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NORTHERN POTATO LOSS ADJUSTMENT STANDARDS HANDBOOK

1999 and Succeeding Crop Years

UNITED STATES DEPARTMENT OF AGRICULTURE
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FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25361
SUBJECT: NORTHERN POTATO LOSS ADJUSTMENT STANDARDS HANDBOOK 1999 AND SUCCEEDING CROP YEARS	DATE: April 15, 1999	
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THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 1999 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR 1999 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.

1. Changes for April 1999 Issuance:

- A. The Northern Potato Handbook has been converted to a “Standard” format and language.
- B. Revised language in section 3A, Insurance Contract Information regarding:
 - (1) 80% of the insured’s price election must be used to determine the indemnity if insured crop is not harvested.
 - (2) The crop provisions require the insured to file a “notice of damage or loss.”
 - (3) Replant requirements when the acreage of the insured crop must be replanted.
- C. Clarified language in section 3B regarding adjusters performing potato grading.
- D. Added newly developed standards language for section 4, Replanting Requirements.
- E. Revised language in section 5 regarding pre-harvest appraisals for brokers, packers, or processors.
- F. Revised language in section 5 regarding insured’s awareness of disease problem.

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SUMMARY OF CHANGES/CONTROL CHART (Continued)

- G. Corrected language in section 7B and 7C in example to read “potatoes grading U. S. No. 2 or better.”
- H. Corrected language in section 9B, item 11, Number Samples.
- I. Corrected rounding calculation in Appraisal Worksheet example in section 9B.

Control Chart For: Northern Potato 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	1-52	53-59	04-1999	FCIC-25361

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(RESERVED)

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 slip sheet pages shall constitute the handbook. A bulletin can supersede either the original handbook or subsequent slipsheets. The states and counties considered to be under the Northern Potato Crop Insurance Provisions are: Alaska; **ONLY** Humboldt, Modoc and Siskiyou Counties in California; Colorado; Connecticut; Idaho; Indiana; Iowa; Maine; Massachusetts; Michigan; Minnesota; Montana; Nebraska; Nevada; New York; North Dakota; Ohio; Oregon; Pennsylvania; Rhode Island; South Dakota; Utah; Washington; Wisconsin; and Wyoming.

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 Northern potato loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.
- (3) Definition(s):

Combination Adjustment Factor

The results of combining two or more determined quality factors into one factor which is applied to the production to count.

Commingled	Definition applies ONLY to commingled production when the Storage Coverage Endorsement is in effect. When production from separate insurance units, basic or optional, is commingled in storage, the production to count for each unit will be allocated prorata based on the production placed in storage from each unit. Such allocation will be allowed ONLY if verifiable records of production placed in storage are available by unit. Refer to the Storage Coverage Endorsement for further information.
Discard	Disposal of production by insured, or a person acting for insured, without receiving any value for it.
Disposed	Any disposition of the crop including but not limited to sale or discard.
Early Harvest	Any potato acreage harvested earlier than 45 days prior to the calendar date for the end of the insurance period, unless otherwise specified in the Special Provisions.
External Defects	Defects which can be detected externally. However, cutting may be required to determine the extent of the injury. See the United States Standards for Grades of Potatoes for classification of external defects.
Harvest	Potatoes are considered to be harvested when they are lifted from within the soil to the soil surface.
Internal Defects	Defects which cannot be detected without cutting the potato. See the United States Standards for Grades of Potatoes for classification of internal defects.
Late Blight	This disease is a serious problem caused by <i>Phytophthora Infestans</i> in potato growing areas where cool, humid weather is common. The fungus can infect leaves, stems and tubers.

Net Zero Value

The value of production when the cost to transport the potatoes to a market within a reasonable distance outside the insured's local marketing area (distant market) is equal to or exceeds the value in the distant market.

Additional cost means: Cost in excess of costs to transport to the local marketing area.

Percentage Factor

Definition applies ONLY to the Quality and Processing Quality Endorsements. The historical average percentage of potatoes grading U. S. No. 2 (U. S. No. 1, if available in the county and elected by the insured), by type, determined from the insured's records. If at least 4 continuous years of records are available, the percentage factor will be the simple average of the available records not to exceed 10 years. If less than four years of records are available, the percentage factor will be determined based on a combination of the insured's records and the percentage factor contained in the Special Provisions.

3. INSURANCE CONTRACT INFORMATION

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

A. INSURABILITY

- (1) The following policies, provisions and endorsements are available for Northern Potato Crop Insurance coverage:
 - (a) Common Crop Insurance Policy (Basic Provisions).
 - (b) Northern Potato Crop Provisions attaches to the Basic Provisions.
 - (c) Catastrophic Risk Protection Endorsement.
 - (d) Northern Potato Quality Endorsement attaches to and is made part of the Northern Potato Crop Provisions. (Optional)

- (e) Northern Potato Processing Quality Endorsement attaches to and is made part of the Northern Potato Crop Provisions and the Northern Potato Quality Endorsement. (Optional)
- (f) Potato Certified Seed Endorsement attaches to and is made part of the Northern Potato Crop Provisions.

NOTE: The (Optional) Quality Endorsement(s) DO NOT apply to Certified Seed potatoes.

- (g) The (Optional) Northern Potato Storage Coverage Endorsement attaches to and is made part of the Northern Potato Crop Provisions. If the Storage Coverage Endorsement is in effect, all insurable potatoes grown will be covered except production grown under a contract that requires the production to be delivered to a buyer within 3 days of harvest.
- (2) Insured Northern potatoes are all the potatoes in the county in which the insured has a share, which have been planted for harvest as certified seed stock or for human consumption (unless otherwise specified in the Special Provisions), and for which a premium rate is provided by the actuarial documents.
 - (3) Rotation requirements specified in the Special Provisions.
 - (4) Requirement to plant certified seed unless allowed otherwise by the actuarial documents.
 - (5) Noninsurability of damage to potatoes that occurs or becomes evident after the end of the insurance period, including, but not limited to damage that occurs in storage or becomes evident in storage unless the Storage Endorsement is in effect.
 - (6) Noninsurability in storage for potato production grown under a contract that requires the production to be delivered to a buyer within three days of harvest. Refer to the Storage Endorsement for further information.
 - (7) Noninsurability of potatoes (unless allowed by the Special Provisions or by written agreement) interplanted with another crop or planted into an established grass or legume.
 - (8) Eighty percent (80%) of the insured's price election must be used to determine the indemnity if the production from any acreage of the insured crop is not harvested or if acreage of potatoes are damaged to the extent that other producers in the area would not normally further care for the crop even though the insured continues to care for such potato acreage.
 - (9) Applicability. The crop provisions requires that the insured file a "notice of damage or loss," and if the insured is going to destroy any acreage of the insured crop that will not be harvested, he or she must leave representative samples at least 10 feet wide and extending the entire length of each field in the unit.

- (10) 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. Refer to the LAM for replanting provision issues. See section 4 of this handbook for replanting requirements.
- (11) If the Processing Quality Endorsement is in effect, and the processor contract requires the processor to purchase a stated amount of production, rather than all of the production from a stated number of acres, the insurable acreage will be determined by dividing the stated amount of production by the approved yield for the acreage. The number of acres insured under this endorsement will NOT exceed the actual number of acres planted to the potato types needed to fulfill the contract.
- (12) If the Certified Seed Endorsement is in effect, all potatoes grown on insurable acreage and that are entered into the potato seed certification program administered by the state in which the seed is grown must be insured unless limited by section 5 of the endorsement.

B. GRADE INSPECTION

- (1) The insurance provider must be given the opportunity to perform a grade inspection on the potatoes from any unit which the insured has given notice of damage. An appraisal of not less than the production guarantee will apply for any acreage from which any production is disposed of without a grade inspection. (See definition of “disposed” in section 2B.)
- (2) Representative samples must be obtained by the adjuster or a party approved by the insurance provider prior to the sale, storage, or disposal of any lot of potatoes, or any portion of a lot. The potatoes must be evaluated and quality (grade) determinations must be made by:
 - (a) A laboratory approved by the insurance provider;
 - (b) A potato grader licensed or certified by the applicable State or the United States Department of Agriculture, in accordance with the United States Standards for Grades of Potatoes (State Marketing Orders as applicable); or
 - (c) An adjuster who has attended and passed a USDA or state potato grading class and the insurance provider has authorized him/her to grade potatoes.
- (3) Grade inspections must be completed as stated in B(2) OR the adjuster must VERIFY the insured has arranged for adequate and representative sampling and accurate grading by a potato grader licensed or certified by the applicable State or USDA in accordance with the United States Standards for Grades of Potatoes. Any quality loss **must** be determined based on samples obtained no later than the time the potatoes are placed in storage, if the production is stored prior to sale, or the EARLIEST date they are delivered to a buyer, wholesaler, packer, broker, or other handler if production is not stored. **IF THERE IS A POSSIBILITY OF DAMAGE OCCURRING DURING TRANSPORTATION, REPRESENTATIVE SAMPLES SHOULD BE OBTAINED PRIOR TO TRANSPORTING THE POTATOES.**

NOTE: When making a pre-inspection inquiry as to the availability of Federal/State inspectors, the insurance provider or adjuster is required to find out what size (weight) of representative samples is currently required by such inspectors in order to make the grade determinations.

- (4) Storage Coverage Endorsement in effect:
 - (a) Representative samples of STORED damaged production that may qualify for quality adjustment must be obtained by the adjuster or a third party approved by the insurance provider prior to the sale or disposal of any lot of potatoes. Or, if production is not sold or disposed of within 60 days of the end of the insurance period, representative samples must be obtained within 60 days of the end of the insurance period.
 - (b) Damage that becomes evident more than 60 days after the potatoes have been placed in storage is not insurable.
- (5) Storage Coverage Endorsement NOT in effect:
 - (a) The extent of any insurable QUALITY LOSS must be determined within 21 days of the end of the insurance period based on representative samples obtained by the adjuster or a third party approved by the insurance provider no later than the time the potatoes are placed in storage, if the production is stored prior to sale, or the date the potatoes are delivered to a buyer, wholesaler, packer, broker, or other handler if production is not stored. Refer to subsection B(2) and B(3) if potatoes will be transported.
 - (b) The 21 day period in the Northern Potato Crop Provisions is provided to allow ample time for grading and/or pricing of the representative samples that were obtained prior to storage or delivery. Adjustments to production will be made on the results of the grade inspection. Any additional damage that becomes evident after production is placed in storage will not be recognized.
- (6) If the Quality Endorsement is in effect, the production to count for potatoes destroyed, stored or marketed without an acceptable grade inspection will be 100 percent of the gross weight for such potatoes.
- (7) The adjuster is required to verify the actual grade of potatoes (from Federal/State inspection certificates) where the grower's settlement sheets do not exist or do not indicate the United States grade or State Marketing Order of the potatoes.

NOTE: It is IMPERATIVE that all gross (field run) production is graded for the appropriate characteristics according to the crop provisions, endorsement(s) and the United States Grade Standards for potatoes. The characteristics found in the grading process must be documented. (i.e., percent freeze damage, percent soft rot or wet breakdown, percent other tuber rot conditions, percent by size, percent not grading U.S. No.2, etc.).

C. PROVISIONS NOT APPLICABLE TO CAT COVERAGE

- (1) Optional units.
- (2) Northern Potato Quality Endorsement.
- (3) Northern Potato Processing Quality Endorsement.
- (4) Potato Certified Seed Endorsement.
- (5) Northern Potato Storage Coverage Endorsement.
- (6) High Risk Land Exclusion.
- (7) Hail and Fire Exclusion Provisions (also not applicable to limited coverage).
- (8) Written Agreements.

D. 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.

E. QUALITY ADJUSTMENT

Potato production that is eligible for quality adjustment will be adjusted as specified in the Northern Potato Crop Provisions, the Quality Endorsement, and Processing Quality Endorsement, as applicable.

