United States Department of Agriculture



Federal Crop Insurance Corporation



Product Development Division

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PROCESSING SWEET CORN LOSS ADJUSTMENT STANDARDS HANDBOOK

2000 and Succeeding Crop Years

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

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PROCESSING SWEET CORN LOSS ADJUSTMENT	OPI: Product Development D	ivision
STANDARDS HANDBOOK 2000 AND SUCCEEDING CROP YEARS	APPROVED: N.E. Was for Tim B. Wi Deputy Administrator, Research as	goner H nd Development

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:

- A. The Processing Sweet Corn Handbook has been converted to a "Standard" format.
- B. Added standard language for section 4, Replanting Procedures.
- C. Added language to section 9, Part II Harvested Production, item J, to explain how to convert husked or kernel weight to an unhusked ear weight.

Contr	Control Chart For: Processing Sweet Corn Loss Adjustment Standards Handbook												
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number							
Remove		FCIC-3	0480 and Rep	lace with FCI	C-25480								
Current Index	1-2	1-2	1-28	29	02-2000	FCIC-25480							

FEBRUARY 2000

PROCESSING SWEET CORN LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

(RESERVED)

PROCESSING SWEET CORN LOSS ADJUSTMENT HANDBOOK

TABLE OF CONTENTS

PAGE

1.	INT	RODUCTION	1
2.	SPI	ECIAL INSTRUCTIONS	1
	А. В.	DISTRIBUTION	
3.	INS	SURANCE CONTRACT INFORMATION	2
	A. B. C.	INSURABILITY INSURABLE ACREAGE GUIDELINES RELATIVE TO "BYPASSED" PROCESSING SWEET CORN	3
	D. E. F.	ACREAGE PRODUCTION IN EXCESS OF AMOUNT UNDER CONTRACT PROVISIONS NOT APPLICABLE TO CAT COVERAGE UNIT DIVISION	5 5
4.	RE	PLANTING PROCEDURES	6
5.	PR	OCESSING SWEET CORN APPRAISALS	6
	A. B. C. D. E.	GENERAL INFORMATION	6 6 7
6.	AP	PRAISAL METHODS	8
	A. B. C.	GENERAL INFORMATION	8
7.	AP	PRAISAL DEVIATIONS AND MODIFICATIONS	9
	А. В.	DEVIATIONS	

PROCESSING SWEET CORN LOSS ADJUSTMENT HANDBOOK

TABLE OF CONTENTS (Continued)

PAGE

8.		PRAISAL WORKSHEET ENTRIES AND COMPLETION OCEDURES	. 9
	A.	GENERAL INFORMATION	
	В.	WORKSHEET ENTRIES AND COMPLETION INFORMATION	
		PART I - SURVIVING PLANT METHOD	
		PART II - WEIGHT METHOD	
		APPRAISAL WORKSHEET EXAMPLE	12
9.	CL	AIM FORM ENTRIES AND COMPLETION PROCEDURES	13
	A.	GENERAL INFORMATION	13
	B.	FORM ENTRIES AND COMPLETION INFORMATION	14
		SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS	16
		SECTION II - HARVESTED PRODUCTION	22
		CLAIM FORM EXAMPLE	27
10.	RE	FERENCE MATERIAL	29
		BLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS BLE B - ROW WIDTH FACTOR TABLE	

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. TERMS, ABBREVIATIONS, AND DEFINITIONS

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

(3) Definition(s):

Base Contract Price	The price stipulated on the processor contract without regard to discounts or incentives that may apply.
Bypassed Acreage	Land on which production is ready for harvest but the processor elects not to accept such production so it is not harvested.

Unhusked Ear Weight	Weight of the seed-bearing spike of sweet corn including the membranous or green outer envelope.
Usable Tons	The quantity of sweet corn for which the producer is compensated or should have been compensated by the processor.

