

United States
Department of
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Federal Crop
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Corporation



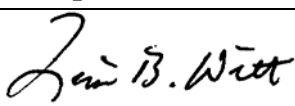
Product
Development
Division

FCIC-25700 (11-2004)

WINTER SQUASH (PILOT) LOSS ADJUSTMENT STANDARDS HANDBOOK

2005 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDBOOK	NUMBER: 25700 (11-2004)
SUBJECT: WINTER SQUASH (PILOT) LOSS ADJUSTMENT STANDARDS HANDBOOK 2005 AND SUCCEEDING CROP YEARS	OPI: Product Development Division
	APPROVED:  Deputy Administrator, Research and Development DATE: November 30, 2004

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2005 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR 2005 AND SUCCEEDING CROP YEARS, ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.

SUMMARY OF CHANGES/CONTROL CHART

The following contains significant changes to this handbook, as determined by us; however, it may not represent all changes made. All changes made to this handbook are applicable regardless of whether or not listed.

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

Changes for Crop Year 2005 (FCIC-25700) issued **NOVEMBER 2004**:

- A. Page 1, section 1: Added the following statement: **THIS HANDBOOK MUST BE USED IN CONJUNCTION WITH THE LOSS ADJUSTMENT MANUAL (LAM).**
- B. Page 1, subsection 2 B (3): Added abbreviations for “Catastrophic Risk Protection” (CAT), “Crop Insurance Handbook” (CIH), and “Hundredweight” (CWT).
- C. Page 3, subsection 3 A (5) (c): Deleted “Loss of production due to” for clarification purposes.
- D. Page 3, subsection 3 A (6): Added the following language: “In addition to the requirements of section 14 of the Basic Provisions,” for clarification purposes.
- E. Page 4, subsection 3 A (8): Revised to maintain consistency with policy language.
- F. Page 4, subsection 3 B: Changed the word “comparable” to “equivalent” in item (3) to be consistent with the CIH. Revised reference to include abbreviations.

WINTER SQUASH (PILOT) LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

- G. Page 5, subsection 5 A: Clarified that potential production for all types of inspections will be appraised in accordance with procedures specified in this handbook and the LAM.
- H. Page 6, subsection 5 B (3): Revised to add words “field or” for clarification.
- I. Page 6, subsection 5 B (5): Revised to add words “for each field or subfield” to the end of the statement for clarification.
- J. Page 7, subsection 6 C (1) & (2): Revised subsection to include “Potential Production” when determining total pounds in a 10-foot square grid sample.
- K. Page 9, subsection 8 B, item 3: Added the words “Four-digit” to the beginning of the instructions.
- L. Page 10, subsection 8 B, item 10: Revised language from “six-foot square grid” to “ten-foot square grid” for pumpkins and squash. Revised calculations to include “Potential Production” when calculating “Sample Weight in Pounds” in accordance with the Crop Provisions.
- M. Page 12, subsection 8 C, item 3: Added the words “Four-digit” to the beginning of the instructions.
- N. Page 13, subsection 8 C, item 5: Added the word “Period” to the item heading to maintain consistency with Summary of Harvested Production illustration.
- O. Page 18, subsection 9 B, item 11: Added the words “Four-digit” to the beginning of the instructions.
- P. Page 19, subsection 9 B, SECTION I, Column A: Added the following language: REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRIES OF FIRST CROP AND SECOND CROP CODES.
- Q. Page 20, Subsection 9 B, SECTION I, Column E: Revised to clarify the correct entry for Risk.
- R. Page 27, subsection 9 B, SECTION II, Column A₂ b: Added the following language: REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRIES OF FIRST CROP AND SECOND CROP CODES.

WINTER SQUASH (PILOT) LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

- S Page 29, subsection 9 B, SECTION II, item 24: Moved language stating, **“For CAT policies multiply the result times .55, unless otherwise instructed by the insurance provider because adjustment will be made by other manual or automated computation process”** from SECTION I, Column “O” and SECTION II, Column “S.”
- T Made various editorial changes throughout the handbook to comply with current, approved format.

Control Chart For: Winter Squash (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	1-2	1-30	31	11-2004	FCIC-25700

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WINTER SQUASH (PILOT) LOSS ADJUSTMENT STANDARDS HANDBOOK

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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 Loss Adjustment Manual (LAM).

2. SPECIAL INSTRUCTIONS

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

A. DISTRIBUTION

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

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

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 winter squash loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.

