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Federal Crop
Insurance
Corporation



Product
Development
Division

FCIC-25070 (09-2005)

PROCESSING TOMATO LOSS ADJUSTMENT STANDARDS HANDBOOK

2006 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25070 (09-2005)
SUBJECT: PROCESSING TOMATO LOSS ADJUSTMENT STANDARDS HANDBOOK 2006 AND SUCCEEDING CROP YEARS	OPI: Product Development Division	
	APPROVED: /s/ Tim B. Witt Deputy Administrator, Research and Development	DATE: September 1, 2005

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-ISSUED** LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2006 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 where information that has been removed.

Changes for the 2006 Crop Year (FCIC-25070) issued September 2005:

- A. Page 1, Section 1: Added statement: "THIS HANDBOOK MUST BE USED IN CONJUNCTION WITH THE LOSS ADJUSTMENT MANUAL (LAM)."
- B. Page 1, subsection 2 A: Clarified that the minimum distribution requirements are for forms completed by the adjuster and signed by the insured (or insured's authorized representative) for the loss adjustment inspection.
- C. Page 1, subsection 2 B (3): Added abbreviations for "Catastrophic Risk Protection" (CAT) and "Crop Insurance Handbook" (CIH).
- D. Page 3, subsection 3 B: Revised to maintain consistency with currently approved Crop Provision language.

PROCESSING TOMATO LOSS ADJUSTMENT STANDARDS HANDBOOK SUMMARY OF CHANGES/CONTROL CHART (Continued)

- E. Page 4, subsection 4 C: Revised language in accordance with the Crop Provisions.
- F. Page 10, subsection 8 B, item 5: Revised to instruct the adjuster to enter the “four-digit crop year.” Also revised other “Crop Year” entries throughout the handbook.
- G. Page 15, subsection 9 B, item 14: Revised entry information in accordance with currently approved Crop Provision language.
- H. Page 16, subsection 9 B, Section I, item A: Added language for First Crop and Second Crop.
- I. Page 17, subsection 9 B, Section I, item E: Revised entry information in accordance with currently approved Crop Provision language.
- J. Page 18 and 19, subsection 9 B, Section I, items H and I: Added language to refer to the LAM for information on gleaning.
- K. Page 21, subsection 9 B, NARRATIVE: Revised entry information in accordance with currently approved Crop Provision language.
- L. Pages 28 and 29, subsection 9 B, PRODUCTION WORKSHEET ILLUSTRATION: Revised to maintain consistency throughout the handbook.
- M. Made various editorial changes throughout the handbook to comply with currently approved standard format and language.

Control Chart For: Processing Tomato Loss Adjustment Standards						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	Entire Handbook					
Current Index	1-2	1-2	1-30	31-32	09-2005	FCIC-25070

PROCESSING TOMATO LOSS ADJUSTMENT HANDBOOK

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1. INTRODUCTION

THIS HANDBOOK MUST BE USED IN CONJUNCTION WITH THE LOSS ADJUSTMENT MANUAL (LAM).

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

2. SPECIAL INSTRUCTIONS

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

A. DISTRIBUTION

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

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

It is the insurance provider'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 that are **general** (not crop specific) to loss adjustment are identified in the LAM.
- (2) Terms, abbreviations, and definitions **specific** to processing tomato loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.

(3) Abbreviations:

CAT	Catastrophic Risk Protection
CIH	Crop Insurance Handbook

(4) Definitions:

Bypassed Acreage	Land on which production is ready for harvest but the processor elects not to accept such production so it is not harvested.
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First Fruit Set	The reproductive stage of the plant at which 30 percent of the plants have produced a fruit that has reached a minimum of one inch in diameter.
Amount of Indemnity	The price election used to determine the amount of an indemnity is progressive by stage and increases, at specified intervals, to the price used for final stage losses. The stages, determined on an acre basis, and applicable price elections are: <ul style="list-style-type: none"> (a) First stage is from planting until first fruit set. If any acreage of the insured crop is destroyed in this stage, the price used to establish the amount of indemnity will be 50 percent of the insured's price election. (b) Second stage is from the first fruit set until harvest. If any acreage of the insured crop is destroyed in this stage, the price used will be 80 percent of the insured's price election; and (c) Third and final stage is harvested acreage. The price used in this stage will be 100 percent of the insured's price election.