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. <u>INSURABILITY</u>

- (1) The crop insured will be all processing sweet corn, grown in the county on insurable acreage for which a premium rate is provided by the actuarial documents, in which the insured has a share, and grown under and in accordance with the requirements of a processor contract executed on or before the acreage reporting date and not excluded from the processor contract at any time during the crop year.
- (2) Insurance is not provided on any acreage of processing sweet corn that do not meet crop rotation requirements, if applicable, contained in the Special Provisions.
- (3) Processing sweet corn must be initially planted in rows far enough apart to permit mechanical cultivation, unless otherwise allowed by the Special Provisions or by written agreement;
- (4) Processing sweet corn is not insurable if it is interplanted with another crop or planted into an established grass or legume, unless otherwise allowed by the Special Provisions or by a written agreement that is in force.
- (5) Processing sweet corn must be grown under a binding contract with a broker or processor which requires the insured to deliver, and the broker or processor to accept all production stated in the contract. Liability will not exceed the production required to be accepted by the processor or broker, under a contract in effect on or before the acreage reporting date and are not excluded from the contract anytime during the crop year.
- (6) Generally, the processor contract must contain the names of each individual whose production will be accepted under the processing contract. If all names are not listed, the insurance provider must verify that the production will be accepted under the processor contract. Verification should be documented and maintained in the insurance file.

B. INSURABLE ACREAGE

- (1) If the processor contract states that the processor will accept the production from a specific number of acres and the insured plants more than this amount, the specific number of acres stated in the contract is insurable and the remaining acreage is uninsurable.
- (2) Minimum or Maximum Acres
 - (a) If a MINIMUM number of acres is specified in the processor contract and the insured does not plant at least this amount, and the contract contains no provision that makes the processor liable to accept the production, there is no contract and no insurable acres.
 - (b) If a MAXIMUM number of acres is specified, the acreage to be reported as insurable is the planted acres, not to exceed the maximum. Planted acres that exceed the maximum are uninsurable.
 - (c) If both a minimum and maximum are specified, the same rules as stated in (a) and (b) above apply.
 - (d) For prevented planting purposes, the minimum number of acres stated in the contract will be used if both a minimum and a maximum are specified.
- (3) If the contract states that the processor will accept production from more planted acreage than the number contained in the contract, the number of acres that may be reported as insurable is the planted acres, not to exceed the maximum acreage that the processor agrees to accept. The processor contract terms applicable to the extra production must comply with the definition of a processor contract in order to be insurable.
- (4) If the insured plants more acres than are stated in the processor contract and the processor is willing to accept the production from the additional acreage, the contract may be amended prior to or on the acreage reporting date unless otherwise specified in the crop provisions. If the contract is amended after this date, the additional acreage is uninsurable.
- (5) If the insured plants more acres than what is insurable under the crop provisions, the total production (harvested and appraised) from all planted acreage (whether reported as insurable or uninsurable) within each unit will be divided by the number of planted acres to establish the average yield per acre. This yield per acre will then be multiplied by the insured acreage to determine the production to count for the claim and subsequently for APH purposes. This approach eliminates the need to determine which acreage is the insurable acreage (e.g., 40 acres specified in the processor contract and 45 acres planted).
- (6) A producer may contract with more than one processor. The producer must designate on the acreage report what acreage is under which contract (i.e., the 10 acres in the south part of the field is covered under processor A (unit 00100), the 15 acres in the middle of the field is covered under processor B (unit 00200), and the 15 acres in the north part of the

field is covered under processor C (unit 00300)). The insurance provider must provide this information to the adjuster on the acreage report or by another means.

