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Division

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NORTHERN POTATO LOSS ADJUSTMENT STANDARDS HANDBOOK

2008 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDBOOK	NUMBER: 25361 (08-2008)
SUBJECT: NORTHERN POTATO LOSS ADJUSTMENT STANDARDS HANDBOOK 2008 AND SUCCEEDING CROP YEARS	OPI: Product Administration and Standards Division
	APPROVED: DATE: <i>/s/ Tim B. Witt 8/15/08</i> Deputy Administrator, Product Management

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2008 AND SUCCEEDING CROP YEARS. ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.

SUMMARY OF CHANGES/CONTROL CHART

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

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

Changes for the Crop Year 2008 (FCIC-25361) issued **AUGUST 2008**:

- A. TC 1 and TC 2: Amended section, subsection headings, and page numbers accordingly.
- B. Revised to clarify that the FCIC-issued loss adjustment standards for Potatoes are the official standard requirements for adjusting losses in a uniform and timely manner.
- C. Page 1, section 2: Added Kansas, and San Juan County, New Mexico as being covered under the Northern Potato Crop Insurance Provisions, and any other state or counties if allowed by the Special Provisions.
- D. Page 2, subsection 2 B: Inserted abbreviation for Document and Supplemental Standards Handbook, FCIC-24040 (DSSH).
- E. Page 2 & 3, subsection 2 B: Removed the term “Combination Adjustment Factor” as it is not used in the handbook, changed the definition of “Harvest” to match the crop provisions and added definition for “Tare Percentage”.
- F. Page 4, subsection 3 A: Added statement to clarify that this section may not be a complete list of insurability requirements.

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SUMMARY OF CHANGES/CONTROL CHART

- G. Page 6, subsection 3 B (1)(a): Added language that notice must be given of the intended use of the potatoes so the appropriate United States standards will be used.
- H. Page 6, subsection 3 B(1)(c): Clarified that a grade inspection must be completed no later than 21 days after the end of the insurance period for potatoes not covered under the Storage Endorsement.
- I. Page 6, subsection 3 B (2): Clarified sample size for unharvested and harvested production and recommended containers for these samples.
- J. Page 8, subsection 3 E (4): Added language that if both fresh and processing types of potatoes are specified in the actuarial documents that an insured cannot elect the fresh type for any potatoes grown for processing or chipping.
- J. Page 10, subsection 5 D(2): Clarified how to determine an average row width.
- K. Page 16, subsection 6 G: Changed the percent of damage to 13.5 percent.
- L. Page 18, subsection 7 B: Clarified language to match changes in section 11 of the Northern Potato Crop Provisions.
- M. Page 23, subsection 7 C: Clarified language to match changes in section 11 of the Northern Potato Crop Provisions.
- N. Page 27: Removed subsection 7 D, Adjustments for Freeze damage only since we have combined the Tuber Rot and Freeze damage charts. Re-identified the remaining subsections of section 7.
- O. Page 31, subsection 9: Inserted language changes that are approved LASH language.
- P. Page 36, subsection 10: Inserted language changes that are approved LASH language.
- Q. Page 57, subsection 11, Table A: Clarified minimum sample requirement language.
- R. Page 59, subsection 11, Table E: Combined Tuber Rot and/or Freeze Damage Table.
- S. Page 60: Inserted a clarified flow chart for all Northern Potato Coverage Combinations and examples for each combination.
- T. Page 65: Inserted an example for when a portion of production is sold before 21 days and remainder of production settled after 21 days.

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SUMMARY OF CHANGES/CONTROL CHART

Control Chart for Northern Potato Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Pages	Reference Material	Date	FCIC Number
Remove	Entire Handbook					
Current Index	1-4	1-4	1-50	51-59	8-2008	FCIC-25361

RESERVED

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(RESERVED)

1. INTRODUCTION

THIS HANDBOOK MUST BE USED IN CONJUNCTION WITH THE LOSS ADJUSTMENT MANUAL (LAM) STANDARDS HANDBOOK, FCIC-25010.

The FCIC-issued loss adjustment standards for this crop are the official standard requirements for adjusting Multiple Peril Crop Insurance (MPCI) losses in a uniform and timely manner. The FCIC-issued standards for this crop and crop year are in effect as of the signature date for this crop handbook at www.rma.usda.gov/handbooks/25000/index.html. All reinsured companies will utilize these standards for both loss adjustment and loss training for the applicable crop year. These standards, which include crop appraisal methods, claims completion instructions, and form standards, supplement the general (not crop-specific) loss adjustment standards identified in the LAM.

2. SPECIAL INSTRUCTIONS

This handbook remains in effect until superseded by reissuance of either the entire handbook or selected portions (through slipsheets or bulletins). If slipsheets have been issued for a handbook, the original handbook as amended by slipsheet pages shall constitute the handbook. A bulletin can supersede either the original handbook or subsequent slipsheets. The states and counties considered to be under the Northern Potato Crop Insurance Provisions are: Alaska, Humboldt, Modoc and Siskiyou Counties in California; Colorado; Connecticut; Idaho; Indiana; Iowa; Kansas; Maine; Massachusetts; Michigan; Minnesota; Montana, Nebraska; Nevada; San Juan County, New Mexico; New York; North Dakota; Ohio; Oregon; Pennsylvania; Rhode Island; South Dakota; Utah; Washington; Wisconsin; Wyoming; and any other states or counties if allowed by the Special Provisions.

A. DISTRIBUTION

The following is the minimum distribution of forms completed by the adjuster and signed by the insured (or the insured's authorized representative) for the loss adjustment inspection.

- (1) One legible copy to the insured. The original and all remaining copies as instructed by the Approved Insurance Provider (AIP).
- (2) It is the AIP's responsibility to maintain original insurance documents relative to policyholder servicing as designated in their approved plan of operations.

B. TERMS, ABBREVIATIONS, AND DEFINITIONS

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

(3) Abbreviations:

CAT	Catastrophic Risk Protection
CIH	Crop Insurance Handbook
DSSH	Document and Supplemental Standards Handbook, FCIC-24040

(4) Definition(s):

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	Lifting potatoes 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 4 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, so that such a combination would be the functional equivalent of 4 years of records.
Tare Percentage	The percent of undesirable material (e.g., dirt, rocks, plant material, unmarketable potatoes, etc.) from either a representative sample of harvested potatoes or lot of potatoes delivered to the processor as noted on the settlement sheet.

3. INSURANCE CONTRACT INFORMATION

The **AIP** 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 **(Optional)**.

The (Optional) Quality Endorsement(s) **and the Storage Coverage Endorsement** 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) The following may not be a complete list of insurability requirements. Refer to the Basic Provision, Northern Potato Crop Provisions, any applicable endorsements, and Special Provisions for a complete list.

- (a)** Insured Northern potatoes are all 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.
- (b)** **No insurance is allowed for acreage on which the** rotation requirements specified in the Special Provisions **are not met.**

- (c) No insurance is allowed for acreage on which the requirement to plant certified seed, unless allowed otherwise by the actuarial documents, is not met.
- (d) 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 is uninsurable, unless the Storage Endorsement is in effect.
- (e) Coverage in storage for potato production grown under a contract that require the production to be delivered to a buyer within three days of harvest is not allowed. Refer to the Storage Endorsement for further information.
- (f) Potatoes (unless allowed by the Special Provisions or by written agreement) interplanted with another crop or planted into an established grass or legume are not insurable.
- (g) Ninety percent (90%) 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. Potatoes that are lifted to the soil surface and not removed from the field will also receive the price election for unharvested acreage.
- (h) 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.
- (i) 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 AIP agrees that replanting is not practical. Refer to the LAM for replanting provision issues. Refer to section 4 of this handbook for replanting requirements.
- (j) If the Processing Quality Endorsement is in effect, and the processor contract requires the processor or broker 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.
- (k) 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 4 of the endorsement.