- (1) Potato production covered under the Northern Potato Crop Provisions is eligible for quality adjustment if:
 - (a) The potatoes have freeze damage or tuber rot that is evident at, or prior to, the end of the insurance period; and
 - (b) A grade inspection is performed.
- (2) Quality Endorsement in effect:
 - (a) Coverage is extended to provide quality adjustment for potatoes that grade less than U. S. No. 2 due to internal defects, if such defects are in excess of the tolerance allowed for U. S. No. 2 grade potatoes on a lot basis and cannot be separated from undamaged production using methods used by the potato packers or processors to whom the potatoes are normally delivered.
 - (b) Provides quality adjustment coverage for insurable types of potatoes that do not grade U. S. No. 2 (U.S. No. 1, if available in the county and elected by the insured) due to factors other than internal defects, tuber rot or freeze (i.e. size, shape, external defects). Refer to 4(b) of the Quality Endorsement for more information.

- (3) Processing Quality Endorsement in effect:
- (a) Provides additional coverage for insurable types of potatoes that are under contract with a processor. Potatoes that do not meet the minimum standards of the processor will be adjusted if the grade is less than U.S. No. 2 due to internal defects, a specific gravity lower than the lesser of 1.074 or the minimum acceptable amount specified in the processor contract, or a fry color of No. 3 or darker due to either sugar exceeding 10 percent or sugar ends exceeding 19 percent.
 - (b) Provides quality adjustment coverage for insurable types of potatoes that do not grade U. S. No. 2 (U.S. No. 1, if available in the county and elected by the insured) due to factors other than internal defects less than tolerances specified in the Endorsement or tuber rot or freeze (i.e. size, shape, external defects). Refer to 6(b) of the Processing Quality Endorsement for more information.
- (4) The actuarial documents may provide "U. S. No. 1" in place of "U. S. No. 2" as used in the Quality Endorsement or Processing Quality Endorsement. If both U. S. No. 1 and 2 are available in the actuarial documents, the insured may elect U. S. No. 1 or 2 by potato type or group, if separate types or groups are specified in the Special Provisions.

4. REPLANTING REQUIREMENTS

There is currently no replant payment for Northern potatoes. Refer to the Basic Provisions and the crop provisions for this crop for replanting requirements prior to the final planting date. (See section 3A(10).

5. POTATO APPRAISALS

A. GENERAL INFORMATION

- (1) Potential production will be appraised in accordance with procedures specified in this handbook and the LAM.
- (2) PRIOR TO HARVEST and when a loss situation is probable or a notice of loss is filed, the insurance provider must complete a PRE-HARVEST inspection if it is determined the insurable entity is a broker, packer, or processor. Follow the instructions in the LAM for completing a pre-harvest inspection.

NOTE: See the LAM for additional reasons for appraisals.

- (3) Appraisals to be made in addition to those specified in the LAM are as follows:
 - (a) An appraisal will be made for production lost due to harvest PRIOR to full maturity; i.e., EARLY HARVEST. Production to count from such acreage will be determined by increasing the amount of harvested production by 2 percent for each day

the potatoes are harvested earlier than 45 days prior to the calendar date for the end of the insurance period, unless a time period other than 45 days is specified in the Special Provisions. The early harvest adjustment to potato production will not be made if the potatoes are damaged by an insurable cause of loss, and leaving the crop in the field would either reduce production or decrease quality.

- (b) In certain instances, for example, when planting takes place earlier than normal, the full maturity date established by the policy could be later than necessary and result in increasing production even though the production is fully mature. In such cases, insurance providers should document that the production did reach full maturity prior to the “fully mature date” established by the crop provisions (or if applicable, the date established by the Special Provisions) and that the “bulking” factor was not applied.

EXAMPLE

The insured harvested 1,000 hundredweight of potatoes 50 days (early harvest) before the calendar date for the end of the insurance period.
50 days - 45 days = 5 days
2% X 5 days = 10% increase in production
.10 X 1,000 hundredweight = 100.0 hundredweight
1,000 hundredweight + 100 hundredweight = 1,100 hundredweight production to count.

- (c) If there are multiple days of early harvest, compute the increased production for each day and add the results of each days calculation together. Enter the total production to count for early harvest in Section II, item I of the claim form.

B. OTHER LOSS ADJUSTMENT CONSIDERATIONS

Insured's Awareness of Disease Problem:

- (1) When preparing claims involving damage resulting from disease, such as late blight or pythium leak, follow the instructions and guidelines in the LAM in the section entitled “Claims Involving Severe Insect, Disease, or Weed Infestation” to determine whether appraisals for uninsured causes of loss are applicable.
- (2) The local universities and/or extension office plant pathologist and potato specialist should be contacted. Samples of diseased potatoes may be taken to the plant pathologist to properly identify and document diseases present and acquire their assistance in determining the percent of damage. Current recommendations or proper management practices should be verified.
- (3) If it is determined that the insured was aware of the disease problem in the current or preceding crop year but did not follow recognized good farming practices, some or all of the loss will be considered an uninsured loss. Failure to follow recognized, good farming practices might include, but is not limited, to the following:

- (a) Failure to adequately dispose of infected potatoes from prior year's production according to methods recommended by representatives from CSREES, local universities, and/or the State Department of Agriculture;
- (b) Failure to apply appropriate fungicides; or
- (c) Failure to follow recommended rotation practices following a disease problem.

C. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS

- (1) Determine the number of required representative 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.

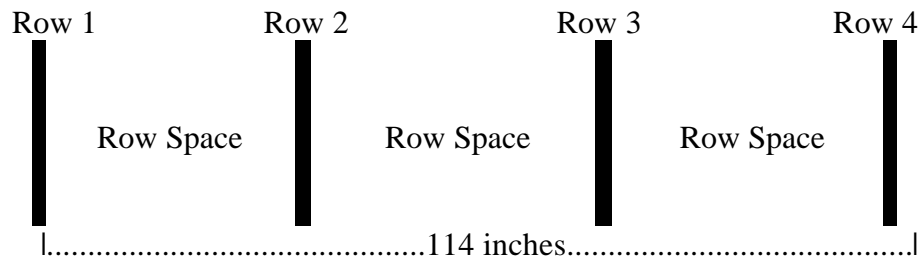
*** (4) Use as many representative samples as necessary for to accurately determine potential production. Minimum representative samples requirements are shown in **TABLE A**.

D. 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. (See the LAM for conversion table).
- (2) Measure across **THREE OR MORE** row spaces, 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 row spaces measured across, to determine an average row width in whole inches.

EXAMPLE:



$$114 \text{ inches} \div 3 \text{ row spaces} = 38 \text{ in. average row width}$$

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

E. SPECIAL INSTRUCTIONS FOR REPRESENTATIVE SAMPLES IF POTATOES HAVE A TUBER ROT CONDITION

- (1) If tuber-rot symptoms are evident, the adjuster or a party approved by the insurance provider are to take representative samples from infested areas in which the potatoes are left in the field or from representative samples of harvested production prior to storage to determine the percentage of tuber rot (section 5). Damaged and undamaged production should be kept separate, particularly when damaged production can cause damage to or contamination of the undamaged production.
- (2) If the tubers show no symptoms of tuber rot at the time of a field inspection and disease or other insurable conditions that may later lead to tuber rot are evident in the vines or field, the adjuster documents this fact and informs the insured to notify the insurance provider immediately if symptoms of tuber rot are subsequently discovered prior to harvest or storage.

NOTE: These representative samples must be obtained no later than the time the potatoes are placed in storage, if the production is stored prior to sale, or the date they are delivered to a buyer, wholesaler, packer, broker, or other handler if production is not stored. If there is a possibility of damage occurring during transportation, representative samples should be obtained prior to transporting the potatoes.

- (3) If the Storage Coverage Endorsement is in effect, and 5.1 percent or more (by weight) is affected by tuber rot in storage, the insured must notify the insurance provider IMMEDIATELY, but no later than 72 hours of the initial discovery. The adjuster or a third party approved by the insurance provider must obtain representative samples of damaged production to determine the percent of damage prior to the sale or disposal of any lot of potatoes. If production is not sold or disposed of within 60 days of the end of the insurance period, samples must be obtained within 60 days of the end of the insurance period. This coverage is applicable only if the insured potatoes were damaged within the insurance period by an insured cause other than freeze that resulted in tuber rot.

NOTE: If laboratory facilities are needed for testing, please contact the insurance provider for a list of available facilities.

6. APPRAISAL METHODS

A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

Appraisal Method...	Use...
From Emergence to Maturity	from emergence up to the stage where the number and weight of mature potatoes can accurately be determined.
After Maturity - (Weight Method)	for mature potatoes where the number and mature weight of the potatoes can be determined.

B. FROM EMERGENCE TO MATURITY

- (1) Select the required number of representative sample areas from **TABLE A** and the required sample row-length for 1/100 acre from **TABLE B**.
- (2) Pounds-per-plant factor (see **TABLE D**). Enter on appraisal worksheet, item 13.
 - (a) Count the live plants (capable of producing tubers) in each sample row. If more than one sprout has emerged at the point where the seed segment was planted, count the "cluster" as a single plant.
 - (b) In-row plant spacing factor: Use the AVERAGE SPACE (inches) between plants. After calculating the average in-row plant spacing (in whole inches) AS ORIGINALLY PLANTED, determine the appropriate factor located in **TABLE C** to be used in the pounds-per-plant formula. Calculate the factor for any plant spacings not listed by dividing the row spacing by 12;
e.g., $7 \div 12 = .583$ (rounded to three decimal places).
 - (c) Use the formula found in **TABLE D** to determine the pounds-per-plant factor for the appraisal worksheet entry.

C. APPRAISALS AFTER MATURITY (WEIGHT METHOD)

- (1) Select the recommended number of representative sample areas of 1/1000-acre each from **TABLE A** and the required sample row-length from **TABLE B**. For the grading of potatoes, DIG OR HARVEST representative samples of at least 25 pounds from each field or subfield in a unit or as directed by the testing facility.

NOTE: The adjuster must find out from the Federal/State inspectors what size (weight) of representative samples are currently required by such inspectors in order to make the grade determinations.

- (2) Weigh all potatoes in each representative sample that are of harvestable size; i.e., recoverable by harvesting equipment. This includes (but is not limited to) knobs, growth cracks, sunburn, hollow heart, scab, and freeze. Convert the weight of all representative samples to an appraisal per acre in hundredweight, to tenths.
- (3) If the representative samples of potatoes obtained from the appraisal for the field or subfield, contain potatoes that would qualify as tuber rot or freeze damage, the following steps must be taken:
 - (a) Separate and weigh such potatoes by type of damage.
 - (b) Calculate EACH type of damage as a percent of the entire sample by dividing it by the weight of the entire sample. Round percent to tenths.
 - © Use applicable Tuber Rot Table (**TABLE E**) and/or Freeze Damage Table (**TABLE F**) to obtain the percent of damage factor for determining the production to count. Refer to section 7 for adjustments to production to count.

NOTE: This determination (percent) of nonstorability potatoes has not been adjusted for quality.

EXAMPLE

The 25-pound sample has potatoes damaged by tuber rot and freeze. (If within the sample, a tuber has both tuber rot and freeze damage, the tuber will be counted as having tuber rot only).

Two pounds = tuber rot
Two pounds = freeze damage
 $2 \div 25 = 8$ percent tuber rot
 $2 \div 25 = 8$ percent freeze

D. FIELD INSPECTION REQUIREMENTS IF TUBER ROT CONDITION EXISTS

- (1) When insurance providers receive notification from insureds that a tuber rot condition exists, the adjuster must:
 - (a) Inspect the fields prior to harvest to detect whether tuber rot, or organisms or conditions that lead to tuber rot are present; and
 - (b) Document the findings of this inspection in the policyholder's file as stated in subsection E. However, if disease or conditions are general and widespread in the area and this prevents the adjuster from making a timely inspection prior to harvest or if access to field(s) is being restricted to avoid spreading disease to other fields, the inspection can be made during or immediately after harvest, provided representative samples can be obtained prior to potatoes being placed in storage.