(3) Abbreviations:

CAT Catastrophic Risk Protection

CIH Crop Insurance Handbook

CWT Hundredweight

(4) Definition(s):

Allowable Cost	The dollar amount per pound for costs the insurance provider estimates to be incurred during and after harvesting as shown in the Special Provisions.
Direct Marketing	Sale of the insured crop directly to consumers without the intervention of an intermediary such as a wholesaler, retailer, packer, processor, shipper or buyer. Examples of direct marketing include selling through an on-farm or roadside stand, farmer's market, and permitting the general public to enter the field for the purpose of picking all or a portion of the crop.
Harvest	The removal of squash or pumpkins from the plant.
Marketable Production	Unless otherwise specified in the Special Provisions, pumpkins or winter squash that meet the standard for grading No. 2 or better, or would be accepted by a packer, processor, consumer, or other handler even if failing to meet grading standards.
Planted Acreage	In addition to the definition of "planted acreage" contained in the Basic Provisions, planted acreage is defined as land in which seeds or transplants have been placed, by hand or machine at the correct depth, into a seedbed that has been properly prepared for the planting method and production practice. Squash or pumpkins must initially be planted in rows far enough apart to permit mechanical cultivation. Acreage planted in any other manner will not be insurable unless otherwise provided by the Special Provisions.
Potential Production	The number of hundredweight of squash or pumpkins that the plants will or would have produced per acre by the end of the insurance period, assuming normal growing conditions and practices.
Pumpkin	The fruit of any plant of the genus <i>Cucurbita</i> and species <i>C. pepo</i> or <i>C. moschata</i> .
Winter Squash	The edible fruit of any plant of the genus <i>Cucurbita</i> produced for human consumption.

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 the squash and pumpkins in the county for which a premium rate is provided by the actuarial documents, in which the insured has a share; and

- (a) That is squash planted to be harvested for human consumption or pumpkins planted to be harvested for human consumption or for ornamental purposes;
 - (b) That is grown by a person who in at least one of the three previous crop years:
 - 1 Grew squash or pumpkins for commercial sale; or
 - 2 Managed a commercial squash or pumpkin farming operation.
- (2) That are not (unless allowed by the Special Provisions):
- (a) Interplanted with another crop;
 - (b) Planted into an established grass or legume; or
 - (c) Grown for direct marketing.
- (3) Squash and pumpkin acreage that does not meet the applicable rotation requirements shown in the Special Provisions will not be insurable.
- (4) Any acreage of the insured crop damaged before the final planting date, to the extent that most producers in the area would not normally further care for the crop, must be replanted unless the insurance provider agrees that it is not practical to replant. Refer to the LAM for replanting provision issues.
- (5) In addition to the causes of loss excluded in the Basic Provisions, insurance coverage is not provided against damage or loss of production due to:
- (a) Failure to harvest in a timely manner; or
 - (b) Failure to market squash or pumpkins, unless such failure is due to actual physical damage caused by an insured cause of loss that occurs during the insurance period. For example, the insurance provider will not pay an indemnity if the insured is unable to market due to quarantine, boycott, or refusal of any person to accept production.
- ***
- (c) Inadequate pollination unless the insured can prove that he/she placed an adequate number of honeybees in and about the field during the entire period of time the squash or pumpkin plants were flowering.
- (6) **In addition to the requirements in the Basic Provisions,** if the insured intends to claim an indemnity on any unit, he/she is required to file a “notice of damage or loss” with the insurance provider not later than 72 hours after the earliest of:
- (a) The time the insured discontinues harvest of any acreage on the unit;
 - (b) The date harvest normally would start if any acreage on the unit will not be harvested; or

- (c) The calendar date for the end of the insurance period.
- (7) In accordance with the requirements in the Basic Provisions, any representative samples of the unharvested crop that the insurance provider may require must be at least 10 feet wide and extend the entire length of each field in the unit.
- (a) The samples must not be harvested or destroyed until the earlier of the inspection or 15 days after harvest of the balance of the unit is completed.
- (b) Failure to leave a representative sample will result in an appraised amount of production to count that is not less than the amount of insurance per acre.
- (8) If direct marketing of the insured crop is allowed by the Special Provisions, the insured must notify the insurance provider at least 15 days before any productions from any unit will be marketed directly to consumers. The insurance provider will conduct an appraisal that will be used to determine the insured's value of production. If damage occurs after this appraisal, the insured must immediately provide notice and the insurance provider will conduct an additional appraisal. These appraisals, and any acceptable records provided by the insured, will be used to determine the value of the insured's production to count.
- (9) In addition to all other notice requirements, if the insured is also a wholesaler, retailer, packer, processor, shipper buyer, or other handler of squash or pumpkins, the insured must notify the insurance provider at least 15 days before harvest or the end of the insurance period, whichever is earlier. The insurance provider will conduct an appraisal that will be used to determine the insured's value of production to count. If damage occurs after this appraisal, the insured must immediately provide notice and the insurance provider will conduct an additional appraisal. These appraisals, and any acceptable records provided by the insured, will be used to determine the value of the insured's production to count. Failure to give timely notice will result in an appraised value of production to count that is not less than the amount of insurance per acre.