3. INSURANCE CONTRACT INFORMATION

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

A. INSURABILITY

- (1) The crop insured will be all the processing tomatoes in the county **in which the insured has a share, and** for which a premium rate is provided by the actuarial documents.
- (2) Tomatoes must have been planted expressly for harvest as processing tomatoes.
- (3) If tomatoes have been grown in either of the previous two crop years on the same acreage, they are not insurable UNLESS a written agreement is in force or as provided for in the Special Provisions, except in California.
- (4) Tomatoes are not insurable if they are interplanted with another crop or planted into an established grass or legume unless allowed by the Special Provisions or a written agreement.

- (5) Processing tomatoes must be grown under a binding contract with a canner or processor which requires the insured to deliver, and the processor to accept a stated amount of processing tomatoes. Liability will not exceed the number of tons required to be accepted by the processor under a processor contract in effect on or before:
- (a) The earlier of August 20 or the date of damage to the insured crop in all counties with an acreage reporting date of July 15; or
 - (b) The earlier of the acreage reporting date or the date of damage in all other counties. (Exclude indemnities that occur in stage one and replant payments.)

When multiple processor contracts are applicable to the insured acreage, one processor contract may be fulfilled and additional tonnage may continue to be accepted by the processor for that acreage. For example: A producer has two contracts on a single unit, one with processor A for 100 tons, and the other with processor B for 100 tons. The producer delivers tomatoes to processor A and fulfills the contracted tonnage. However, the producer continues to deliver tonnage to Processor A because they have elected to accept additional tonnage. The total tonnage delivered to processor A was 125 tons. As no tonnage has yet been delivered to processor B, the contract is open to 100 tons. The unit liability will be limited to the lesser of the tonnage remaining on the unit guarantee, or the tonnage remaining on **all** contracts. If the unit guarantee is met, and the contract for processor B remains open, the result would be a "No Indemnity Due" claim. When the processor no longer accepts production under a remaining open contract, the insurance period ends for that unit, provided no other qualifying event has occurred earlier to end the insurance period. When the "total paid for" tons exceeds the total contracted tonnage **for the unit**, the insurance liability has been met.

- (6) Any acreage of the insured crop damaged before the final planting date, to the extent that the majority of growers in the area would normally not further care for the crop, must be replanted unless the insurance provider agrees that replanting is not practical. Refer to the LAM for replanting provision issues. **Refer to** section 4 of this handbook for replanting payment procedures.

B. PROVISIONS AND PROCEDURES NOT APPLICABLE TO CAT COVERAGE

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

C. 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 the conditions stated in the applicable provisions are met.

4. REPLANTING PAYMENT PROCEDURES

A. GENERAL INFORMATION

No replanting payment will be made on acreage on which a prior replanting payment has been made during the current crop year.

B. QUALIFICATIONS FOR REPLANTING PAYMENT

To qualify for a replanting payment, the:

- (1) insured crop must be damaged by an insurable cause;
- (2) insurance provider must determine that it is practical to replant;
- (3) acres must not have been planted prior to the "Initial Planting" date established by the Special Provisions;
- (4) appraisal (or appraisal plus any appraisals for uninsured causes of loss) must be less than 50 percent of the original plant stand;
- (5) acreage replanted must be AT LEAST the lesser of 20 acres or 20 percent of the insured **planted** acreage for the unit (as determined on the final planting date or within the late planting period if a late planting period is applicable);
- (6) insurance provider must **give** consent to replant; and
- (7) replanted acreage can produce at least 75 percent of the approved yield and the processor agrees in writing to accept the production from the replanted acreage.