C. <u>GUIDELINES RELATIVE TO "BYPASSED" PROCESSING SWEET</u> <u>CORN ACREAGE</u>

- (1) Bypassed acreage is land on which production is ready for harvest but the processor elects not to accept such production so it is not harvested. See the Processing Sweet Corn Crop Provisions for notice of damage requirements. The insured must contact the insurance provider immediately upon being notified that acreage will be bypassed, but not later than the time specified in the crop provisions, so an appraisal can be made and to verify the cause of loss.
- (2) Processing Sweet Corn Crop Provisions Insurance is provided for production losses of processing sweet corn not timely harvested or bypassed if such delay is "solely and directly due to adverse weather conditions." Adverse weather includes:
 - (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.
- (3) Production lost when acreage is not timely harvested or bypassed due to breakdown or nonoperation of equipment or facilities, or the availability of a crop insurance payment will NOT be considered lost through an insurable cause of loss.
- (4) The stage column on the claim form will show "UB" for unharvested acreage that is bypassed by the processor because the processing sweet corn is damaged or not timely harvested due to INSURED causes of loss. The potential production per acre shown on the Production Worksheet in Column J will be **zero** (0.0). Consistent with the claim form, no production from the bypassed/unharvested acreage will be counted for APH purposes.
- (5) The stage column on the claim form will show "PB" for unharvested (bypassed) acreage **when NO insured cause of loss prevented the processor from harvesting**. The potential production will be appraised and will be counted as production against the guarantee and for APH purposes.
 - (a) Losses that occur when processing sweet corn is not harvested/not timely harvested due to lack of equipment or labor, or losses due to excessive volume of sweet corn maturing at the same time (e.g., the processor, over-contracted) are not insurable.

- (b) When there is damaged and undamaged processing sweet corn acreage in the same field and the processor bypasses the entire field, the damaged and undamaged acreage must be subdivided into separate subfields and appraised separately. The appraised production from the undamaged acreage will be counted as production to count for claim and APH purposes.
- (c) Although acreage may have been bypassed and an insured cause of loss did not prevent harvest (stage code "PB"), 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.
- (6) A separate appraisal must be made and identified as such, if there are additional uninsured causes of loss (i.e., livestock damage, failure to follow good farming practices, etc.). Such appraised production per acre 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. 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.
- (7) When an insured cause of loss did not prevent timely harvest, the production to count for processing sweet corn acreage that is bypassed or not timely harvested will include any production lost due to uninsured damage including:
 - (a) The appraised production on unharvested acreage; and
 - (b) The harvested/delivered production. The amount of harvested production 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 processing sweet corn delivered to the processor by the base contract price per ton.
- (8) **PROCESSOR PAYMENTS FOR "BYPASSED" ACREAGE**: Do NOT include such payments in any appraisal OR as production to count.

D. PRODUCTION IN EXCESS OF AMOUNT UNDER CONTRACT

Production from any basic unit in excess of the amount under contract that is applied to any other basic unit for which the contracted amount has NOT been fulfilled will be included as production to count for that unit.

E. 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 Exclusion.

F. UNIT DIVISION

See 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.

4. **REPLANTING PROCEDURES**

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

5. PROCESSING SWEET CORN APPRAISALS

A. <u>GENERAL INFORMATION</u>

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

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

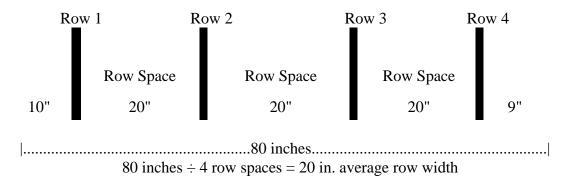
- (1) Determine the minimum number of required samples for a field or subfield by the field size, the average stage of growth, age (size) and general capabilities of the plants, and variability of potential production and plant damage within the field or subfield.
- (2) Split the field into subfields 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 that require row width determinations.

- (1) Use a measuring tape marked in inches or convert a tape marked in tenths, to inches, to measure row width (see LAM for conversion table).
- (2) Measure across FOUR OR MORE rows, from the center of the first row to the center of the fourth row (or as many rows as needed), and divide the result by the number of rows measured across, to determine an average row width, in whole inches.

EXAMPLE:



(3) Where rows are skipped for tractor and planter tires, refer to the LAM.

D. DETERMINING ROW LENGTH FOR SAMPLE SELECTION

- (1) Apply the average row width in **TABLE B** to determine the length of sample row.
- (2) When 2 or more rows are used for a pattern, divide the length of a single row pattern by the number of rows in the pattern. The combined length of all rows must equal the single row length.
- (3) For row widths other than those in **TABLE B**, divide:
 - (a) the inch row width (nearest one-half inch) by 12 (not rounding the result);
 - (b) 435.6 by the value determined in (a), rounding the result to whole feet for the 1/100-acre sample row length;
 - (c) the value determined in (b) by 10, to determine the row length needed (to tenths of a foot) for a 1/1000-acre sample row length.