B. GRADE INSPECTION

- (1) The **AIP** must be given the opportunity to perform a grade inspection on the potatoes from any unit which the insured has given notice of damage. (i.e., **inspect** the potatoes before they leave the field.)
 - (a) Prior to any grade inspection, the insured must notify the AIP of the intended use of the potatoes so the appropriate United States standards will be applied (the AIP may request previous sales records to verify the claimed intended use or base the intended use on the type of potato grown if such potatoes are not usually grown for the intended use the insured reported).
 - (b) No quality adjustment will apply for any production that is disposed of without timely notification of a quality loss by the insured. In addition, an appraisal of not less than the production guarantee will be made **for acreage from which any** production is **disposed of without a grade inspection**. (See definition of “disposed” in section 2B.)
 - (c) If harvested potatoes are going directly to storage **and Storage Coverage Endorsement is not applicable**, samples must be obtained no later than the time the potatoes are placed in storage (refer to section 11 (c) of the Northern Potato Crop Provisions). Further, a grade inspection must be completed no later than 21 days after the end of insurance period. For potatoes covered under the Storage Coverage Endorsement refer to section 3B(5).
- (2) When it is necessary to have a grade inspection performed to determine quality deficiencies, select at least 25 pounds of representative potatoes for each sample to be graded. (Refer to the sample number (count) requirements **for unharvested production in TABLE A.**) If the potatoes have already been harvested one sample of at least 25 pounds per unit is the minimum acceptable sample size. Place each 25 pound sample in burlap bags or other ventilated containers.

If a laboratory or Federal/State grader(s) will determine grade, the laboratory or Federal/State grader(s) may require a minimum amount of potatoes from the samples obtained for insurance purposes. If necessary, the number of pounds submitted for grading will be adjusted to the amount requested by the laboratory or Federal/State grader(s).
- (3) Representative sample selections for grade determination must be made prior to the sale or disposal of any lot of potatoes, or any portion of a lot **or within the time allotted by the Storage Coverage Endorsement**. The potatoes must be evaluated and quality (grade) determinations must be made by:
 - (a) A laboratory approved by the **AIP**;
 - (b) A potato grader licensed or certified by the applicable State or United States Department of Agriculture, in accordance with the United States Standards for Grades of Potatoes (State Marketing Orders as applicable).

- (4) Sample selections will be graded according to USDA standards or State Marketing Orders only. The number and size of samples required will be determined in accordance with this handbook. Sampling requirements in the USDA standards or State Marketing Orders or in the rules or instructions for such standards are not applicable. If the potatoes are delivered direct from the field to the packer/processor, a dockside inspection can be used if sampling and grading requirements contained in the crop provisions and this handbook are fulfilled.
- (5) Storage Coverage Endorsement in effect:
 - (a) Representative samples of STORED damaged production that may qualify for quality adjustment UNDER THE STORAGE ENDORSEMENT must be obtained by the adjuster or a third party approved by the AIP prior to the sale or disposal of any lot of potatoes. Or, if production is not sold or disposed of within 60 days after the end of the insurance period, representative samples must be obtained within 60 days after the end of the insurance period and the quality (grade) determination must be completed within 21 days of sampling. One representative sample of at least 25 pounds from each unit is an acceptable quantity to make grade and quality determinations. However, at the time of adjustment the producer has the right to request more than one sample be taken.
 - (b) Damage that becomes evident more than 60 days after the potatoes have been placed in storage is not insurable.
- (6) 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 AIP 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.
 - (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.
- (7) If a Quality Endorsement is in effect, the production to count for potatoes destroyed, stored or marketed without TIMELY NOTIFICATION and an acceptable grade inspection will be 100 percent of the gross weight of such potatoes.
- (8) 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 grade of potatoes.

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

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

D. UNIT DIVISION

Refer to the insurance contract for unit provisions. Unless limited by the Crop or Special Provisions, a basic unit, as defined in the Basic Provisions, may be divided into optional units if, for each optional unit all 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 and/or tuber rot that is evident at, or prior to, the end of the insurance period;
 - (b) A grade inspection is completed no later than 21 days after the end of the insurance period (if the Northern Potato Storage Coverage Endorsement is applicable, samples must be obtained within 60 days after the end of insurance period and quality (grade) determinations must be completed with 21 days of sampling); and
 - (c) Prior to any grade inspection, the insured must notify the AIP of the intended use of the potatoes so the appropriate United States standards will be applied (AIP may request previous sales records to verify the insured's claimed intended use or base the intended use on the type of potato grown if such potatoes are not usually grown for the intended use the insured reported).
- (2) Quality Endorsement in effect:
 - (a) Coverage is extended to provide quality adjustment for potatoes that grade less than U.S. No. 2 (refer to subsection 3E(4)) 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 (refer to subsection 3E(4)) 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) In addition to the quality coverage protection provided by the Quality Endorsement (refer to subsection 5 (a) and (b)), this endorsement provides additional coverage for insurable types of potatoes that are under contract with a processor.
 - (b) Adjustment of production will be made for potatoes that grade less than U.S. No. 2 (U.S. No. 1 if available in the county and elected by the 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 potato packers or processors to whom the insured normally delivers potato production), that do not meet a standard contained in the processor contract, have a specific gravity lower than the lesser of 1.074 or the minimum acceptable amount specified in the processor contract, a fry color of No. 3 or darker due to either sugar exceeding 10 percent or sugar ends exceeding 19 percent, or has an Agtron rating lower than 58. Refer to sections 6 and 7 of 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. If both fresh and processing types are specified in the actuarial documents, the insured cannot elect the fresh type for any potatoes grown for processing or chipping.

4. REPLANTING REQUIREMENTS

There is currently no replanting 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. Refer to section 3 A (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 AIP 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. Refer to 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 **harvesting the crop** 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, **AIPs** 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 “**early harvest**” 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
 1,000.0 hundredweight + 100.0 hundredweight = 1,100.0 hundredweight
 production to count.

- (c) If there are any 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 uninsurable loss. Failure to follow recognized, good farming practices might include, but is not limited, to the following:

- (3) Apply average row width to **TABLE B** to determine the required length of sample row.
- (4) When using two or more rows to fulfill the required length of sample row, divide the length of row required by the number of rows used in the sample. The combined length of all rows must equal the single row length.
- (5) Where rows are skipped for tractor and planter tires or water rows, refer to the LAM.

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 **AIP** 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 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 **AIP** immediately if symptoms of tuber rot are subsequently discovered prior to harvest or storage.

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 **AIP within 72 hours** of the initial discovery. The adjuster or a third party approved by the **AIP** 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 **after** the end of the insurance period, samples must be obtained within 60 days **after** the end of the insurance period **and the quality (grade) determination must be completed within 21 days of sampling**. 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.

If laboratory facilities are needed for testing, contact the **AIP** 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) 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.

(3) Divide the total live plants by the number of samples to determine the average plants per sample.

(4) Multiply the average plants per sample by the pounds per plant factor from **TABLE D** to determine the cwt. per acre appraisal.

C. APPRAISALS AFTER MATURITY (WEIGHT METHOD)

(1) Select the required number of representative sample areas of 1/1000-acre each from **TABLE A** and the required sample row-length from **TABLE B**.

(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.

(c) Use the Tuber Rot and/or Freeze Damage Table (TABLE E) to obtain the percent of damage factor for determining the production to count. Refer to section 7 for adjustments to production to count.

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

EXAMPLE:

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

One pound = tuber rot
One pound = freeze damage
 $1 \div 25 = 4$ percent tuber rot
 $1 \div 25 = 4$ percent freeze

D. FIELD INSPECTION REQUIREMENTS IF TUBER ROT CONDITION EXISTS

- (1) When AIPs 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, AIPs 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, AIPs 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 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 **AIP** of the date potatoes are going to be harvested so that the **AIP** 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 **AIP** 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 AIP** 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.

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 container. 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 AIP for further instructions.

- (b) After the required storage period, deliver samples to Federal/State grader(s), a laboratory approved by the AIP, or thoroughly examine the potato sample(s) 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. Document 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 the 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. 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 AIP;

- c that when sample-test results become available, I/we will notify the AIP of my/our determination as to the destruction or other disposition of any potatoes with freeze damage in excess of 13.5 percent or more;
 - d to provide the AIP 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 13.5 percent or less freeze damage will be computed in accordance with section 11(g)(2) 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 completed 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 TUBER ROT AND/OR FREEZE DAMAGE

Producer's options are as follows:

- (1) With the AIP's permission, discard any harvested production, within 21 days (60 days if the Northern Potato Storage Coverage Endorsement is applicable), after the end of the insurance period from affected acreage that has tuber rot and/or freeze damage in excess of 5.1 percent and the AIP determined the production could not be sold resulting in zero production to count.