B. PROVISIONS NOT APPLICABLE TO CAT COVERAGE

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

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

C. UNIT DIVISION

Refer to insurance contract for unit provisions. 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.

D. MINIMUM VALUE OPTION

If the Minimum Value Option is selected, the total value of harvested production will be determined as follows:

- (1) For sold production, the dollar amount obtained by subtracting the allowable cost contained in the Special Provisions from the price received for each hundredweight of squash or pumpkins (this result may not be less than zero), and multiplying this result by the number of hundredweight of squash or pumpkins sold.
- (2) For marketable production that is not sold, the dollar amount obtained by multiplying the number of hundredweight of squash or pumpkins by the minimum value shown in the Special Provisions (harvested production that is damaged or defective due to insurable causes and is not marketable will not be counted as production).

4. REPLANTING PAYMENT PROCEDURES

There is currently no replanting payment available for winter squash. Refer to the Basic Provisions and the Crop Provisions for replanting requirements prior to the final planting date.

5. WINTER SQUASH 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.

- (1) Appraisals are to be made:
 - (a) When production remains on acreage that has been harvested.
 - (b) When the insured does not intend to harvest the squash or pumpkin acreage, or when acreage remains unharvested at the end of the insurance period.
 - (c) When directed by the insurance provider.
 - (d) If the crop is to be direct marketed as allowed by the Special Provisions. (Refer to the Crop Provisions for specifics).
 - (e) When uninsured cause of loss is applicable. Refer to additional instructions in the LAM.

- (f) If the insured is a wholesaler, retailer, packer, processor, shipper, buyer or other handler of squash or pumpkins. (Refer to the Crop Provisions for specifics).

Refer to the LAM for additional reasons for appraisals.

- (2) Make separate appraisals for each squash and pumpkin variety grown in the field or subfield, as applicable.
- (3) Appraise squash and pumpkins before removal from the plant.
- (4) Timing of appraisals:
 - (a) The adjuster should arrange to inspect the plants when the squash or pumpkins have reached harvestable maturity. Samples are selected according to subsection B below.
 - (b) If there are seriously damaged squash or pumpkins, and it appears that the damaged squash or pumpkins (especially fresh-market production) are not saleable through regular channels, but there is a possibility that the squash or pumpkins will be harvested (as U-pick or for roadside market), do NOT complete the claim until harvest is completed and the squash or pumpkins are marketed in order to determine the value of harvested production.

B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS

- (1) Determine the minimum number of required samples for a field or subfield by the field size, the 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) The sample size for squash and pumpkins will equal a ten-foot square grid (100 square feet) for each sample.

- (5) Take not less than the minimum number (count) of representative samples required in TABLE A for each field or subfield.

6. APPRAISAL METHODS

A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

Appraisal Method...	Use...
Mature Winter Squash Appraisal	When squash or pumpkins have reached maturity.

B. DEFERMENT OF WINTER SQUASH APPRAISALS BEFORE MATURITY

- (1) Defer all appraisals until the earlier of the date the crop reaches maturity or the calendar date for the end of the insurance period unless there is no production potential. If there is no production potential, enter "0" appraised potential in the applicable entry 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 thoroughly. It is important to note the acreage that is not damaged.
 - (b) Explain to the insured that, at this time, the amount of loss cannot be determined accurately.
 - (c) Do not attempt to estimate the damage for the insured.
 - (d) Mark an area (or areas) in the field that can be used as a representative sample(s). The area should be at least ten feet wide and extend the entire length of the field, as specified in the policy.
 - (e) Advise the insured that if the crop is destroyed, the specified samples must be preserved and cared for.
- (4) Refer to the LAM for additional instructions regarding deferred appraisals.

