

United States  
Department of  
Agriculture



Federal Crop  
Insurance  
Corporation



Product  
Development  
Division

# **FRESH MARKET TOMATO (GUARANTEED PRODUCTION PLAN) LOSS ADJUSTMENT STANDARDS HANDBOOK**

FCIC-25190 (03-2000)

**2000 and Succeeding Crop Years**



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

<b>FEDERAL CROP INSURANCE HANDBOOK</b>		<b>NUMBER: 25190</b>
<b>SUBJECT:</b>  <b>FRESH MARKET TOMATO (GUARANTEED PRODUCTION PLAN) LOSS ADJUSTMENT STANDARDS HANDBOOK 2000 AND SUCCEEDING CROP YEARS</b>	<b>DATE: MARCH 30, 2000</b>	
	<b>OPI: Product Development Division</b>	
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**THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2000 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR 2000 AND SUCCEEDING CROP YEARS, ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.**

**SUMMARY OF CHANGES/CONTROL CHART**

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

Changes:

1. The Fresh Market Tomato GPP handbook has been revised to agreed upon format changes.
2. In section 9B, instruction and references for gleaned acreage and production not to count.
3. Section 10, Reference Material, added Exhibit 2 - Planting Record Plat Map example.
4. The uninsured column has been updated to be used as a multi purpose column when appraised production qualifies for a stage adjustment amount and/or uninsured cause appraisal.

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

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

Control Chart For: Fresh Market Tomato GPP Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	Entire Handbook					
Current Index	1-2	1-2	1-38	39-41	03-2000	FCIC-25190

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

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# **1. INTRODUCTION**

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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**

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This handbook remains in effect until superseded by reissuance of **either** the entire handbook **or** selected portions (through slipsheets or bulletins).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

## **A. DISTRIBUTION**

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

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

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

## **B. TERMS, ABBREVIATIONS, AND DEFINITIONS**

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

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

**Direct Marketing** Sale of the insured crop directly to consumers, without the intervention of an intermediary such as a wholesaler, retailer, packer, processor, shipper or buyer. Examples of direct marketing include selling through an on-farm or roadside stand, farmer's market, and permitting the general public to enter the field for the purpose of picking all or a portion of the crop.

<b>First Fruit Set</b>	The date when 30 percent of the plants on the unit have produced fruit that has reached a minimum size of one inch in diameter.
<b>Mature Green Tomato</b>	A tomato that: <ul style="list-style-type: none"> <li>(a) Has a heightened gloss due to a waxy skin that cannot be torn by scraping.</li> <li>(b) Has a well-formed jelly-like substance in the locules;</li> <li>(c) Has seeds that are sufficiently hard so they are pushed aside and not cut by a sharp knife in slicing; and</li> <li>(d) Shows no red color.</li> </ul>
<b>Planting</b>	Transplanting the tomato plants into the field.
<b>Plant Stand</b>	The number of live plants per acre before any damage occurs.
<b>Ripe Tomato</b>	A tomato that meets the definition of a mature green tomato, except the tomato shows some red color and can still be packed for fresh market under the agreement or contract with the packer.

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

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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 tomatoes in the county, in which the insured has a share, for which a premium rate is provided by the actuarial documents:
  - (a) That are transplanted tomatoes that have been planted for harvest as fresh market tomatoes;
  - (b) That are planted within the spring or fall planting periods, as applicable, specified in the Special Provisions;
  - (c) That, on or before the acreage reporting date, are subject to any agreement in writing (packing contract) executed between the insured and a packer, whereby the packer agrees to accept and pack the production specified in the agreement, unless the insured controls a packing facility or an exception exists in the Special Provisions; and



- (d) That are not (unless allowed by the Special Provisions):
  - 1 Grown for direct marketing;
  - 2 Interplanted with another crop;
  - 3 Planted into an established grass or legume; or
  - 4 Cherry, roma, or plum type tomatoes.
- (2) Fresh Market Tomato acreage is not insurable:
  - (a) If grown by any person who had not previously:
    - 1 Grown fresh market tomatoes for commercial sales; or
    - 2 Participated in the management of a fresh market tomato farming operation, in at least one of the three previous years.
  - (b) That does not meet the rotation requirements contained in the Special Provisions;
  - (c) On which tomatoes, peppers, eggplants, or tobacco have been grown within the previous two years unless the soil was fumigated or nematicide was applied before planting the tomatoes, except that this limitation does not apply to a first planting in Pennsylvania or if otherwise specified in the Special Provisions; or
- (3) In lieu of the provisions of section 9 of the Basic Provisions, that prohibit insurance from attaching if a crop has not been planted and harvested in at least one of the three previous calendar years, we will insure newly cleared land or former pasture land planted to fresh market tomatoes.
- (4) Any damage or loss of production that occurs or becomes evident after the tomatoes have been harvested will not be covered even if an insured cause of damage contributed to the loss.
- (5) Any acreage of the insured crop damaged before the final planting date, to the extent that the majority of growers in the area would normally not further care for the crop, must be replanted unless the insurance provider agrees that replanting is not practical. Unavailability of plants will not be considered a valid reason for failure to replant. Refer to the LAM for replanting provision issues. Refer to section 4 of this handbook for replanting payment procedures.

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

- (1) Optional units.
- (2) Written Agreements.
- (3) Hail and Fire Exclusion provisions (also not applicable to limited coverage).

- (4) High Risk Land Exclusions.
- (5) Replanting Payments.

### **C. UNIT DIVISION**

Refer to the insurance contract for unit provisions. **NOTE:** Unless limited by the Crop or Special Provisions, a basic unit, as defined in the Basic and Crop Provisions, may be divided into optional units if, for each optional unit, all the conditions stated in the applicable provisions are met.

## **4. REPLANTING PAYMENT PROCEDURES**

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### **A. GENERAL INFORMATION**

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

### **B. QUALIFICATIONS FOR REPLANTING PAYMENT**

To qualify for replanting payment, the:

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

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

## C. MAXIMUM REPLANTING PAYMENT

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

- (1) The insured's actual replanting cost; or
- (2) Seventy (70) cartons multiplied by the insured's price election, multiplied by the insured's share for all insured tomatoes except cherry, roma, or plum types; and
- (3) As specified in the Special Provisions for cherry, roma, or plum types.