If production with damage in excess of 13.5 percent is not discarded within 21 days (60 days if the Northern Potato Storage Coverage Endorsement is applicable), after the end of the insurance period 15 percent of such production will be counted.
- (2) When the percent of tuber rot and/or freeze damage is determined to be 13.5 percent or greater and the production is NOT harvested or has been harvested and permission has been given to destroy such production, 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 and C** 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. Document the market price for damaged production in the Narrative of the claim form. (Adjusters need to make certain that prices received for damaged production are representative of the local market.) Damaged production must be sold at the agreed upon price **or delivered to a buyer 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 **AIP. Refer to** 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/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/or freeze damage **first**.
 - (a) **If tuber rot and/or freeze damage is 5.0 percent (by weight) or less, the production is adjusted in accordance with the Tuber Rot and/or Freeze Damage Table in TABLE E.**

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. **For a complete production to count determination refer to Example 1 on page 56.**

(b) If eligible for quality adjustment with 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 within 21 days (60 days if the Storage Coverage Endorsement is applicable) after the end of the insurance period, or the production is delivered to a buyer within 21 days (60 days if the Storage Coverage Endorsement is applicable) after the end of the insurance period, the amount of production will be determined by:

- (i) Dividing the price per hundredweight received or will be received by the highest available price election designated in the Special Provisions or addendum thereto for the insured potato type (if the 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); and
- (ii) Multiplying the result (not to exceed 1.0) by the number of hundredweight of sold or to be sold production (This may be verified after the production has actually been sold).

Once this method of adjustment is used, **NO FURTHER ADJUSTMENT IS NECESSARY.** Refer to example 5 on page 58.

2 If a sales price is not agreed upon between the insured and a buyer and the production is not delivered within 21 days (60 days if the Storage Coverage Endorsement is applicable) after the end of the insurance period, and 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 amount of production will be the **GREATER** of (comparisons can-not be made until final disposition of the potatoes is known):

- (i) Dividing the price per hundredweight received, or that will be received after the end of the applicable insurance period, by the highest price election designated in the Special Provisions or addendum thereto for the insured potato type (if the 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); and
- (ii) Multiplying this result (not to exceed 1.0) by the number of hundredweight of sold or to be sold production (This may be verified after the production has actually been sold); or
- (iii) Amount of production reduced according to the percent of damage factors contained in the Tuber Rot and/or Freeze Damage Table, (**Table E**), or including 15 percent of the production when damage is in excess of 13.5 percent.

- 3 For any production discarded within 21 days (60 days if the Storage Coverage Endorsement is applicable) after the end of the insurance period, the amount of production to count will be:
 - (i) Zero if the adjuster determined the production could not have been sold; or
 - (ii) Reduced in accordance with the percent of damage factors from the Tuber Rot and/or Freeze Damage Table (**TABLE E**) if it is determined that the production could have been sold.
- 4 For any production discarded later than 21 days (60 days if the Storage Coverage Endorsement is applicable) after the end of the insurance period, the amount of production to count will be reduced for the percent of damage in accordance with the factors contained in the Tuber Rot and/or Freeze Damage Table, (**TABLE E**). Refer to example 6 on page 58.

(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 the 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 that did not meet U.S. No. 2 due to internal defects, 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, or an Agron rating lower than 58 or fails to meet the same standards in the processor contract if the contract is less stringent, is adjusted as follows:

- 1 If a sales price for damaged production is agreed upon in writing between the insured and a buyer within 21 days (60 days if the Storage Coverage Endorsement is applicable) after the end of the insurance period, or the production is delivered to a buyer within 21 days (60 days if the Storage Coverage Endorsement is applicable) after the end of the insurance period, the amount of production will be determined by:
 - (i) Dividing the price per hundredweight received or that will be received by the highest price election designated in the Special Provisions or addendum thereto for the insured potato type (if the 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); and

- (ii) Multiplying the result (not to exceed 1.0) by the number of hundredweight of sold or to be sold production (This may be verified after the production has actually been sold).

Once this method of adjustment is used, **NO FURTHER ADJUSTMENT IS NECESSARY.** Refer to Example 2 page 56.

2 If a sales price is not agreed upon between the insured and a buyer and the production is not delivered within 21 days (60 days if the Storage Coverage Endorsement is applicable) after the end of the insurance period, and 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 amount of production will be the **GREATER** of (comparisons can not be made until final disposition of the potatoes is known):

- (i) Dividing the price per hundredweight received, or that will be received after the end of the applicable insurance period, by the highest price election designated in the Special Provisions or addendum thereto for the insured potato type (if the production is sold for a price lower than the value appropriate to and representative of the local market, we will determine the value of the production based on the price the insured could have received in the local market); and

- (ii) Multiplying this result (not to exceed 1.0) by the number of hundredweight of sold or to be sold production (This may be verified after the production has actually been sold); or

3 The amount of production determined as follows:

- (i) The combined weight of sampled potatoes grading U.S. No. 2 (U.S. No. 1 if available in the county and elected by the insured) or better (the amount of potatoes grading U.S. No. 2 will be based on a grade inspection completed no later than 21 days after the end of the insurance period, (if the Northern Potato Storage Coverage Endorsement is applicable), samples must be obtained within 60 days after the end of the insurance period and a grade inspection completed within 21 days of sampling) and are damaged by freeze and/or tuber rot will be divided by the total sample weight;

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

- (iii) The result of the above will be multiplied by the amount of production to count determined in accordance with section 15 of the Basic Provisions and section 11 of the Northern Potato Crop Provisions.

- (iv) Production grading less than U.S. No. 2 (U.S. No.1 if available in the county and elected by the insured) for reasons other than those identified in subsection B (2) (a) above (e.g., external defects, size shape, specific

gravity, fry color, sugar, sugar ends, agrtron rating) will be adjusted using the historical percentage factor as indicated in subsection B (2) (a) 3.

4 For any production discarded within 21 days (60 days if the Storage Coverage Endorsement is applicable) after the end of the insurance period, the amount of production to count will be:

(i) Zero if the adjuster determined the production could not have been sold; or

(ii) Determined in accordance with subsection B (2) (a) 3 above if the adjuster determines the production could have been sold.

5 For any production discarded later than 21 days (60 days if the Storage Coverage Endorsement is applicable) after the end of the insurance period, the amount of production to count will be determined in accordance with subsection B (2)(a)3 above.

Potatoes harvested or appraised prior to full maturity that do not grade U.S. No. 2 (U.S. No. 1 if available in the county and elected by insured) due solely to size will be considered to have met U.S. No. 2 (U.S. No. 1, if applicable) 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. 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 AIP of any loss under this endorsement not later than 14 days after the insured received notice from the state certification agency that any acreage or production 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 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 seed program the 3 previous calendar years by 1.25 and dividing 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 subsection 1 above, (not to exceed 1.0) by the production guarantee for certified seed for the current crop year.

EXAMPLE:

3 year average acreage = 100.0 acres
Current year acreage = 150.0 acres
100.0 acres x 1.25 (factor) = 125
125 ÷ 150 acres = .833
400 hundredweight production guarantee for certified acres
400 x .833 = 333.2 hundredweight production guarantee

- (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, herein.
- (e) Verify the insured's compliance with all applicable certification requirements.
- (f) Verify the unit structure.

Acreage covered under the terms of the Certified Seed Endorsement will have the same unit structure as provided under the Basic Provisions and the Northern Potato Crop Provisions.

FOR EXAMPLE: If the insured has two optional units (00101 and 00102) for Northern potato crop coverage and elects the Certified Seed Endorsement, the insured will also have two optional units (00201 and 00202) for certified seed potato coverage provided the certified seed potatoes are grown in both units 00101 and 00102. Or, if the insured has two basic units (00100 and 00200) for Northern potato crop coverage and elects the Certified Seed Endorsement, the insured will also have two basic units (00300 and 00400) for certified seed coverage provided that certified seed potatoes are grown in both units 00100 and 00200. In the event certified seed acreage is not grown in the same optional or basic units as acreage covered under the Basic Provisions and the Northern Potato Crop Provisions, certified seed potato units will be established in accordance with the unit division provisions contained in the Basic Provisions and the Northern Potato Crop Provisions. For example, if a basic unit is divided into two optional units for potato acreage covered under the Basic Provisions

and the Northern Potato Crop Provisions, but certified seed potatoes are grown in only one of those optional units, the certified seed acreage will be insured as one basic unit.

(4) Indemnity Payment for Certified Seed Loss.

(a) If, due to insurable causes occurring within the insurance period, the amount of certified seed production falls below the certified seed production guarantee, the claim will be settled by:

1 Multiplying the insured acreage by its respective certified seed production guarantee;

2 Multiplying each result in 1 above by the dollar amount per hundredweight contained in the Special Provisions for production covered under the Certified Seed Endorsement;

3 Totaling the results of 2 above;

4 Multiplying the number of hundredweight of production that qualify as certified seed and any amount of production lost due to uninsured causes, or that does not qualify as certified seed due to uninsured causes, by the dollar amount per hundredweight contained in the Special Provisions for production covered under the Certified Seed Endorsement.