- (2) Severely affected areas must be marked off and handled separately from the rest of the field. If the insured intends to harvest these areas separately, insurance providers are to inform the insured to keep the production from the affected areas separate from production from unaffected areas.
- (3) If resources and conditions permit, the adjuster is to dig representative samples. However, if vine kill prevents visual detection of vine infestation and/or it has been recommended not to dig representative samples at this time to avoid spreading disease to the tubers, insurance providers are to use any practical means to verify the infestation (e.g., obtaining or verifying copies of chemical receipts and spraying records to substantiate efforts taken to control the cause of the infestation).
- (4) If, at the time of the field inspection, harvest has not occurred and no representative samples have been taken (or tubers from samples do not show physical symptoms of tuber rot), instruct the insured to notify the insurance provider of the date potatoes are going to be harvested so that the insurance provider can have the opportunity to inspect the potatoes prior to their being placed in storage.

E. DOCUMENTATION

The adjuster must document the following when tuber rot or symptoms of tuber rot is suspected:

- (1) Date and time of each inspection or telephone contact including storage facility inspections;
- (2) Producer's management practices;
- (3) Fields and units where organisms and/or conditions causing tuber rot were present;
- (4) Extent of tuber rot discovered (indicate the percentage and type of infection in each representative sample taken);
- (5) Date of harvest and date of storage; and
- (6) Any other pertinent information.

F. SPECIAL INSTRUCTIONS FOR APPRAISED FREEZE-DAMAGED POTATOES

- (1) The adjuster should contact the insurance provider for equipment, facilities, and any special instructions when freeze damage or symptoms of freeze damage has occurred. If cold weather continues or intensifies BEFORE the unit can be harvested, it may be necessary to appraise or reappraise the acreage.
- (2) Appraisals must be initiated promptly for freeze damaged potatoes. The adjuster or a party approved by the insurance provider must identify production damaged by freeze, take representative samples, and segregate the freeze damaged potatoes in connection with making the earliest possible determination of the percent of freeze damage.

NOTE: If a unit has been partially harvested (lifted) and some or all of the potatoes that were harvested were not removed from the field before freeze damage occurred, only the unharvested (not lifted) potatoes can be adjusted for freeze damage. The potatoes that had been harvested, even though not removed from the field, cannot be adjusted for freeze damage because the freeze damage occurred outside of the insurance period (the end of the insurance period ends upon harvest of the potatoes).

- (3) In addition to determining the percent of freeze damage in accordance with the instructions in subsection C(1) through C(3) above, adhere to the following:
- (a) The adjuster must IMMEDIATELY clean and weigh ALL potatoes in each representative sample (i.e., before any thawing/dehydration). Put all of the sample potatoes in burlap bags or other ventilated containers. Place the representative samples in SECURE storage which is as near to normal storage conditions as possible. Leave the samples in storage for 10 to 15 days unless the determination must be made sooner. In that case, contact the insurance provider for further instructions.
 - (b) After the required storage period, thoroughly examine the sample potatoes as described below.
 - 1 Cutting objectives - Unless all damage is obvious (as in the case of completely frozen potatoes), cut representative potatoes in each sample to expose characteristic "gray spots" or other damage. INCLUDE potatoes that may appear UNDAMAGED. Use these potatoes for comparison to the other potatoes in the representative sample.
 - 2 Amount - Cut as many sample potatoes as may be necessary, but NOT LESS THAN 25 percent by weight, to determine accurately which potatoes are damaged.
 - (c) Identify the exact acreage of potatoes affected by freeze BEFORE the insured begins (or continues) harvest operations. Document with a sketch map or aerial photo.
 - (d) Obtain, from the insured, the location in the facility where any freeze damaged potatoes will be stored. Note this on a Special Report. Also determine where the UNDAMAGED potatoes, if any, are stored.
 - (e) Advise the insured the representative samples of any freeze damaged potatoes must be obtained by an adjuster BEFORE storage (for testing purposes). Initiate a record of the representative samples for use in calculating the percent of damage.
 - (f) Explain that freeze damaged potatoes must be stored SEPARATELY in a location that the insured has designated.

NOTE: Freeze damaged and undamaged production should be kept separate particularly when damaged production can cause damage to, or contamination of the undamaged production.

(g) Insured's statement.

1 Put a statement to this effect on the Special Report (for signature by the insured):

"I/We" hereby agree:

- a to have any representative samples of freeze damaged potatoes obtained when harvested and before storage for loss-appraisal purposes;
- b to designate a segregated storage location for any freeze damaged potatoes in my/our storage facility AND keep such potatoes in that segregated storage until I/we determine the manner of disposition and notify the insurance provider;
- c that when sample-test results become available, I/we will notify the insurance provider of my/our determination as to the destruction or other disposition of any potatoes with freeze damage in excess of 17.9 percent or more;
- d to provide the insurance provider with a reasonable time and opportunity to verify the destruction of any potatoes disposed of in that manner; and
- e furthermore, I/we understand and agree that the production to count for any of my/our potatoes with 19.5 percent or less freeze damage will be computed in accordance with section 11(g)(1) of the Northern Potato Crop Provisions.

2 Explain the agreement to the insured. Obtain his/her signature. Date the agreement.

3 Give the insured a copy. Retain the original and one copy for addition of your signed and dated notation when destruction of the freeze damaged potatoes is complete AND verified. At that time, the insured may be given the second carbon copy which shows adjuster-verification of satisfactory destruction of the potatoes.

G. DISPOSITION OF POTATOES WITH MAJOR FREEZE DAMAGE

Producer's options are as follows:

- (1) With the insurance provider's permission, discard any harvested production, within 21 days of the end of the insurance period from affected acreage that has freeze damage in excess of 17.9 percent.

NOTE: If production with damage in excess of 17.9 percent is not discarded within 21 days of the end of the insurance period 15 percent of such production will be counted.

- (2) When the percent of freeze damage is determined to be 19.5 percent or greater and the production is NOT harvested or has been harvested but is destroyed, the production to count will be zero.

7. ADJUSTMENTS TO POTATO PRODUCTION

A. GENERAL INFORMATION

- (1) The Northern Potato Crop Provisions, Quality Endorsement, and the Processing Quality Endorsement provide for a reduction in the production to count when the quality of harvested or appraised production is reduced due to an insured cause of loss occurring within the insurance period. The quantity of production to count is reduced only when a grade inspection is performed and the production meets the requirements specified in the crop provisions and applicable endorsements.
- (2) The Storage Coverage Endorsement extends the number of days an insured has to discover and report certain covered quality deficiencies. Subsections B, C, and D describe adjustments made to production for various quality deficiencies and coverage combinations.
- (3) All damage percentages are determined on a weight basis and any price used for adjustment of the DAMAGED production must be reflective of the value of the actual damaged production. For example: When the Northern Potato Crop Provisions or Quality Endorsement(s) provide for adjustment of production based on a price agreed upon, a price established for NON-damaged production in a contract between the insured and the processor, packer, etc., would not be used since the agreed upon price is for NON-damaged production. Damaged production must be sold at the agreed upon price before that price can be used for adjustment.
- (4) Damaged potatoes that have a zero market value in the insured's local marketing area and a net zero value at a market within a reasonable distance outside the local marketing area, no production will be counted if the production is discarded in a manner acceptable to the insurance provider. See section 2 for the definition of net zero value.
- (5) When production to count has been determined as zero, the insured must certify destruction of such production.
 - (a) Follow the instructions in the LAM for completing and leaving Certification Forms with the insured.
 - (b) Include the following statement on the Certification Forms:

“Failure to use recognized, recommended methods to destroy unharvested or discarded potatoes to assure destruction of pathogenic organisms may result in the same type of disease being considered uninsurable the next crop year.”

B. ADJUSTMENTS FOR TUBER ROT ONLY; QUALITY DEFICIENCIES COVERED UNDER THE QUALITY ENDORSEMENT(S) ONLY; OR A COMBINATION OF TUBER ROT AND QUALITY DEFICIENCIES COVERED UNDER QUALITY ENDORSEMENT(S):

- (1) Complete adjustments for tuber rot first. Skip B(1) and go directly to B(2) if tuber rot is not present or is not due to an insured cause:
- (a) If 5.0 percent (by weight) or less of the production to count is damaged by tuber rot, production is adjusted at a 1 to 1 ratio, in accordance with the Tuber Rot Table in **TABLE E**.

EXAMPLE

If 3.0 percent of the representative sample is affected by tuber rot, the tuber rot factor would be .970 and the production to count would be 97.0 percent of the weight of the production being adjusted.

- (b) If 5.1 percent (by weight) or greater:
- 1 If a sales price for damaged production is agreed upon in writing between the insured and a buyer, or potatoes that are delivered to a buyer within 21 days of the end of the insurance period (60 days if the Storage Coverage Endorsement is applicable), multiply the weight of the production being adjusted by the factor that results from dividing the price received or that will be received per hundredweight by the highest available price election. The factor cannot exceed 1.000. If production is sold for a price lower than the value appropriate to and representative of the local market, determine the value of the production based on the price the insured could have received in the local market. Once this method of adjustment is used, **NO FURTHER ADJUSTMENT IS NECESSARY**.

EXAMPLE

If the agreed upon price is \$2.00 and the highest available price election is \$4.00, the tuber rot adjustment factor would be .500 ($\$2.00 \div \4.00) and the production to count would be 50 percent of the weight of the production being adjusted.

- 2 If a sales price is not agreed upon as indicated above and the production remains in storage 22 or more days (61 or more days if the Storage Coverage Endorsement is applicable) after the end of the insurance period, adjust production to count in accordance with the Tuber Rot Table, **TABLE E**.
- 3 For harvested production discarded within 21 days of the end of the insurance period, (60 days if the Storage Coverage Endorsement is applicable) and appraised unharvested production that could not have been sold, the production to count will be zero. If such production could have been sold, it will be

adjusted in accordance with the Tuber Rot Table (**TABLE E**) unless the production qualifies for a price comparison method of adjustment under the quality endorsement(s). In this case, such production will be adjusted as indicated in B(2)(a)3.

- (2) Adjustment for quality deficiencies covered under the Quality or Processing Quality Endorsement: (Complete adjustments indicated in this subsection only if subsection (1)(b)1 (price adjustment for tuber rot) is NOT applicable.)
- (a) Production grading less than U.S. No. 2 (U.S. No. 1 if available in the county and elected by insured) due to internal defects (the amount of production with such defects must be in excess of the tolerance allowed for the applicable grade on a lot basis and must not be separable from undamaged production using methods used by the potato packers or processors to whom the insured normally delivers potato production); and, for production covered under the Processing Quality Endorsement **did not meet minimum standards** by the processor and that has a specific gravity lower than the lesser of 1.074 or the minimum acceptable amount specified in the processor contract, or a fry color of No. 3 or darker due to sugar exceeding 10.0 percent or sugar ends exceeding 19.0 percent, is adjusted as follows:
- 1 If a sales price for the damaged production is agreed upon in writing between the insured and a buyer or potatoes that are delivered to a buyer within 21 days of the end of the insurance period (60 days if the Storage Coverage Endorsement is applicable), multiply the weight of the production being adjusted by the factor that results from dividing the price received or that will be received per hundredweight by the highest available price election. The factor cannot exceed 1.000. If production is sold for a price lower than the value appropriate to and representative of the local market, determine the value of the production based on the price the insured could have received in the local market. Once this method of adjustment is used, **NO FURTHER ADJUSTMENT IS NECESSARY.**

EXAMPLE

If the agreed upon price is \$2.00 and the highest available price election is \$4.00, the quality adjustment factor would be .500 (\$2.00 ÷ \$4.00) and the production to count would be 50 percent of the weight of the production being adjusted.