### EXAMPLE 1

Owner/operator (100 percent share).

30 acres replanted.

Insured's actual cost to replant = \$360.00.

Allowed by policy - 70 Cartons x \$5.00 (price election) = \$350.00.

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

Enter \$350.00 in the Section I "Adjusted Potential" column of the claim form.

### EXAMPLE 2

Landlord/tenant on 50/50 share.

30 acres replanted.

Insured's actual cost to replant = \$180.00.

Allowed by policy - 70 cartons X \$5.00 (price election) = \$350.00 x 50% share = \$175.00

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

Enter \$175.00 in the Section I "Adjusted Potential" column of the claim form.

**NOTE:** Enter \$175.00 in Section I, "Adjusted Potential" column of the claim form if share has been applied or \$350.00 if share has yet to be applied. (Follow individual insurance provider guidelines). Indicate in the Narrative if adjusted potential has/has not been reduced for share on the claim form according to individual insurance provider guidelines.

## D. REPLANTING PAYMENT INSPECTIONS

Replanting payment inspections are to be prepared as final inspections on the claim form only when qualifying for a replant payment. Non-qualifying replanting payment inspections (**unless the claim is withdrawn by the insured**) are to be handled as preliminary inspections. If qualified for a replant payment, a Certification Form may be prepared on the initial farm visit. Refer to the LAM.

## **E. IMPRACTICAL TO REPLANT**

Where it is impractical to replant and stand reduction is evident as a result of an insured cause of loss, the insured may opt to take an indemnity payment based on the stage at time of damage or take the remaining “undamaged” tomatoes to harvest. In the latter case, the area encompassing the damaged, destroyed, or missing plants can be released for “another use,” and be planted (interplanted) to other (non-tomato) plants. The acreage released (determined by the percent of stand lost) is to be recorded on a separate line on the claim form, documenting the tomato stage in which the damage occurred. Any appraisal on such released acreage would be added to any harvested production from the harvested acreage on the unit to obtain the unit production to count. The final claim is to be completed upon final disposition of the crop on the unit.

**NOTE:** When the crop is damaged to the extent that the majority of growers in the area would no longer care for the crop, insurance on that acreage is considered to have ceased. Any indemnity will then be based on the stage the tomatoes had achieved when the damage occurred. The adjuster is cautioned to be certain there is sufficient potential in a damaged tomato crop to warrant further care, BEFORE it is allowed to progress to the next stage guarantee.

## **5. FRESH MARKET TOMATO APPRAISALS**

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### **A. GENERAL INFORMATION**

Potential production will be appraised in accordance with procedures specified in this handbook and the LAM.

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

- (1) Determine the minimum number of required samples for a field or subfield by the field size, the average stage of growth, age (size) and general capabilities of the plants, and variability of potential production and plant damage within the field or subfield.
- (2) Split the field into subfields when:
  - (a) variable damage causes the crop potential to appear to be significantly different within the same field; or
  - (b) the insured wishes to destroy a portion of a field.
- (3) Each 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**

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). Apply the row width to determine the length of row required for the sample, as shown in section 5D.
- (2) Use the row width of 6 feet for row widths greater than six feet. The linear feet of beds per acre cannot be less than 7,260 feet regardless of the row width.

## **D. DETERMINING SAMPLE ROW LENGTH**

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

- (1) To determine the row length for 1/100 of an acre sample, when the row width is 6 feet:

**EXAMPLE:** 43,560 divided by 6 feet equals 7,260 linear feet of row per acre: this result divided by 100 equals 72.6 feet of row for a sample.

- (2) To determine the row length for 1/1000 of an acre sample, when the row width is 6 feet:

**EXAMPLE:** 43,560 square feet divided by 6 feet equals 7,260 linear feet of row per acre: this result divided by 1000 equals 7.26 or 7.3 feet of row for a sample.

## **E. TIMING OF APPRAISALS**

On acreage for which consent is being requested to replant or put the acreage to other use shall be delayed until the latest practical date which will allow the insured enough time to replant or put the acreage to other use. This will provide the best opportunity for the most equitable appraisal to be made both for the insured and the insurance provider. If the acreage is not being replanted or put to other use, delay the appraisal.

POST-HARVEST appraisals shall be made on all units of a policy with a probable loss. These appraisals should be made as close as possible to final harvest of the field and/or unit. This will allow for the most accurate appraisal of marketable tomatoes due to their rapid deterioration after maturity.

## **F. BACKGROUND INFORMATION**

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

- (4) Common tomato spacings are 15" or 1.25 ft; 18" or 1.50 ft. and 21" or 1.75 ft.
- (5) Unit of measure is in 25 pound cartons.

Example: Use 7.3' for 1/1000 acre.

Assume 18" spacing = 5 plants in sample.

25 marketable fruit/plant x 5 plants = 125 tomatoes in sample.

125 tomatoes x .3125 = 39.1 lbs in sample.

39.1 lbs/sample divided by 25 lbs./carton = 1.6 cartons.

1.6 x 1000 = 1600.0 cartons/acre.

## **G. DETERMINING PLANTS PER ACRE**

Square feet per acre divided by row width (in whole feet) divided by plant spacing (in feet to hundredths) equals plants per acre (single rows).

Example: 43,560 sq. ft. divided by 6 (6 foot row width) equals 7,260 linear feet of row per acre, divided by 1.50 (18-inch plant spacing) equals 4,840 plants per acre.

## **H. DETERMINING ACREAGE**

An acre is defined in the policy as 43,560 square feet of land when row widths do not exceed six feet, or if row widths exceed six feet, the land area on which at least 7,260 linear feet of rows are planted.

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

## **I. TOMATO STAGES OF GROWTH**

- (1) These instructions provide plant growth-stage information for use when appraising potential production during various stages of growth.
- (2) The growth stage determination is based on the length of time between specified events. Fields should be split into subfields to reflect distinctly different stages from different parts of the field.
- (3) For hail damage the stage of growth can be determined by counting the days from planting to the date of damage.