In the narrative of the production worksheet or on an attachment, show the appraisal and calculations to document that qualifications for a replant payment have been met.

C. MAXIMUM REPLANTING PAYMENT

******* The maximum amount of the replanting payment per acre will **be the lesser of:**

- (1) **the insured's actual replanting cost;**
- (2) **the amount shown on the Special Provisions** multiplied by the insured's share; or
- (3) **If an amount is not contained in the Special Provisions, the maximum replanting payment will be the LESSOR OF:**
 - (a) **the product of multiplying the maximum tons allowed in the policy (3 tons) by the insured's third stage (final) price election by the insured's share; or**

- (b) 20 percent of the production guarantee; multiplied by the insured's third stage (final) price election, times the insured's share.

Compute the number of tons per acre allowed for a replanting payment by dividing the maximum replanting payment by the price election. Show all calculations in the Narrative of the claim form or on a Special Report.

EXAMPLE 1

Owner/operator (100 percent share)

23 acres replanted

Price Election = \$53.00 per ton

Insured's actual cost to replant = \$169.00 per acre.

20% of prod. guar. (25 tons) = 5.0 X \$53.00 (price election) = \$265.00

3.0 tons (maximum tons allowed in policy) X \$53.00 (price election) = \$159.00

The lesser of \$265.00, \$169.00, and \$159.00 is \$159.00

Actual tons per acre allowed = 3.0 ($\$159.00 \div \53.00)

Enter 3.0 tons in Section I "Adjusted Potential" column of the claim form.

D. REPLANTING PAYMENT INSPECTIONS

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

5. PROCESSING TOMATO APPRAISALS

A. GENERAL INFORMATION

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

- (1) The adjuster may obtain a copy of Processor and State Inspection/Tolerance Regulations from a USDA Inspector at a local cannery, the **Regional Office**, or the insurance provider. Adjusters are to read and understand these regulations for use in determining undamaged/marketable processing tomatoes, prior to making appraisals. These regulations require that adjusters inspect and sort processing tomatoes in the same manner as state inspection stations.

- (2) For unharvested processing tomato production that has been bypassed due to excessive mold, as determined by the adjuster, a zero appraisal can be made if:
 - (a) The adjuster has determined that the production, if harvested, would not meet state and or processor grade requirements;
 - (b) The unharvested processing tomatoes are found to be unmarketable. If more than one unit is involved, the adjuster is to inspect all insured units to determine if they are also unmarketable and eligible to be appraised at zero potential; or
 - (c) Production was rejected by the processor. If part of a unit has been harvested, inspect the unharvested tomatoes. If they are representative of the rejected production, a zero appraisal can be made.

B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS

- (1) Determine the **minimum** number of required samples for a field or subfield by the field size, the average stage of growth, age (size) and general capabilities of the plants, and variability of potential production and plant damage within the field or subfield.
- (2) Split the field into subfields when:
 - (a) variable damage causes the crop potential to appear to be significantly different within the same field; or
 - (b) the insured wishes to destroy a portion of a field.
- (3) Each **field or** subfield must be appraised separately.
- (4) **Take not less than the minimum number (count) of representative samples required in TABLE A for each field or subfield.**

6. APPRAISAL METHODS

A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

Appraisal Method	Use....
Stand Reduction Method	from emergence until first fruit set.
Tomato Count Appraisal Method	for mid-season appraisals.
Tomato Weight Appraisal Method	for mature unharvested tomatoes.

B. STAND REDUCTION METHOD

Part I of the appraisal worksheet - Use this method to determine potential production from emergence until the tomatoes have set in sufficient quantity to warrant counting.

