United States Department of Agriculture



Federal Crop Insurance Corporation



Product Development Division

FCIC-25300 (02-1999) FCIC-25300-1 (03-1999) FCIC-25300-2 (01-2001) FCIC-25300-3 (05-2001) FCIC-25300-4 (06-2002) FCIC-25300-5 (06-2002)

# PEA LOSS ADJUSTMENT STANDARDS HANDBOOK

2002 and Succeeding Crop Years (For Green Pea and Dry Pea Policies)

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

FEDERAL CROP INSURANCE HAN	DBOOK NUMBER:
	25300 (02-1999)
	25300-1 (03-1999)
	25300-2 (01-2001)
	25300-3 (05-2001)
	25300-4 (05-2002)
	25300-5 (06-2002)
SUBJECT:	DATE: June 18, 2002
	<b>OPI: Product Development Division</b>
PEA LOSS ADJUSTMENT	APPROVED
STANDARDS HANDBOOK 2002 AND SUCCEEDING CROP YEARS	/s/ Tim B. Witt
	Deputy Administrator, Research and Development

#### THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2002 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR 2002 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 information that has been removed.

#### Changes for Crop Year 2002 (FCIC-25300-5)issued June 2002:

Corrected Items I and K<sub>1</sub> - Test Wt. in Part 9 CLAIM FORM ENTRIES AND COMPLETION PROCEDURES, SECTION II - HARVESTED PRODUCTION to clarify exiting language.

# PEA LOSS ADJUSTMENT STANDARDS HANDBOOK

# SUMMARY OF CHANGES/CONTROL CHART (Continued)

Control Cha	rt for: Pea Los	s Adjustment	Standards Ha	ndbook		
	SC	TC	Text	Reference		Directive
	Page(s)	Page(s)	Page(s)	Material	Date	Number
Remove	1-2		33-34		05-2002	FCIC-25300-4
	3-4				01-2001	FCIC-25300-2
Insert	1-2				06-2002	FCIC-25300-5
			33-34		06-2002	FCIC-25300-5
Current	1-2				06-2002	FCIC-25300
Index		1-2			02-1999	FCIC-25300
			1-2		02-1999	FCIC-25300
			3-4.2		01-2001	FCIC-25300-2
			5-6		02-1999	FCIC-25300
			7-8		01-2001	FCIC-25300-2
			9-10		02-1999	FCIC-25300
			11-12		01-2001	FCIC-25300-2
			13-16		02-1999	FCIC-25300
			17-18		03-1999	FCIC-25300-1
			19-20		02-1999	FCIC-25300
			21-26		01-2001	FCIC-25300-2
			27-28		02-1999	FCIC-25300
			29-30		01-2001	FCIC-25300-2
			31-32		02-1999	FCIC-25300
			33-34		06-2002	FCIC-25300-5
			35-36		02-1999	FCIC-25300
			37-40		03-1999	FCIC-25300-1
				41-44	02-1999	FCIC-25300
				43-45	01-2001	FCIC-25300-2

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# 1. INTRODUCTION

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

# 2. SPECIAL INSTRUCTIONS

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

# A. **DISTRIBUTION**

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

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

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

# B. <u>TERMS, ABBREVIATIONS, AND DEFINITIONS</u>

- (1) Terms, abbreviations, and definitions that are **general** (not crop specific) to loss adjustment are identified in the LAM.
- (2) Terms, abbreviations, and definitions **specific** to green pea and dry pea loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.
- (3) Definitions:

Clean Seed Equivalent:	Appraised or harvested production of contract seed peas
-	(insurable only under the dry pea policy) which meets the minimum quality requirements contained in the processor contract.

**NOTE:** Production that does not meet the minimum quality requirements contained in the contract due to uninsured causes will be considered production to count regardless of quality.

Harvest:	Dry Peas - Combining of dry peas. Green Peas - Combining (vining) of the peas.
Local market price:	The cash price per pound for the U.S. No. 1 grade of dry peas as determined by the insurance provider. Such price will be the prevailing dollar amount these buyers are willing to pay for dry peas containing the maximum limits of quality deficiencies allowable for U.S. No. 1 grade. Factors not associated with grading under the United States Standards for Whole Dry Peas, Split Peas and Lentils will not be considered.

# **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 either peas planted for harvest as green peas, or peas which are planted for harvest as dry peas, which are grown on insured acreage and for which a guarantee and premium rate are provided by the actuarial documents for green peas or dry peas respectively.

For peas insured under the Dry Pea Crop Provisions, Austrian Winter Peas are insurable if the producer requests insurance in writing for such dry peas, and the insurance provider agrees in writing to provide coverage. A request to insure Austrian Winter Peas must be submitted to the insurance provider no later than the sales closing date. Austrian Winter Peas will not be insured unless an adequate stand exists in the spring.

- (2) A processor contract for green peas must be executed and be effective before the acreage reporting date.
- (3) A seed company contract for contract seed peas, insured under the Dry Pea Crop Provisions, must be executed and be effective before the acreage reporting date.
- (4) The insured will be considered to have a share in the insured crop if, under the processor contract, he/she retains control of the acreage on which the green peas are grown, is at risk of loss, and the processor contract provides for delivery of green peas under specified conditions and at a stipulated base contract price.

# B. PROVISIONS NOT APPLICABLE TO CAT COVERAGE

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

# C. <u>GUIDELINES RELATIVE TO "BYPASSED" GREEN PEA ACREAGE</u>

- (1) Bypassed acreage is defined in the crop provisions as "Land on which production is ready for harvest but the processor elects not to accept such production so it is not harvested." Inspections must be made by the insurance provider on all unharvested acreage of green peas to verify the cause of loss and the reason the acreage was bypassed by the processor. 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 green peas unharvested, not timely harvested, or bypassed are insurable if 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 Green Pea 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) Production lost when acreage is not timely harvested or is bypassed due to breakdown or non-operation of equipment or facilities, the availability of a crop insurance payment, or failure to follow the requirements contained in the processor contract will NOT be considered insurable causes of loss.

- (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 peas are damaged due to INSURED causes of loss. The potential production per acre shown on the claim form in the column for appraised potential will be zero ("0"). Consistent with the claim form, no production from the bypassed acreage will be counted for APH purposes.
- (6) When there is damaged and undamaged green pea 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. The undamaged acreage will be appraised and the production will be counted as production to count for claim purposes and APH purposes. 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.
- (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, and for APH 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. This appraisal for uninsured causes will not be counted for APH purposes.
  - (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 green peas, the production to count for green pea 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 on 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 peas 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 green peas), 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) If consent has been given to harvest green peas as dry peas, the harvested or appraised dry pea production will be multiplied by 1.667 for shell types and 3.000 for pod types to determine the green pea production equivalent. No adjustment for quality deficiencies will be allowed for such dry pea production.