## **J. PROGRESSIVE AMOUNTS OF INSURANCE PER ACRE BY STAGE**

**For California:**

<b>Stage</b>	<b>Percent of Stage 3 (Final stage) production guarantee</b>	<b>Length of time</b>
1	50	From planting until first fruit set.
2	70	From first fruit set until harvested.
3	100	Harvested acreage.

**For all other states, except California:**

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

## **6. APPRAISAL METHODS**

### **A. GENERAL INSTRUCTIONS**

These instructions provide information on appraisal methods for:

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

## **B. PLANTING TO FRUIT SET METHOD**

- (1) This method is based on the number of surviving plants in a designated sample row length (use 1/100 of an acre). (Refer to section 5 for determination of sample row length).
- (2) Surviving plant counts are converted to a percent of potential remaining in the field by dividing the total number of surviving plants by the total number of original plants.
- (3) For replants, this percentage is used to determine if the acreage to be replanted has sustained a loss in excess of 50% of the plant stand. Otherwise, convert this percentage to cartons. Refer to appraisal worksheet for example, and section 5 for background information.

## **C. AFTER FRUIT SET METHOD**

- (1) This method is based on the number of mature green and ripe tomatoes remaining on acreage after harvest has ended or which the tomato plants would produce or would have produced by the end of the insurance period on acreage which has not been harvested the final time.
  - (a) For mature globe-type tomatoes with a classification size of 6 X 7 (2 8/32-inch minimum diameter globe-type tomato) or larger (and that would grade eighty-five percent or better U.S. No. 1) and immature globe-type tomatoes with a potential to grade eighty-five percent or better U.S. No. 1.
  - (b) Refer to the Special Provisions for cherry, roma, and plum tomato types criteria.
- (2) The average number of tomatoes for all samples is determined by dividing the total number of tomatoes by the number of sample plots.
- (3) The average number of tomatoes from samples multiplied by the average weight for one tomato (.3125 lbs. for globe-types) equals the average number of pounds per sample. The appropriate weight factor for cherry, roma, and plum tomatoes will be determined by using the field weight method (outlined in the NOTE below).

**NOTE:** Under some conditions the published weight factor (.3125) may not reflect the actual field weight found. If this is the case, document in the remarks section of the appraisal worksheet, the reason(s) perceived to be the cause and determine a new average tomato weight. Pick 100 consecutive marketable tomatoes and weigh this sample to the nearest tenth of a pound. Divide the total weight by 100 to obtain the new individual average tomato weight to be used, recorded to three decimal places. If this average does not appear to be representative of the field, subdivide the field and separately appraise each sub-field.

- (4) The average number of pounds for the samples divided by the number of pounds per carton (15 or 25 Lbs.) equals the average number of cartons in the sample.



**NOTE:** The average number of pounds per carton for cherry tomatoes will be 15 pounds, and 25 pounds for globe, plum and roma tomatoes.

- (5) The average number of cartons per sample multiplied by the acreage factor (1000 for 1/1000 acre or 100 for 1/100 acre) equals the average number of cartons of tomatoes per acre.

## **7. APPRAISAL DEVIATIONS AND MODIFICATIONS**

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### **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**

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### **A. GENERAL INFORMATION**

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

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

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

### **APPRAISAL WORKSHEET INSTRUCTIONS FROM PLANTING TO FRUIT SET.**

Verify or make the following entries:

#### **Item**

#### **No.      Information Required**

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

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

1.      **Insured's Name:** Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2.      **Policy No.:** Insured's assigned policy number.
3.      **Unit No.:** Five digit unit number from the Summary of Coverage after it is verified to be correct. (e.g., 00100).
4.      **Stage:** Production stage at time of damage (e.g. 1, 2, 3, or 4). Refer to section 5.
5.      **Fraction of An Ac.:** Use 1/100. Refer to section 5 for sample row length.
6.      **Crop:** "Fresh Tomatoes" (0086).
7.      **Crop Year:** Crop year, as defined in the policy, for which the claim has been filed.
8.      **Planting Period:** Planting period (e.g., Fall, Winter, or Spring). Refer to the Summary of Coverage for the planting date and the actuarial documents to determine the planting period.
9.      **Row Width:** Row width, rounded to nearest whole foot.
10.     **Plant Spacing:** Plant spacing within the row in whole inches (e.g., 9).
11.     **Field ID:** Field identification symbol.
12.     **Acres:** Number of determined acres, to tenths, in field or subfield being appraised.
13.     **Planting Date:** Planting date in month/day/year format. Refer to Summary of Coverage and planting record for the planting date.
14.     **Number of Surviving Plants/Sample Plot:** Number of surviving plants in sample plot.
15.     **Number of Original Plants/Sample Plot:** Number of original plants in sample plot.

16. **No. Surv.:** Total number of all plants surviving in all samples.
17. **No. Orig.:** Total number of original plants in all samples.
18. **%:** (Percent Remaining Stand) Result of dividing total surviving (item 16) by total original (item 17) (rounded to nearest whole percent). This entry must be less than 50 for the acreage to qualify for a replanting payment.
- 19 - 20. MAKE NO ENTRY.
21. **Factor:** Enter the production guarantee per acre in cartons to tenths from the insured's policy.
22. **Boxes/Cartons:** Result of multiplying remaining stand (item 18) by tomato factor (item 21). Round to cartons to tenths.
23. **Remarks:** Remarks pertinent to the appraisal, including "Qualified for replant" if acreage qualifies for replant payment.
24. **Insured Signature and Date:** Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the Appraisal Worksheet WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.
25. **Adjuster Signature, Code No., and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.