5 Subtracting the result of 4 above from the result of 3 above; and

6 Multiplying the result of 5 by the insured's share.

(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 for as outlined in section 10 (an appraisal worksheet will be completed if an appraisal is necessary).

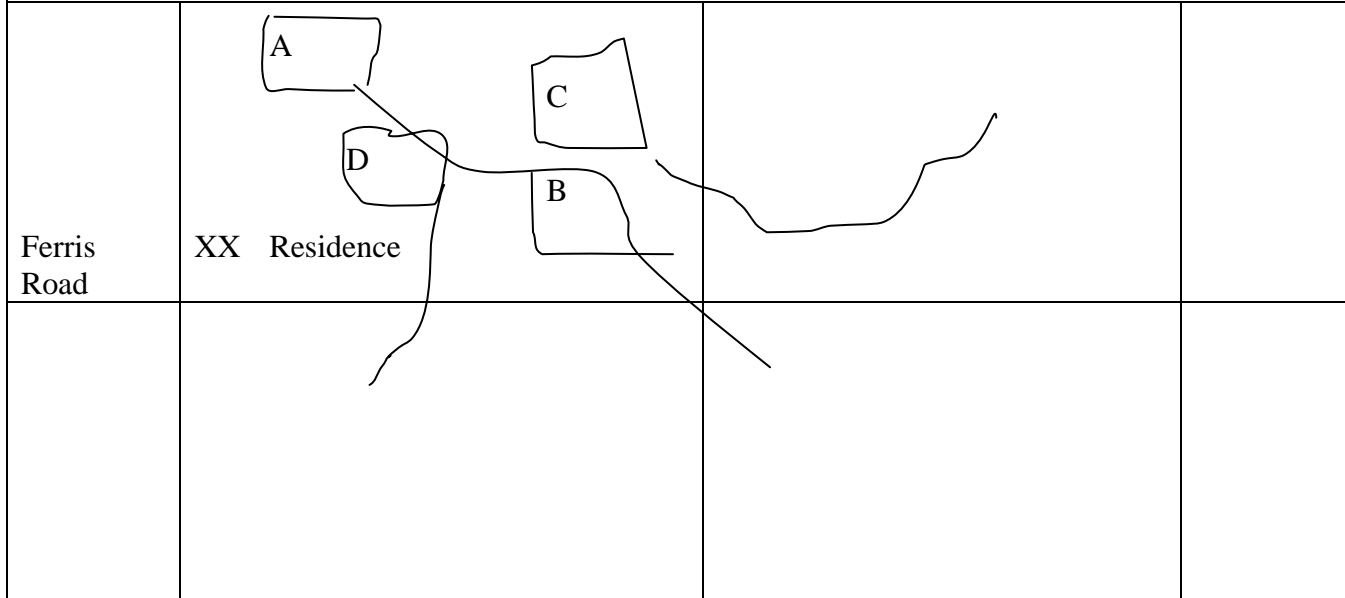
POTATO
Field Identification and Certification Record
(FOR ILLUSTRATION PURPOSES ONLY)

Page 1 of 1

NAME OF INSURED <i>I.M. Insured</i>	UNIT <i>00300</i>	CONTRACT NO. <i>XXXXXXX</i>
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AERIAL PHOTO OR MAP NO.	FARM SERIAL NO. <i>A101</i>
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LEGAL DESCRIPTION
S13-12N-12W



CERTIFICATION RECORD						
(1) FIELD	(2) FIELD	(3) ACRES	(4) VARIETY	(5) SEED	(6) INSPECTION	(7)
<i>A</i>	<i>84-032</i>	<i>10.0</i>	<i>C77 Belrus</i>	<i>High View Farm Rt. 2</i>	<i>7-20-YYYY OK</i>	
<i>B</i>	<i>84-033</i>	<i>11.3</i>	<i>C93 Superior</i>	<i>ABC Potato Co. Box XX</i>	<i>7-20-YYYY OK</i>	
<i>C</i>	<i>84-034</i>	<i>24.3</i>	<i>C93 Kennebeck</i>	<i>ABC Potato Co. Box XX</i>	<i>7-20-YYYY OK</i>	
<i>D</i>	<i>84-035</i>	<i>4.4</i>	<i>C93 Superior</i>	<i>ABC Potato Co. Box XX</i>	<i>7-20-YYYY OK</i>	

REMARKS:

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. Refer to the LAM for additional information.

9. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. APPRAISAL WORKSHEET FORM STANDARDS

- (1) The entry items in subsection 9 C are the minimum requirements for the Potato Appraisal Worksheet for potatoes From Emergence to Mature Stage and Weight Method. All entry items are “Substantive,” (i.e., they are required).
- (2) Appraisal Worksheet Completion Instructions. The completion instructions for the required entry items on the Appraisal Worksheet in the following subsections are “Substantive,” (i.e., they are required.)
- (3) The Privacy Act and Nondiscrimination statements are required statements that must be printed on the form or provided to the insured as a separate document. These statements are not shown in the example form in this section. The Nondiscrimination Statement can be found in the DSSH. The current Privacy Act can be found on the RMA website at <http://www.rma.usda.gov/regs/required.html> or successor website.
- (4) Refer to the DSSH for other crop insurance form requirements (e.g., font point size, etc.).

B. GENERAL INFORMATION FOR WORKSHEET ENTRIES AND COMPLETION INSTRUCTIONS

- (1) Include the AIP’s name in the appraisal worksheet title if not preprinted on the AIP’s worksheet or when a worksheet entry is not provided.
- (2) Include the claim number as assigned by the AIP in the appraisal worksheet title if not on the AIP’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 5 for sampling requirements.
- (4) For every inspection, complete items 1 through 4, the area for the narrative, if applicable, and items 24 and 25.

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

C. WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

**Item
No.**

Information Required

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

Claim No.: Claim number as assigned by the AIP.

1. **Insured's Name:** Name of the insured that identified EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy Number:** Insured's assigned policy number.
3. **Unit Number:** Five-digit number from the Summary of Coverage after it is verified to be correct (e.g. 00100).
4. **Crop Year:** **Four-digit** 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 the 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 of 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-decimal code number of the variety and type of potato exactly as specified in 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 1/1000 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 Sample:** 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) round 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 **Tuber Rot and/or 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 “Percent Factor” as originated by the **AIP** 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).”

The following required entries are not illustrated on the Appraisal Worksheet example below.

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.).

10. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

A. CLAIM FORM STANDARDS

- (1) The entry items in subsection 10C are the minimum Claim Form (hereafter referred to as “Production Worksheet”) requirements. All of these entry items are considered “Substantive,” (i.e., they are required.)
- (2) Production Worksheet completion instructions. The completion instructions for the required entry items on the Production Worksheet in the following subsections are “Substantive,” (i.e., they are required.)
- (3) The Privacy Act and Nondiscrimination statements are required statements that must be printed on the form or provided as a separate document. These statements are not shown in the example form in this section. The Nondiscrimination Statement can be found in the DSSH. The current Privacy Act can be found on the RMA website at <http://www.rma.usda.gov/regs/required.html> or successor website.

The certification statement required by the current DSSH must be included on the form directly above the insured’s signature block and immediately followed by the statement below.

“I understand the certified information on this Production Worksheet will be used to determine my loss, if any, to the above unit. The AIP may audit and approve this information and supporting documentation. The Federal Crop Insurance Corporation, an agency of the United States, subsidizes and reinsures this crop insurance.”

- (5) Refer to the DSSH for other crop insurance form requirements (e.g., point size of font, etc.)

B. GENERAL INFORMATION FOR ENTRIES AND COMPLETION INSTRUCTIONS

- (1) The 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 **AIP**.
 - (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.

C. FORM ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

<u>Item No.</u>	<u>Information Required</u>
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: 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(s) of loss for **this crop** as listed in the LAM. If is evident that no indemnity is due, enter “NONE.” If an insured cause of loss is coded as “Other,” explain in the “Narrative.”

Refer to the Basic Provisions and the crop provisions for this crop for information pertaining to insured and uninsured causes of loss.

6. **Primary Cause %:**

PRELIMINARY: MAKE NO ENTRY.

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

7. **Company/Agency:** Name of 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 **AIP**.

10. **Policy Number:** Insured’s assigned policy number.

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

12. **Additional Units:**

PRELIMINARY: MAKE NO ENTRY.