C. MATURE WINTER SQUASH APPRAISAL

- *** (1) Multiply the sample area size dimensions (10' x 10') to obtain the square footage area in the sample area, then divide 43,560 by the result to determine the acreage factor. **Divide the acreage factor by 100 to convert to CWT.** Record the result in tenths.

Squash or pumpkins in each 10-foot square grid sample (100 square feet).
Example: $43,560 \div 100 = 435.6 \div 100 = 4.4$

- (2) To determine sample weight in pounds for a 10-foot square grid sample:
 - (a) Pick all “Marketable Production” in the 10-foot square grid sample to get the actual sample weight.
 - (b) Add the calculated sample weight, in pounds to tenths, for “Potential Production” to item (a) above. For calculation instructions and example, refer to item 10 on page 9.
- (3) Total all sample weights and divide by the number of samples taken. The result is the average number of pounds per sample.
- (4) Multiply the average number of pounds per sample by 4.4 (factor) for squash or pumpkins to determine the per acre appraisal in HUNDREDWEIGHT, rounded to tenths.

7. APPRAISAL DEVIATIONS AND MODIFICATIONS

A. DEVIATIONS

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

B. MODIFICATIONS

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

8. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

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

- (4) The minimum value option is applicable only to harvested production.

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

B. WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

**Item
No.**

Information Required

Company Name: Name of insurance provider if not pre-printed 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:** Four-digit crop year, as defined in the policy, for which the claim has been filed.
4. **Unit Number:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
5. **Cause of Damage:** Name of insured cause of loss for **this crop** as listed in the LAM. If it is evident that no indemnity is due, enter "NONE." If an insured cause of loss is coded as "Other," explain in the "Remarks."
6. **Farm Serial No.:** FSA Farm serial number.
7. **Field ID:** Field identification symbol.
8. **Plot Acres:** Number of determined acres, to tenths, in field or sub-field being appraised.
9. **Code No. Type:** Three-digit code number, entered exactly as specified on the actuarial documents, for the type grown by the insured. If "No Type Specified," enter appropriate 3-digit code number from the actuarial documents. Enter the type name, as shown on the Special Provisions, in the remarks (item 16).
10. **Sample Weight in Pounds:**
 - a. Pick, count, and weigh all "Marketable Production" pumpkins/squash in the 10-foot square grid sample. (i.e. 10 "Marketable Production" pumpkins with an actual sample weight of 30.0 lbs.)

- b. Divide the actual sample weight by the number of “Marketable Production” pumpkins/squash in the 10-foot square grid sample to determine the average pounds per “Marketable Production” pumpkin/squash. (i.e. 30.0 lbs ÷ 10 pumpkins = 3.0 average pounds per “Marketable Production” pumpkin)
- c. Count all “Potential Production” pumpkins/squash in the 10-foot square grid sample that are not yet marketable, but should be by the end of the insurance period. (i.e. 5 “Potential Production” pumpkins)
- d. Determine the calculated sample weight by multiplying the number of “Potential Production” pumpkins/squash by the average pounds per “Marketable Production” pumpkin/squash. (i.e. 5 “Potential Production” pumpkins X 3.0 average pounds per “Marketable Production” pumpkin = 15.0 lbs.)
- e. Calculate the Sample Weight in Pounds by adding the actual sample weight and the calculated sample weight. (i.e. 30.0 lbs. + 15.0 lbs. = 45.0 lbs.)

- 11. **Total From All Samples:** Sum of all sample weights recorded in item 10.
- 12. **No. of Samples:** Number of samples taken in item 10.
- 13. **Avg. No. of Pounds Per Sample:** Divide “Total From All Samples” (item 11) by “Number of Samples” (item 12) to calculate the “Average No. of Pounds per Sample,” rounded to tenths.
- 14. **Factor:** MAKE NO ENTRY. 4.4 factor preprinted on appraisal worksheet.

- 15. **Production in Cwt:** Multiply “Average No. of Pounds per Sample” (item 13) by “Factor” (item 14) to calculate the per acre appraisal in hundredweight (CWT.), rounded to tenths.
- 16. **Remarks:** Enter the type of winter squash (i.e. pimperkins). Also enter any other remarks pertinent to the appraisal, sampling, conditions in general (e.g. - very hot dry) etc.
- 17. **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.
- 18. **Insured’s Signature and Date:** Insured’s (or insured’s authorized representative) signature and date. BEFORE obtaining insured’s signature, REVIEW ALL ENTRIES on the Appraisal Worksheet WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.
- 19. **Page:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