The objective of this appraisal method is to determine the number and combined length of qualifying skips within any 100 feet of sample row. A **qualifying skip** is any skip in a row more than 16 inches after subtracting 16 inches from the distance between live plants. (This is due to the fact that the live plants will compensate 16 inches toward closing the open gap between them). The distance between live plants must exceed 32 inches before you will record any qualifying skips on the appraisal form. Percent of stand determined by this method is converted to potential tons per acre of production (**EXHIBIT 1**). Conduct the appraisal as follows:

- (1) Double rows planted in a single bed of normal row width shall be considered one row. Normal bed width for double-row planting is 60 inches; single rows can be 40 or 60 inches, depending on variety.
- (2) Select representative row areas of 100 feet for sampling. Any combination of rows totaling 100 feet is acceptable. The minimum recommended number of samples will be in accordance with **TABLE A**.
- (3) Determine the number and length (in feet, to tenths) of those parts of the skips that exceed 16 inches (1.3 feet). Refer to **EXHIBIT 1**.
- (4) Record the combined length and number of the qualifying skips for each sample on the appraisal worksheet.
- (5) Determine the AVERAGE length of all qualifying skips for each sample on the appraisal worksheet. Subtract this figure from 100. The result is the percent stand. By multiplying the average yield (from the APH form) by the percent stand, tons-per-acre of potential production is determined.

C. TOMATO COUNT APPRAISAL METHOD

Part II of the appraisal worksheet - Use this method to determine potential production for all mid-season appraisals. It is used from the time the processing tomatoes have set in sufficient quantity to warrant counting, up to when all processing tomatoes are mature and ready for harvest.

The objective of this appraisal method is to determine the average number of undamaged processing tomatoes within a sample row (1/1000 acre), thereby allowing a ton per-acre projection of potential marketable production. Conduct the appraisal as follows:

- (1) Select representative row areas for sampling that represent 1/1000 acre. **Refer to TABLE B**.
- (2) Based upon Processor and State Marketing Regulation standards for marketable tomatoes, count the number of marketable tomatoes in the sample row.

- (3) Determine the total number of marketable tomatoes, and divide by the number of sample rows (plots) to determine the average tomato count per sample plot.
- (4) Divide the average tomato count by the variety factor (shown below) to determine the potential tons per acre, rounding tons to tenths.

VARIETY AND FACTOR

<u>Variety</u>	<u>Factor</u>
Rounds	13
Pear Shapes	16
Elongated	18

D. TOMATO WEIGHT APPRAISAL METHOD

Part III of the appraisal worksheet - use this method to determine potential production for mature unharvested marketable tomatoes.

The objective of this method is to determine the quantity of unharvested marketable tomatoes (by weight) in a sample row (1/1000 acre) to project potential production in tons per acre. Conduct the appraisal as follows:

- (1) Select representative row areas for sampling that represent 1/1000 acre. **Refer to TABLE B.**
- (2) Remove all vines from the ground. Shake the tomatoes from the vines into one area for inspection.
- (3) Inspect and separate the marketable tomatoes from those that are unmarketable according to Processor and State Tolerance Regulations.
- (4) Weigh the marketable tomatoes in a bucket on a Dairy Milk Scale or a similar approved scale.
- (5) Add all plot sample weights together, and divide by the total number of sample plots to determine an average sample weight.
- (6) Divide the average sample weight per plot by 2 (an "acre factor").
- (7) The result is potential production, in tons to tenths, per acre.

7. 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.

8. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

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

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

B. WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item

No. **Information Required**

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

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

1. **Insured's Name:** Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.

2. **Policy Number:** Insured's assigned policy number.
3. **Unit Number:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
4. **Crop:** Processing Tomato (0087).
5. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim has been filed.