\*\*\*

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

# D. 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.

NOTES
<u> </u>

# E. <u>QUALITY ADJUSTMENT</u>

# NOTE: Quality adjustment is applicable only to DRY PEAS OR LENTILS insured under the Dry Pea Crop Provisions .

- (1) Production will be eligible for quality adjustment if, due to insurable causes:
  - (a) Deficiencies in quality, in accordance with the United States Standards for Whole Dry Peas, Split Peas, and Lentils, result in production grading U.S. No. 2 or worse because of defects, color, skinned production (lentils only), odor, material weathering, or distinctly low quality; or
  - (b) Substances or conditions are present that are identified by the Food and Drug Administration or other public health organizations of the United States as being injurious to human or animal health.
- (2) Dry Peas and Lentils qualifying for quality adjustment, will be adjusted by:
  - (a) Dividing the value per pound of such damaged dry peas/lentils by the local market price per pound for the same variety of undamaged dry peas or lentils grading U.S. No. 1; and
  - (b) Multiplying the result by the number of pounds of such dry peas/lentils.

**NOTE:** The applicable price for **U.S. No. 1** dry peas/lentils will be the local market price on the earlier of the day the loss is adjusted or the day the damaged dry peas/lentils were sold.

- (3) If a local market cannot be found for the dry peas/lentils, refer to the LAM.
- (4) No quality adjustment will be allowed for Austrian Winter Peas.
- (5) THE QUALITY ADJUSTMENT FACTOR CANNOT BE GREATER THAN 1.000, or less than zero (.000). Refer to the LAM regarding speculative-type contracts in regard to quality adjustment.
- (6) Document quality adjustment information as described in the instructions for the "Narrative" section of the claim form (section 9 B), or on a Special Report.
- (7) For additional quality adjustment definitions, instructions, qualifications, and testing requirements; refer to the LAM and the Official United States Standards for Dry Peas and Lentils.
- (8) Refer to the LAM for special instructions regarding mycotoxin infected dry peas/lentils.

(9) No quality adjustment is allowed on any acreage of green peas that consent is given to harvest as dry peas. The harvested or appraised dry pea production will be multiplied by 1.667 for shell types and 3.000 for pod types to determine the green pea production equivalent.

# 4. REPLANT PROCEDURE

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

# **5. PEA APPRAISALS**

# A. **GENERAL INFORMATION**

- (1) Potential production will be appraised in accordance with procedures specified in this handbook and in the LAM.
- (2) The appraisal procedures used for dry peas and green peas are identical; only the yield constants differ.
- (3) Specifically for peas, circumstances that require an appraisal include (but are not limited to):
  - (a) Unharvested acreage of dry peas;
  - (b) Green pea acreage that is bypassed by the processor or not timely harvested, verify the cause of loss (if any) and to make appraisals that accurately reflect the potential production that remains in the field.
  - (c) Uninsured causes of loss. Such appraisals will NOT be used for actual production history (APH) purposes. For additional instructions on bypassed acreage of green peas, refer to section 3 C (Guidelines Relative to "BYPASSED" Green Pea Acreage) or contact the insurance provider.
  - (d) Damage such as hail, frost/freeze, flooding, pollination problems, etc. Defer appraisals to a later date in order to assess crop recovery and to obtain more accurate appraisals. See the LAM for further instruction on deferred appraisals.

# B. <u>SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS.</u>

(1) Make a general examination of all acreage in the unit. Determine the 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.

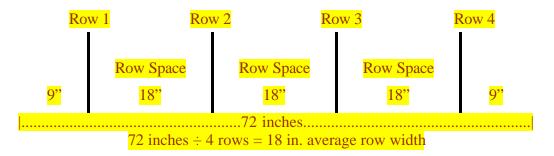
- (2) Split the field into subfields when:
  - (a) variable damage causes the crop potential to appear to be significantly different within the same field; or
  - (b) the insured wishes to destroy a portion of a field.
- (3) Each subfield must be appraised separately.
- (4) Take not less than the minimum number (count) of representative samples required in **TABLE A.**

# C. MEASURING ROW WIDTH FOR SAMPLE SELECTION

**NOTE:** Use these instructions for all appraisal methods.

- (1) Use a measuring tape marked in inches or convert a tape marked in tenths, to inches, to measure row width (refer to LAM for conversion table).
- (2) Measure across FOUR OR MORE rows, from the center of the first row space to the center of the fourth 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:**



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

# 6. APPRAISAL METHODS

# A. **GENERAL INFORMATION**

These instructions provide information on appraisal methods for:

Appraisal Method	Stage	Use:
Before-Podding	Vegetative:	from seedling emergence until pods are formed
Method		(seeds in the pods are not discernable by feel).
After-Podding	Reproductive:	from the time pods are formed (seeds in the pod are
Method		discernable by feel) until maturity.

# B. <u>BEFORE PODDING APPRAISAL METHOD</u>

- (1) Determine the number of plants in the sample row counting all live plants. If the sample contains both damaged plants and undamaged plants, convert damaged plants to an equivalent number of undamaged plants, considering stage of development, degree of damage, and other factors which may affect production potential relative to normal plants (e.g., three damaged plants may be equivalent to one undamaged plant). The conversion to equivalent undamaged plants shall be made with expectations of favorable weather through harvest.
- (2) Determine the average number of plants per square foot by dividing the number of live plants in the sample row by the Square-Foot Factor for the row spacing. (Refer to TABLE B).
- (3) Determine the number of peas (pods for pod type green peas) expected to be produced per square foot by multiplying the average number of plants per square foot by the average number of expected peas/pods per plant for the variety being appraised. (Refer to TABLE C).
- (4) Determine the appraised pounds per acre of peas by dividing the expected number of peas per square foot by the appropriate YIELD FACTOR for the variety being appraised, and rounding to the nearest whole pound. (Refer to TABLE C).

# C. AFTER PODDING APPRAISAL METHOD

- (1) Count the number of live plants in the sample row.
- (2) Select five representative plants from the sample row. Calculate the average number of pods per plant by counting the pods on the selected plants and dividing that number by five. If there are less than five representative plants in the sample, count and average the number of pods per plant from ALL plants.

- (3) **Dry peas and shell type green peas** Count the number of sound, whole peas in the pods examined in step (2) above and divide by the number of pods examined to determine the average number of peas per pod.
- (4) **Dry peas and shell type green peas** Multiply the number of plants per sample row by the average number of pods per plant, then multiply that result by the average number of peas per pod to determine the average number of **peas** per sample row.

**Pod type green peas** - Multiply the number of plants per sample row by the average number of pods per plant, to determine the average number of **pods** per sample row.

- (5) Add the average number of peas or pods (as applicable) per sample row for each sample taken. The sum will be the Sample Total.
- (6) Divide the Sample Total by the number of samples taken. The result is the total average number of peas or pods (as applicable) per sample row.
- (7) Divide the total average number of peas or pods (as applicable) per sample row by the Square Foot Factor for the row spacing to determine the average number of peas or pods (as applicable) per square foot. (See TABLE B).
- (8) Divide the average number of peas or pods (as applicable) per square foot by the YIELD FACTOR for the pea variety being appraised to determine the number of pounds per acre. (See TABLE C).