COMPANY NAME: Any Company

CLAIM NUMBER: XXXXXXXX

APPRAISAL WORKSHEET WINTER SQUASH Mature Stage (For Illustration Purposes Only)			1 INSURED'S NAME				2 POLICY NUMBER				3 CROP YEAR									
			I. M. INSURED				XXXXXXX				YYYY									
			4 UNIT NUMBER				5 CAUSE OF DAMAGE				6 FARM SERIAL NO.									
00100				FREEZE				10												
FIELD ID 7	PLOT ACRES 8	CODE NO. TYPE 9	SAMPLE WEIGHT IN POUNDS 10								TOTAL FROM ALL SAMPLES 11	NO. OF SAMPLES 12	AVG. NO. OF POUNDS PER SAMPLE 13	FACTOR 14	PRODUCTION IN CWT. 15					
1A	20.0	192	6.3	3.9	9.0	5.4	7.5					32.1	÷	5	=	6.4	x	4.4	=	28.2
1D	20.0	192	7.5	5.7	8.4	6.3	9.6					37.5	÷	5	=	7.5	x	4.4	=	33.0
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17 ADJUSTER'S SIGNATURE & CODE NUMBER										DATE					18 INSURED'S SIGNATURE					DATE
I. M. ADJUSTER XXXXX										MM/DD/YYYY					I. M. INSURED					MM/DD/YYYY

C. SUMMARY OF HARVESTED PRODUCTION WORKSHEET ENTRIES AND COMPLETION INFORMATION

- (1) Use this worksheet to record production of marketable squash and pumpkins that are harvested. Use separate Summary of Harvested Production Worksheets for:
 - (a) Harvested production, U-Pick production, other types of direct marketing, and unsold production.
 - (b) Each packer or processor.
 - (c) Each buyer and type of winter squash.

Scavenged winter squash and other production harvested and sold to other than the packing house is to be reported as "U-pick."

- (2) Pack-out computer printout sheets may be used to record harvested production in lieu of Summary of Harvested Production Worksheets provided they establish the total value per load in the same manner with no load valued at less than zero after subtracting allowable costs. (Refer to the Special Provisions for allowable costs.) File a copy of the printout sheets in the contract folder.
- (3) Allowable cost of harvested production will include only those allowable costs shown in the Special Provisions including picking, grading, and selling, not to exceed the amount shown in the Special Provisions. The actual allowable costs can be obtained from the grower.

This worksheet is used to determine average value (per hundredweight) actually received for harvested production. Actual value according to the Crop Provisions or Minimum Value Option, if applicable, is recorded on the Production Worksheet.

Verify or make the following entries:

Item No.	Information Required
-----------------	-----------------------------

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

Claim No.: Claim number as assigned by the insurance provider, if required.

1. **Insured's Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Crop:** "Winter Squash" (0065).
3. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim has been filed.

4. **Policy No:** Insured's assigned policy number.
5. **Planting Period:** MAKE NO ENTRY.
6. **Unit Number:** Five-digit unit number from the Summary of Coverage after it is verified to be correct. (e.g., 00100).
7. **Name, Address, and Phone No. of Buyer/Packer:** Name, address, and telephone number of the buyer/packer of the production, processor, shipper, location of U-Pick field, roadside stand, or name and location of farmers market. Enter type of winter squash. MAKE NO ENTRY for unsold production.
8. **Sale Date:** Enter date the load was sold. Enter "unsold" for unsold production (harvested and/or packed but could not be sold due to insured causes).
9. **Load Number:** Ticket number of the load. For unsold production enter the number of the USDA certificate of inspection, if available, and attach a copy of the certificate. Enter "U-pick" for U-Pick production, or type of direct marketing, (e.g., farmers market).
10. **No. of Total CWT. Sold:** For packed production, enter the number of CWT. per load. For U-pick, and unsold production, enter the CWT. of such production. Round CWT. production to tenths.
11. **Value Per CWT.:** Enter the Value Per CWT., determined by dividing the gross value of sales (from the sales invoice) by the number of CWT. sold, rounded to dollars and cents. For unsold production, MAKE NO ENTRY.
12. **Allowable Cost:** Enter the allowable cost (for packed production only) from the Special Provisions. If the actual allowable cost is less than the value provided in the Special Provisions, enter the actual allowable cost. For U-Pick production and other types of direct marketed production, enter "0." For unsold production, MAKE NO ENTRY.
13. **Net Value:** Subtract Allowable Cost (item 12) from Value Per CWT. (item 11). If the value is negative enter "0.00." MAKE NO ENTRY for unsold production.
14. **Total Value Per Load:** Multiply No. of Total CWT. Sold (item 10) by Net Value (item 13). Enter the results, rounded to dollars and cents. MAKE NO ENTRY for unsold production.
15. **Total CWT.:** Sum the number of cwt. for all loads from "No. of Total CWT. Sold" column (item 10).
16. **Total (\$) All Loads:** Sum the total dollar and cents value for all loads from "Total Value Per Load" column (item 14).
17. **Total (\$) All Loads:** Dollar amount determined in Total (\$) All Loads (item 16).