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

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

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

PRELIMINARY: MAKE NO ENTRY.

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

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

PRELIMINARY:

- a. Date the notice of damage was given for the unit in item 2.
- b. A third preliminary inspection (if needed) requires an additional set of Production Worksheets. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set of Production Worksheets.
- 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 AIP, 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 (MM/DD/YYYY) 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 AIP services it, enter the contract number. Handle these companion policies according to AIP instructions.
 - (2) If the OTHER person has a multiple-peril contract and a DIFFERENT AIP or agent services it, enter the name of the AIP and/or agent (and contract number) if known.
 - (3) If unable to verify the existence of a companion contract, enter “Unknown,” and contact the AIP for further instructions.
 - (4) Refer to the LAM for further information regarding companion contracts.

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

- (1) Rate classes, types, or practices;
- (2) APH yields;
- (3) Appraisals;
- (4) Adjustments to appraised 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.:** The field or subfield identification symbol from a sketch map or an aerial photo. Refer to the Narrative instructions. In the margin of the last line entry (or in a separate column), enter the date of inspection for the last line entry of each inspection.

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

B. **Preliminary Acres:**

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

FINAL: MAKE NO ENTRY.

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

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

- a. Put to another 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.

Acreage breakdown 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 AIP. Document authorization in the Narrative.

ACCOUNT FOR ALL ACREAGE IN THE UNIT. In the event of over-reported acres, handle in accordance with individual AIP 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.

C ₁	C ₂
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- 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 AIP's instructions. Refer to the LAM.

Unrated land is uninsurable without a written agreement.

- F. **Practice:** Three-digit code number, entered exactly as specified on the actuarial documents, for the practice carried out by the insured. If "No Practice Specified," enter appropriate 3-digit code number from the actuarial documents.
- G. **Type/Class/Variety:** Three-digit code number, entered exactly as specified on the actuarial documents, for the type grown by the insured. If "No Type Specified," enter the 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 AIP.
- "H" Harvested.
- "UH" Unharvested or put to other use or vines thereon destroyed with consent.

If production from any acreage of the insured crop is NOT harvested, the price used to determine the indemnity will be 90 percent of the insured' price election.

PREVENTED PLANTING: Refer to the Prevented Planting Handbook for proper codes for any eligible prevented planting acreage.

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

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 **AIP**.
- “C” Certified.
- “NC” Not certified due to insured causes.

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

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

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

PRODUCTION:

USE

EXPLANATION

- “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:

USE

EXPLANATION

- “To peas,” “plowed,” etcUse 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,” etcInsured cause(s)
- “UH”Unharvested

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

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

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

J. Appraised Potential:

PRELIMINARY AND FINAL: Per-acre appraisal in hundredweight, to tenths, of POTENTIAL production for the acreage appraised. Refer to section 9 “Potato Appraisals” for additional instructions.

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.

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 and/or Freeze Damage Table (TABLE E). Refer to section 7 for information on calculating the combination factor.
- b. 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.
- c. Document in the Narrative the percent of damaged determined.

CERTIFICATION: MAKE NO ENTRY.

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

- a. Hail and Fire exclusion NOT in effect.

- (1) Enter NOT LESS than the insured's production guarantee per acre in 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.

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

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.

FOR ITEM 17, WHEN SEPARATE LNE 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 **AIPS** INSTRUCTIONS; OTHERWISE, MAKE THE **FOLLOWING** ENTRIES.

17. Totals:

PRELIMINARY: MAKE NO ENTRY.

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

NARRATIVE:

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

- a. If no acreage is released on the unit, enter "No acreage released," adjuster's initials, and date.
- b. If notice of damage was given and "No Inspection" is necessary, enter the unit number(s), "No Inspection," date, and adjuster's initials. The insured's signature is not required.
- c. Explain any uninsured causes, unusual, or controversial cases.
- d. If there is an appraisal in Section I, item M for uninsured causes due to a Hail 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 crop and it is determined that the insured has no other fire insurance. Also, refer to the LAM.
- g. Explain any errors found on the Summary of Coverage.
- h. Explain any commingled production. Refer to the LAM. Attach a Special Report showing the computations used to prorate commingled production, if applicable, when unit is covered under the Storage Coverage Endorsement. (Storage Coverage Endorsement not applicable to Certified Seed Coverage).
- i. Explain any entry for "Production Not to Count" in Section II, item "O," and/or any production not included in Section II, item I or item B -E entries. (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit.)

- j. Explain a “NO” checked in item 19.
- k. Attach a sketch map or aerial photograph to identify the total unit:
 - (1) If consent is or has been given to put part of the unit to another use;
 - (2) If uninsured causes are present; or
 - (3) For unusual or controversial cases.

Indicate on the aerial photo or sketch map, the disposition of acreage destroyed or put to other use with or without consent.
- l. Explain any difference between inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
- m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
- n. Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with the **AIP’s** instructions.
- o. Explain any delayed notices or delayed claims as instructed in the LAM.
- p. Document any authorized estimated acres shown in Section I, item C as follows: “Line 3 ‘E’ acres authorized by **AIP** MM/DD/YYYY.”
- q. Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- r. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.
- s. Include a cross-reference to the OTHER unit number for the SAME acreage covered by the Certified Seed Endorsement and the Basic Northern Potato Crop Provisions. Document the amount of harvested production that failed certification in Section II.
- t. Document the percent of damage due to tuber rot, freeze or other quality deficiencies. Explain any allowed transportation costs.
- u. Document and show the calculations for any increased harvested production due to early digging of potatoes not fully mature.
- v. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- w. Document any other pertinent information, including any data to support any factors used to calculate the production.

- x. Document all calculations when determining the Greater of comparisons in the narrative of the Production Worksheet or in a Special Report.

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 weights, enter “weighed and Stored on Farm” in columns “B” through “E.” Refer to 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 74 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, refer to the LAM.
- (7) There will generally be no harvested production entries in items A through S for preliminary inspections.

- (8) If there is harvested production from more than one insured practice (or type) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in items A through S by type or practice. If production has been commingled, 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 delayed claim. Refer to 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. Refer to 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 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”).
 - For certified seed production that passed or failed certification, enter the corresponding Field ID for the applicable acreage shown in item “A,” section I.

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

- B. **Length or Diameter:** Internal measurement in feet to tenths of structural space occupied by the crop.
- Length if rectangular or square.
 - Diameter if round or conical pile. Refer to the LAM to convert circumference to diameter if internal diameter measurement is not possible.
- C. **Width:** Internal width measurement in feet, to tenths, of space occupied by crop in structure if rectangular or square. If round, enter “RND.” If conical pile, enter “Cone.”
- D. **Depth:** Depth measurement in feet to tenths of space occupied by crop in rectangular, round, or square structure. If conical pile, enter the height of the cone. If there is production in the storage structure from other units or sources, refer to the LAM.
- E. **Deduction:** Cubic feet, to tenths, of crop space displaced by chutes, vents, studs, crossties, 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). Accounting for any dirt weight or non-potato weight (only if documentation can be provided to establish the amount) in the **stored** production is accomplished using the Shell/Sugar factor Column “J.”

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:

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 structure. 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 **day’s** calculations together. Enter total production to count for early harvest.
- e. For certified seed potatoes, enter the hundredweight of harvested production that passed certification. If all or part of the production failed certification, enter the applicable hundredweight that failed on a separate line from production that passed certification.

J. **Shell/Sugar Factor:** Enter the PERCENT **of production** 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 0.45 (4.5 percent). **Percent tare plus percent to count must equal 100 percent.** Calculate percentages from harvested samples or settlement figures, where available. For units covered by the Certification Seed Endorsement, tare shall also include the percentage of production not meeting the applicable certification standards. **(Not to exceed 1.00)**

K₁. - M₂. MAKE NO ENTRY.

N. **Adjusted Production:** Enter production form “H” or “I” x “J.” 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. **Prod. Not to Count:** Net production NOT to count, in hundredweight to tenths, WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, 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.) AND ANY “PRODUCTION NOT TO COUNT” IN THE NARRATIVE.

Make no entry if ONLY the depth for production to count has been entered in Column D, and the depth for production not to count has been entered in the Narrative. Refer to example in the LAM.

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

- Q₁. **Value:**

PRODUCTION:

Refer to section 7 for instructions on determining value. Document in the Narrative the percent of damage and cause.

CERTIFICATION: MAKE NO ENTRY.

- Q₂. **Mkt. Price:**

PRODUCTION:

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.

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 **AIP'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.