# 7. APPRAISAL DEVIATIONS AND MODIFICATIONS

# A. <u>DEVIATIONS</u>

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

# B. MODIFICATIONS

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

# 8. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

# A. **GENERAL INFORMATION**

- (1) Include the insurance provider name in the appraisal worksheet title if not preprinted on the insurance provider's worksheet, 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 which has a differing base (APH) yield, type, or farming practice. Refer to TABLE A for sampling requirements.
- (4) For every inspection, complete items 1 through 5 and items 31 through 33. Complete Part I and II as instructed below.

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

# B. WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

**Item** 

## No. Information Required

- 1. **Insured's Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
- 2. **Contract No.:** Insured's assigned policy number.
- 3. **Unit No.:** Five-digit unit number from the Summary of Coverage after it is verified to be correct. (e.g., 00100).
- 4. **Crop:**

Dry Peas - "Dry Peas" and the name of the varietal group; e.g., "Smooth Green."

**Lentils** - "Dry Peas" and the name of the varietal group below the "Dry Peas"; e.g., "Lentils/Chilean."

**Green Peas -** "Green Peas/Shell" or "Green Peas/Pod" and the name of the varietal group; e.g., "Allsweet."

5. **Crop Year:** Crop year, as defined in the policy, for which the claim has been filed.

# PART I BEFORE PODDING

- 6. **Field ID and Acres:** Field identification symbol and number of determined acres, to tenths, in the field or subfield being appraised.
- 7. **Row Space**: Measure across 4 or more rows, and enter average row width in whole inches. Refer to subsection 5 C.
- 8. **No. Plants:** Number of live plants per sample row from which a normal yield can be expected under favorable growing conditions. If the sample contains damaged plants, convert the number of damaged plants to a comparable number of plants from which a normal yield can be expected (e.g., three damaged plants may be equivalent to one undamaged plant).
- 9. **Total Plants:** Total number of live plants from all samples in item 8.
- 10. **No. Samples:** Enter the total number of samples taken. (Refer to **TABLE A** for minimum sample requirements).
- 11. **Avg. No. Plants:** Result of dividing the total number of plants (item 9) by the total number of samples (item 10), rounded to the nearest tenth.
- 12. Sq. Ft. Factor: Square foot factor for the row width. (Refer to TABLE B).
- 13. **Avg. Plants Per Sq. Ft.:** Result of dividing the average number of plants (item 11) by the square foot factor (item 12), rounded to the nearest tenth.

#### 14. **Peas Per Plant Factor:**

**Dry Peas, Lentils, and Green Peas (Shell Type)** - Peas Per Plant Factor (average number of peas per plant) for the variety being appraised. (Refer to TABLE C).

**Green Peas (Pod Type)** - Pods Per Plant Factor (average number of pods per plant) for the variety being appraised. (Refer to TABLE C).

- 15. **Peas Per Sq. Ft.:** Result of multiplying the average plants per square foot (item 13) by the Peas (or Pods, as applicable) Per Plant Factor (item 14), rounded to the nearest tenth.
- 16. **Yield factor**: Yield factor for the variety being appraised. (Refer to subsection 14 C).
- 17. **Pounds Per Acre Appr.:** Result of dividing the peas or pods (as applicable) per square foot (item 15) by the yield factor for the variety (item 16), rounded to the nearest whole pound.

#### PART II AFTER PODDING

- 18. **Field ID and Acres:** Field identification symbol and number of determined acres, to tenths, in the field or subfield being appraised.
- 19. **Row Space**: **Row Space**: Measure across 4 or more rows, and enter average row width in whole inches. Refer to subsection 5 C.
- 20. **Plants Per Sample Row:** Number of live plants per sample row.
- 21. **Average Pods Per Plant:** Average number of pods per plant from FIVE or more representative plants from each sample, rounded to tenths. (Refer to subsection 6C.)
- 22. **Average Peas Per Pod**: Dry Peas, Green Peas (Shell Type, or for unharvested acreage if consent was given to harvest green peas as dry peas) Average number of peas per pod on plants used in item 21, rounded to tenths.

**NOTE:** Green Peas (Pod Type) - MAKE NO ENTRY.

23. **Sample Totals:** Dry Peas and Green Peas (Shell Type, or for unharvested acreage if consent was given to harvest green peas as dry peas) - Product of multiplying the plants per sample (item 20) by the average number of pods per plant (item 21), then multiplying the result by the average number of peas per pod (item 22) for each sample. Round to tenths after the final calculation.

**NOTE:** Green Peas (Pod Type) - Product of multiplying the plants per sample (item 20) by the average number of pods per plant (item 21), for each sample. Round to tenths after the final calculation.

- 24. **Total All Samples:** Total of all entries in item 23.
- 25. **No. Samples**: Enter the number of samples taken.
- 26. **Total Avg. Peas Per Sample:** Result of dividing the total number of peas or pods (item 24) by the number of samples (item 25), rounded to the nearest tenth.
- 27. Sq. Ft. Factor: Square foot factor for the row width. (Refer to TABLE B).
- 28. **Peas Per Sq. Ft.:** Result of dividing the total average peas or pods per sample (item 26) by the square foot factor (item 27), rounded to the nearest tenth.
- 29. **Yield Factor**: Yield factor for the variety. (**Refer to TABLE C**).
- 30. **Pounds Per Acre Appr.:** Result of dividing the peas or pods per square foot (item 28) by the yield factor for the variety (item 29), rounded to the nearest whole pound.

- 31. **Remarks:** List any information pertinent to the appraisal. If a Special Report is used, so indicate.
- 32. **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.
- 33. **Adjuster's Code No., Signature, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (If available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.

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

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# 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 concealment, misrepresentation, or litigation.
  - (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use, or other reasons described in the LAM).
  - (e) "No Indemnity Due" claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).
- (4) The adjuster is responsible for determining if any of the insured's requirements under the notice and claim provisions of the policy have not been met. If any have not, the adjuster should contact the insurance provider.
- (5) Instructions labeled "PRELIMINARY" apply to preliminary inspections only. Instructions labeled "FINAL" apply to final inspections only. Instructions not labeled apply to ALL inspections.
- (6) "Green Peas" and "Dry Peas" Designations:
  - (a) **Green Peas** apply to inspections of green pea policies only.
  - (b) **Dry Peas** apply to inspections of dry pea policies only.
  - (c) **Contract Seed Peas** apply to inspections of contract seed peas only (insured as dry peas).
  - (d) Item numbers NOT so labeled apply to BOTH green pea and dry pea inspections.

# B. FORM ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

# No. Information Required

Item

- 1. **Crop/Code #:** "Green Peas (0064)" or "Dry Peas (0067)" (including inspections for lentils).
- 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 Number:** Claim number as assigned by the insurance provider.
- 10. **Policy Number:** Insured's assigned policy number.
- 11. **Crop Year:** Crop year, as defined in the policy, for which the claim is filed.

#### 12. Additional Units:

## **PRELIMINARY:** MAKE NO ENTRY.

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

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

#### 13. Estimated Production Per Acre:

#### **PRELIMINARY:** MAKE NO ENTRY.

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

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

#### **PRELIMINARY:**

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

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

## 15. **Companion Policies:**

- a. If no other person has a share in the unit (insured has 100 percent share), MAKE NO ENTRY.
- b. In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril 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.