18. **Total CWT.:** Total CWT. determined for all loads (item 15).
19. **Average Value per CWT.:** Divide Total (\$) All Loads (item 17) by Total CWT (item 18). Enter result, rounded to dollars and cents.
- The entry in Column "Q₁," Section II of the Production Worksheet will be the greater of (a) the Average Value Per CWT. from item 19, or (b) Minimum Value Per CWT. shown in the Special Provisions.
20. **Adjuster's Signature and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed.
21. **Insured's Signature and Date:** Insured's (or insured's authorized representative) signature and date. **BEFORE** obtaining insured's signature, **REVIEW ALL ENTRIES** on the appraisal worksheet **WITH THE INSURED**, particularly explaining codes, etc., which may not be readily understood.
22. **Page:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

COMPANY NAME: Any Company CLAIM NUMBER: XXXXXXXX

Winter Squash SUMMARY OF HARVESTED PRODUCTION (For Illustration Purposes only)	1. INSURED'S NAME I. M. Insured	2. CROP Winter Squash (0065)	3. CROP YEAR YYYY
	4. POLICY NO. XXXXXXX	5. PLANTING PERIOD	6. UNIT NUMBER 00100

7. NAME, ADDRESS, AND PHONE NO. OF BUYER/PACKER
 ABC Packing Co., Box XX
 Any Town, Any State
 Tel (XXX) XXX-XXXX **Type 192 Acorn**

PART I - PRODUCTION

SALE DATE	LOAD NUMBER	NO. OF TOTAL CWT. SOLD CARTONS/CRATES	VALUE PER CWT.	ALLOWABLE COST	NET VALUE	TOTAL VALUE PER LOAD
8	9	10	11	12	13	14
MM/DD/YYYY	XXXX	98.6	20.00	7.00	13.00	1,281.80
MM/DD/YYYY	XXXX	113.5	28.00	7.00	21.00	2,383.50
MM/DD/YYYY	XXXX	124.8	19.00	7.00	12.00	1,497.60
MM/DD/YYYY	XXXX	128.5	23.00	7.00	16.00	2,056.00

15. TOTAL CWT.	465.4	16. TOTAL (\$) ALL LOADS	7,218.90
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PART II - WEIGHTED VALUE

17. TOTAL (\$) ALL LOADS	18. TOTAL CWT.	19. AVERAGE VALUE PER CWT.
7,218.90	465.4	15.51

20. ADJUSTER'S SIGNATURE & CODE NO.	DATE	21. INSURED'S SIGNATURE	DATE
I. M. ADJUSTER XXXXX	MM-DD-YYYY	I.M. INSURED	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 of the unit has been appraised to be put to other use, or other reasons described in the LAM).

Certification Forms for release of acreage for other use will not be used since claims cannot be completed until an appraisal of mature production is done using representative samples.

- (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 the insured has complied with all of their requirements under the notice and claim provisions of the policy. If they 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 #:** “Winter Squash” (0065).
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 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.”

 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:** Four-digit 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.

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 hundredweight, 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.

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.

REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRIES OF FIRST CROP AND SECOND CROP CODES.

B. Preliminary Acres:

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

FINAL: MAKE NO ENTRY.

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

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

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

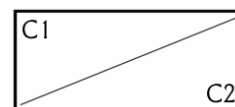
FINAL: Determined acres to tenths.

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

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

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

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



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

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

- 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 grown by the insured. If “No Type Specified,” enter appropriate 3-digit code number from the actuarial documents.
- H. **Stage:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Stage abbreviation as shown below.

<u>STAGE</u>	<u>EXPLANATION</u>
“AP”	Acreege 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, from which production was sold by direct marketing if the insured failed to meet the notice requirements contained in the C rop P rovisions, or if the insured is a wholesaler, packer, processor, broker or other handler and failed to meet the notice requirements contained in the C rop P rovisions.
“H”	Harvested.
“UH”	Unharvested or put to other use with consent.

