causes are present; or
  - (3) For unusual or controversial cases.

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

- l. Explain any difference between date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
- m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
- n. Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with 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. Document in the “Narrative” or on a Special Report, the calculation used to determine the stage guarantee per acre.
- s. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.
- t. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- u. Explain any “0” potential (chile pepper plants with no production).
- v. Document any other pertinent information, including any data to support any factors used to calculate the production.

## **SECTION II - HARVESTED PRODUCTION**

### **GENERAL INFORMATION:**

- (1) Account for ALL HARVESTED PRODUCTION (for ALL ENTITIES sharing in the crop) except production appraised BEFORE harvest and shown in Section I because the quantity cannot be determined later.
- (2) For production commercially stored, sold, etc., enter the name and address of storage facility or buyer or processor as applicable in **Columns** “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 or processors). The insured must have maintained satisfactory records of ALL production sold or stored. Verify any buyer or processor records.

(b) Separate storage facilities.

**NOTE:** If the first handler was not a processor (In all localities), **the adjuster will determine production on the basis of available records.**

(c) 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.

**Verify or make the following entries:**

**Item  
No.**

**Information Required**

18. **Date Harvest Completed: (Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM.)**

**PRELIMINARY: MAKE NO ENTRY.**

**FINAL:**

- a. The earlier of the date the ENTIRE acreage on the unit was (1) harvested (sufficient production to fulfill the processor contract, if contract stipulates a specific amount to be delivered), (2) totally destroyed, (3) put to other use, (4) a combination of harvested, destroyed, 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. Refer to the LAM.

19. **Similar Damage:**

**PRELIMINARY: MAKE NO ENTRY.**

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

20. **Assignment of Indemnity:** Check “Yes” **only** if an assignment of indemnity is in effect for the crop year; otherwise, check “No.” Refer to the LAM.
21. **Transfer of Right to Indemnity:** Check “Yes” **only** if a transfer of right to indemnity is in effect for the unit for the crop year; otherwise, check “No.” Refer to the LAM.
- A<sub>1</sub>. **Share:** RECORD ONLY VARYING SHARES on SAME unit to three decimal places.
- A<sub>2</sub>. **Field ID:**
- a. If only one practice and/or type of harvested production is listed in Section I, MAKE NO ENTRY.
  - b. If more than one practice and/or type of harvested production is listed in Section I, indicate for each practice/type the corresponding Field ID (from Section I, **Column “A”**).

**NOTE: REFER TO THE LAM FOR INSTRUCTIONS REGARDING REQUIRED ENTRY OF FIRST CROP, SECOND CROP, AND SUBSEQUENT CROP CODES.**

- B. - E. **Length or Diameter, Width, Depth and Deduction:**
- a. In the column heading, line out “length or diameter,” “width,” “depth,” and “deduction.”
  - b. For production sold, enter the name and address of the buyer or processor etc., as applicable. For production otherwise disposed of, indicate the disposition.
  - c. For unsold production, enter “UNSOLD.”
- F. - H. MAKE NO ENTRY.
- I. **Bu., Ton, Lbs., Cwt.:**
- Make separate line entries for sold and unsold production.



- a. Circle "Lbs." in column heading.
- b. Total harvested production in whole pounds. Account for and include production harvested but not delivered to a processor.

J. - M. MAKE NO ENTRY.

N. **Adjusted Production:** Enter pounds from Column "I."

O. **Prod. Not to Count:**

- a. Net production NOT to count, in whole pounds, WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE, from harvested acreage that has been assessed an appraisal of not less than the amount of insurance, or from other sources (e.g., other units or uninsured acreage).
- b. If production records are NOT available from acreage damaged solely by uninsured causes, MAKE NO ENTRY.

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

P. **Production:** Result of subtracting the entry in Column "O" from Column "N," to whole pounds.

Q<sub>1</sub>. **Value:**

- a. For SOLD production, enter the price per pound obtained by subtracting the allowable costs shown in the Special Provisions from the base contract price received.
- b. For UNSOLD production damaged by insurable causes, which the processor rejects and such production is destroyed, enter "0.00." Refer to the LAM.
- c. For UNSOLD production, which the insured is waiting to sell, the claim will remain open until such time as the final disposition of production is known. Refer to the LAM.