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

For Illustration Purposes Only

**PEPPER/FRESH TOMATOES  
APPRAISAL WORKSHEET (Planting to Fruit Set/Replant)**

<b>COMPANY:</b> Any Company			<b>1. INSURED'S NAME</b> I.M. Insured				<b>2. POLICY NO.</b> xxxxxxx				<b>3. UNIT NO.</b> 00100			<b>4. STAGE</b> 1		<b>5. FRACTION OF AN AC.</b> 1/100		
<b>CLAIM NO:</b> XXXXX			<b>6. CROP</b> Fresh Tomatoes (0086)				<b>7. CROP YEAR</b> YYYY				<b>8. PLANTING PERIOD</b> Fall			<b>9. ROW WIDTH</b> 6 Ft.		<b>10. PLANT SPACING</b> 9 inches		
FLD ID	ACRES	PLANTING DATE	14 NUMBER OF SURVIVING PLANTS/SAMPLE PLOT								16 NO. SURV.		%	PLANTS/ACRE	PLANTS SURV.	FACTOR	BOXES/(CARTONS)	
			15 NUMBER OF ORIGINAL PLANTS/SAMPLE PLOT								17 NO. ORIG.							
11	12	13	14	25	32	28	30	14	31	16	160	18	19	20	21	22		
1A	36.0	9/8/YYYY	14	48	49	49	48	48	49	16	÷ =	55	X	=	X	850.0 =	467.5	
			14							16	÷ =		X	=	X	=		
			14							16	÷ =		X	=	X	=		
			14							16	÷ =		X	=	X	=		
			14							16	÷ =		X	=	X	=		
			14							16	÷ =		X	=	X	=		
			14							16	÷ =		X	=	X	=		
			14							16	÷ =		X	=	X	=		
			14							16	÷ =		X	=	X	=		
<b>23. REMARKS</b>																		
<b>24. INSURED SIGNATURE</b> I.M. Insured						DATE MM-DD-YYYY			<b>25. ADJUSTER SIGNATURE</b> I.M. Adjuster						CODE NO. XXXXX		DATE MM-DD-YYYY	

## APPRAISAL WORKSHEET INSTRUCTIONS - TOMATO (AFTER FRUIT SET)

Verify or make the following entries:

### Item

### No.      Information Required

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

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

1. **Insured's Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy No.:** Insured's assigned policy number.
3. **Unit No.:** The five-digit unit number from the Summary of Coverage after it is verified to be correct. (e.g., 00100).
4. **Crop:** Fresh Tomatoes (0086).
5. **Crop Year:** Crop year, as defined in the policy, for which the claim has been filed.
6. **Planting Period:** Planting period (e.g. Fall, Winter, or Spring) from the Summary of Coverage.
7. **Row Width:** Row width to nearest foot.
8. **Field ID:** Field identification symbol.
9. **Acres:** Number of determined acres, to tenths, in field or subfield being appraised.
10. **Stage:** Production stage at time of damage. Refer to section 5.
11. **Fraction of An Acre:** Fraction of acre used to complete the appraisal (1/1000, or 1/100). Refer to section 5 for sample row length.
12. **Tomatoes in Each Sample:** Enter number of tomatoes with a classification size of 6 X 7 or larger mature (globe-type) green or ripe tomatoes (and that would grade eighty-five percent or better U.S. No. 1) if the acreage has been harvested the final time. If the acreage has not been harvested the final time, include the number of tomatoes which have the potential to be mature green or ripe with classification size of 6 X 7 or larger and grade eighty-five percent or better U.S. No. 1 by the end of the insurance period. Refer to the Special Provisions for cherry, roma, and plum tomato types criteria.

13. **Total No. Tomatoes All Samples:** Sum entries in number of tomatoes in each sample (item 12).
  14. **No. Sample Plots:** Total number of sample plots in item 12.
  15. **Avg. No. Tomatoes Sample:** Item 13 divided by item 14, to tenths.
  16. **Avg. Wgt 1 Tomato in Lbs.:** Enter ".3125" or a calculated average weight for globe-type tomatoes. For cherry, roma, and plum types the calculated average weight will be used. Refer to Section 6.
  17. **Average No. Lbs. Per Sample:** Item 15 multiplied by item 16, to tenths.
  18. **No. Lbs. Per Carton:** Enter "25" for globe, roma, and plum tomatoes and "15" for cherry tomatoes.
  19. **Avg. No. Cartons in Sample:** Item 17 divided by item 18, to thousandths.
  20. **Acreage Factor:** If entry in item 11 is 1/1000, enter "1000"; if entry in item 11 is 1/100, enter "100".
  21. **Avg. No. Cartons Per Acre:** Item 19 multiplied by item 20. Round to cartons to tenths.
  22. **Remarks:** Specify, whether final harvest has been completed on the acreage.
  23. **Insured Signature and Date:** Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the Appraisal Worksheet WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.
  24. **Adjuster Signature and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.
- Page Number:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

COMPANY: Any Company

CLAIM NUMBER:XXXXXX

For Illustration Purposes Only Fresh Tomatoes <b>APPRAISAL WORKSHEET</b> (After Fruit Set)					1. INSURED'S NAME I.M. Insured					2. POLICY NO. XXXXXXXX		3. UNIT NO. 00100					
					4. CROP Fr Tomatoes (0086)			5. CROP YEAR YYYY		6. PLANTING PERIOD Fall		7. ROW WIDTH 6 Feet					
FIELD ID	ACRE S	STAGE	FRACTION OF AN ACRE	TOMATOES IN EACH SAMPLE					TOTAL NO. TOMATOES ALL SAMPLES	NO. SAMPLE PLOTS	AVG. NO. TOMATOES SAMPLE	AVG. WGT. 1 TOMATO IN LBS.	AVERAGE NO. LBS. PER SAMPLE	NO. LBS. PER CARTON	AVG. NO. CARTONS IN SAMPLE	ACREAGE FACTOR	AVG. NO. CARTONS PER ACRE
8	9	10	11	12					13	14	15	16	17	18	19	20	21
1B	25.4	3	1/1000	41	32	27	38	52	190 ÷	5 =	38.0 x	.3125 =	11.9 ÷	25 =	0.476 x	1000 =	476.0
									÷	=	x	=	÷	=	x	=	
									÷	=	x	=	÷	=	x	=	
									÷	=	x	=	÷	=	x	=	
									÷	=	x	=	÷	=	x	=	
									÷	=	x	=	÷	=	x	=	
									÷	=	x	=	÷	=	x	=	