The following required entries are not illustrated on the Production Worksheet examples below.

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.

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.

Final indemnity inspections should be signed on bottom line.

27. **Page Numbers:**

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

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

1 Crop/Code # Potatoes 0084	2 Unit # 00100	3 Legal Description S13-12N-12W	PRODUCTION WORKSHEET (FOR ILLUSTRATION PURPOSES ONLY)				8 Name of Insured I.M. Insured				
4 Date of Damage JUN 11	SEP	7 Company ANY COMPANY					9 Claim # XXXXXXXXXX	11 Crop Year YYYY			
5 Cause of Damage Freeze	EX MOIST	Agency ANY AGENCY	10 Policy #				14 Date(s) Notice of Loss		1 st MM-DD-YYYY	2 nd	Final MM-DD-YYYY
6 Primary Cause % 70	30	13 Est. Prod Per Acre 150				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	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+Uninsured Cause	Adjusted Potential	Total to Count (C x N)	Per Acre	Total (C x P)
M/D A N/S	E15.0	15.6	1.000		003	095	UH	To Soybeans	32.5				32.5	507.0	89.0	1388.4
M/D B N/S	E3.0	3.1	1.000		003	095	UH	UH	26.0		.500		13.0	40.3	89.0	275.9
M/D C N/S	E9.0	10.1	1.000		003	095	P	WOC	5.5			89.0	89.0	898.9	89.0	898.9
M/D D N/S		12.5	1.000		003	095	H	H							89.0	1112.5
M/D E N/S		21.5	1.000		003	095	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; 10% 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 – 9% freeze damage = .600 factor from TABLE E. Line 3 – harvested 1,000 CWT 5 days early (2% x 5 = 10% increase) 1,000 x 10% = 1100 cwt PTC. Determined acres using FSA measured acres.

SECTION II – HARVESTED PRODUCTION			
18 Date Harvest Completed MM/DD/YYYY	19 damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	20 Assignment of Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	21 Transfer of Right To Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

MEASUREMENTS				GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION										
A ₁ A ₂	B	C	D	E	F	G	H	I	J	K ₁ K ₂	L ₁ L ₂	M ₁ M ₂	N	O	P	Q ₁ Q ₂	R	S
Share	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	Bu. Ton. (Cwt) Lbs	Shell/ Sugar Factor	FM% Factor	Moisture% Factor	Test Wt. Factor	Adjusted Production HorIxJxKxLxMxN	Prod. Not To Count	Production (N – O)	Value Mkt. Price	Quality Factor (Q1 ÷ Q2)	Production To Count (P x R)
	9.0	5.0	4.0		180.0	0.4167	75.0						75.0		75.0			75.0
	16.0	12.5	8.0		1600.0	0.4167	666.7						666.7		666.7		.810	540.0
	XYZ Potato Co. Any town, USA							1100.0					1100.0		1100.0			1100.0
	XYZ Potato Co. Any town, USA							336.9					336.9		336.9		.600	202.1

This form example does not illustrate all required entry items (e.g., signatures, dates, etc.).

22 Section II Total	1917.1
23 Section I Total	1446.2
24 Unit Total	3363.3

Example corresponding unit insured under Basic Northern Potato Crop Provisions with Certified Seed Endorsement

1 Crop/Code # Potatoes 0084	2 Unit # 00200	3 Legal Description S13-12N-12W	PRODUCTION WORKSHEET (FOR ILLUSTRATION PURPOSES ONLY)				8 Name of Insured I.M. Insured			
			7 Company _____ ANY COMPANY _____				9 Claim # XXXXXXXXXX		11 Crop Year YYYY	
4 Date of Damage JUN AUG			Agency _____ ANY AGENCY _____				10 Policy #			
5 Cause of Damage FREEZE DISEASE							14 Date(s) Notice of Loss 1 st 2 nd Final		MM-DD-YYYY MM-DD-YYYY	
6 Primary Cause % 70 30							15 Companion Policy(s)			
12 Additional Units 00400										
13 Est. Prod Per Acre 150										

SECTION I – ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL										POTENTIAL YIELD					STAGE GUARANTEE		
A	B	C	D	E	F	G	H	I	J	K ₁	L	M	N	O	P	Q	
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+Uninsured Cause	Adjusted Potential	Total to Count (C x N)	Per Acre	Total (C x P)	
M/D A N/S		10.0	1.000		002	161	H	H						0	91.0	910.0	
M/D B N/S		11.3	1.000		002	161	UH	UH	26.0					293.8	91.0	1028.3	
M/D C N/S		24.3	1.000		002	161	H	H							91.0	2211.3	
M/D D N/S		4.4	1.000		002	161	P	SU				91.0		400.4	91.0	400.4	
M/D E N/S		50.0	1.000		002	161	H	H							91.0	4550.0	
16 TOTAL		100.0											17 TOTALS		694.2		9100.0

NARRATIVE (If more space is needed, attach a Special Report) Corresponding Certified Seed Unit is 00300. Field D – destroyed without consent. Section II – Line 2, column J – 2% dirt (tare). Calculate factor 0.980 (1.000 minus 0.020 = 0.980). Line 3 9% freeze damage = .600 factor from TABLE E. Determined acres by FSA measurements.

SECTION II – HARVESTED PRODUCTION

18 Date Harvest Completed MM/DD/YYYY	19 damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	20 Assignment of Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	21 Transfer of Right To Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
---	--	--	---

MEASUREMENTS				GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION										
A ₁	B	C	D	E	F	G	H	I	J	K ₁	L ₁	M ₁	N	O	P	Q ₁	R	S
A ₂	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	Bu. Ton. (Cwt.)	Shell/ Sugar Factor	FM% Factor	Moisture% Factor	Test Wt. Factor	Adjusted Production HorIxJxK ₂ xL ₂ xM ₂	Prod. Not To Count	Production (N – O)	Value Mkt. Price	Quality Factor (Q1 ÷ Q2)	Production To Count (P x R)
C	XYZ Dehydrator Co. Anytown, State							1100.0					1100.0		1100.0			1100.0
A	17.5	20.0	6.0	58.5	2041.5	0.4167	850.7		0.980				833.7		833.7			833.7
B	XYZ Potato Co. Anytown, State							1000.0					1000.0		1000.0		.600	600.0

This form example does not illustrate all required entry items (e.g., signatures, dates, etc.).

22 Section II Total	2533.7
23 Section I Total	694.2
24 Unit Total	3227.9

1 Crop/Code #	2 Unit #	3 Legal Description	PRODUCTION WORKSHEET (FOR ILLUSTRATION PURPOSES ONLY) (CERTIFIED SEED EXAMPLE)				8 Name of Insured I.M. Insured				
Potatoes 0084	00300	S13-12N-12W					7 Company <u>ANY COMPANY</u>				9 Claim # XXXXXXXXXX
4 Date of Damage	AUG		Agency <u>ANY AGENCY</u>				10 Policy #				
5 Cause of Damage	DISEASE						14 Date(s) Notice of Loss		1 st MM-DD-YYYY	2 nd	Final MM-DD-YYYY
6 Primary Cause %	100						15 Companion Policy(s)				
12 Additional Units	00400										
13 Est. Prod Per Acre	150										

SECTION I – ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL										POTENTIAL YIELD					STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K ₁ K ₂	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+Uninsured Cause	Adjusted Potential	Total to Count (C x N)	Per Acre	Total (C x P)
M/D A N/S		10.0	1.000		002	161	C	H						0	91.0	910.0
M/D B N/S		11.3	1.000		002	161	C	UH	26.0					293.8	91.0	1028.3
M/D C N/S		24.3	1.000		002	161	NC	H							91.0	2211.3
M/D D N/S		4.4	1.000		002	161	P	SU				91.0		400.4	91.0	400.4
16 TOTAL		50.0											17 TOTALS	694.2		4550.0

NARRATIVE (If more space is needed, attach a Special Report) Field C, 24.3 acres failed and production failed to certify due to excessive virus infection. Production sold to dehydrator. Determined acres by FSA

measurements. Field D Destroyed without consent. Section II, Field A, Column J – 4.9% of seed did not make grade due to undersize. Also 2% Dirt (tare). Calculate factor – 0.049 plus 0.020 = 0.069.

1.000 – 0.069 = 0.931 factor. Unit 00200 Corresponding Unit covered under Basic Potato Provisions.