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

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

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

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

22. **Section II Total:**

**PRELIMINARY:** MAKE NO ENTRY.

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

23. **Section I Total:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Enter figure from Section I, Column "O" total.

24. **Unit Total:**

**PRELIMINARY:** MAKE NO ENTRY.

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

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

**NOTE:** Final indemnity inspections should be signed on bottom line.

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

**NOTE:** Final indemnity inspections should be signed on bottom line.

27. **Page:**

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

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

1 Crop/Code # CHILE PEPPERS	2 Unit # 00100	3 Legal Description S1/2 - 5 - 50 - 20				<b>PRODUCTION WORKSHEET (FOR ILLUSTRATION PURPOSES ONLY)</b>					8 Name of Insured I. M. INSURED			
0045	00100	S1/2 - 5 - 50 - 20									7 Company _____ ANY COMPANY _____		9 Claim # XXXXXXXXXX	
4 Date of Damage	MAY 15	JUN 10	JUL 31		Agency _____ ANY AGENCY _____		10 Policy # XXXXXXXXXX							
5 Cause of Damage	EX. PRECIP.	HAIL	HAIL				14 Date(s) Notice of Loss		1 <sup>st</sup> MM/DD/YYYY	2 <sup>nd</sup> MM/DD/YYYY	Final MM/DD/YYYY			
6 Primary Cause %	60 %	X	X								15 Companion Policy(s)			
12 Additional Units	00200													
13 Est. Prod Per Acre	20,000													

**SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS**

ACTUARIAL										POTENTIAL YIELD					STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K <sub>1</sub> K <sub>2</sub>	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+Uninsured Cause	Adjusted Potential	Total to Count (C x N)	Per Acre	Total (C x P)
1A MM/DD	E12.0	10.0	1.000	D01	002	201	2	PLOWED	124.62	-----			124.62	1,246	703	7,030
4A MM/DD		9.0	1.000	D01	002	201	2	UH	176.16	-----			176.16	1,585	703	6,327
1C -----		10.0	1.000	D01	002	201	2	UH	85.27	-----			85.27	853	703	7,030
3 -----		9.0	1.000	D01	002	201	3	UH	305.00	-----			305.00	2,745	937	8,433
6 MM/DD		20.0	1.000	D01	002	201	3	H		-----					937	18,740
16 TOTAL		58.0											17 TOTALS	6,429		47,560

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

DETERMINED ACRES USING WHEEL MEASUREMENTS. SEE ATTACHED SPECIAL REPORT FOR WHEEL MEASUREMENTS AND CALCULATIONS.

Base Contract Price = \$ 0.14 Per Pound Allowable Cost = \$ 0.05 Per Pound

**SECTION II - HARVESTED PRODUCTION**

18 Date Harvest Completed MM/DD/YYYY					19 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 <sub>1</sub> A <sub>2</sub>	B	C	D	E	F	G	H	I	J	K <sub>1</sub> K <sub>2</sub>	L <sub>1</sub> L <sub>2</sub>	M <sub>1</sub> M <sub>2</sub>	N	O	P	Q <sub>1</sub> Q <sub>2</sub>	R	S	
Share Field ID	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	Bur. Ton Lbs. Cwt.	Shell/ Sugar Factor	FM% Factor	Moisture% Factor	Test Wt. Factor	Adjusted Production HorIxJxK <sub>2</sub> xL <sub>2</sub> xM <sub>2</sub>	Prod. Not To Count	Production (N - O)	Value Mkt. Price	Quality Factor	Production To Count (P X R)	
	ABC PROCESSING CO. Any Town, Ant State							239,326					239,326			0.09			21,539
I certify the information provided above, to the best of my knowledge, to be true and complete and that it will be used to determine my loss, if any, to my insured crops. I understand that this Production Worksheet and supporting papers are subject to audit and approval by the company. I understand that this crop insurance is subsidized and reinsured by the Federal Crop Insurance Corporation, an agency of the United States. I understand that any false or inaccurate information may result in the sanctions outlined in my policy and administrative, civil, and criminal sanctions under 18 U.S.C. §§ 1006 and 1014, 7 U.S.C. § 1506, 31 U.S.C. §§ 3729 and other federal statutes															22 Section II Total		21,539		
															23 Section I Total		6,429		
															24 Unit Total		27,968		
25 Adjuster's Signature					Code #	Date	26 Insured's Signature					Date							
1 <sup>st</sup> Inspection					I. M. ADJUSTER	XXXXX	MM/DD/YYYY	1 <sup>st</sup> Inspection					I. M. INSURED	MM/DD/YYYY					
2 <sup>nd</sup> Inspection					I. M. ADJUSTER	XXXXX	MM/DD/YYYY	2 <sup>nd</sup> Inspection					I. M. INSURED	MM/DD/YYYY					
Final Inspection					I. M. ADJUSTER	XXXXX	MM/DD/YYYY	Final Inspection					I. M. INSURED	MM/DD/YYYY					