#### FCIC-25300-2 (PEAS)

- (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) APH yields;
- (3) Appraisals;
- (4) Adjustments to appraised mature production (moisture and/or quality adjustment factors);
- (5) Stages or intended use(s) of acreage;
- (6) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (7) 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.

#### 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 acreage is:

- 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.

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**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:** The correct rate class from the actuarial documents. Verify with the Summary of Coverage and if the rate class is found to be incorrect, revise according to 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 grown by the insured. If "No Type Specified," enter appropriate 3-digit code number from the actuarial documents.
- H. Stage:

## **PRELIMINARY-** MAKE NO ENTRY.

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

# STAGE EXPLANATION

"P"	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the insurance provider.
"H"	Harvested.
"UH"	Unharvested or put to other use with consent.
"UB"	Bypassed (insured causes - green peas).
"РВ"	Bypassed (uninsured causes - green peas).
"HD"	Harvested as dry peas (ONLY applies to green peas harvested as dry
	peas).

# **PREVENTED PLANTING: Refer to** the LAM for proper codes for any eligible prevented planting acreage.

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

**Intended or Final Use**: Use of acreage. Use the following "Intended Use" abbreviations.

#### USE EXPLANATION

I.

J.

"To soybeans," 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 the processor
"HD"	Harvested as dry peas (ONLY applies when green peas are harvested
	as dry peas).

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

# **PREVENTED PLANTING: Refer to** the LAM for proper codes for any eligible prevented planting acreage.

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

**Appraised Potential**: Per-acre appraisal, in WHOLE POUNDS, of POTENTIAL production for the appraised acreage (See section 6, APPRAISAL METHODS for additional instructions).

**NOTE:** If there is no potential on UH acreage (item H), enter "0."

- a. For unharvested green pea acreage that is bypassed by the processor due to INSURED causes of loss; enter zero ("0") the Production Worksheet. Consistent with the Production Worksheet, no production to count will be used for APH purposes. (Refer to subsection 3 C.)
- b. For unharvested green pea acreage, and/or acreage that is bypassed when NO insured cause of loss prevented the processor from timely harvesting, the potential production must be appraised and counted as production against the guarantee and for APH purposes. (Refer to subsection 3 C.)

**NOTE:** For green pea acreage that consent has been given to harvest as dry peas, and the acreage remains unharvested, appraised production will be on a dry pea basis, and converted to the green pea equivalent. (Refer to section 6.)

**CONTRACT SEED PEAS** - Enter the production as clean seed equivalent, determined as follows:

- a. For IMMATURE appraised production:
  - (1) Multiply the gross pounds per acre of IMMATURE appraised production, by the seed company's historical average grade out percentage, for the varie ty, to calculate the determined pounds of clean seed production. The remaining appraised production is the determined pounds of production which is not clean seed.

(2) Convert the determined pounds of production which is not clean seed to clean seed equivalent by multiplying the pounds of such seed by a factor obtained by dividing the local market price (on date of appraisal) of such peas, by the contract price. Add the resulting pounds to the determined pounds of clean seed to obtain the determined pounds of clean seed equivalent.

#### **EXAMPLE: IMMATURE APPRAISED PRODUCTION**

2000 lbs./acre appraisal

<u>x .80</u> seed company's historical gradeout percentage

1600 pounds of clean seed equivalent

2000 lbs. - 1600 lbs. clean seed = 400 lbs. NOT clean seed

.1500 (local market price/lb not clean seed) divided by .3000 (value per lb. of clean seed) = .500 factor

400 lbs./acre not clean seed X .500 = 200 lbs./acre clean seed equivalent

1600 lbs + 200 lbs = **1800 lbs./acre of clean seed equivalent** (Enter this sum in item J.)

- b. For MATURE appraised production:
  - (1) Add the value of appraised clean seed production, to the value of appraised production which is not clean seed (nearest whole dollar for each).
  - (2) Divide the value of the appraised production by the contract price to determine the whole pounds of clean seed equivalent.

#### $K_1$ . - $K_2$ . MAKE NO ENTRY.

#### L. Shell and/or Quality Factor: QUALITY ADJUSTMENT

**DRY PEAS** - For mature unharvested dry peas/lentils, and contract seed peas which due to insurable causes qualify for quality adjustment as provided in the Dry Pea Crop Provisions (and subsection 3 E), enter the Quality Adjustment factor (3-place decimal) calculated as follows:

Divide the value per pound of the damaged production by the local market price per pound for the same variety dry peas/lentils grading **U.S. No. 1** on the earlier of the date the peas were sold or the day the loss is adjusted.

If the appraised dry peas have no value, enter ".000" and explain the entry in the narrative.

**NOTE:** No quality adjustment will be allowed for Austrian Winter Peas.

**GREEN PEAS** (when notice of intent to harvest as dry peas has been given) - Enter 1.667 for shell types or 3.000 for pod types.

**GREEN PEAS** - MAKE NO ENTRY.

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

- a. Hail and Fire exclusion NOT in effect.
  - (1) Enter NOT LESS than the insured's production guarantee per acre in whole pounds, for the line, (calculated by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any "P" stage acreage:

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

- (2) For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production per acre in whole pounds, for any such acreage.
- b. When there is late-planted acreage, the applicable per-acre production guarantee for such acreage is the production guarantee that has been reduced for late-planted acreage.
- c. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.
- d. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.

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

#### N. Adjusted Potential:

**GREEN PEAS** - Potential production (Column "J") plus Uninsured Cause (Column "M.") rounded to whole pounds.

**GREEN PEAS (when notice of intent to harvest as dry peas has been given)** - Potential Production (column J) times the factor (column L) plus uninsured cause (column M) rounded to whole pounds.

**DRY PEAS** (Lentils and Smooth Green and Yellow Dry Peas) - Potential Production (column J) times the quality factor (column L) plus uninsured cause (column M) rounded to whole pounds.

- O. **Total to Count**: Column "C" or "C<sub>1</sub>" (**actual** acres) times Column "N" rounded to whole pounds.
- P. **Per Acre**: Per Acre Guarantee Enter the per acre production guarantee from the insured's policy.
- Q. **Total**: Column "C" or "C<sub>2</sub>" (**reported** acres) times Column "P" ("C" if acreage is not under-reported), to tenths.

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#### 16. **Total Acres:**

#### **PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Total Actual Acres (Column "C" or  $["C_1" if there are under-reported acres]), to tenths.$ 

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

#### 17. **Totals:**

#### **PRELIMINARY:** MAKE NO ENTRY.

FINAL: 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 a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
- e. Document the actual appraisal date if an appraisal was performed prior to the adjuster's signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the appraisal worksheet.
- f. State that there is "No other fire insurance" when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Also see the LAM.
- g. Explain any errors found on the Summary of Coverage.
- h. Explain any commingled production. See the LAM.
- i. Explain any entry for "Production Not to Count" and/or any production not included in Section II, item I or item B E entries.
- j. Explain a "NO" checked in item 19.