- 2 If a sales price is not agreed upon as indicated above and the production remains in storage 22 or more days (61 or more days if the Storage Coverage Endorsement is applicable) after the end of the insurance period, the adjustment factor will be determined as follows:
- (i) The combined weight of sampled potatoes that grade U.S. No. 2 (U. S. No.1 if available in the county and elected by the insured) or better and that are damaged by freeze or tuber rot will be divided by the total sample weight; and

EXAMPLE

**50 lbs is the total sample weight.
The combined weight of tuber rot, freeze and potatoes grading U. S. No. 2 or better divided by 50 equals the percent of damage to be used in (ii) below.**

- (ii) The percentage determined in (I), above, will be divided by the historical percentage factor determined in accordance with the Special Provisions.

NOTE: This factor (not to exceed 1.000) multiplied by any applicable adjustment factor from the Tuber Rot Table (**TABLE E**) will be the Combination Adjustment Factor applied to the damaged production.

EXAMPLE

If only 50 percent of the potatoes grade U.S. No. 2 or better (as determined in (2)(a) above) and the historical factor is 70.0 percent, the adjustment factor under the quality endorsement would be $50.0 \div 70.0 = .714$; and if the tuber rot factor is .970, the Combination Adjustment Factor would be .693 (.714 X .970).

- 3 For harvested production discarded within 21 days of the end of the insurance period (60 days if the Storage Coverage Endorsement is applicable) and appraised unharvested production that could not have been sold, the production to count will be zero. If such production could have been sold, the adjustment factor will be determined by dividing the price that could have been received for the damaged production in the local market by the highest price election available.

- (b) Production grading less than U.S. No. 2 (U.S. No.1 if available in the county and elected by insured) for reasons other than those indicated in subsection 2(a) above (e.g. external defects, size, shape), will be adjusted using the historical percentage factor as indicated in subsection (2)(a) (I) and (ii).

NOTE: Potatoes harvested or appraised prior to full maturity that do not grade U. S. No. 2 due solely to size will be considered to have met U. S. No. 2 standards unless the potatoes are damaged by an insurable cause of loss and leaving the crop in the field would either reduce production or decrease quality.

C. ADJUSTMENTS FOR A COMBINATION OF TUBER ROT AND FREEZE DAMAGE; OR A COMBINATION OF TUBER ROT, FREEZE DAMAGE AND QUALITY DEFICIENCIES COVERED UNDER QUALITY ENDORSEMENT(S)

- (1) Complete adjustments for tuber rot and freeze damage as follows:
- (a) If combined tuber rot and freeze damage is 5.0 percent (by weight) or less, production is adjusted at a 1 to 1 ratio, in accordance with the Tuber Rot Table in **TABLE E** or the Freeze Damage Table in **TABLE F**.

EXAMPLE

If 3.0 percent of the representative sample is affected by tuber rot and 1.5 percent is freeze damaged, the factor would be .955 ($1.000 - .045$) and the production to count would be 95.5 percent of the weight of the production being adjusted.

- (b) If 5.1 percent (by weight) or greater:
- 1 If a sales price for damaged production is agreed upon in writing between the insured and a buyer or potatoes that are delivered to a buyer within 21 days of the end of the insurance period (60 days if the Storage Coverage Endorsement is applicable), multiply the weight of the production being adjusted by the factor that results from dividing the price received or that will be received per hundredweight by the highest available price election. The factor cannot exceed 1.000. If production is sold for a price lower than the value appropriate to and representative of the local market, determine the value of the production based on the price the insured could have received in the local market. Once this method of adjustment is used, NO FURTHER ADJUSTMENT IS NECESSARY.

EXAMPLE

If the agreed upon price is \$2.00 and the highest available price election is \$4.00, the quality adjustment factor would be .500 ($\$2.00 \div \4.00) and the production to count would be 50 percent of the weight of the production being adjusted.

- 2 If a sales price is not agreed upon as indicated above and the production remains in storage 22 or more days (61 or more days if the Storage Coverage Endorsement is applicable) after the end of the insurance period, determine the "Combination Adjustment Factor" in accordance with the Tuber Rot Table (TABLE E) and Freeze Damage Table (TABLE F).

EXAMPLE

**6.0 percent tuber rot = .900 tuber rot factor and
6.0 percent freeze damage = .900 freeze damage factor.
The "Combination Adjustment Factor" would be .810 ($.900 \times .900$).
NOTE: When determining the percentage of freeze damage, divide the weight of the potatoes with freeze damage only by the total weight of the sample (including potatoes with tuber rot). When determining the percentage of tuber rot damage, divide the weight of the potatoes with tuber rot damage only by the total weight of the sample (including potatoes with freeze damage).**

- 3 For harvested production discarded within 21 days of the end of the insurance (60 days if the Storage Coverage Endorsement is applicable) and appraised unharvested production that could not have been sold, the production to count

will be zero. If such production could have been sold, it will be adjusted in accordance with the Tuber Rot Table (**TABLE E**) and Freeze Damage Table (**TABLE F**) unless production qualifies for a price comparison method of adjustment under a quality endorsement. In this case, such production will be adjusted as indicated in C(2)(a)(3).

(2) Adjustment for quality deficiencies covered under the Quality or Processing Quality Endorsement. (Complete adjustments indicated in this subsection only if subsection C (1)(b)1 (price adjustment for combined tuber rot and freeze damage of 5.1 or greater is NOT applicable.)

(a) Production grading less than U.S. No. 2 (U.S. No.1 if available in the county and elected by insured) due to internal defects (the amount of production with such defects must be in excess of the tolerance allowed for the applicable grade on a lot basis and must not be separable from undamaged production using methods used by the potato packers or processors to whom the insured normally delivers potato production); and, for production covered under the Processing Quality Endorsement **did not meet minimum standards** by the processor, has a specific gravity lower than the lesser of 1.074 or the minimum acceptable amount specified in the processor contract, or a fry color of No. 3 or darker due to sugar exceeding 10.0 percent or sugar ends exceeding 19.0 percent, is adjusted as follows:

1 If a sales price for the damaged production is agreed upon in writing between the insured and a buyer or potatoes that are delivered to a buyer within 21 days of the end of the insurance period (60 days if the Storage Coverage Endorsement is applicable), multiply the weight of the production being adjusted by the factor that results from dividing the price received or that will be received per hundredweight by the highest available price election. The factor cannot exceed 1.000. If production is sold for a price lower than the value appropriate to and representative of the local market, determine the value of the production based on the price the insured could have received in the local market. Once this method of adjustment is used, **NO FURTHER ADJUSTMENT IS NECESSARY AND ANY ADJUSTMENT FACTOR BASED ON THE TUBER ROT AND FREEZE DAMAGE CHARTS IS IGNORED.**

EXAMPLE

If the agreed upon price is \$2.00 and the highest available price election is \$4.00, the quality adjustment factor would be .500 ($\$2.00 \div \4.00) and the production to count would be 50 percent of the weight of the production being adjusted.

2 If a sales price is not agreed upon as indicated above and the production remains in storage 22 or more days (61 or more days if the Storage Endorsement is applicable) after the end of the insurance period, the adjustment factor will be determined as follows:

- (i) The combined weight of sampled potatoes that grade U.S. No. 2 (U.S. No.1 if available in the county and elected by the insured) or better and that are damaged by freeze or tuber rot will be divided by the total sample weight; and

EXAMPLE

**50 lbs is the total sample weight.
The combined weight of tuber rot, freeze and potatoes grading U. S. No. 2 or better divided by 50 equals the the percent of damage to be used in (ii) below.**

- (ii) The percentage determined in (I) above will be divided by the historical percentage factor determined in accordance with the Special Provisions.

NOTE: This factor (not to exceed 1.000) multiplied by any applicable adjustment factors from the Tuber Rot Table (**TABLE E**) and Freeze Damage Table (**TABLE F**) will be the Combination Adjustment Factor applied to the damaged production.

EXAMPLE

If only 50 percent of the potatoes grade U.S. No. 2 (as determined in 2 above) and the historical factor is 70 percent, the adjustment factor under the quality endorsement would be $50 \div 70 = .714$; if the tuber rot factor is .900 and the freeze damage factor is .900, the Combination Adjustment Factor would be $.578 (.714 \times .900 \times .900)$.

- 3 For harvested production discarded within 21 days of the end of the insurance period (60 days if the Storage Coverage Endorsement is applicable) and appraised unharvested production that could not have been sold, the production to count will be zero. If such production could have been sold, the adjustment factor will be determined by dividing the price that could have been received for the damaged production in the local market by the highest price election available.
- (b) Production grading less than U.S. No. 2 (U.S. No. 1 if available in the county and elected by insured) for reasons other than those indicated in subsection 2(a) above (e.g. external defects, size, shape), will be adjusted using the historical percentage factor as indicated in subsection (2)(a)2 (I) and (ii).

NOTE: Potatoes harvested or appraised prior to full maturity that do not grade U. S. No. 2 due solely to size will be considered to have met U. S. No. 2 standards unless the potatoes are damaged by an insurable cause of loss and leaving the crop in the field would either reduce production or decrease quality.

D. ADJUSTMENTS FOR FREEZE DAMAGE ONLY; OR A COMBINATION OF FREEZE DAMAGE AND QUALITY DEFICIENCIES COVERED UNDER QUALITY ENDORSEMENT(S)

- (1) Determine freeze damage factor in accordance with the Freeze Damage Table in **TABLE F**.

NOTE: If freeze damage is in excess of 17.9 percent and production is not discarded within 21 days of the end of the insurance period, the freeze damage factor will be .150 (15.0 percent of the damaged production will be production to count).

- (2) Adjustment for quality deficiencies covered under the Quality or Processing Quality Endorsement

- (a) Production grading less than U.S. No. 2 (U.S. No.1 if available in the county and elected by insured) due to internal defects (the amount of production with such defects must be in excess of the tolerance allowed for the applicable grade on a lot basis and must not be separable from undamaged production using methods used by the potato packers or processors to whom the insured normally delivers potato production); and, for production covered under the Processing Quality Endorsement did not meet **minimum standards** by the processor and has a specific gravity lower than the lesser of 1.074 or the minimum acceptable amount specified in the processor contract, or a fry color of No. 3 or darker due to sugar exceeding 10.0 percent or sugar ends exceeding 19.0 percent, is adjusted as follows:

- 1 If a sales price for the damaged production is agreed upon in writing between the insured and a buyer or potatoes that are delivered to a buyer within 21 days of the end of the insurance period (60 days if the Storage Coverage Endorsement is applicable), multiply the weight of the production being adjusted by the factor that results from dividing the price received or that will be received per hundredweight by the highest available price election. The factor cannot exceed 1.000. If production is sold for a price lower than the value appropriate to and representative of the local market, determine the value of the production based on the price the insured could have received in the local market. Once this method of adjustment is used, **NO FURTHER ADJUSTMENT IS NECESSARY AND ANY ADJUSTMENT FACTOR BASED ON THE FREEZE DAMAGE TABLE IS IGNORED.**

EXAMPLE

If the agreed upon price is \$2.00 and the highest available price election is \$4.00, the quality adjustment factor would be .500 ($\$2.00 \div \4.00) and the production to count would be 50 percent of the weight of the production being adjusted.

- 2 If a sales price is not agreed upon as indicated above and the production remains in storage 22 or more days (61 or more days if the Storage Coverage Endorsement is applicable) after the end of the insurance period, the adjustment factor will be determined as follows:

- (i) The combined weight of sampled potatoes that grade U.S. No. 2 (U. S. No.1 if available in the county and elected by the insured) or better and that are damaged by freeze will be divided by the total sample weight; and

EXAMPLE

**50 lbs is the total sample weight.
The combined weight of freeze and potatoes grading U. S. No. 2 or better divided by 50 equals the the percent of damage to be used in (ii) below.**

- (ii) The percentage determined in (I) above will be divided by the historical percentage factor determined in accordance with the Special Provisions.