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 Millet,” etc	Use made of the acreage
“WOC”	Other use without consent
“SU”	Solely uninsured
“ABA”	Abandoned without consent
“H”	Harvested
“UH”	Unharvested

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

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

J. **Appraised Potential:** Per-acre appraisal in hundredweight to tenths of POTENTIAL production for the acreage appraised. Refer to the appraisal methods for additional instructions.

If there is no potential on UH acreage, enter “0.”

K₁. - K₂. MAKE NO ENTRY.

L. **Shell and/or Quality Factor:** Line out the heading and enter “Value.”

a. For appraised production enter the greater of:

(1) Actual value per hundredweight (determined from a sample provided to the buyer); or

(2) Minimum value per hundredweight shown in the Special Provisions.

b. Do not allow any reduction in price due to UNINSURABLE causes. Identify in the Narrative which factors were and were not allowed in establishing the price. If appraised mature squash has no value enter “.000.”

Do not use the Minimum Value Option from the Special Provisions for this entry.

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

a. Hail and Fire exclusion NOT in effect.

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

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 dollar 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.

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

- N. **Adjusted Potential:** The result of Column “J” times Column “L” plus Column “M,” rounded to dollars and cents.
- O. **Total to Count:** Column “C” or “C₁” (**actual** acres) times Column “N,” rounded to whole dollars.
- ***
- P. **Per Acre:** Enter the insured’s amount of insurance per acre.
- Q. **Total:** Column “C₂” (**reported** acres; “C” if acreage is not under-reported) times Column “P.” Round to whole dollars.

16. **Total Acres:**

PRELIMINARY: MAKE NO ENTRY.

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

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, **Column “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. Refer to the LAM.
- g. Explain any errors found on the Summary of Coverage.
- h. Explain any commingled production. Refer to the LAM.
- i. Explain any entry for “Production Not to Count” in Section II, **Column “O,”** and/or any production not included in Section II, **Column “I”** or **Column “B – 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.

Indicate on the aerial photo or sketch map, the disposition of acreage destroyed or put to other use with or without consent.
- l. Explain any difference between date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
- m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
- n. Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with the insurance provider’s instructions.
- o. Explain any delayed notices or delayed claims as instructed in the LAM.
- p. Document any authorized estimated acres shown in Section I, **Column “C”** as follows: “Line 3 ‘E’ acres authorized by the insurance provider MM/DD/YYYY.”

- q. Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- r. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.
- s. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- t. 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 (e.g., released for other use, etc.).
- (2) For production commercially stored, sold, (including direct-marketed when acceptable production records are provided), etc., make entries in Columns "B" through "E" for the name and address of the processor or buyer.
- (3) If acceptable sales or weight tickets are not available, refer to the LAM.
- (4) If additional lines are necessary, the data may be entered on a continuation sheet.
USE SEPARATE LINES FOR:
 - (a) Separate storage facilities.
 - (b) Different FIRST handlers (buyers, packinghouse, or processors). The insured must have maintained satisfactory records of ALL production sold or stored. Verify any packinghouse or processor records.
 - (c) Varying names and addresses of buyers of sold production.
 - (d) Varying shares; e.g., 50 percent and 75 percent shares on the same unit.
- (5) There will generally be no harvested production entries in items 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, (2) totally destroyed, (3) put to other use, (4) a combination of harvested, destroyed, or put to other use, or (5) the calendar date for the end of the insurance period.
- b. If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvest, enter **“Incomplete.”**
- c. If at the time of final inspection (if prior to the end of the insurance period), **none** of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter **“No Harvest.”**
- 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 farms in the area. If “No” is checked, explain in the Narrative.

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

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

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

A2. **Field ID:**

- a. If only one practice, variety, or type of harvested production is listed in Section I, MAKE NO ENTRY.
- b. If more than one practice, variety, or type of harvested production is listed in Section I, indicate for each practice, variety, or type the corresponding Field ID (from Section I, **Column** "A").

REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRIES OF FIRST CROP AND SECOND CROP CODES.

B. - E. **Length or Diameter, Width, Depth, and Deduction:**

- a. For production sold, enter the name and address of the processor. For fruit otherwise disposed of, indicate the disposition (sold at roadside stand, etc.).
- b. For unsold marketable production enter "UNSOLD."
- c. For U-pick production sold off insurable acreage, enter "U-PICK."