**22. REMARKS**  
Field 1B has not been harvested.

<b>23.</b>	INSURED SIGNATURE I. M. Adjuster	DATE MM-DD-YYYY	<b>24.</b> ADJUSTER SIGNATURE I.M. Insured XXXXX	DATE MM-DD-YYYY
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PAGE 1 OF 1

## **C. SUMMARY OF HARVESTED PRODUCTION WORKSHEET ENTRY COMPLETION INSTRUCTIONS**

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

**Verify or make the following entries:**

**Item  
No.**

**Information Required**

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

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

1. **Insured's Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Crop:** "Fresh Tomatoes" (0086).
3. **Crop Year:** Crop year, as defined in the policy, for which the claim has been filed.
4. **Policy Number:** Insured's assigned policy number.
5. **Planting Period:** Planting period (e.g., Fall or Spring). Refer to the Summary of Coverage for the planting date and the actuarial documents to determine the planting period.
6. **Unit Number:** Five-digit unit number from the Summary of Coverage after it is verified to correct. (e.g., 00100).
7. **Name, Address and Phone Number of Buyer/Packer:** Name, address, and telephone number of the buyer/packer of the production.

### **PART I - PRODUCTION**

8. **Sale Date:** Date the load was packed. Enter "UNPACKED" for unpacked mature green and ripe harvested production.



9. **Load Number:** Ticket number or other identification of the load, such as the number of the USDA certificate of inspection, if available. Attach a copy of the USDA certificate. For unpacked production, enter the lot number or other number identifying the production.
10. **No. of Boxes/Cartons/Crates:** Number of cartons to tenths in the load or lot. Circle any entry for cartons which, due to insurable causes, do not meet the standards as shown in the crop provisions. Refer to the Special Provisions for cherry, roma, and plum tomato types criteria.
- 11-14. Explain why any circled entries in column 10 are not to be counted as production.
15. **Total Boxes/Cartons/Crates:** Total cartons from column 10. Do not include circled entries.
16. MAKE NO ENTRY.

## **PART II - WEIGHTED VALUE**

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

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

For Illustration Purposes Only

### SUMMARY OF HARVESTED PRODUCTION

COMPANY NAME: Any Company

1. INSURED'S NAME

I.M. Insured

CLAIM NUMBER: XXXXXXXXX

2. CROP

Fresh Tomatoes (0086)

3. CROP YEAR

YYYY

4. POLICY NUMBER

XXXXXXXX

7. NAME, ADDRESS, AND PHONE NO. OF BUYER/PACKER

Tel (XXX) XXX-XXXX

Any Packing Co.

Box xx

Any Town, Any State

5. PLANTING PERIOD

Fall

6. UNIT NUMBER

00100

### PART I - PRODUCTION

SALE DATE	LOAD NUMBER	NO. OF BOXES/ CARTONS/CRATES	VALUE PER BOXES/ CARTONS/CRATES	ALLOWABLE COST	NET VALUE	TOTAL VALUE PER LOAD
8	9	10	11	12	13	14
12-11-YYYY	21642	185.0				
12-11-YYYY	21645	170.0				
12-11-YYYY	21647	150.0				
12-11-YYYY	22450	160.0				
12-18-YYYY	22690	170.0				
12-18-YYYY	23100	100.0				
12-20-YYYY	24250	90.0				
12-22-YYYY	24301	140.0				
12-24-YYYY	24330	150.0				
12-30-YYYY	24600	131.0				

15. TOTAL BOXES/CARTONS/CRATES

1,446.0

16. TOTAL (\$) ALL LOADS

### PART II - WEIGHTED VALUE

17. TOTAL (\$) ALL LOADS

18. TOTAL BOXES/CARTONS/CRATES

19. VALUE PER BOX/CARTON/CRATE

20. INSURED SIGNATURE

I.M. Insured

DATE

MM-DD-YYYY

21. ADJUSTER SIGNATURE

I.M. Adjuster XXXXX

DATE

MM-DD-YYYY

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

### **A. GENERAL INFORMATION**

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

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

Verify or make the following entries:

### **Item**

### **No. Information Required**

1. **Crop/Code #:** “Fresh Tomatoes” (0086).
2. **Unit #:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
3. **Legal Description:** Section, township, and range number or other legal description that identifies the location of the unit.
4. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., AUG 11).
5. **Cause of Damage:** Name of 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.”  
  
**NOTE:** Refer to the Basic Provisions and the crop provisions for this crop for information pertaining to insured and uninsured causes of loss.
6. **Primary Cause %:**  
  
**PRELIMINARY: MAKE NO ENTRY.**  
  
**REPLANT AND FINAL:** Percent of damage for the cause of damage listed in item 5 above that is determined to be the primary cause of damage, to the nearest whole percent. The primary cause of damage must exceed 50 percent (e.g., 51%). Enter an “X” for the major secondary cause of damage.
7. **Company/Agency:** Name of company and agency servicing the contract.
8. **Name of Insured:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
9. **Claim #:** Claim number as assigned by the insurance provider.
10. **Policy #:** Insured’s assigned policy number.
11. **Crop Year:** Crop year, as defined in the policy, for which the claim is filed.

12. **Additional Units:**

**PRELIMINARY AND REPLANT:** MAKE NO ENTRY.

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

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

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

**PRELIMINARY AND REPLANT:** MAKE NO ENTRY.

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

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

**PRELIMINARY:**

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

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

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

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

- b. In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril crop insurance contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter “NONE.”
- (1) If the other person has a multiple-peril crop insurance contract and it can be determined that the SAME insurance provider services it, enter the contract number. Handle these companion policies according to insurance provider instructions.
  - (2) If the OTHER person has a multiple-peril crop insurance contract and a DIFFERENT insurance provider or agent services it, enter the name of the insurance provider and/or agent (and contract number) if known.
  - (3) If unable to verify the existence of a companion contract, enter “Unknown” and contact the insurance provider for further instructions.

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

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

Make separate line entries for varying:

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

**Verify or make the following entries:**

**Item  
No.**

**Information Required**

- A. **Field ID:** The field identification symbol from a sketch map or an aerial photo. Refer to the Narrative. In the margin (or in a separate column), enter the date of inspection for the last line entry of each inspection.