NOTE: This factor (not to exceed 1.000) multiplied by any applicable adjustment factor from the Freeze Damage Table (**TABLE F**) will be the Combination Adjustment Factor applied to the damaged production.

EXAMPLE

If only 50 percent of the potatoes grade U.S. No. 2 or better (as determined in 2 above) and the historical factor is 70.0 percent, the adjustment factor under the quality endorsement would be $50 \div 70 = .714$; and the freeze damage factor is .900, the Combination Adjustment Factor would be .643 (.714 X.900).

- 3 For harvested production discarded within 21 days of the end of the insurance period (60 days if the Storage Coverage Endorsement is applicable) and appraised unharvested production that could not have been sold, the production to count will be zero. If such production could have been sold, the adjustment factor will be determined by dividing the price that could have been received for the damaged production in the local market by the highest price election available.

- (b) Production grading less than U.S. No. 2 (U.S. No. 1 if available in the county and elected by insured) for reasons other than those indicated in subsection 2(a) above (e.g. external defects, size, shape), will be adjusted using the historical percentage factor as indicated in subsection (2)(a)2 (I) and (ii).

NOTE: Potatoes harvested or appraised prior to full maturity that do not grade U. S. No. 2 due solely to size will be considered to have met U. S. No. 2 standards unless the potatoes are damaged by an insurable cause of loss and leaving the crop in the field would either reduce production or decrease quality.

E. ADJUSTING POTATOES INSURED UNDER THE CERTIFIED SEED ENDORSEMENT

- (1) Pre-appraisal Preparation. Upon receipt of the notice of loss but before proceeding to adjust the loss, contact the insured to determine that they have the current seed inspection records (from the "Certified Seed" inspector). Also determine that aerial photos are available.

- (2) The insured must notify the insurance provider of any loss under this endorsement not later than 14 days after the insured received notice from the state certification agency that any acreage failed certification.
- (3) Verifications:
- (a) Verify at least 3 years of certified seed production by the insured. The insured must provide acceptable records of certified seed potato acreage and production for the previous 3 years unless a written agreement provides otherwise. These records must clearly indicate the number of the insured's acres entered into the potato seed certification program administered by the state in which the seed is grown.
 - (b) Verify that the certified seed acreage insured is NOT greater than 125 percent of the average number of acres entered into and passing certification in the potato certified seed program in the three previous calendar years unless a written agreement provides otherwise. If the insured enters more than this number of acres into the certification program, the insured's certified seed production guarantee for the current crop year will be reduced as follows:
 - 1 Multiply the average number of the insured's acres entered into and passing certification in the potato certified seed program the 3 previous calendar years by 1.25, and divide the result by the number of acres grown by the insured for certified seed in the current crop year; and
 - 2 Multiply the result of 1 above (not to exceed 1.0) by the production guarantee for certified seed for the current crop year.

EXAMPLE

<p>3 year average = 100 certified acres Current year = 150 certified acres 100 X 1.25 = 125 125 ÷ 150 = .833 400 hundredweight guarantee for certified acres 400 X .833 = 333.2 hundredweight guarantee</p>
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- (c) Verify the insured's compliance with field rotation requirements (check seed production records).
- (d) Verify the insured's seed source (supplier) and the quantity relative to planted acreage. Check seed tags, "import" permits, or (if the insured used their own seed) the previous year's certification records. Record such information on the Field Identification and Certification Record in subsection 6).
- (e) Verify the insured's compliance with all applicable certification requirements.

- (4) Indemnity Payment for Certified Seed Loss.
- (a) If, due to insurable causes occurring within the insurance period, potato production does not qualify as certified seed on any insured certified seed potato acreage within a unit, the insured will be paid the dollar amount per hundredweight contained in the Special Provisions for that purpose, multiplied by the insured's production guarantee for such acreage, multiplied by the insured's share, multiplied by the acres failing certification.
 - (b) Any production that does not qualify as certified seed because of varietal mixing or the insured's failure to follow the standard practices and procedures required for certification will be considered as lost due to uninsured causes.
- (5) Completion. Complete the claim form as outlined in section 10 (the appraisal worksheet will be completed if an appraisal is necessary under the production guarantee).

(6) FIELD IDENTIFICATION AND CERTIFICATION RECORD (EXAMPLE)

POTATO Field Identification and Certification Record FOR ILLUSTRATION PURPOSES ONLY						
						Page 1 of 1
NAME OF INSURED			UNIT	CONTRACT NO.		
I. M. Insured			00100	XXXXXXXX		
AERIAL PHOTO OR MAP NO.					FARM SERIAL NO.	
					A101	
LEGAL DESCRIPTION						
NW 1/4 SEC. 1 - 101N - 64W						
CERTIFICATION RECORD						
(1) FIELD ID	(2) FIELD CERT NO.	(3) ACRES	(4) VARIETY	(5) SEED SOURCE	(6) INSPECTION RECORD	(7)
A	84-032	8.0	C77 Belrus	High View Farm Rt. 2 Any Town, ST XXXXX	7-20-YYYY - Failed	
B	84-033	15.4	C93 Superior	ABC Potato Co. Box XX Any Town, ST XXXXX	7-20-YYYY - OK 8-25-YYYY - OK 2-05-YYYY - OK	
C	84-034	4.7	C93 Kennebeck	ABC Potato Co. Box XX Any Town, ST XXXXX	7-20-YYYY - OK 8-25-YYYY - Failed	
REMARKS						
Field A - Failed certification due to disease (Leafroll). Field C - Failed certification due to potato blight.						
INSURED'S SIGNATURE			DATE	CODE #	ADJUSTER'S SIGNATURE	DATE
I. M. Insured			MM/DD/YYYY	123xx	I. M. ADJUSTER	MM/DD/YYYY

8. APPRAISAL DEVIATIONS AND MODIFICATIONS

A. DEVIATIONS

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

B. MODIFICATIONS

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

9. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

- (1) Include the insurance provider name in the appraisal worksheet title if not preprinted on the insurance provider's worksheet, or when a worksheet entry is not provided.
- (2) Include the claim number as assigned by the insurance provider in the appraisal worksheet title if not on the insurance provider's worksheet, or 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 5C for sampling requirements.
- (4) From Emergence to Mature Stage and Weight Method are the two types of appraisal methods contained on the appraisal worksheet. For every inspection, complete items 1 through 4, the area for the narrative, if applicable, and items 24 and 25.

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:

- | <u>Item No.</u> | <u>Information Required</u> |
|------------------------|--|
| 1. | Insured's Name: Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued. |
| 2. | Policy Number: Insured's assigned policy number. |
| 3. | Unit Number: Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g. 00100). |
| 4. | Crop Year: Crop year, as defined in the policy, for which the claim has been filed. |

PART I - FROM EMERGENCE TO MATURE STAGE

- | | |
|--------|---|
| 5. | Field ID: Field identification symbol. |
| 6. | Acreage in Field: Acreage in the field or sub-field being appraised (to nearest tenth) identified in item 5. |
| 7. | Row Space: Measure across 3 or more spaces, and enter average space in whole inches (TABLE B). |
| 8. | Type: Three-digit code number, entered exactly as specified on the actuarial documents, for the type grown by the insured. If "No Type Specified," enter appropriate 3-digit code number from the actuarial documents. |
| 9. | Number Of Plants: Number of live plants per sample. (Refer to length of sample for 1/100 acre in TABLE B). |
| 10. | Total Plants All Samples: Total live plants from all samples. |
| 11.*** | Number Samples: Total number of samples in item 9. |
| 12. | Average Number Plants: Result of dividing Total Plants All Samples (item 10) by Number of Samples (item 11) rounded to nearest tenth. |
| 13. | Factor: Enter the pounds-per-plant factor, to the nearest hundredth, for the applicable guarantee (refer to TABLE D). Show the calculation in the narrative. |
| 14. | Cwt. Per Acre Appraisal: Result of multiplying the average number of plants (item 12) by the pounds-per-plant factor (item 13) rounded to nearest tenth. |

PART II - WEIGHT METHOD

(After maturity for samples when mature potatoes can be weighed).

Verify or make the following entries:

15. **Field ID:** Field identification symbol.
16. **Acreage in Field:** Acreage in field or subfield (to nearest tenth) identified in item 15.
17. **Row Space:** Enter the row width (average space in inches), and the 3-digit code number of the variety and type of potatoes 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.
18. **Number Of Plants And Weight of Mature Potatoes:** Line 1 - Number of live plants per sample. (Refer to length of sample for 1/100 acre -**TABLE B**). Line 2 - Enter gross weight (pounds) of harvestable-size tubers from each sample.
19. **Total Pounds:** Total weight of tubers, in pounds to tenths, for all samples in Line 2 of item 18.
20. **Number Samples:** Total number of samples in item 18.
21. **Average Lbs. Per Sample:** Result of dividing Total Pounds (item 19) by Number of Samples (item 20) rounded to nearest tenth.
22. **Conv. Factor to Cwt.:** If conversion factor is not preprinted on the appraisal worksheet, enter 10.
23. **Cwt. Per Acre Appraisal:** Results of multiplying Average Lbs per Sample (item 21) by Conversion Factor "10" (item 22).

NARRATIVE:

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

- a. For EACH field in item 15, show the PERCENT-OF-SAMPLE calculation (U.S. No. 2 or better under applicable standards) for the acreage insured under the Quality Endorsement and the Processing Quality Endorsement (as applicable) AND the ADJUSTED freeze percent (percent to count).
- b. Enter and designate the percent of heat necrosis, rot, etc. Refer to section 7 for information pertaining to percent of damage as it relates to tuber-rot damage.
- c. For the UNIT - Show the historic "Percentage Factor" as originated by the insurance provider on the APH form if this was done. Otherwise, use the actuarial documents factor.

- d. For UNHARVESTED potatoes under Processing Quality Endorsement, if applicable, show that "Field ___ of unharvested processing potatoes is appraised at 0.0 due to (list cause)."
24. **Adjuster's Signature, Code Number, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.
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., that may not be readily understood.

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

FOR ILLUSTRATION PURPOSES ONLY

Any Company/Agency Claim Number - XXXXXXXX APPRAISAL WORKSHEET Potatoes				1. INSURED'S NAME I. M. INSURED					2. POLICY NUMBER XXXXXXX			3. UNIT NUMBER 00100		4. CROP YEAR YYYY			
				PART I - FROM EMERGENCE TO MATURE STAGE													
FIELD ID 5	ACREAGE IN FIELD 6	ROW SPACE 7	TYPE 8	EACH BLOCK EQUALS NUMBER PLANTS IN ONE SAMPLE 9							TOTAL PLANTS ALL SAMPLES 10	NUMBER SAMPLES 11	AVERAGE NUMBER PLANTS 12	FACTOR 13	CWT. PER ACRE APPRAISAL 14		
A	15.6	38	080	17	29	23	21	19			109	5	21.8	1.49	32.5		
											÷	=	x	=			
											÷	=	x	=			
											÷	=	x	=			
PART II - WEIGHT METHOD																	
FIELD ID 15	ACREAGE IN FIELD 16	ROW SPACE 17	NUMBER OF PLANTS AND WEIGHT OF MATURE POTATOES EACH BLOCK (/1/ AND /2/) EQUALS ONE SAMPLE 18										TOTAL POUNDS (LINE /2/) 19	NUMBER SAMPLES 20	AVG. LBS. PER SAMPLE 21	CONV. FACTOR TO CWT. 22	CWT. PER ACRE APPRAISAL 23
B	3.1	38 095	NO. PLANTS PER SAMPLE	1	2	3	3										
			TOTAL WGT. POTATOES PER SAMPLE	2	1.7	3.2	2.8					7.7	3	2.6	10	26.0	
												÷	=	x	=		
Item 13 factor: APH 412 ÷ 138 (38" rows) X 0.500 (6" plant spacing)= 1.49. Field B -14% freeze damage.																	
24. SIGNATURE OF ADJUSTER & CODE NUMBER I. M. ADJUSTER, XXXXX					DATE MM/DD/YYYY					25. SIGNATURE OF INSURED I. M. INSURED					DATE MM/DD/YYYY		

10. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

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

- (8) Item numbers not labeled apply to inspections of "Production," and "Certification" (guarantee) inspections.