F. - H. MAKE NO ENTRY.

I. **Bu, Ton, Lbs., Cwt.:** Circle "Cwt." in column heading. Production, in hundredweight, to tenths.

J. - M. MAKE NO ENTRY.

N. Adjusted Production: Enter hundredweight to tenths from column "I."

O. **Prod. Not to Count:** Net production NOT to count in hundredweight to tenths, WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE, from harvested acreage, which has been assessed an appraisal of not less than the guarantee per acre.

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 tenths.

Q₁. **Value:** Enter dollar-and-cents value per hundredweight for SOLD and UNSOLD marketable winter squash.

- a. For SOLD production, enter the GREATER OF:
 - (1) The average value per hundredweight from item 19 of the Summary of Harvested Production; or

(2) The applicable of the following:

- (a) The minimum value per hundredweight shown in the Special Provisions, if a minimum value option is not in effect.
 - (b) The Minimum Value Option value per hundredweight shown in the Special Provisions, if the Minimum Value Option is in effect.
- b. For UNSOLD, MARKETABLE (stored) winter squash, enter the applicable minimum value per hundredweight as listed in the Special Provisions.
- c. For UNSOLD, UNMARKETABLE production that is damaged or defective due to insurable causes, enter "0.00."

Q₂. - R. MAKE NO ENTRY.

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

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, in whole dollars.

24. **Unit Total:**

PRELIMINARY: MAKE NO ENTRY.

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

For CAT coverage only, the entry for item 24 will be the total of items 22 plus 23 multiplied by fifty-five percent (.55), unless otherwise instructed by the insurance provider.

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.

Final indemnity inspections should be signed on bottom line.

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

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 # Winter Squash (0065)	2 Unit # 00100	3 Legal Description SEC-3 TWP-4N RNG-5W FSA FSN 10	PRODUCTION WORKSHEET (FOR ILLUSTRATION PURPOSES ONLY)				8 Name of Insured I. M. Insured				
4 Date of Damage AUG			7 Company ANY COMPANY				9 Claim # XXXXXXX		11 Crop Year YYYY		
5 Cause of Damage FREEZE			Agency ANY AGENCY				10 Policy # XXXXXX				
6 Primary Cause % 100%							14 Date(s) Notice of Loss		1 st MM/DD/YYYY	2 nd	Final MM/DD/YYYY
12 Additional Units 00200							15 Companion Policy(s)				
13 Est. Prod Per Acre 38											

SECTION I – ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL										POTENTIAL YIELD					STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K ₁ K ₂	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Value Shell and/or Quality Factor	+Uninsured Cause	Adjusted Potential	Total to Count (C x N)	Per Acre	Total (C x P)
M/D 1A NS	20.0	20.0	1.000	D01	997	192	UH	UH	28.2	-----	6.00		169.2	3,384	520	10,400
1B NS		8.0	1.000	D01	997	192	P	WOC		-----		520.00			520	4,160
M/D 1C NS		19.0	1.000	D01	997	192	H	H		-----					520	9,880
M/D 1D NS		20.0	1.000	D01	997	192	UH	UH	33.0	-----	6.00		198.0	3,960	520	10,400
16 TOTAL		67.0											17 TOTALS		7,344	34,840

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

Refer to attached aerial photos for field ID's – Field 1A – Price of damaged winter squash = \$8.50, Field 1B disked w/out consent.

Acreage determined by wheel measurements.

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 ₁ A ₂	B	C	D	E	F	G	H	I	J	K ₁ K ₂	L ₁ L ₂	M ₁ M ₂	N	O	P	Q ₁ Q ₂	R	S	
Share	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	Bu. Ton Lbs. Cwt.	Shell/Sugar Factor	FM% Factor	Moisture% Factor	Test Wt. Factor	Adjusted Production HorIxJxK ₂ xL ₂ xM ₂	Prod. Not To Count	Production (N – O)	Value Mkt. Price	Quality Factor	Production To Count (P X R)	
	ABDC Packing Company Any Town, Any State							465.4					465.4		465.4	15.51		7,218	
	Unsold							192.1					192.1		192.1	13.00		2,497	

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	9,715
23 Section I Total	7,344
24 Unit Total	17,059

25 Adjuster's Signature			Code #	Date	26 Insured's Signature			Date		
1 st Inspection			I. M. Adjuster	XXXXX	MM/DD/YYYY	1 st Inspection			I. M. Insured	MM/DD/YYYY
2 nd Inspection						2 nd Inspection				
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 SUB-FIELD	MINIMUM NO. OF SAMPLES
0.1 - 10.0	3
10.1 - 40.0	4

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