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- k. Attach a sketch map or aerial photograph to identify the total unit:
  - (1) If consent is or has been given to put part of the unit to another use or to replant;
  - (2) If uninsured causes are present; or
  - (3) For unusual or controversial cases.

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

- 1. Explain any difference between date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
- m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
- n. Explain the reason for a "No Indemnity Due" claim. "No Indemnity Due" claims are to be distributed in accordance with the insurance provider's instructions.
- o. Explain any delayed notices or delayed claims as instructed in the LAM.
- p. Document any authorized estimated acres shown in Section I, item C as follows: "Line 3 'E' acres authorized by insurance provider MM/DD/YYYY."
- q. Document the method and calculation used to determine acres for the unit. 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. Explain any ".000" QA factor entered in items L and R. Explain any deficiencies, substances, or conditions that are allowed for quality adjustment, as well as any which were not allowed. Document any excess transportation costs or conditioning costs used to determine the QA factor.
- t. Document field ID's and date and method of destruction of mycotoxin-infested peas if it has no market value. For further documentation instructions, refer to the LAM.
- u. Show (and identify) any "SPECIAL" and/or "BONUS" payment(s), to the insured, in excess of the regular contract payment for delivered peas.
- v. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- w. Document any other pertinent information, including any data to support any factors used to calculate the production. If on an attachment, enter "See attachment."

## **SECTION II - HARVESTED PRODUCTION**

#### GENERAL INFORMATION:

(1) Account for ALL HARVESTED PRODUCTION (for **ALL ENTITIES** sharing in the crop) except production appraised BEFORE harvest and shown in Section I because the quantity cannot be determined later (e.g., released for other uses, etc.).

**NOTE:** For dry peas, any production harvested from plants growing in the insured crop may be counted as production of the insured crop on a weight basis.

- (2) Columns "B" through "E" are for structure measurements entries (Rectangular, Round, Square, **Conical pile**, etc.). If structures are a combination of shapes, break into a series of average measurements, if possible. Enter "Odd Shape" if production is stored in an odd shaped structure. Document measurements on a Special Report or other FCIC-approved worksheet used for this purpose.
- (3) If farm-stored production has been weighed prior to storage and acceptable weight tickets are available showing gross weights, enter "Weighed and Stored On Farm" in columns "B" through "E." Refer to the LAM for acceptable weight tickets.
- (4) For production commercially stored, sold, etc., make entries in items B through E as follows:
  - (a) Name and address of storage facility or buyer.
  - (b) "Seed," "Fed," etc.
- (5) If acceptable sales or weight tickets are not available, refer to the LAM.
- (6) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:
  - (a) Separate storage structures.
  - (b) Varying names and addresses of buyers of sold production.
  - (c) Varying determinations of production (varying dockage, test weight, value, etc.).

**NOTE:** Average percent of dockage or moisture can be entered when the elevator has calculated the average on the summary sheet, and the determined average is acceptable to the adjuster. Separate line entries are not otherwise required. Refer to the LAM for instructions.

- (d) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
- (e) Conical piles. Do **NOT** add the cone in the top or bottom of a bin to the height of other production in the structure. For computing the production in cones and conical piles, refer to the LAM.
- (7) There will generally be no harvested production entries in items A through S for preliminary inspections.

- (8) If there is harvested production from more than one insured practice (or type) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in items A through S by type or practice. If production has been commingled, see the LAM.
- (9) For mycotoxin damage, refer to the LAM for special instructions.

## 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. See the LAM.

## 19. Similar Damage:

## **PRELIMINARY:** MAKE NO ENTRY.

**REPLANT AND FINAL:** Check "Yes" or "No." Check "Yes" if amount and cause of damage due to insurable causes is similar to the experience of other farms in the area. If "No" is checked, explain in the narrative.

- 20. **Assignment of Indemnity:** Check "YES" **only** if an assignment of indemnity is in effect for the crop year; otherwise, check "No." Refer to the LAM.
- 21. **Transfer of Right to Indemnity:** Check "YES" **only** if a transfer of right to indemnity is in effect for the unit for the crop year; otherwise, check "No." Refer to the LAM.
- A<sub>1</sub>. **Share:** RECORD ONLY VARYING SHARES on SAME unit to three decimal places.

## A<sub>2</sub>. **Field ID:** If only one practice and/or type of harvested production is listed in Section I, MAKE NO ENTRY.

If more than one practice and/or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type the corresponding Field ID (from Section I, item "A").

- B. **Length or Diameter:** Internal measurement in feet to tenths of structural space occupied by crop.
  - a. Length if rectangular or square.
  - b. Diameter if round or conical pile. Refer to the LAM to convert circumference to diameter if internal diameter measurement is not possible.
- C. Width: Internal width measurement in feet to tenths of space occupied by crop in structure if rectangular or square. If round enter "RND." If conical pile, enter "Cone."
- D. **Depth:** Depth measurement in feet to tenths of space occupied by crop in rectangular, round, or square structure. If conical pile, enter the height of the cone. If there is production in the storage structure from other units or sources, refer to the LAM.
- E. **Deductions:** Cubic feet, to tenths, of crop space displaced by chutes, vents, studs, crossties, etc. Refer to LAM for computation instructions.
- F. **Net Cubic Feet:** Net cubic feet of crop in the storage structure. Refer to the LAM for computation instructions.
- G. **Conversion Factor:** Enter Conversion Factor as .8.
- H. **Gross Production:** Multiply Column "F" times Column "G," rounded to TENTHS OF A BUSHEL.

**NOTE:** This entry, Column "F" times "G," equals the amount of **bushels** in the bin.

I. **Bu., Ton, Lbs., Cwt.:** Circle "Lbs." in the column heading.

## **GREEN PEAS** (timely harvested):

- a. **Shell Type -** Enter the result of the total dollar amount paid or payable from the processor, or which should have been paid under the terms of the processor contract for the quality and quantity of the peas delivered to the processor, divided by the base contract price per pound to five places for the tenderometer reading or sieve size number shown on the Special Provisions for the type of green peas rounded to whole pounds.
- b. **Pod Type -** Enter the result of the total dollar amount paid or payable from the processor, or which should have been paid under the terms of the processor contract for the quality and quantity of the peas delivered to the processor, divided by the base contract price per pound to five places.

**NOTE:** The base contract price(s) must agree with the acreage report. If the insured has contracts with two or more different processors showing different prices per pound, record on separate lines and explain on a Special Report.

If an insured receives a regular payment for harvested green peas PLUS a special payment (such as a "bonus" to fulfill a guarantee in the processor contract), use only the regular payment received when dividing by the contract price per pound. Identify SEPARATELY any "special/bonus" payments in the Narrative. Determine whether the regular payment(s) for harvested production is a reasonable amount.

SHELL TYPE AND POD TYPE GREEN PEAS HARVESTED AS DRY PEAS (if consent has been given to harvest as dry peas): Enter to the nearest whole pound, the amount of dry pea production after deduction of dockage.

**NOTE:** No quality adjustment is allowed on this production.

**CONTRACT SEED PEAS** - Enter the result of the total dollar amount paid or payable from the seed company, or which should have been paid under the terms of the seed company contract for the quality and quantity of the seed peas delivered, divided by the base contract price per pound to five places (document price per pound in the narrative). The base contract price must agree with the acreage report.