B. FORM ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item

No.

Information Required

1. **Crop/Code #:** "Potatoes" (0084).
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., JUN 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 the company and agency servicing the contract.
8. **Name of Insured:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
9. **Claim Number:** Claim number as assigned by the insurance provider.
10. **Policy Number:** Insured's assigned policy number.

11. **Crop Year:** Crop year, as defined in the policy, for which the claim is filed,

12. **Additional Units:**

PRELIMINARY: MAKE NO ENTRY.

FINAL:

PRODUCTION: 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.

CERTIFICATION: MAKE NO ENTRY.

13. **Estimated Production Per Acre:**

PRELIMINARY: MAKE NO ENTRY.

FINAL:

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

CERTIFICATION: MAKE NO ENTRY.

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

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

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

15. **Companion Policies:**

- a. If no other person has a share in the unit (insured has 100 percent share), MAKE NO ENTRY.
- b. In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril 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 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 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: See 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 practices;
- (2) APH yields;
- (3) Appraisals;
- (4) Adjustments to appraised mature production (quality adjustment factors);
- (5) Stages or intended use(s) of acreage;
- (6) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (7) Appraisals for damage due to hail or fire if the Hail and Fire Exclusion is in effect.

Verify or make the following entries:

Item

No. Information Required

A. **Field ID:**

PRODUCTION: The field identification symbol from a sketch map or 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.

CERTIFICATION: 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 field inspection IF INSPECTED. If not inspected (claim based on state certification records), enter the final date for the claim.

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: See 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:

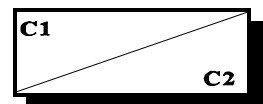
- a. Put to other use without prior consent.
- b. Abandoned.
- c. Damaged by uninsured causes.
- d. For which the insured failed to provide acceptable records of production.

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 instructions. In the event of under-reported acres, draw a diagonal line in Column “C” as shown.

- C₁ Enter the ACTUAL acres for the field or subfield.
- C₂ Enter the REPORTED acres for the field or subfield.



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

E. Risk: 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. See the LAM.

NOTE: Unrated land is uninsurable without a written agreement.

F. **Practice:**

PRODUCTION: 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.

CERTIFICATION: MAKE NO ENTRY.

G. **Type/Class:** 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.

PRODUCTION:

STAGE

EXPLANATION

“P”.....Acreage abandoned without consent, damaged solely by uninsured cause(s), put to other use or vines thereon destroyed without consent, 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 or vines thereon destroyed with consent.

NOTE: If production from any acreage of the insured crop is NOT harvested, the price used to determine the indemnity will be 80 percent of the insured’s price election.

PREVENTED PLANTING: See the LAM for proper codes and procedures for any eligible prevented planting acreage.

CERTIFICATION:

STAGE

EXPLANATION

“P”.....Acreage abandoned without consent, damaged solely by uninsured cause(s), put to other use or vines thereon destroyed without consent, or for which the insured failed to provide records of production which are acceptable to the insurance provider.

“C”.....Certified.

“NC”.....Not certified due to insured causes.

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

PRODUCTION:

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

CERTIFICATION:

<u>USE</u>	<u>EXPLANATION</u>
“To “peas,”	
“plowed”, etc.....	Use made of the acreage
“WOC”	Other use without consent
“SU”	Solely uninsured acreage or uninsured cause(s) of non-certification.
“ABA”	Abandoned without consent
“H”	Harvested
“Leafroll,” etc.....	Insured cause(s)

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: See the LAM for proper codes for any eligible prevented planting acreage.

J. **Appraised Potential:**

PRODUCTION:

Per-acre appraisal in hundredweight, to tenths, of POTENTIAL production for the acreage appraised. (See appraisal methods for additional instructions).

NOTE: If there is no potential on UH acreage or if appraised unharvested potatoes could not be sold and were discarded, enter “0”

- a. From emergence to maturity - Enter the appraisal per acre from item 14 of the appraisal worksheet.

- b. After maturity - Enter the total production per acre of ALL harvestable size potatoes regardless of damage (including potatoes with heat necrosis, rot, freeze, or other damage specified by FCIC) from item 23 of the appraisal worksheet.

CERTIFICATION: MAKE NO ENTRY.

K₁. - K₂. MAKE NO ENTRY.

L. **Shell and/or Quality Factor:** From emergence to maturity. MAKE NO ENTRY. After maturity, proceed according to the following as applicable.

PRODUCTION:

- a. Enter the 3-digit factor determined after calculating the percent of damage for the qualifying production and applying such percentage to the Tuber Rot Table (**TABLE E**) or the Freeze Damage Table (**TABLE F**).
- b. Enter the applicable 3-digit factor if the damage is due to a combination of tuber rot and freeze, determine the percent of damage and apply such percentage to the appropriate tables. Refer to section 7 for information on calculating the combination factor.
- c. Enter the applicable 3-digit factor if the damage is due to internal or external defects and the Quality Endorsement(s) is in effect. Refer to section 7 for information on calculating the factor.
- d. Document in the narrative the percent of damaged determined.

CERTIFICATION: MAKE NO ENTRY.

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

PRODUCTION:

- a. Hail and Fire exclusion NOT in effect.
 - (1) Enter NOT LESS than the insured's production guarantee per acre in hundredweight, 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 hundredweight, 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-planting 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.

CERTIFICATION:

Enter the per-acre guarantee from the insured's policy for all acreage which is certified. Make no entry for acreage which fails certification.

- N. **Adjusted Potential:** Column "J" times "L" plus Column "M" in hundredweight to tenths.
- O. **Total to Count:** Column "C or C₁" (**actual** acres) times Column "N" (in hundredweight to tenths).
- P. **Per Acre:** Per Acre Guarantee - Enter the per-acre production guarantee per acre from the insured's policy.
- 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 ["C₁" 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 PROVIDERS INSTRUCTIONS; OTHERWISE, MAKE THE FOLLOWING ENTRIES.

17. **Totals:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of Column "O" and total of Column "Q."

NARRATIVE:

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

- a. If no acreage is released on the unit, enter "No acreage released," adjuster's initials, and date.
- b. If notice of damage was given and "No Inspection" is necessary, enter the unit number(s), "No Inspection," date, and adjuster's initials. The insured's signature is not required.
- c. Explain any uninsured causes, unusual, or controversial cases.
- d. Under "PRODUCTION" guarantee only: If there is an appraisal in Section I, item M for uninsured causes due to a Hail and 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 potato crop and it is determined that the insured has no other fire insurance. Also, see the LAM.
- g. Explain any errors found on the Summary of Coverage.
- h. Under **PRODUCTION** guarantee only:
 - (1) Explain any commingled production. See the LAM. Attach a Special Report showing the computations used to prorate commingled production, if applicable, when unit is covered under the Storage Coverage Endorsement.
 - (2) Explain any entry for "Production Not to Count" and/or any production not included in Section II, item I or item B - E entries.
- i. Explain a "NO" checked in item 19.
- j. 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 aerial photo or sketch map, the disposition of acreage destroyed or put to other use with or without consent.

- k. Explain any difference between inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
- l. 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.
- m. 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.
- n. Explain any delayed notices or delayed claims as instructed in the LAM.
- o. Document any authorized estimated acres shown In Section I, item C as follows: "Line 3 'E' acres authorized by insurance provider MM/DD/YYYY."
- p. Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- q. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why any control measures did not work.
- r. Under "CERTIFICATION" guarantee only: Include a cross-reference to the OTHER unit number for the SAME acreage under the production guarantee.
- s. Document the percent of damage due to tuber rot, freeze or other quality deficiencies. Explain any allowed transportation costs.
- t. Document and show the calculations for any increased harvested production due to early digging of potatoes not fully mature.
- u. Document any other pertinent information, including any data to support any factors used to calculate the production.

SECTION II - HARVESTED PRODUCTION

GENERAL INFORMATION:

- (1) Account for ALL HARVESTED PRODUCTION (for ALL ENTITIES sharing in the crop) except production appraised BEFORE harvest and shown in Section I because the quantity cannot be determined later.

- (2) Columns “B” through “E” are for structure measurement entries (Rectangular, Round, Square, **Conical Pile**, etc.). If structures are a combination of shapes, break into a series of average measurements, if possible. Enter “Odd Shape” if production is stored in an odd shaped structure. Document measurements on a Special Report or other FCIC-approved worksheet used for this purpose.
- (3) If farm-stored production has been weighed prior to storage and acceptable weight tickets are available showing gross weights, enter “Weighed and Stored on Farm” in columns “B” through “E”. See LAM for acceptable weight tickets.
- (4) For production commercially stored, sold, etc., make entries in items “B” through “E” as follows:
 - (a) Name and address of facility or buyer.
 - (b) “Seed,” “Fed,” etc.
- (5) If acceptable sales or weight tickets are not available, refer to the LAM.
- (6) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:
 - (a) Separate storage facilities.
 - (b) Varying determinations of production (market value, factors).
 - (c) Varying names and addresses of buyers or sold production.
 - (d) Varying shares; e.g., 50 percent and 75 percent shares on the same unit.
 - (e) Separate processors.
 - (f) Different varieties and types.
 - (g) Potatoes harvested prior to full maturity (early harvest) for which production is increased by applicable percentage. Refer to section 5A.
 - (h) Conical piles. Do NOT add the cone in the top or bottom of a storage structure to the height of other potatoes in the structure. For computing the production in cones and conical piles, see the LAM.
- (7) For acreage insured under the Certified Seed Potato Endorsement, MAKE NO ENTRY in Section II of a “certified seed claim.”
- (8) There will generally be no harvested production entries in items A through S for preliminary inspections.

- (9) 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 or the Storage Coverage Endorsement, if applicable.

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. See the LAM.)

PRELIMINARY: MAKE NO ENTRY.

FINAL: PRODUCTION:

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

CERTIFICATION: Enter the date the insured received the results of the last inspection (including the Florida winter test reading) for ALL of the acreage on the unit. Enter “Incomplete” if, at the time of receipt of the final inspection results and/or certification, there is any existing acreage which is unharvested. If none of the acreage was harvested, nor will be harvested, enter “No Harvest.”

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 an indemnity is in effect for the unit for the crop year; otherwise, check “No.” Refer to the LAM.
- A₁. **Share:** ENTER 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, and a separate approved APH yield exists, indicate for each practice/type the corresponding Field ID (from Section I, item “A”).

- B. **Length or Diameter:** Internal measurement in feet to tenths of structural space occupied by the crop.
- a. Length if rectangular or square.
 - b. Diameter if round or conical pile. See the LAM to convert circumference to diameter if internal diameter measurement is not possible.
- C. **Width:** Internal width measurement in feet, to tenths, of space occupied by crop in structure if rectangular or square. If round, enter “RND”. If conical pile, enter “Cone.”
- D. **Depth:** Depth measurement in feet to tenths of space occupied by crop in rectangular, round, or square structures. If conical pile, enter the height of the cone. If there is production in the storage structure from other units or sources, refer to the LAM.
- E. **Deduction:** Cubic feet, to tenths, of crop space displaced by chutes, vents, studs, cross-ties, etc. Refer to the LAM for computation instructions.
- F. **Net Cubic Feet:** Net cubic feet of crop in the storage structure. Refer to the LAM for computation instructions.
- G. **Conversion Factor:** Enter Conversion Factor as 0.4167.
- H. **Gross Production:** Multiply Column “F” times Column “G” (in hundredweight to tenths). Eliminate any dirt weight only if documentation can be provided to establish the amount of dirt in the **stored** production.

NOTE: For production lost due to harvest prior to full maturity, the production to count must be increased. Refer to section 5A.