**NOTE:** Where acreage is PARTLY replanted, omit the field ID symbol for the fields that have not been replanted and that have been consolidated into a single line entry.

- B. **Preliminary Acres:**

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

**REPLANT AND FINAL: MAKE NO ENTRY.**

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

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

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

**REPLANT:** Determine the total acres, to tenths, of replanted acreage (DO NOT ESTIMATE). Make a separate line entry for any PART of a field NOT replanted.

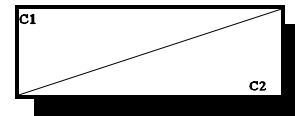
- a. Determine the planted acreage of any fields NOT replanted. Consolidate it into a single line entry UNLESS the usual reasons for separate line entries apply. Record the field identities (from a map or aerial photo) in the Narrative.
- b. ACCOUNT FOR ALL PLANTED ACREAGE IN THE UNIT.

**FINAL:** Determined acres to tenths.

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

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

- 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 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.**

**REPLANT:** Replant stage abbreviation as shown below.

<u>STAGE</u>	<u>EXPLANATION</u>
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“R” . . . . . Acreage replanted and qualifying for replanting payment.

“NR” . . . . . Acreage not replanted or not qualifying for a replanting payment.  
Enter “NR” if the combined stand appraisal and uninsured cause appraisal is 50% or greater.

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

<u>STAGE</u>	<u>EXPLANATION</u>
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“P” . . . . . Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the insurance provider, or from which production was sold by direct marketing if the insured failed to meet the requirements contained in the crop provisions.

“1”, “2”, “3”, or “4” . Stage as defined in the Crop Provisions. (Refer to section 5).

**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>
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“Replant” . . . . . Acreage replanted and qualifying for replanting payment  
“Not Replanted” . . . . Acreage not replanted or not qualifying for a replanting payment  
“To Cucumbers,”etc. Use made of the acreage  
“WOC” . . . . . Other use without consent  
“SU” . . . . . Solely uninsured



“ABA” . . . . . Abandoned without consent  
“H” . . . . . Harvested  
“UH” . . . . . Unharvested

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

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

**J. Appraised Potential:**

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

**PRELIMINARY AND FINAL:** Per-acre appraisal in cartons to tenths from the appraisal worksheet for the field or subfield. Refer to appraisal methods for additional instructions.

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

**M. +Uninsured Cause:**

**THIS COLUMN WILL BE UTILIZED AS A MULTI PURPOSE COLUMN WHEN APPRAISED PRODUCTION QUALIFIES FOR A STAGE ADJUSTMENT AMOUNT AND/OR UNINSURED CAUSE APPRAISAL.**

**FINAL:** Potential NOT Counted - Enter the difference between the applicable “first”, “second”, and final stage guarantee or the applicable “first”, “second”, “third”, and final stage guarantee (see crop provisions).

**NOTE:** When acreage does not qualify for the final stage guarantee, and the actual appraised production is in excess of the difference between the applicable “first”, “second”, and final stage guarantee or the applicable “first”, “second”, “third”, and final stage guarantee (see crop provisions), the per-acre potential production would be calculated as shown in the following example:

**EXAMPLE:** (All other states, except California)

Third stage guarantee	720.0 cartons
Final stage guarantee	800.0 cartons
Appraisal	476.0 cartons

800.0 cartons - 720.0 cartons = 80.0 cartons (difference)  
Appraisal of 476.0 cartons - 80.0 cartons (difference) = 396.0 cartons  
appraised production to count

**REPLANT: MAKE NO ENTRY.**

**PRELIMINARY AND FINAL: EXPLAIN IN THE NARRATIVE.**

- a. Hail and Fire exclusion NOT in effect.
- (1) Enter NOT LESS than the insured's production guarantee per acre for any "P" stage acreage.
- NOTE:** On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged SOLELY by uninsured causes separate from other production.
- (2) For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production per acre, in cartons to tenths, for any such acreage.
- b. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.
- c. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.

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

N. **Adjusted Potential:**

**REPLANT:** Enter the amount allowed per acre for replanting, rounded to cartons to tenths. (Refer to section 4 for replant calculations.)

**NOTE:** Show the calculation in the narrative.

**PRELIMINARY AND FINAL:** The result of item "J" plus or minus item "M", as applicable rounded in cartons to tenths.

- O. **Total to Count:** Column "C or C<sub>1</sub>" (**actual** acres) times Column "N," rounded to cartons to tenths.
- P. **Per Acre:** Enter the stage guarantee per acre from the insured's policy adjusted by the stage percentage, rounded to cartons to tenths. Refer to section 5 for the percent of coverage for each stage, and section 5 for an example of stage guarantee per acre calculation. Rounded to cartons to tenths.
- Q. **Total:** Column "C<sub>2</sub>" (**reported** acres; "C" if acreage is not under-reported) times Column "P", to whole cartons.

16. **Total Acres:**

**PRELIMINARY:** MAKE NO ENTRY.

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

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

17. **Totals:**

**PRELIMINARY:** MAKE NO ENTRY.

**REPLANT AND FINAL:** Total of Column "O" and total of Column "Q."

**NARRATIVE:**

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

- a. If no acreage is released on the unit, enter "No acreage released," adjuster's initials, and date.
- b. If notice of damage was given and "No Inspection" is necessary, enter the unit number(s), "No Inspection," date, and adjuster's initials. The insured's signature is not required.
- c. Explain any uninsured causes, unusual, or controversial cases.
- d. If there is an appraisal in Section I, 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 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, item “O,” and/or any production not included in Section II, item I or item B - E entries 9 (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).
- j. Explain a "NO" checked in item 19.
- k. Attach a Planting Record Plat Map (**EXHIBIT 2**) or aerial photograph to identify the total unit:
  - (1) If consent is or has been given to put part of the unit to another use or to replant;
  - (2) If uninsured causes are present; or
  - (3) For unusual or controversial cases.

**NOTE:** Indicate on the aerial 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, 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. Document the appraisal (plus appraisal for uninsured causes of loss, if applicable) for replanted acreage, and the calculations to show that the qualification for a replanting payment have been met. Refer to section 4.
- t. If any acreage to be replanted in the unit does not qualify for a replanting payment, enter Field No., “NOT QUAL FOR RP PAYMENT,” date of inspection, adjuster’s initials, and reason not qualified.