**NOTE:** No quality adjustment is allowed on this production.

If contract seed peas have no market value (rejected for low germination), enter zero ("0") pounds and explain in the Narrative.

**DRY PEAS** -Enter the gross production in whole pounds, before deductions for moisture, dockage, and foreign material, for production:

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

NOTE: For farm stored production, calculate the pounds of production as follows: Column "H" times Column " $M_1$ " (actual test weight). rounded to the nearest whole pound.

**NOTE:** For mycotoxin-infected peas, enter ALL production even if it has no market value.

J. Shell/Sugar Factor: MAKE NO ENTRY.

#### K<sub>1</sub> **FM%:**

#### **GREEN PEAS** - MAKE NO ENTRY.

**DRY PEAS** - Enter the dockage/foreign material which the buyer deducted or could deduct from the gross production.

**NOTE:** Dockage as defined in the current United States Standards for Whole Dry Peas, Split Peas, and Lentils (U.S. Standards) is allowed provided that the dockage is due to insurable cause. In addition, foreign material in dockage-free peas is allowed.

**EXAMPLE:** If the Commodity Certificate from the Federal Grain Inspection Service shows 4.5% "Total Dockage" listed under "Dockage" and .4% "Foreign Material" listed under "Defects and Foreign Material," the result of adding the two percentages together would be 4.9%. ".951" would be entered in item K<sub>2</sub>. NO other percentages listed under "Defects and Foreign Material" on the Commodity Certificate will be considered as part of the "**dockage entry**" in item K<sub>1</sub>.

K<sub>2</sub> **Factor:** For dockage (as defined above), enter the three place factor determined by subtracting the percent of dockage/FM from 1.000.

**Example:** For 4 percent, enter ".960." Subtract the entry in  $K_1$  from 100 and divide by 100.

 $L_1 - L_2$  MAKE NO ENTRY.

#### M<sub>1</sub> **Test Wt.:**

**GREEN PEAS** - MAKE NO ENTRY.

**DRY PEAS** - Enter test weight (ONLY when structure measurements are entered) in whole pounds (or pounds to tenths) IF so instructed by the insurance provider). Refer to the LAM for instructions on determining test weight.

#### M<sub>2</sub> Factor:

**GREEN PEAS** - MAKE NO ENTRY.

**DRY PEAS** - MAKE NO ENTRY.

**NOTE:** Do not enter a factor when there are bin measurements. The peas have been converted to actual pounds in column "I" above, therefore, no further adjustment is necessary. Column "H" instructions require bushels to tenths.

#### N. Adjusted Production:

GREEN PEAS - Enter figure from Column "I".

**DRY PEAS** - Result of multiplying column I by column " $K_2$ "(when a factor has been entered in  $K_2$ ), round to whole pounds.

**NOTE:** The test weight factor is not used in this step. The production was previously converted to the actual whole pounds in Column "I" (refer to Column "I c").

O. **Production Not to Count:** Net production NOT to count, in whole pounds, WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., other units or uninsured acreage) in the same storage structure (if the storage entries include such production).

THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN THE TOTAL BIN CONTENTS (type of peas in bin, depth, etc.) AND ANY "PRODUCTION NOT TO COUNT" IN THE NARRATIVE.

Make no entry if only the depth for production to count has been entered in column D, and the depth for production not to count has been entered in the narrative. See example in the LAM.

- P. **Production:** Result of subtracting the entry in Column "O" from Column "N", round to whole pounds.
- $Q_1$  Value:

**GREEN PEAS, CONTRACT SEED PEAS, AND AUSTRIAN WINTER PEAS** - MAKE NO ENTRY.

See the Dry Pea Crop Insurance Policy and section 3 E of this handbook for quality adjustment eligibility requirements.

DISREGARD BASE CONTRACT PRICES. (For FIRE damage, refer to the LAM.)

#### **DRY PEAS** (except contract seed peas and Austrian Winter Peas):

- a. Enter the value price per pound (to five decimal places) of the damaged production.
- b. For production:
  - (1) <u>Sold or otherwise disposed of</u>; enter the value per pound of the damaged production.
  - (2) <u>Stored on farm</u>; enter the value price per pound of the damaged production on the date the loss is adjusted. If a higher price is available at a market within a reasonable distance outside the local market area, this price is used, and transportation costs in excess of transportation costs to the local market are deducted from such price.
  - (3) <u>Commercially stored</u>; enter the value per pound of the damaged production on the date the loss is adjusted (final inspection).
  - (4) <u>Fed to livestock</u>; if acceptable weight records are available showing the necessary quality adjustment information or if a sample for grading is available, enter the value per pound of the damaged production on the date the loss is adjusted (final inspection).

If the damaged production has no value, enter "0" and explain it in the narrative.

**NOTE:** Identify, in the narrative, the reasons for quality adjustment and any other factor(s) that affected the bid price for the damaged dry peas even though such factors may not have qualified the dry peas for quality adjustment. Specify whether or not the factors were allowed in establishing the value.

## Q<sub>2</sub> Local Market Value:

**DRY PEAS (except contract seed peas and Austrian Winter Peas)** - If an entry is in item Q<sub>1</sub>, enter the LOCAL MARKET PRICE for U.S. No. 1 dry peas/lentils of the same type (on the earlier of the date the production was sold or final inspection).

**GREEN PEAS, CONTRACT SEED PEAS, AND AUSTRIAN WINTER PEAS** - MAKE NO ENTRY.

## R. **Quality Factor:**

**DRY PEAS (except contract seed peas and Austrian Winter Peas) -** Enter the result of dividing the value per pound of the damaged production  $(Q_1)$  by the local market price  $(Q_2)$ , rounded to three decimal places.

**GREEN PEAS HARVESTED AS DRY PEAS (if consent has been given to harvest as dry peas)** - Enter a factor of 1.667 for shell types, and 3.000 for pod types to determine the green pea equivalent. No adjustment for quality deficiencies will be allowed for such production.

**GREEN PEAS, CONTRACT SEED PEAS, AND AUSTRIAN WINTER PEAS** - MAKE NO ENTRY.

S. **Production to Count:** Enter result from multiplying Column "P" times Column "R" **in whole pounds.** 

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

## 22. Section II Total:

## **PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Total of Column "S," in whole pounds.

#### 23. Section I Total:

**PRELIMINARY:** MAKE NO ENTRY.

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

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## 24. Unit Total:

## **PRELIMINARY:** MAKE NO ENTRY.

FINAL: Total of 22 and 23, in whole pounds.