SECTION II – HARVESTED PRODUCTION

18 Date Harvest Completed MM/DD/YYYY				19 damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>				20 Assignment of Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>				21 Transfer of Right To Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>			
---	--	--	--	--	--	--	--	--	--	--	--	---	--	--	--

MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION									
A ₁ A ₂	B	C	D	E	F	G	H	I	J	K ₁ K ₂	L ₁ L ₂	M ₁ M ₂	N	O	P	Q ₁ Q ₂	R	S
Share	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	Bu. Ton. Cwt. Lbs	Shell/ Sugar Factor	FM% Factor	Moisture% Factor	Test Wt. Factor	Adjusted Production HorIxJxK ₂ xL ₂ xM ₂	Prod. Not To Count	Production (N – O)	Value Mkt. Price	Quality Factor (Q1 ÷ Q2)	Production To Count (P x R)
	XYZ Dehydrator Co. Anytown, State							1100.0	0.000				0.0		0.0			0.0
	17.5	20.0	6.0	58.5	2041.5	0.4167	850.7		0.931				792.0		792.0			792.0
This form example does not illustrate all required entry items (e.g., signatures, dates, etc.).															22 Section II Total		792.0	
															23 Section I Total		694.2	
															24 Unit Total		1486.2	

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. SAMPLES
0.1 - 10.0	3
One additional sample is required 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.		

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"	1.833
18"	1.500
20"	1.677
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 nearest hundredth.

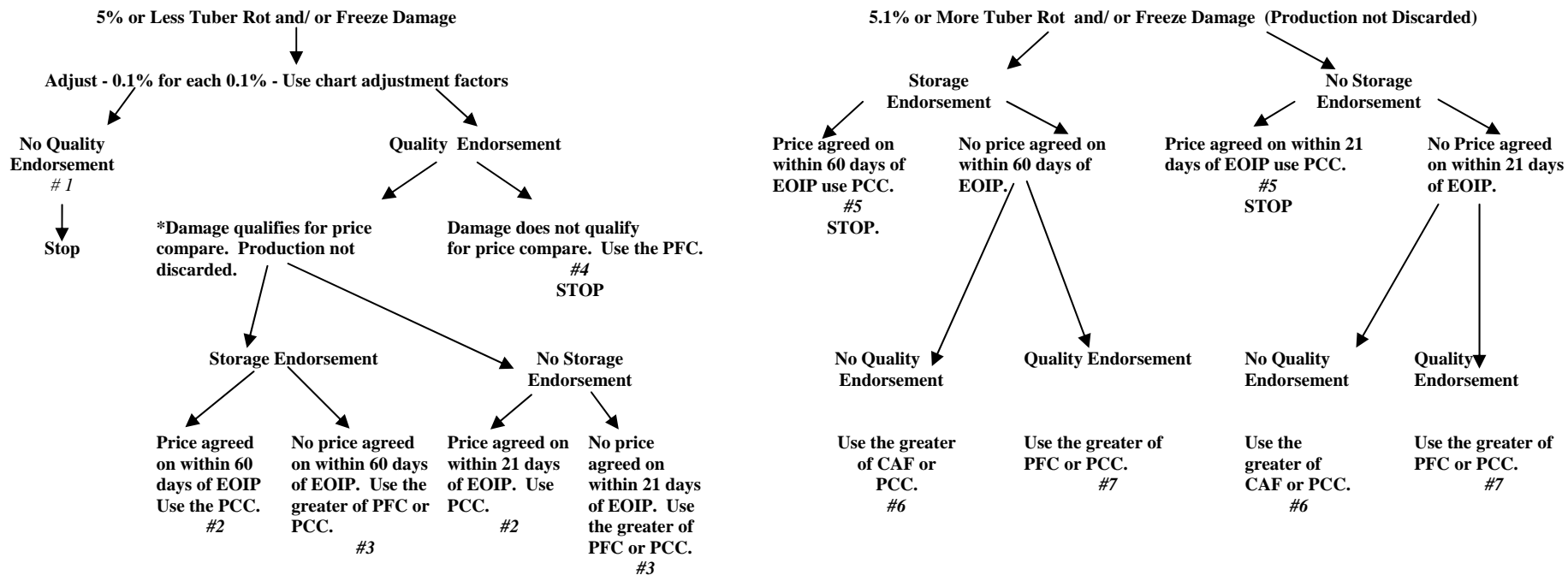
APH yield	250 hundredweight
Row Spacing	32 inches
In-row Spacing	10 inches
Length of row (1/100 acre from TABLE B)	163 Feet
$250 \div 163 \times .833 = 1.28$ Factor	

**TABLE E - TUBER ROT AND/OR FREEZE DAMAGE TABLE
COMBINED CHART**

WHOLE PERCENT DAMAGE	TENTH 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	.690	.680	.670	.660	.650	.640	.630	.620	.610
9	.600	.590	.580	.570	.560	.550	.540	.530	.520	.510
10	.500	.490	.480	.470	.460	.450	.440	.430	.420	.410
11	.400	.390	.380	.370	.360	.350	.340	.330	.320	.310
12	.300	.290	.280	.270	.260	.250	.240	.230	.220	.210
13	.200	.190	.180	.170	.160	.150	.150	.150	.150	.150

FLOW CHART FOR ALL NORTHERN POTATO COVERAGE COMBINATIONS

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



The numbers preceding the above scenarios refer to the examples found on the following pages.

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

DEFINITIONS

Chart Adjustment Factors (CAF) – Refer to tuber rot/freeze chart in Northern Potato Loss Adjustment Standards Handbook. 15 % of the production is included when damage is in excess of 13.5 % and production is retained 22 or more days (61 or more days if the Northern Potato Storage Coverage Endorsement is applicable).

EOIP – End of Insurance Period.

Percentage Factor Computation (PFC) – 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/or freeze is divided by the total sample weight to determine the percentage of production grading U.S. #2, (U.S. #1, if applicable). This percentage is then divided by the percentage factor (historical average or default percentage listed in the SPOI if no historical percentage is available). **This result is then multiplied by the amount of production.**

Price Comparison Computation (PCC) – Price received divided by the highest price election. This result is then multiplied **(not to exceed 1.0) by # of hundredweight of sold or to be sold production** to determine the amount of production to count.

DISCARDED PRODUCTION

(A) Under the Northern Potato Crop Provisions – for any qualifying production discarded within 21 days (60 days if the Northern Potato Storage Coverage Endorsement is applicable), of the EOIP, the amount of production will be: zero if the AIP determine the production could not have been sold; or determined according to the chart adjustment factors if the production could have been sold. Later than 21 days (60 days if the Northern Potato Storage Coverage Endorsement is applicable), of the EOIP, the amount of production will be determined according to the chart adjustment factors.

(B) Under the Quality Endorsement or the Processing Quality Endorsement – for any qualifying production discarded within 21 days (60 days if the Northern Potato Storage Coverage Endorsement is applicable), of the EOIP, the amount of production will be: zero if AIPs determine the production could not have been sold; or determined according to the Percentage Factor Computation. Later than 21 days (60 days if the Northern Potato Storage Coverage Endorsement is applicable), of the EOIP, the amount of production will be determined according to the Percentage Factor Computation.

FOR ALL EXAMPLES: ASSUME PRODUCTION WAS NOT DISCARDED

Example 1: Illustrates harvested production with:

Coverage not under a Quality Endorsement;

5% or less Tuber Rot and/or Freeze Damage;

No other damage.

Quality adjustment is based on the Chart Adjustment Factor (CAF).

Total Harvested Production 10,000 cwt

% of Tuber Rot and/or Freeze Damage 4.5%

Chart Adjustment Factor .955

$10,000 \times .955 = 9,550$ cwt. production to count.

Total harvested production 10,000 cwt. multiplied by the Chart Adjustment Factor .955 equals Production to Count.

Example 2: Illustrates harvested production with:

5% or Less Tuber Rot and/or Freeze Damage;

Internal damage greater than the minimum for the respective quality endorsement;

Price agreed on within 21 days of the EOIP or within 60 days of the EOIP with the Storage Endorsement.

Quality adjustment is based on a Price Comparison Computation (PCC).

Total Harvested Production 10,000 cwt

Price received per cwt. \$3.00

Highest Price Election in SPOI \$4.00

Price Comparison Computation $\$3.00 \div \$4.00 = .750$ factor

Number of cwt. of sold or to be sold production equals $10,000 \text{ cwt.} \times .750 = 7,500$ cwt Production to Count.

If production is sold within 21/60 days no adjustment is made for tuber rot and/or freeze damage.