# 10. 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.	

**TABLE B - V-STAGE STAND REDUCTION PERCENT LOSS CHART**

	NUMBER OF PLANTS TOTALLY DESTROYED IN 100 FEET OF ROW																							
	10	20	30	40	50	60	70	80	90	100	110	120	130	140	150	160	170	180	190	200	210	220	230	240
240	1	2	2	2	3	3	3	4	4	4	5	5	7	10	12	15	18	22	26	30	50	80	90	100
230	2	2	3	3	3	4	4	4	5	5	6	8	10	13	15	19	22	26	38	55	70	90	100	
220	2	2	3	3	3	4	4	4	5	5	7	10	12	15	18	22	26	30	50	80	90	100		
210	2	3	3	4	4	4	5	5	6	8	10	13	15	19	22	26	38	45	70	90	100			
200	2	3	3	4	4	4	5	6	7	10	12	15	18	22	26	30	50	60	90	100				
190	3	3	4	4	5	5	6	8	10	13	15	19	22	26	38	55	70	80	100					
180	3	3	4	4	5	5	7	10	12	15	18	22	26	30	50	80	90	100						
170	3	4	5	5	6	8	10	13	15	19	22	26	38	55	70	90	100							
160	3	4	5	5	7	10	12	15	18	22	26	30	50	80	90	100								
150	4	5	6	8	10	13	15	19	22	26	38	45	70	90	100									
140	5	5	7	10	12	15	18	22	26	30	50	60	90	100										
130	6	8	10	13	15	19	22	26	38	45	70	80	100											
120	7	10	12	15	18	22	26	30	50	60	90	100												
110	10	13	15	19	22	26	38	55	70	80	100													
100	12	15	18	22	26	30	50	80	90	100														
90	15	19	22	26	38	55	70	90	100															
80	18	22	26	30	50	80	90	100																
70	22	26	38	55	70	90	100																	
60	26	30	50	80	90	100																		
50	38	55	70	90	100																			
40	50	80	90	100																				
30	70	90	100																					
20	90	100																						
10	100																							

**TABLE C - ROW WIDTHS AND LENGTHS FOR 1/1000 ACRE**

ROW WIDTH (INCHES)	SAMPLE ROW LENGTH (FEET)	ROW WIDTH (INCHES)	SAMPLE ROW LENGTH (FEET)
	1/1000 ACRE		1/1000 ACRE
12	43.6	28	18.7
14	37.3	30	17.4
16	32.7	32	16.3
18	29.0	34	15.4
20	26.1	36	14.5
22	23.8	38	13.8
24	21.8	40	13.1
26	20.1	42	12.4

**TABLE D - FACTORS FOR PLANTS CUT-OFF BELOW CROWN LIMBS**

(When loss falls in shaded area, adjustment should be deferred)

	CUT - OFF SYMBOL				
	CC - C2	C3 - C5	C6 - C8	C9 - C11	C12 - C15
<b>V STAGES</b>	50	40	30	20	10
<b>R1</b>	60	60	60	60	50
<b>R2</b>	90	90	90	80	70
<b>R3</b>	100	100	100	90	80

**TABLE E - LIMB FACTORS**

STAGE OF GROWTH	FACTOR
R1	.45
R2	2.35
R3	4.40

**TABLE F - POD FACTORS**

STAGE OF GROWTH	FACTOR
R1	0
R2	.15
R3	.50

**TABLE G - TYPE FACTORS**

TYPE	FACTOR
Long Green New Mexican (201)	.175
Long Red New Mexican (202)	.125
Cayenne (203)	.069
Jalapeno (204)	.050