- u. Explain any "0" potential (tomato plants with no production or tomatoes with no market value).
- v. Explain the reason that any harvested production is unsold.
- w. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- x. Document any other pertinent information, including any data to support any factors used to calculate the production.

## **SECTION II - HARVESTED PRODUCTION**

### GENERAL INFORMATION:

- (1) Account for ALL HARVESTED PRODUCTION (for ALL ENTITIES sharing in the crop).
- (2) For production commercially stored, sold, etc., enter the name and address of storage facility or buyer, packinghouse, or processor as applicable in items B through E.
- (3) If additional lines are necessary, the data may be entered on a continuation sheet.  
USE SEPARATE LINES FOR:
  - (a) Different FIRST handlers (buyers, packing houses, or processors). The insured must have maintained satisfactory records of ALL production sold or stored. Verify any packing house or processor records.
  - (b) Separate storage facilities.
  - (c) Unmarketed production. Production un-marketed that grades eighty-five percent or better U.S. No. 1 with a classification size of 6 x 7 (2-8/32 inch minimum diameter) or larger for all types except for cherry, roma or plum types that grade in accordance with requirements specified in the Special Provisions.
  - (d) Direct marketed production.

**NOTE:** (In all localities) if the first handler was not a packer or processor, the production will be determined by the adjuster on the basis of available records.

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

- (e) Harvested fruit of any type that failed to meet the applicable grade (quality) requirements because of INSURED damage.

- (f) Varying shares; e.g., 50 percent and 75 percent shares on the same unit.
- (4) There will generally be no harvested production entries in items A through S for preliminary inspections.
- (5) Do not complete the claim until all production which can be sold is sold. Unsold production is production which is not and will not be sold, due to insurable causes.
- (6) If the insured cannot provide the number of cartons harvested by direct marketing, but can provide the total dollars received for that production, divide the dollar amount received by the respective price election for the type, to obtain the number of cartons to count.
- (7) There will be no “harvested production” entries for replant payments.

**Verify or make the following entries:**

**Item  
No.**

**Information Required**

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

**PRELIMINARY: MAKE NO ENTRY.**

**REPLANT AND FINAL:**

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

19. **Similar Damage:**

**PRELIMINARY: MAKE NO ENTRY.**

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

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

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

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

A2. **Field ID:** 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, indicate for each practice/type the corresponding Field ID (from Section I, item “A”).

B.-E. **Buyers, Packing House, or Processor:**

- a. For production stored or sold, enter the name and address of the buyer, packing house, or processor as applicable.
- b. For unpacked production enter “Unpacked”.
- c. For direct marketed production sold off insurable acreage, enter “Direct Marketed”.

F. - H. MAKE NO ENTRY.

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

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

**NOTE:** The insured is obligated to provide the number of cartons of “direct marketed” production harvested from insurable acreage. If the insured will not or cannot provide the number of cartons harvested from “direct marketed” acreage and you cannot determine the value or number of cartons for such production, not less than the production guarantee per acre must be assigned for the actual acres affected.

J. - M. MAKE NO ENTRY.

- N. **Adjusted Production:** Enter cartons from column “I”.
- O. **Prod. Not to Count:** Enter in cartons to tenths from harvested acreage damaged solely by uninsured causes. If production records are NOT available from acreage damaged solely by uninsured causes. MAKE NO ENTRY.
- THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN ANY "PRODUCTION NOT TO COUNT" IN THE NARRATIVE.
- P. **Production:** Result of subtracting the entry in Column “O” from Column “N,” in cartons to tenths.
- Q<sub>1</sub> - R. MAKE NO ENTRY.
- S. **Production to Count:** Production from column “P,” rounded to cartons to tenths.

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

22. **Section II Total:**

**PRELIMINARY AND REPLANT:** MAKE NO ENTRY.

**FINAL:** Total of Column “S,” in cartons to tenths.

23. **Section I Total:**

**PRELIMINARY AND REPLANT:** MAKE NO ENTRY.

**FINAL:** Enter figure from Section I, Column “O” total, in cartons to tenths.

24. **Unit Total:**

**PRELIMINARY AND REPLANT:** MAKE NO ENTRY.

**FINAL:** Total of 22 and 23, in whole cartons.

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

**NOTE:** Final indemnity inspections and final replanting payment inspections should be signed on bottom line.



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

**NOTE:** Final indemnity inspections and final replanting payment inspections should be signed on bottom line.

27. **Page Numbers:**

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

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

1 Crop/Code Fresh Tomatoes 0086	2 Unit 00100	3 Legal Description NW5-50N-20W
4 Date of Damage Oct 10	7 Company Any Company	
5 Cause of Damage HAIL	Agency Any Agency	
6 Primary Cause % 100		
12 Additional Units 00200		
13 Est. Prod Per Acre 975		

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

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

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

ACTUARIAL										POTENTIAL YIELD					STAGE GUARANTEE		
A	B	C	D	E	F	G	H	I	J	K <sub>1</sub>	K <sub>2</sub>	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor		Shell and/or Quality Factor	Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)
1A		36.0	1.000	A01	143	997	2	To Plow	467.5				(200.0)	267.5	9630.0	600.0	21,600
M/D																	
1B		25.4	1.000	A01	143	997	3	To Plow	476.0				(80.0)	396.0	10058.4	720.0	18,288
M/D																	
1C		10.0	1.000	A01	143	997	4	H								800.0	8,000
M/D																	
16 TOTAL		71.4												17 TOTALS	19,688.4		47,888

**NARRATIVE** (If more space is needed, attach a Special Report) Column M - Difference between stage guarantee and production guarantee.  
 99 cartons unpacked due to grade - insured cause of loss. Field inspection was done prior to harvest. Field 1A wheel measured. See attached special report for wheel report. Field 1B and 1C are permanent fields.