E. STAGES OF GROWTH

- (1) From emergence to early milk (blister) stage, sweet corn is appraised utilizing a surviving plant method of appraisal.
- (2) From early milk (blister) stage to mature stage, a weight-method of appraisal is used.

NOTE: Kernels in the blister stage are white "blisters" and contain only a colorless fluid. When kernel color starts to change (a more pearl-like or light yellow color) and the interior fluid begins to become chalky, the early-milk stage has been reached. Typically, sweet corn will be at this transition about four days depending on environmental conditions. Use the weight method after kernels have generally reached full size within this transition.

(3) When there are distinctly different stages within the same field, the field should be split into subfield(s).

6. APPRAISAL METHODS

A. <u>GENERAL INFORMATION</u>

These instructions provide information on appraisal methods for:

Appraisal Method	Use
Surviving Plant Method	before maturity.
Weight Method	for mature production.

Appraisals represent ear and husk weight of marketable sweet corn as normally picked by harvesting equipment at harvest time.

B. <u>SURVIVING PLANT METHOD</u>

- (1) This method is based on the number of surviving plants in a designated sample row length (use 1/100 of an acre).
- (2) Surviving plant counts are converted to a tons (to tenths) per acre appraisal by multiplying the average number of plants per sample by a standard factor.

NOTE: The standard factor "0.03" { $0.03 = [(0.6 \text{ pounds per husk and ear, X 100 (1/100 fraction of an acre) <math>\div 2000 \text{ lbs./ton}]$ } is shown in the Appraisal Worksheet, Part I, item 11 instructions. If individual average ear weight (ear and husk as would be harvested by a mechanical harvester) is anticipated to differ significantly from 0.6 pounds per ear, defer the appraisal so as to utilize the weight-method appraisal.

C. <u>WEIGHT METHOD</u>

- (1) This method is based on weighing the ear sweet corn production in a designated sample row length.
- (2) Acre sample size is determined by the anticipated per-acre appraisal. If the per-acre potential is:

- (a) Less than 2.0 tons per acre, a 1/100-acre sample size is used.
- (b) 2.0 tons or more per acre, a 1/1000-acre sample is used.
- (3) Samples of ears and husks normally picked by harvesting equipment are weighed and average sample weight is determined.
- (4) Weights are converted to tons, to tenths, per acre by multiplying the average weight per sample by a standard factor for the area sampled. The standard factors are shown in the Appraisal Worksheet, Part II, item 20 instructions.

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. Refer to the LAM for additional information.

8. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. <u>GENERAL INFORMATION</u>

- (1) Include the insurance provider's name in the appraisal worksheet title if not preprinted on the insurance provider's worksheet or when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the insurance provider), when a worksheet entry is not provided.
- (3) Separate appraisal worksheets are required for each unit appraised, and for each field or subfield which has a differing base (APH) yield or farming practice. Refer to section **5** for sampling requirements.

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

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

Claim No.: 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.:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
- 4. **Crop Year:** Crop year, as defined in the policy, for which the claim has been filed.

PART I - SURVIVING PLANT METHOD

- 5. **Field ID:** Field identification symbol.
- 6. **Row Width, Inches:** Measure across four or more spaces, and enter average space in whole inches. (See subsection 5C.)
- 7. **Number of Surviving Plants:** Number of plants in the sample capable of producing an ear. See Section 5 D and **TABLE B** for sample row length.
- 8. **Total of All Samples:** Total number of surviving plants from all samples in item 7 for the field or subfield.
- 9. **Number of Samples:** Number of samples in item 7 for the field or subfield.
- 10. **Ave. No. of Plants/Sample:** Total of All Samples (Item 8) divided by Number of Samples (item 9), rounded to the nearest whole number.
- 11. **Factor:** The standard factor, "0.03."
- 12. **Appraisal Per Acre:** Average Number of Plants per Sample (item 10) X Factor (item 11) in tons, to tenths.