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

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

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

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

27. Page Numbers:

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

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

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25 Adju 1st Inspe		ure	1		STER XX			Date	: 1/DD/Y)		nspection	ignature		I. M.	INSU	RED		Date MM/DD/Y	///		
2nd Insp			1.5.1 					ivily			Inspection									27 Page	
Final Ins			L. N	I. ADJU	ISTER X	xxxx		MN	1/DD/Y)		l Inspectior			I. M.	INSU	RED		MM/DD/Y	(YY	1	of 1

									PR	ODUCTIO	ON WOR	KSHEE	Г							
1 C	rop/Code #	ŧ	2 Unit #	3 Leg	al Descript	ion			(For l	llustratio	n Purpo	oses Only	V)	8 Na	me of Insu	red				
Gr	een Peas		00100		SW1-96	N-30W					•						I. M. Insur			
	0064)							7 Com	ipany		Any Comp	bany		9 Cla	aim #			11 Cr	rop Year	
	of Damage		JUN 10					Age	ncy		Any Age	псу				XXXXXX			YYY	Y
	of Damag		HAIL												olicy #				<mark>X-XXXX</mark>	
6 Prima	ry Cause %	6	100											14 D	ate(s)	1st	2nd		Fir	al
12 Add	itional Uni	ts												Notic	e of Loss	MM/DE	D/YYYY		N	M/DD/YYYY
	Prod. Per A													15 C	ompanion	Policy(s)				
		CREA	GE APP	PRAISE	D, PROD	UCTIO	N AND	ADJUS	TMEN	TS										
ACTU	ARIAL										POTENI	TAL YIEL	D						STAGE G	UARANTEE
А	В		С	D	I	Е	F	G	Н	Ι	J	$-\frac{K_1}{K_2}$	- L		М	Ν	0		Р	Q
Field	Prelim		Final	Interes	tor			Туре		Intended or	Appraised	Moisture %	Shell a		+Uninsur	ed Adjus	ted Total		Per	Total
ID	Acres		Acres	Shar	D 1	sk Pr	ractice	Class Variety	Stage	Final Use	Potential	Factor	- Qual	~	Cause	Potent	tial Cour		Acre	(C x P)
MM/DD	-			-				-				1 detoi	Fact	JI			(C x l	N)		
A	E25.0	)	24.2	.66	7 A	01 (	002	611	UB	Bypassed	0					0	0		4535	109,747
В	E25.0	)	20.0	.66	7 A	01 (	002	611	UH	Plowed	178				1000	117	8 23,56	60	4535	90,700
MM/DD C			56.0	.66	7 A	01 (	002	611	Н	Н									4535	253,960
	16 TOTA	L	<mark>100.2</mark>													17 TOTA	ALS 23.56	60		454,407
NARR	ATIVE (I	If more	space is	needed,	attach a S	Special R	eport)	See a	attache	d aerial phot	o for field	ID's. Sect	ion I I , Lin	e1\$6	10.10 (Va	lue of Prod	d.) ÷ \$.06321	(Cont	ract Price)	= 9652 lbs.
Line 2 -	\$550.00	÷ \$.05	250 = <mark>10</mark>	476 lbs	. Field A	bypassed	d due to	hail da	mage. A	creage dete	rmined wit	h wheel me	asuremen	ts, see	attached	d map. <mark>Uni</mark>	insured cause	es for	Field B (10	000 lbs.) -
l ncorre	ect chemi	cal trea	atment.																	
	ON II - H			PRODU	CTION															
18 Date	Harvest C	-			19 Is	damage si			ns in the	area?	20	Assignment		· ·					ight to Inder	
		I/DD/Y	YYY		~~~~~		es X					Yes		lo X			Ye	es	No >	
	UREME	NTS			GROSS	S PROD	UCTIO	N	AL	JUSTMEN			PRODU	CTIO	N					
$-\frac{A_1}{\overline{A}_2}$	В	С	D	Е	F	G	Н	Ι	J	$\frac{K_1}{K_2}$	L <sub>1</sub> L <sub>2</sub>	$\frac{M_1}{M_2}$	Ν		0	Р	$\frac{Q_1}{Q_2}$		R	S
Share	Length				Net	Conver	Gross	Bu., T	on She	ell/ FM%	Moisture 9	6 Test	A dimension	,			Value			Production
	or	Width	Depth	Deduc-	Cubic	-sion	Prod.	Lbs.				<sup>o</sup> WT	Adjusted Productio	110		Production	• aldc		ality Factor	to Count
Field ID	Diameter		1	tion	Feet	Factor	(FxG)	CWI	F Fac		Factor	Factor	(Horl)xK2xL2xN		Count	(N - O)	Mkt. Price	((	Q1 ÷ Q2)	(P x R)
ID		Acme F	levator						_					_				_		
	A		Anv State					965	2				9652			9652				9652
		Acme E	Elevator Any State					1047	6				10476			10476				10476
I certify t					of my know	ledge, to be	true and c	complete a	nd that it y	vill be used to de	termine my lo	ss, if any, to m	y insured cro	p. I und	lerstand that	this	22	Sectio	on II Total	20,128
										ind that this crop									ion I Total	23,560
					.C. § 1506, 3					ult in the sanctio ral statutes.	is outlined in	my poncy and	aummistrativ	e, civil,	and crimina	<b>11</b>			Unit Total	43,688
25 Adju	ster's Sign	ature			0	Code #		Date	e	26 Inst	red's Signati	ıre					Date			
1st Insp	ection		L.	M. Adj	uster XXX	XXX		MM	1/DD/Y	YY 1st Insp	ection		L.M.	Insure	d		MM/DD/YY	ΥY		
2nd Insp	ection									2nd Insp	ection								27 Page	
Final Ins	nection		1	M Adi	uctor VV			N/N/	1/DD/V	VV Final In	spection			Incuro	d			VV	1	of 1

NOTES
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# **TABLE A - MINIMUM SAMPLE REQUIREMENTS FOR REPRESENTATIVESAMPLES:**

ACRES IN FIELD	MINIMUM NUMBER OF SAMPLES
0.1 - 10.0	3
10.1 - 40.0	4
Add one additional sample for each additional 40.0 subfield.	) acres (or fraction thereof) in the field or

# TABLE B - ROW LENGTH SAMPLE REQUIREMENTS AND SQUARE-FOOTFACTORS

ROW WIDTH, INCHES	LENGTH OF ROW, FEET TO TENTH	SQUARE FOOT FACTOR
(Broadcast)	3.0 x 3.0	9
6	10.0	5
7	10.3	6
8	10.5	7
9	10.7	8
10	10.8	9
12	10.0	10
14	10.3	12
15	10.5	14
18	10.7	16

# TABLE C - PEAS OR PODS PER PLANT FACTOR / YIELD FACTOR TABLE

DRY PEAS - VARIETAL GROUP	Peas Per Plant Factor	Yield Factor
Smooth Green		
Columbian	20	.052
Alaska 81	20	.052
Improved Campbells Scotch	20	.052
B 160	20	.052
All other smooth green varieties	28	.096
Smooth Yellow		
Latah	18	.058
Umatilla	20	.053
All other smooth-yellow varieties	28	.096
Contract Seed	28	.096
Austrian Winter Peas		
Granger and All Other Varieties	25	.072
Fenn, Glacier, Melrose, Common	30	.086
	Pea Per	Yield
LENTIL VARIETIES	<b>Plant Factor</b>	<b>Factor</b>
Chilean	40	.210
Brewer	40	.174
Eston	40	.316
Laird	40	.145
Palouse	29	.149
Emerald	42	.197
Spanish Brown	60	.274
Crimson	60	.274
Other Lentil Varieties	22	.183
CDEEN DEAC VADIETIES	Peas Per	
<u>GREEN PEAS VARIETIES</u>	<b>Plant Factor</b>	<b><u>Yield Factor</u></b>
Shell Type:		
Alaska	28	.110
Small-Sieve Alaska	40	.157
Allsweet and Others	18	.060
	Pods Per	
Pod Type:	Plant Factor	<u>Yield Factor</u>
Sugar Snaps and Others	9	.016