- I. **Bu., Ton, Lbs., Cwt:** Circle “Cwt.” in column heading. Production in hundredweight, to tenths. ALL harvested production regardless of damage or grade defects:

PRODUCTION:

NOTE: For production lost due to harvest prior to full maturity, the production to count must be increased. Refer to section 5A.

- a. Weighed and stored on the farm;
- b. Sold/and or commercial storage - Obtain gross production for the UNIT from the summary and/or settlement sheets. (Individual load slips only WILL NOT suffice unless the storage facility or buyer WILL NOT provide summary and/or settlement sheets to the insured and this is documented in the narrative).
- c. Stored in odd-shaped structures. The adjuster must compute the amount of gross production. (Refer to the LAM for cubic footage and production computations). A copy of ALL production calculations must be left in the file folder.
- d. Enter the production to count for early harvest. Show all computations in the narrative or a Special Report. If there are multiple days, compute each day accordingly, add the results of each days calculation together. Enter total production to count for early harvest.

CERTIFICATION: MAKE NO ENTRY.

- J. **Shell/Sugar Factor:** Enter the PERCENT to count, rounded to the nearest tenth of a percent as a three-place decimal, such as .955 (95.5 percent), after SUBTRACTING THE TARE PERCENTAGE also rounded to the nearest tenth of a percent, such as .045 (4.5 percent). **Percent tare plus percent to count must equal 100 percent.** Calculate percentages from harvested samples or settlement figures, where available.

K₁. - M₂. MAKE NO ENTRY.

- N. **Adjusted Production:** Enter production from “H” or “I” X “J”. **NOTE:** Item “I” X “J” only if dirt, rocks, etc., have NOT been eliminated. No adjustments have been made to production at this point EXCEPT for increased production due to harvest prior to full maturity or if the tare percentage is applicable.

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

THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN THE TOTAL STRUCTURE CONTENTS (storage facility, depth, etc.) ANY "PRODUCTION NOT TO COUNT" IN THE NARRATIVE.

NOTE: Make no entry if ONLY the depth for production to count has been entered in Column D, and the depth for production NOT to count has been entered in the narrative. Refer to example in the LAM.

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

Q₁. **Value:**

PRODUCTION:

Enter the agreed upon sales price (price received or could have been received) in dollar and cents for damaged potatoes. Refer to section 7 for instructions on determining value. Document in the narrative the percent of damage and cause.

CERTIFICATION: MAKE NO ENTRY.

Q₂. **Market Value:**

PRODUCTION:

Enter the highest available price election in dollar and cents. Refer to section 7 for instructions. Document in the narrative the percent of damage and cause.

CERTIFICATION: MAKE NO ENTRY.

R. **Quality Factor:**

PRODUCTION:

Enter the appropriate factor (three decimal places) determined as outlined in section 7. Document the percent of damage and cause in the narrative.

CERTIFICATION: MAKE NO ENTRY.

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

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

22. **Section II Total:**

FINAL: Total of Column "S," to tenths.

23. **Section I Total:**

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

24. **Unit Total:**

FINAL: Total of 22 and 23, to tenths.

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

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

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

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

27. **Page Numbers:**

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

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

PRODUCTION WORKSHEET

(FOR ILLUSTRATION PURPOSES ONLY)

1 Crop/Code # Potatoes 0084	2 Unit # 00100	3 Legal Description S12-12N-12W							
4 Date of Damage JUN 11	SEP	7 Company Any Company							
5 Cause of Damage FREEZE	EX MOIST	Agency Any Agency							
6 Primary Cause % X	70								
12 Additional Units 00200									
13 Est. Prod Per Acre 150									

8 Name of Insured I. M. Insured			
9 Claim Number XXXXXXXX		11 Crop Year YYYY	
10 Policy Number XXXXXXXX			
14 Date(s)	1st MM/DD/YYYY	2nd MM/DD/YYYY	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 ₁ K ₂ Moisture % Factor	L Shell and/or Quality Factor	M Uninsured Cause	N Adjusted Potential	O Total To Count (C x N)	P Per Acre	Q Total (C x P)
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class	Stage	Intended or Final Use	Appraised Potential							
A	E15.0	15.6	1.000	R03	003	095	UH	TO SBEANS	32.5				32.5	507.0	89.0	1388.4
C	E9.0	10.1	1.000	R03	003	095	P	PLOW WOC				89.0	89.0	898.9	89.0	898.9
M/D B	E3.0	3.1	1.000	R03	003	095	UH	UH	26.0		.500		13.0	40.3	89.0	275.9
D		12.5	1.000	R03	003	095	H	H							89.0	1112.5
M/D E		21.5	1.000	R03	003	080	H	H							89.0	1913.5
16 TOTAL		62.8											17 TOTALS	1446.2	5589.2	

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

SECTION I, Field B; 14% freeze damage. Field C destroyed without consent. Section II: Line 1, potatoes stored without grade determination. Line 2 - 65% grade U. S. No.2 or better with 80% historical average (.65÷.80=.810).
Line 4- 12% freeze damage =.600 factor from TABLE F. Line 3 - harvested 1,000 CWT 5 days early (2%x5=10%increase) 1,000x10%=1100cwt PTC. Determined acres using FSA measured acres.

SECTION II - HARVESTED PRODUCTION

18 Date Harvest Completed MM/DD/YYYY
19 Is damage similar to other farms in the area? Yes No
20 Assignment of Yes No
21 Transfer of Right To Indemnity? Yes No

MEASUREMENTS					GROSS PRODUCTION			ADJUSTMENTS TO HARVESTED PRODUCTION											
A ₁ A ₂ Share Field ID	B Length or Diameter	C Width	D Depth	E Dedu- c- tion	F Net Cubic Feet	G Conver- sion Factor	H Gross Prod. (F x G)	I Bu. Ton Lbs. CWT	J Shell/ Sugar Factor	K ₁ K ₂ FM % Factor	L ₁ L ₂ Moisture % Factor	M ₁ M ₂ Test WT Factor	N Adjusted Production (Horl)xJxKxLxM ₂	O Prod. Not to Count	P Production (N - O)	Q ₁ Q ₂ Value Mkt. Price	R Quality Factor (Q1 ÷ Q2)	S Production to Count (P x R)	
	9.0	5.0	4.0		180.0	.4167	75.0						75.0		75.0				75.0
	16.0	12.5	8.0		1600.0	.4167	666.7						666.7		666.7			.810	540.0
	XYZ POTATO CO. A TOWN, USA							1100.0					1100.0		1100.0				1100.0
	ABC POTATO CO. ANY TOWN, U.S.A -							336.9					336.9		336.9			.600	202.1

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 1917.1
23 Section I Total 1446.2
24 Unit Total 3363.3

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

CERTIFIED SEED EXAMPLE

PRODUCTION WORKSHEET

(FOR ILLUSTRATION PURPOSES ONLY)

1 Crop/Code # Potatoes 0084	2 Unit # 00100	3 Legal Description S13-12N-12W
4 Date of Damage	AUG	
5 Cause of Damage	DISEASE	
6 Primary Cause %	100	
12 Additional Units		
13 Est. Prod Per Acre		

7 Company Agency: Any Company / Any Agency

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)			NONE

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)
B,D		14.4	.500	A01		095	C	H				91.0	91.0	1310.4	91.0	1310.4
M/D		11.3	.500	A01		095	NC	H							91.0	1028.3
C																
16 TOTAL		25.7												17 TOTALS	1310.4	2338.7

NARRATIVE (If more space is needed, attach a Special Report) FIELD C, 11.3 ACRES FAILED TO CERTIFY DUE TO POTATO LATE BLIGHT. Determined acres by FSA Measurements.

SECTION II - HARVESTED PRODUCTION

18 Date Harvest Completed: MM/DD/YYYY
 19 Is damage similar to other farms in the area? Yes No
 20 Assignment of Indemnity? Yes No
 21 Transfer of Right To Indemnity? Yes No

MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION									
A ₁ A ₂	B	C	D	E	F	G	H	I	J	K ₁ K ₂	L ₁ L ₂	M ₁ M ₂	N	O	P	Q ₁ Q ₂	R	S
Share	Length of Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	Bt. Ton Lbs. CWT	Shell/Sugar Factor	FM % Factor	Moisture Factor	Test Factor	Adjusted Production (Horl)xJxK2xL2xM2	Prod. Not to Count	Production (N - O)	Value Mkt. Price	Quality Factor (Q1 ÷ Q2)	Production to Count (P x R)

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
 23 Section I Total 1310.4
 24 Unit Total 1310.4

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

27 Page 1 of 1

11. REFERENCE MATERIAL

TABLE A - MINIMUM SAMPLE REQUIREMENTS

When damage is variable and there is a significant difference in appraisals in the same field, or when insured wishes to destroy any part, split field into subfields and appraise each subfield, use the number of samples necessary for an accurate appraisal

ACRES IN FIELD OR SUBFIELD	MINIMUM NO. OF SAMPLES
0.1 - 10.0	3
10.1 - 40.0	4
Add one additional sample for each additional 40.0 acres (or fraction thereof) in the field or subfield.	

TABLE B - ROW WIDTH AND LENGTH TABLE

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

TABLE C - IN-ROW PLANT SPACING FACTORS

IN-ROW PLANT SPACING	FACTOR
6"	.500
8"	.667
10"	.833
12"	1.000
14"	1.167
16"	1.333
18"	1.500
20"	1.667
22"	1.833
24"	2.000

Calculate the factor for any plant spacings not listed by dividing the row spacing by 12.

TABLE D - FORMULA FOR DETERMINING POUNDS-PER-PLANT FACTOR

Approved APH Yield divided by the length of row equivalent to 1/100-acre times in-row plant spacing factor (from **TABLE C**) EQUALS pounds-per-plant factor. Round to hearest hundredth.

APH Yield	250 Hundredweight
Row Spacing	32 Inches
In-row Spacing	10 Inches
Length of row (1/100 acre from TABLE B)	163 Feet
$250 \div 163 \times .833 = 1.28$ Factor	

TABLE E - TUBER ROT TABLE

WHOLE PERCENT DAMAGE	TENTHS OF PERCENT - DAMAGE									
	0	1	2	3	4	5	6	7	8	9
0	1.000	.999	.998	.997	.996	.995	.994	.993	.992	.991
1	.990	.989	.988	.987	.986	.985	.984	.983	.982	.981
2	.980	.979	.978	.977	.976	.975	.974	.973	.972	.971
3	.970	.969	.968	.967	.966	.965	.964	.963	.962	.961
4	.960	.959	.958	.957	.956	.955	.954	.953	.952	.951
5	.950	.945	.940	.935	.930	.925	.920	.915	.910	.905
6	.900	.890	.880	.870	.860	.850	.840	.830	.820	.810
7	.800	.790	.780	.770	.760	.750	.740	.730	.720	.710
8	.700	.680	.660	.640	.620	.600	.580	.560	.540	.520
9	.500	.475	.450	.425	.400	.375	.350	.325	.300	.275
10	.250	.225	.200	.175	.150	.150	.150	.150	.150	.150