PART II - WEIGHT METHOD

- 13. **Fraction of Acre Sample:** Indicate size of sample utilized. See **TABLE A** for sample size selection criteria.
- 14. **Field ID:** Field identification symbol.
- 15. **Row Width, Inches:** Row width, to the nearest inch.
- 16. **Total Per Sample:** The weight of sweet corn ears and husks harvested for each sample, to the nearest tenth of a pound.

NOTE: Include husks normally included by a mechanical harvester.

- 17. **Total of All Samples:** The total weight, to the nearest tenth pound, of all samples in item 16 for the field or subfield.
- 18. **Number of Samples:** Number of samples in item 16 for the field or subfield.
- 19. **Ave. Per Sample:** The average weight per sample, to nearest tenth of a pound. Divide the Total of All Samples (item 17) by Number of Samples (item 18).

20. **Factor:**

- a. For 1/100-acre sample size, use the factor "0.05."
- b. For 1/1000-acre sample size, use the factor "0.50."
- 21. **Appraisal Per Acre:** Tons per acre for the field or subfield, to the nearest tenth. Average per Sample (item 19) X Factor (item 20).
- 22/23. **Adjuster's Signature, Code No., and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.
- 24/25. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the appraisal worksheet WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.
- 26. **Page Number:** Page numbers (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

EXAMPLE 1

(FOR ILLUSTRATION PURPOSES ONLY) PROCESSING SWEET CORN APPRAISAL WORKSHEET

-								COMPANY: XY	Z Company		CLAIM NO).: XXXXXX
		APPR	RAISAL V	VORKSI	HEET		1 INSURED'S NAM	ME	2 POLICY NO.	3 UNIT NO.	4 CROP YEAR	
		(P/Fro	esh Mark	et Sweet	Corn)			I. M. INSURED)	XXXXXXX	00100	YYYY
PART I	- SURVI	VING PLA	NT METI	HOD								
5 FIELD ID	6 ROW WIDTH, INCHES	7 EACH BLOCK EQUALS NUMBER OF SURVIVING PLANTS IN ONE SAMPLE						8 TOTAL OF ALL SAMPLES	9 NUMBER OF SAMPLE		11 FACTOR	12 APPRAISAL PER ACRE
А	40	40	25	30	16	19		= 130 -	5	= 26	K 0.03	= 0.8 Tons

EXAMPLE 2

PART I	I - WEIG	HT METH	IOD			13 FRACTION OF ACRE SAMPLE 1/100 1/1000						
14 FIELD ID	15 ROW WIDTH, INCHES	MATU	RE SWEET CO		H BLOCK EQI ad Husk)	UALS ONE SA	MPLE	17 TOTAL OF ALL SAMPLES	18 NUMBER OF SAMPLES	19 AVE. PER SAMPLE	20 FACTOR	21 APPRAISAL PER ACRE
C	40	16 TOTAL PER	31.0	11.9	8.3	29.2	15.8	- 062	- 5 =	= 19.2 2	X 0.05 =	1.0 Tons
C	40	SAMPLE				- 19.2 2		1.0 1005				
22 ADJUST	22 ADJUSTER'S SIGNATURE AND CODE NUMBER 23 DATE 24 INSUR							RED'S SIGNATURE 25 DATE				
						I. M. INSU	JRED			MM/DD/YYYY		

26 PAGE <u>1</u> OF <u>1</u> PAGES

9. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

A. <u>GENERAL INFORMATION</u>

- (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 made on a unit.
- (2) If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
 - (a) Acreage report errors.
 - (b) Delayed notices and delayed claims.
 - (c) Corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
 - (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use or other reasons described in the LAM).
 - (e) "No Indemnity Due" claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).
 - (f) Late and prevented planting.

NOTE: A late planting period is not applicable to processing sweet corn unless allowed by the Special Provisions.