# TABLE C - PEAS OR PODS PER PLANT FACTOR / YIELD FACTOR TABLE (Continued)

NOTE: For GREEN PEAS, when notice of intent to harvest as dry peas has been given and the acreage remains unharvested, appraise on a dry pea basis. The yield factors for such acreage will be as follows:		
	Peas Per	
Shell Type	<b>Plant Factor</b>	<b><u>Yield Factor</u></b>
Alaska	28	.052
Small-Sieve Alaska	40	.080
Allsweet and Other	18	.080
Pod Type: Sugar Snaps and Others	<b>Pods Per</b> <u>Plant Factor</u> 9	<u>Yield Factor</u> .080

# **EXHIBIT 1**

# **DETERMINING DOCKAGE/FOREIGN MATERIAL FOR DRY PEAS** (INCLUDING LENTILS)

# A. EXAMPLE OF GRADE CERTIFICATE

U.S. DEPAR	RTMENT OF AGR	ICULTURE		СОРҮ
FEDERAL G	RAIN INSPECTIO	N SERVICE		NOT NEGOTIABLE
COMN	<b>IODITY CERTIF</b>	ICATE		A-07038
	ED SAMPLE INS			
DATE OF ISSUANCE	ISSUED AT		LEVEL OF IN	SPECTION
				ODICINAL
MM/DD/YYYY COMMODITY	ANYTOWN,	ANYSTATE QUANTITY IN SA	MDLE	ORIGINAL
COMMODITI		QUANTITI IN SA	MIFLE	
LENTILS			3 ½ POUN	NDS
IDENTIFICATION OF SAMPLE		SAMPLE SUBMIT	TED BY	
		ABC PEA COMPA		
		ANYTOWN, ANY	STATE	
		LOCATION: C		(123) 456-7890
"DOCKAGE"				
Sieve Size			11/64	
Small Size Splits			3.5 1.1	
Other Material			0.2	
Total Dockage			4.8	
"DEFECTS AND FOREIO	GN MATERIAL"			
Weevil Damaged			0.3	
Pin Hole				
Heat Damaged			0.3	
Damaged Contrasting Classes			0.3	
Bleached			2.7	
Splits				
Shriveled Cracked Seed Coats			<sup>1</sup> / <sub>2</sub> EX 0.0	
Foreign Material			<sup>92</sup> EX 0.0 <b>0.4</b>	
Total Defects and Foreign Mat	terial		3.7	
<u>Computed</u> Total Dockage, Det			8.3	
<u>REMARKS:</u>				
END OF RESULTS				LAB NUMBER 43763
RESULTS OF THE ABOVE INSPECT	ION APPLY ONLY TO T	HE QUANTITY OF SA		
COMMODITY FROM WHICH THE S	SAMPLE MAY HAVE BEE	N TAKEN.		
I CERTIFY THAT THE SERVICES SPE PERFORMED WITH THE RESULTS ST		INSPECTOR		
TERIORIMED WITH THE RESULTS ST				CTOD
			I.M. INSPE	CTOR

# **EXHIBIT 1**

# DETERMINING DOCKAGE/FOREIGN MATERIAL FOR DRY PEAS, INCLUDING LENTILS (Continued)

# B. <u>DOCKAGE</u>.

- (1) Dockage must be due to an insurable cause; otherwise, it cannot be deducted.
- (2) Dockage as defined in the U. S. Standards for Whole Dry Peas, Split Peas and Lentils (U. S. Standards for Dry Peas or Lentils): Small underdeveloped dry peas or lentils, pieces of dry peas or lentils, and matter other than dry peas or lentils which can be removed readily by the use of an approved device in accordance with Federal Grain Inspection Service procedures.

# C. <u>FOREIGN MATERIAL</u>

Foreign material in dockage-free dry peas or lentils as defined in the U.S. Standards: All matter other than dry peas and including detached seedcoats.

# D. <u>DEFECTIVE PEAS AND LENTILS</u>

**Defective peas**, as defined in the U.S. Standards for Whole Dry Peas in the U.S. Standards as follows: The categories pf the defective dry peas shall be weevil-damaged peas, heat-damaged peas, damaged peas, other classes, bleached peas, split peas, shriveled peas, and peas with cracked seedcoats.

**Defective lentils** (total), as define in the U.S. Standards for Lentils is defined as follows: The categories of the defective lentils shall be weevil-damaged lentils, heat-damaged lentils, damaged lentils, and split lentils.

# E. <u>DOCKAGE ENTRY</u>

The dockage entry for item  $K_1$  on the Production Worksheet is determined by adding the percentage of foreign material to the total dockage percentage shown on the grade certificate.

The sample grade certificate on the previous page shows two blocks of information in the body of the certificate:

# **EXHIBIT 1**

# DETERMINING DOCKAGE/FOREIGN MATERIAL FOR DRY PEAS, INCLUDING LENTILS (Continued)

Sieve Size Small Size Splits Other Material <b>Total Dockage</b> / <u>1</u>	11/64 3.5 1.1 0.2 <b>4.5</b>	Only the percent of <b>total dockage</b> percent plus the percent of <b>foreign</b> <b>material</b> is used to determine the FM factor (item $K_2$ ) on the production worksheet (unless otherwise specified in the Special Provisions).
DEFECTS AND FOREIGN MATERIAL	L''	
Weevil Damaged Pin Hole Heat Damaged	0.3	EXAMPLE: Total Deckage (1 (4 5) plus Foreign
Damaged Contrasting Classes	0.3	<b>Total Dockage</b> $/\underline{1}$ (4.5) plus <b>Foreign</b> <b>Material</b> $/\underline{2}$ (0.4) equals 4.9%. The entry in item K <sub>2</sub> of the Production Worksheet
Bleached Splits Shriveled	2.7	will be ".951" as shown below.
Cracked Seed Coats	1.2/EX 0.0	
Foreign Material / <u>2</u>	0.4	The defects (due to insurable causes) items listed under "Defects and Foreign Material" are only used to determine th
Total Defects and Foreign Material	3.7	U.S. Grade of Peas or Lentils in accordance with standards listed in the
Computed Total Dockage,		U.S. Standards for Dry Peas and Lentils
Defects and Foreign Material	<mark>8.3</mark>	(unless otherwise specified in the Speci Provisions).

NOTE: Only "Defects" (as determined by a grader licensed to grade dry peas or lentils) verified to be due to insurable causes of loss that occur within the insurance period may be considered when determining if production is eligible for quality adjustment (grades U.S. No. 2 or worse). If uninsured causes are suspected, refer to the LAM.