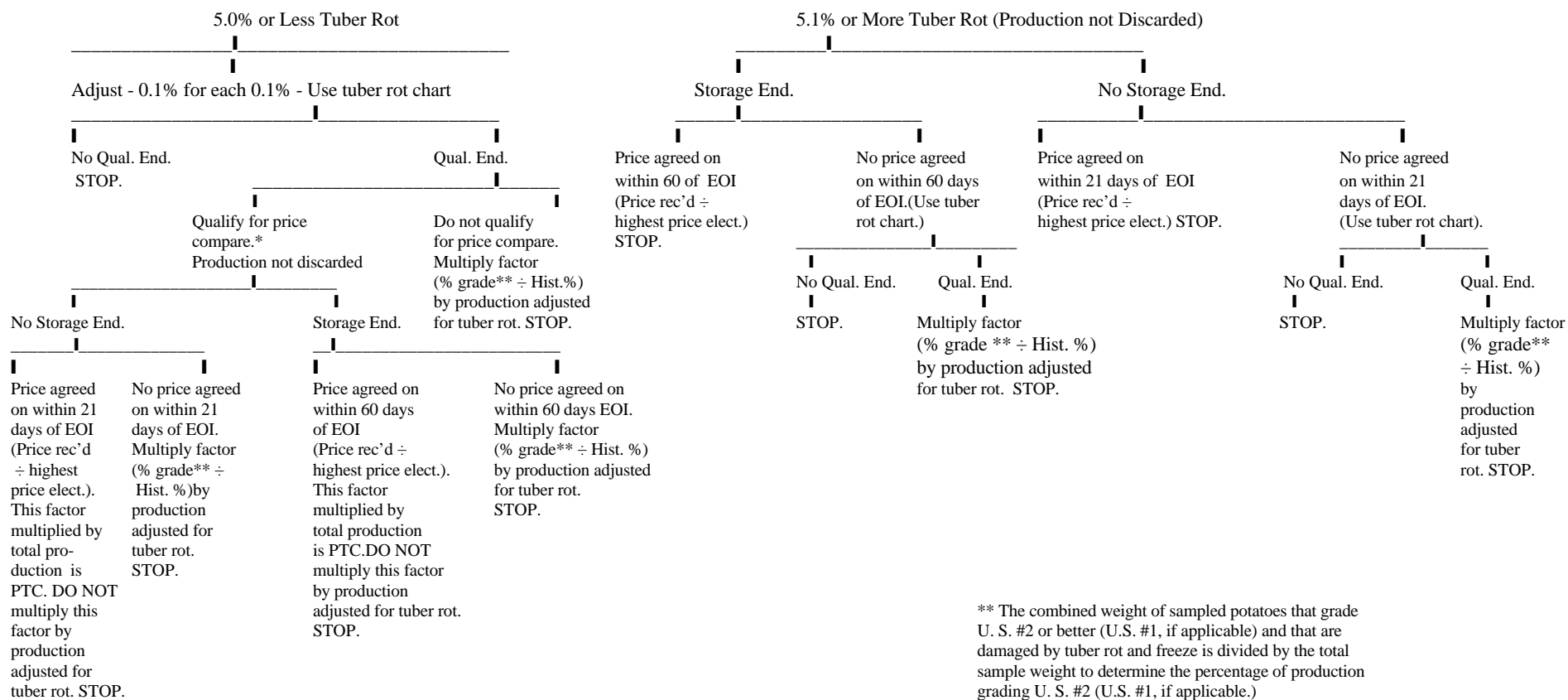
TABLE F - FREEZE DAMAGE TABLE

WHOLE PERCENT DAMAGE	TENTHS OF PERCENT - DAMAGE									
	0	.1	.2	.3	.4	.5	.6	.7	.8	.9
0	1.000	.999	.998	.997	.996	.995	.994	.993	.992	.991
1	.990	.989	.988	.987	.986	.985	.984	.983	.982	.981
2	.980	.979	.978	.977	.976	.975	.974	.973	.972	.971
3	.970	.969	.968	.967	.966	.965	.964	.963	.962	.961
4	.960	.959	.958	.957	.956	.955	.954	.953	.952	.951
5	.950	.945	.940	.935	.930	.925	.920	.915	.910	.905
6	.900	.895	.890	.885	.880	.875	.870	.865	.860	.855
7	.850	.845	.840	.835	.830	.825	.820	.815	.810	.805
8	.800	.795	.790	.785	.780	.775	.770	.765	.760	.755
9	.750	.745	.740	.735	.730	.725	.720	.715	.710	.705
10	.700	.695	.690	.685	.680	.675	.670	.665	.660	.655
11	.650	.645	.640	.635	.630	.625	.620	.615	.610	.605
12	.600	.595	.590	.585	.580	.575	.570	.565	.560	.555
13	.550	.545	.540	.535	.530	.525	.520	.515	.510	.505
14	.500	.495	.490	.485	.480	.475	.470	.465	.460	.455
15	.450	.440	.430	.420	.410	.400	.390	.380	.370	.360
16	.350	.340	.330	.320	.310	.300	.290	.280	.270	.260
17	.250	.240	.230	.220	.210	.200	.190	.180	.170	.160
18	.150	.140	.130	.120	.110	.100	.090	.080	.070	.060
19	.050	.040	.030	.020	.010	.000	.000	.000	.000	.000
20	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000

EXHIBIT 1

FLOW CHARTS FOR ALL NORTHERN POTATO COVERAGE COMBINATIONS

Type(s) of Damage: Tuber Rot Only; or
Tuber Rot and Quality Deficiencies Covered Under Quality Endorsements



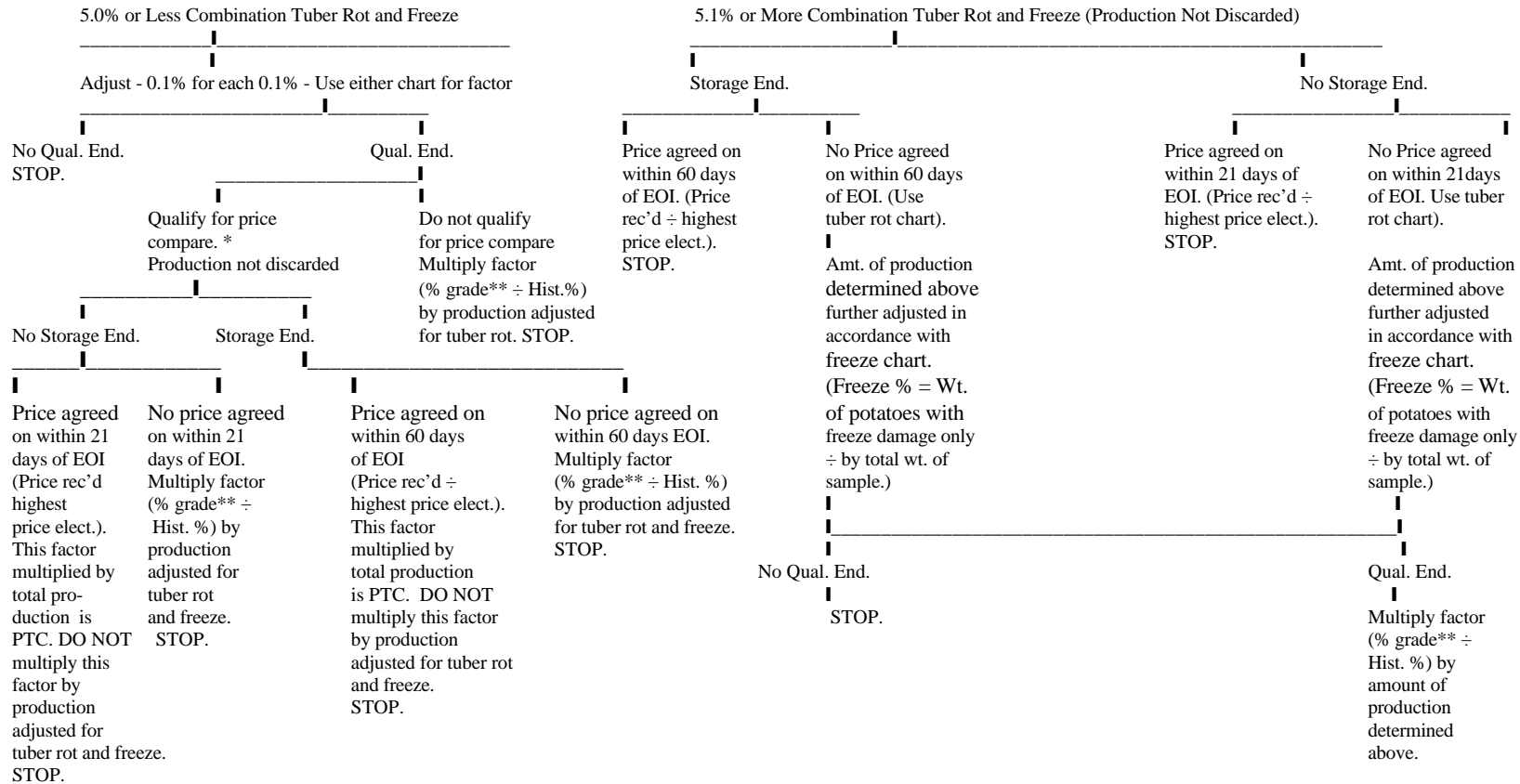
*Internal defects not separable and in excess of grade tolerance or, if Processing Quality Endorsement is also in effect, low specific gravity or dark fry color.

EXHIBIT 1 (Continued)

FLOW CHARTS FOR ALL NORTHERN POTATO COVERAGE COMBINATIONS (Continued)

Type(s) of Damage: **Combination Freeze and Tuber Rot; or**

Combination Freeze, Tuber Rot and Quality Deficiencies Covered Under Quality Endorsements



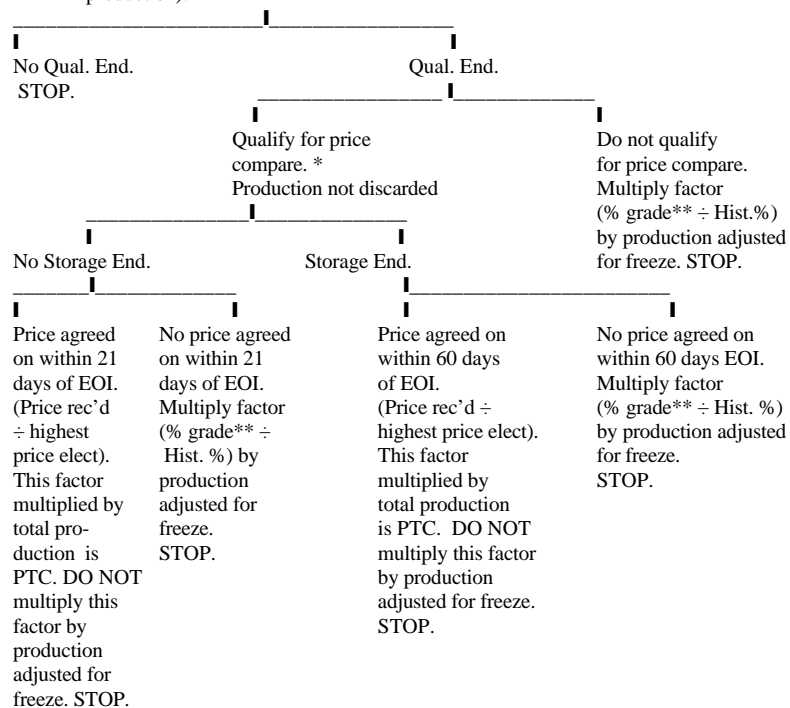
*Internal defects not separable and in excess of grade tolerance or, if Processing Quality Endorsement is also in effect, low specific gravity or dark fry color.

**The combined weight of sampled potatoes that grade U.S. #2 or better (U.S. #1, if applicable) and that are damaged by tuber rot and freeze is divided by the total sample weight to determine the percentage of production grading U. S. #2 (U. S. #1, if applicable.)

EXHIBIT 1 (Continued)

FLOW CHARTS FOR ALL NORTHERN POTATO COVERAGE COMBINATIONS (continued) Type(s) of Damage: Freeze Only; or Freeze and Quality Deficiencies Covered Under Quality Endorsements

Use freeze chart. (If in excess of 17.9% and production is not discarded within 21 days of end of insurance period, count 15% of such damaged production).



*Internal defects not separable and in excess of grade tolerance or, if Processing Quality Endorsement is also in effect, low specific gravity or dark fry color.

**The combined weight of sampled potatoes that grade U.S. #2 or better (U.S. #1, if applicable) and that are damaged by tuber rot and freeze is divided by the total sample weight to determine the percentage of production grading U.S. #2 (U.S. #1, if applicable).