**SECTION II - HARVESTED PRODUCTION**

18 Date Harvest Completed MM/DD/YYYY	19 Is damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	20 Assignment of Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	21 Transfer of Right To Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
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MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION									
A <sub>1</sub>	B	C	D	E	F	G	H	I	J	K <sub>1</sub>	L <sub>1</sub>	M <sub>1</sub>	N	O	P	Q <sub>1</sub>	R	S
A <sub>2</sub>										K <sub>2</sub>	L <sub>2</sub>	M <sub>2</sub>				Q <sub>2</sub>		
Share Field ID	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	Ctn Bu. Ten Lbs. CWT	Shell/ Sugar Factor	FM % Factor	Moisture % Factor	Test WT Factor	Adjusted Production (Hor) <sub>1</sub> xJxK <sub>2</sub> xL <sub>2</sub> xM <sub>2</sub>	Prod. Not to Count	Production (N - O)	Value Mkt. Price	Quality Factor	Production to Count (P x R)
	Any Packer							1446.0					1446.0		1446.0			1446.0
	Any town, Any State																	
	UNPACKED							99.0					99.0		99.0			99.0

I certify the information provided above, to the best of my knowledge, to be true and complete and that it will be used to determine my loss, if any, to my insured 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 3730 and other federal statutes.

22 Section II Total	1545.0
23 Section I Total	19,688.4
24 Unit Total	21,233.4

25 Adjuster's Signature and Code Number		Date	26 Insured's Signature		Date
1st Inspection	I.M Adjuster XXXXX	MM/DD/YYYY	1st	I.M. Insured	MM/DD/YYYY
2nd Inspection	I.M Adjuster XXXXX	MM/DD/YYYY	2nd	I.M. Insured	MM/DD/YYYY
Final Inspection	I.M Adjuster XXXXX	MM/DD/YYYY	Final	I.M. Insured	MM/DD/YYYY

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

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

7 Company Any Company  
Agency Any Agency

8 Name of Insured I.M. Insured			
9 Claim Number XXXXXXXXXX		11 Crop Year YYYY	
10 Policy Number XXXXXXXX			
14 Date(s) Notice of	1st MMDDYYYY	2nd	Final MMDDYYYY
15 Companion Policy(s)			

**Example 1: (100% SHARE)**

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS																
ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K.1 K 2	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class	Stage	Intended or Final Use	Appraised Potential	Moisture Factor	Shell and/or Quality Factor	Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)
2A		30.0	1.000	A01	143	997	R	Replanted					70.0	2100.0	500.0	15,000
M/D 2B		32.2	1.000	A01	143	997	NR	Not Replanted							500.0	16,100
16 TOTAL		62.2											17 TOTALS		2100.0	31,100

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

Example above shows allowance when the actual cost is more than the maximum allowance

Percent of stand for field 2A is 29%. Actual cost of replant \$360.00 per acre.  
Maximum allowance \$350.00 per acre Actual cost used. Field wheel measured.

**EXAMPLE 2: (50% SHARE)**

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS																
ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K.1 K 2	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class	Stage	Intended or Final Use	Appraised Potential	Moisture Factor	Shell and/or Quality Factor	Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)
2A		30.0	.500	A01	143	997	R	Replanted					35.0	1050.0	500.0	15,000
M/D 2B		32.2	.500	A01	143	997	NR	Not Replanted							500.0	16,100
16 TOTAL		62.2											17 TOTALS		1050.00	31,100

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

Example above shows allowance when the actual cost is more than the maximum allowance when share is considered.

Percent of stand for field 2A is 29%. Actual cost of replant \$180.00 per acre  
Maximum allowance \$350.00 times .500 share equals \$175.00. Maximum allowance used. Field wheel measured.



## **10. REFERENCE MATERIAL**

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**TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS**

<b>ACRES IN FIELD OR SUBFIELD</b>	<b>MINIMUM NO. OF SAMPLES</b>
0.1-10.0	3
10.1-20.0	4

Add one additional sample for each additional 10.0 acres (or fraction thereof) in the field or subfield.

# EXHIBIT 1

## PLANTING RECORD

“FOR ILLUSTRATION PURPOSES ONLY”

Company Name

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

Planting Period: Fall X Winter \_\_\_\_ Spring \_\_\_\_

Policy XXXXXXXX

Farm Description			Insured Acres		Field ID	Share	Other Person	Date Planted	Tomato Only	
Section	TWP	Range	Whole	10ths					Staked	Ground
NW 1/4 5	50	20	36	0	1A	1.000		9/5	x	
NW 1/4 5	50	20	25	4	1B	1.000		9/10	x	
NE 1/4 5	50	20	10	0	1C	1.000		9/15	x	
NW 1/4 6	50	26	30	0	2A	.500	S.Jones	9/15	x	
NE 1/4 6	50	26	32	2	2B	.500	S.Jones	10/8	x	
NW 1/4 4	50	20	12	9	3A	.667	T. Hook	10/10	x	
NW 1/4 4	50	20	15	5	3B	.667	T. Hook	10/13	x	
<b>Remarks</b>										
<b>Signature</b> I.M. Insured							<b>Date</b> MM-DD-YYYY			

## EXHIBIT 2

### PLANTING RECORD PLAT MAP

"FOR ILLUSTRATION PURPOSES ONLY"

Page 1 of 1

Field Identification and Location Map For Planting Records

Planting Records: Tomatoes  X  Peppers      Crop Year  YYYY  Unit  00100   
 Planting Period Fall  X  Winter      Spring      County  Any County   
 Insured's Name  I M Insured  Policy Number  XXXXXXXX   
 Insured's Share  1.000  Name of Other Person Sharing  N/A   
 Legal Description: Section  5  Township  50  Range  20

	HYW 30								
	1A								
				HYW 35					
	1B								
	IRR	CANAL							
Field ID	Direct Seed	Trans-Planted	Stake	Ground	Planted Whole	Acres 10TH	DATE Begin	PLANTED END	
1A		X	X		36	0	9/05/YYYY	9/05/YYYY	
1B		X	X		25	4	9/10/YYYY	9/10/YYYY	
1C		X	X		10	0	9/15/YYYY	9/15/YYYY	
Date	MM/DD/YYYY	Signature of Insured		I M INSURED					