Example 3: Illustrates harvested production with:

Coverage under a Quality Endorsement;

5% or Less Tuber Rot and/or Freeze Damage;

Internal damage greater than the minimum for the respective quality endorsement;

No price agreed on within 21 days of the EOIP or within 60 days of the EOIP without the Storage Endorsement.

Total Harvested Production 10,000 cwt

Quality adjustment and production to count is based on THE GREATER OF the Percentage Factor Computation (PFC) or the Price Comparison Computation (PCC.):

PFC

% of Tuber Rot and/or Freeze Damage 4.5%

Chart Adjustment Factor .955

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/or freeze is divided by the total sample weight to determine the percentage of production grading U.S. #2, (U.S. #1, if applicable). This percentage is then divided by the percentage factor (historical average or default percentage listed in the SPOI if no historical percentage is available). This result is then multiplied by the amount of production.

% of Potatoes grading U.S. # 2 (55.5% (U.S.#2's) + 4.5% (tuber rot/freeze damage)	60%
Historical % Average	75%
Percentage Factor Computation (60% ÷ 75% =)	.800

10,000 x .955 x .800 = 7640 cwt. Production To Count.

OR

PCC

Price Received per cwt. \$3.00

Highest Price Election in SPOI \$4.00

Price Comparison Computation \$3.00 ÷ \$4.00 = .750 factor

This factor is multiplied by the amount of production sold or to be sold, 9,000 cwt. was sold after the 21/60 days.

9,000 x .750 = 6,750 cwt Production to Count

In this example the Percentage Factor Computation results in the greater amount of production to count (7640 cwt). The difference in the production that was harvested and the production that was sold is 1000 cwt which had no value.

Example 4: Illustrates harvested production with:
 Coverage not under a Quality Endorsement;
 5.1% or More Tuber Rot and/or Freeze Damage;
 Price agreed on within 21 days of the EOIP or within 60 days of the EOIP without the Storage Endorsement;
 Quality adjustment is based on a Price Comparison Computation (PCC).

Total Harvested Production 10,000 cwt

Price Received per cwt.	\$3.00
Highest Price Election in SPOI	\$4.00

Price Comparison Computation $\$3.00 \div \$4.00 = .750$ factor
 Number of cwt. of sold or to be sold production equals $10,000 \text{ cwt.} \times .750 = 7,500 \text{ cwt}$ Production to Count.

If production is sold within 21/60 days no adjustment is made for tuber rot and/or freeze damage.

Example 5: Illustrates harvested production with:
 Coverage under a Quality Endorsement;
 5.1% or More Tuber Rot and/or Freeze Damage;
 Price not agreed upon within 21 days of the EOIP or within 60 days of the EOIP without the Storage Endorsement;
 Quality adjustment and production to count is based on THE GREATER OF the Chart Adjustment Factor (CAF) or the Price Comparison Computation (PCC).

Total Harvested Production 10,000 cwt

OR

CAF

% of Tuber Rot and/or Freeze Damage	6.0%
Chart Adjustment Factor	.900
10,000 cwt. \times .900 = 9,000 cwt. equals Production to Count	

OR

PCC

Price Received per cwt.	\$3.00
Highest Price Election in SPOI	\$4.00

Price Comparison Computation $\$3.00 \div \$4.00 = .750$ factor
 This factor is multiplied by the amount of production sold or to be sold, 9,000 cwt. was sold after the 21/60 days.

$9,000 \times .750 = 6,750 \text{ cwt}$ Production to Count

In this example the Chart Adjustment Factor results in the greater amount of production to count (9,000 cwt.) The difference in the production that was harvested and the production that was sold is 1000 cwt which had no value.

Example 6: Illustrates harvested production with:
 Coverage under a Quality Endorsement;
 5.1% or More Tuber Rot and/or Freeze Damage;
 Price not agreed on within 21 days of the EOIP or within 60 days of the EOIP without the Storage Endorsement;

Total Harvested Production 10,000 cwt

Quality adjustment and production to count is based on THE GREATER OF the Percentage Factor Computation (PFC) or the Price Comparison Computation (PCC):

PFC

% of Tuber Rot and/or Freeze Damage	6.0%
Chart Adjustment Factor	.900

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/or freeze is divided by the total sample weight to determine the percentage of production grading U.S. #2, (U.S. #1, if applicable). This percentage is then divided by the percentage factor (historical average or default percentage listed in the SPOI if no historical percentage is available). This result is then multiplied by the amount of production.

% of Potatoes grading US# 2 (54% (U.S.#2s)+ 6% (tuber rot/freeze damage))	60%
Historical % Average	75%
Percentage Factor Computation	(60% ÷ 75%) = .800

10,000 x .900 x .800 = 7,200 cwt. Production to Count

OR

PCC

Price Received per cwt.	\$3.00
Highest Price Election in SPOI	\$4.00

Price Comparison Computation $\$3.00 \div \$4.00 = .750$ factor.

This factor is multiplied by the amount of production sold or to be sold, 9,000 cwt. was sold after the 21/60 days.

9,000 x .750 = 6,750 cwt Production to Count

In this example the Price Comparison Computation results in the greater amount of production to count (7,200 cwt.). The difference in the production that was harvested and the production that was sold is 1000 cwt which had no value.

EXAMPLE 7: Illustrates when a portion of production is sold before 21 days and remainder of production is settled after 21 days:

Coverage under the Quality Endorsement;

5.1% or More Tuber Rot and/or Freeze Damage;

Price Comparison Computation (PCC) for amount of production sold within 21/60 days, greater of PCC or Percentage Factor Computation (PFC).

A fresh market producer with the Quality Endorsement (QE/QA option) has potatoes graded at harvest time. A total of 10,000 cwt. were harvested. The graders determine 6% freeze damage, 7% soft rot and the potatoes have a 40% grade #1. The producer's historical percentage factor for #1's is 65%. The producer stores his potatoes for 15 days and then sells 6,000 cwt to a processor for \$2.50 per cwt. Of the remaining 4,000 cwt. of production the producer sells 2,500 cwt two months later for \$1.00 per cwt., the remaining 1,500 cwt. have no value.

Assume the highest price election is \$6.00 cwt. and will be used throughout this example:

According to the Northern Potato Crop Provisions section 11(g)(1), a price of \$2.50 was agreed on between the buyer and the producer for 6,000 cwt. within 21 days (60 days if the Northern Potato Storage Coverage Endorsement is applicable) after the end of the insurance period.

Section 11(g)(1)(i) divide the price per hundredweight received or that will be received by the highest price election designated in the Special Provisions ($\$2.50 \div \$6.00 = .417$).

Section 11(g)(1)(ii), multiply the result in Section 11 (g)(1)(i) (not to exceed 1.0) by the number of hundredweight of sold or to be sold production (**6,000 cwt. multiplied by .417 = 2502 cwt.**) production to count.

According to the Northern Potato Crop Provisions section 11(g)(2), since a price was not agreed upon between a buyer and the producer for 4,000 cwt. and the production is not delivered within 21 days (60 days if the Northern Potato Storage Coverage Endorsement is applicable) after the end of the insurance period the amount of production will be the **GREATER** of:

Section 11(g)(2)(i)(A), divide the price per hundredweight that is received, or will be received after the end of the applicable insurance period, by the highest price election designated in the Special Provisions ($\$1.00 \div \$6.00 = .167$); and

Section 11(g)(2)(i)(B), multiply the result of the above paragraph (not to exceed 1.0) by the number of hundredweight of sold or to be sold, (**2,500 cwt multiplied by .167 = 418 cwt.**)

OR

Section 11(g)(2)(ii), reducing the production by the factors in the chart, 6% freeze damage plus 7% soft rot equals a total of 13%. The factor from the Tuber Rot and/or Freeze Damage Table for 13% damage is .200. Multiply this factor by 4,000 cwt. (**4,000 cwt. multiplied by .200 = 800 cwt.**) According to section 5(a)(2)(ii) of the Northern Potato Crop Insurance Quality Endorsement divide the percentage of potatoes grading U.S. No. 1, according to the actuarial documents U.S. No. 1 is available for the county and was elected by the producer, the producer's historical factor for U.S. No. 1 and multiply the resulting factor by the 800 cwt. (**40 (27% + 13%) ÷ 65 = .615 factor, 800 multiplied by .615 = 492 cwt.**). Assumption is made that the 40% Grading No. 1 includes the potatoes with 13% damage due to tuber rot and freeze.

The production to count for this example will be **2,502 cwt. plus 492 cwt.**, (492 cwt is greater than 418 cwt.) equals **2,994 cwt** production to count.

Document all calculations in the Narrative of the Production Worksheet or in a Special Report.