- (4) The adjuster is responsible for determining if the insured has complied with all their requirements under the notice and claim provisions of the policy. If they have not, the adjuster should contact the insurance provider.
- (5) Instructions labeled "**PRELIMINARY**" apply to preliminary inspections only. Instructions labeled "**FINAL**" apply to final inspections only. Instructions not labeled apply to ALL inspections.

B. FORM ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item No. Information Required

- 1. **Crop/Code #:** "Processing sweet corn" (0042).
- 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:** Enter the 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: See the Basic Provisions and the crop provisions for this crop for information pertaining to insured and uninsured causes of loss.

6. **Primary Cause %:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Percent of damage for the cause of damage listed in item 5 above that is determined to be the primary cause of damage, to the nearest whole percent. The primary cause of damage must exceed 50 percent (e.g., 51%). Enter an "X" for the major secondary cause of damage.

- 7. **Company/Agency:** Name of company and agency servicing the contract.
- 8. **Name of Insured:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
- 9. **Claim #:** Claim number as assigned by the insurance provider.
- 10. **Policy #:** Insured's assigned policy number.
- 11. **Crop Year:** Crop year, as defined in the policy, for which the claim is filed.

12. Additional Units:

PRELIMINARY: MAKE NO ENTRY.

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

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

13. Est. Prod. Per Acre:

PRELIMINARY: MAKE NO ENTRY.

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

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

PRELIMINARY:

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

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

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

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

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

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

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

- (1) Rate classes, types, or farming practices;
- (2) APH yields;
- (3) Appraisals;
- (4) Stages or intended use(s) of acreage;
- (5) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (6) 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. See 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:

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

FINAL: Determined acres to tenths.

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

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

 C_1 Enter the ACTUAL acres for the field or subfield. C_2 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.

<u>STAGE</u> <u>EXPLANATION</u>

- "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)
- "PB" Bypassed (uninsured causes)

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.

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

USE EXPLANATION

"To Cucumbers"	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

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.

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

NOTE: If there is no potential on UH acreage, enter "0."

 K_{1} - L. MAKE NO ENTRY.

M. + Uninsured Cause:

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 in tons, to tenths, 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 tons, to tenths, 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:

PRELIMINARY AND FINAL: Column "J" plus Column "M," to tenths.

O. **Total to Count:** Column "C or C_1 " (actual acres) times Column "N," rounded to tenths.

- P. **Per Acre:** Per Acre Guarantee Enter the per-acre production guarantee from the insured's policy. **NOTE:** If the Special Provisions allows a late planting period and written approval has been timely received from the processor in accordance with the crop provisions, refer to the LAM for late planting procedures.
- Q. **Total:** Column "C₂" (**reported** acres; "C" if acreage is not under-reported) times Column "P," to tenths.
- 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: Totals 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. (e.g., Harvested production from uninsured acreage that can be identified separately form the insured acreage in the unit.)
- j. Explain a "NO" checked in item 19.
- 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;
 - (2) If uninsured causes are present; or
 - (3) For unusual or controversial cases.

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

- 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. Document the name and address of the charitable organization when gleaned acreage is applicable. **Refer to the LAM for more information on gleaning.**

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.).
- (2) For production commercially stored, sold, etc., enter the name and address of the storage facility, buyer or processor as applicable in items B through E.
- (3) If acceptable sales or weight tickets are not available, refer to the LAM.
- (4) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:
 - (a) Separate storage structures.
 - (b) Varying names and addresses of buyers of sold production.
 - (c) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
- (5) There will generally be no harvested production entries in items A through S for preliminary inspections.
- (6) If there is harvested production from more than one insured practice (or type) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in items A through S by type or practice. If production has been commingled, refer to the LAM.

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.

t.

FINAL:

- a. The earlier of the date the ENTIRE acreage on the unit was (1) harvested, (the date the insured harvested sufficient production to fulfill the processor contract if the processor contract stipulates a specific amount of production to be delivered), (2) totally destroyed, (3) put to other use, (4) a combination of harvested, destroyed, or put to other use, (5) should have been harvested but was not harvested, or (6) the calendar date for the end of the insurance period.
- b. If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvest, enter "**Incomplete**."
- c. If at the time of final inspection (if prior to the end of the insurance period), **none** of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter "**No Harvest**."
- d. If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, etc. Refer to the LAM.

19. Similar Damage:

PRELIMINARY: MAKE NO ENTRY.

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

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

A_{2.} Field ID:

- a. If only one practice and/or type of harvested production is listed in Section I, MAKE NO ENTRY.
- b. If more than one practice and/or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type the corresponding Field ID (from Section I, item "A").

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

- a. In the column heading, line out "length or diameter," "width," "depth," and "deduction."
- b. Enter the name and address of the buyer or processor as applicable.

F. - H. MAKE NO ENTRY.

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

- a. Enter the tons, to tenths, of unhusked/husked ear weight of processing sweet corn **timely harvested** and delivered to the processor, from the processor settlement sheet for the unit.
 - (1) If tonnage is not directly indicated on the settlement sheet, divide the dollar amount payable, paid, or which should have been paid, by the base contract price per ton.
 - (2) If production is reported in other than tons, to tenths, convert such measure to tons to tenths.
 - (3) Deduct trash, excess stalks, etc., which the processor has deducted.
 - (4) Include production from other units utilized to fulfill the processor contract of this unit.
- b. Enter the tons, to tenths, of unhusked ear weight of processing sweet corn **NOT timely harvested due to uninsurable causes** on a separate line.

Include copies of invoices, sales tickets, settlement sheets, etc., in the insured's contract folder for ALL units.

J. Shell/Sugar Factor: Three-decimal factor, obtained from processor, when harvested production must be converted to an unhusked ear weight.

NOTE: When harvested production is delivered to the processor and weighed as husked ears or the kernels have been cut from the cob and just the kernels are weighed, the adjuster must obtain the applicable factor from the processor to convert the kernels or husked ear weights to an unhusked ear weight. (Formula: Applicable factor times weight of husked ears or weight of kernels equals unhusked ear weight.) Document the date the factor was obtained from the processor in the Narrative of the Production Worksheet.

- K_1 . M_2 . MAKE NO ENTRY.
- N. **Adjusted Production:** Result of multiplying Column "I" times Column "J." Round tons to tenths.

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

- a. Number of tons, to tenths, from harvested acreage damaged solely by uninsured causes.
- b. If production records are NOT available from acreage damaged solely by uninsured causes, MAKE NO ENTRY.

NOTE: THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE.

- P. **Production:** Result of subtracting Column "O" from Column "N," to tenths.
- $Q_{1.}$ R. MAKE NO ENTRY.
- S. **Production to Count:** Production from Column "P."

NOTE: FOR ITEM 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," to tenths.

23. Section I Total:

PRELIMINARY: MAKE NO ENTRY.

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

24. Unit Total:

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of 22 and 23, to tenths.

25. **Adjuster's Signature, Code #, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. For an absentee insured, enter the 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.

FEBRUARY 2000

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 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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NOTES

10. REFERENCE MATERIAL

TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS

ACRES IN FIELD OR SUBFIELD	MINIMUM NO. OF SAMPLES			
0.1 - 10.0	3			
10.1 - 20.0	4			
Add one additional sample for each additional 10.0 acres (or fraction thereof) in the field or subfield.				

TABLE B - ROW WIDTH FACTOR TABLE

ROW WIDTH, INCHES	SAMPLE ROW LENGTH, FEET, FOR:		ROW WIDTH,	SAMPLE ROW LENGTH, FEET, FOR:	
	1/100 ACRE	1/1000 ACRE	INCHES	1/100 ACRE	1/1000 ACRE
14	374	37.4	30	174	17.4
16	326	32.6	32	163	16.3
18	290	29.0	34	154	15.4
20	262	26.2	36	145	14.5
22	238	23.8	38	138	13.8
24	218	21.8	40	131	13.1
26	202	20.2	42	125	12.5
28	187	18.7			