PART 1 - STAND REDUCTION METHOD

6. **Growth Period:** Stage of growth at the time of appraisal.
7. **Field ID:** Field or subfield identification symbol.
8. **Acres:** Number of determined acres, to tenths, in field or subfield being appraised.
9. **Combined Skip Length from Each Sample (Sample = 100'):** Combined length of all qualifying skips in feet, to tenths, for each sample (refer to EXHIBIT 1).
10. **Total Skip Length:** Total skip length from all samples.
11. **Number of Samples:** Total number of samples taken.
12. **Average Skip Length:** Item 10 divided by item 11 to tenths.
13. **Row Length:** Enter "100."
14. **Average Skip Length:** Average length of skips from item 12.
15. **Percent Stand:** Item 13 minus item 14, to tenths.
16. **Average Yield:** Taken from the APH form.
17. **Percent Stand:** Percent stand from item 15.
18. **Tons Per Acre:** Tons per acre to tenths. Item 16 multiplied by item 17.

PART 2 - TOMATO COUNT METHOD

19. **Growth Period:** Stage of growth at the time of appraisal.
20. **Field ID:** Field or subfield identification symbol.
21. **Acres:** Number of determined acres, to tenths, in field or sub-field being appraised.

- 22. **Number of Tomatoes Per Sample (Sample = 1/1000th Acre):** Marketable tomatoes counted for each sample.
- 23. **Total Number of Tomatoes:** Total count of marketable tomatoes from all sample plots in item 22.
- 24. **Number of Samples:** Total number of sample plots.
- 25. **Average Number of Tomatoes Per Sample:** Item 23 divided by item 24.
- 26. **Variety Factor:** Appropriate factor located in Section 6C.
- 27. **Tons Per Acre:** Tons per acre, to tenths. Item 25 divided by item 26.

PART 3 - WEIGHT METHOD

- 28. **Growth Period:** Stage of growth at the time of appraisal.
- 29. **Field ID:** Field or subfield identification symbol.
- 30. **Acres:** Number of determined acres, to tenths, in field or sub-field begin appraised.
- 31. **Pounds Per Sample (Sample = 1/1000th Acre):** Weight of marketable tomatoes from the sample plots. Refer to **TABLE B** for row width and length requirements.
- 32. **Total Pounds:** Total weight of all marketable tomatoes from all sample plots.
- 33. **Number of Samples:** Total number of sample plots.
- 34. **Average Pounds Per Sample:** Item 32 divided by item 33.
- 35. **Acre Factor:** Enter "2."
- 36. **Tons Per Acre:** Tons per acre, to tenths. Item 34 divided by item 35.
- 37. **Narrative:** Remarks pertinent to the appraisal, sampling, conditions in general (e.g. - very hot and dry, etc).
- 38. **Adjuster's Signature, Code No., and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.

39. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the appraisal worksheet WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.
40. **Page Number:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

For Illustration Purposes Only
TOMATO APPRAISAL WORKSHEET

COMPANY:	<i>Any Company</i>	1. INSURED'S NAME	2. POLICY NUMBER	3. UNIT NUMBER	4. CROP	5. CROP YEAR
CLAIM NO.:	XXXXXX	<i>I. M. INSURED</i>	XXXXXXX	<i>00100</i>	<i>P. TOMATO (0087)</i>	YYYY

EXAMPLE I

PART 1 STAND REDUCTION METHOD										6. GROWTH PERIOD:			STAGE			<i>1</i>		
7. Field	8. Acres	9. Combined Skip Length From Each Sample (Sample = 100')								10. Total Skip Length	11. No. of Samples	12. Average Skip Length	13. Row Length	14. Average Skip Length	15. Percent Stand	16. Average Yield	17. Percent Stand	18. Tons Per Acre
<i>1A</i>	<i>20.0</i>	<i>50.1</i>	<i>59.6</i>	<i>50.0</i>	<i>40.3</i>					<i>200.0</i>	<i>4</i>	<i>50.0</i>	<i>100</i>	<i>50.0</i>	<i>50.0</i>	<i>28.6</i>	<i>50.0</i>	<i>14.3</i>

EXAMPLE II

PART 2 TOMATO COUNT METHOD										19. GROWTH PERIOD:			STAGE			<i>2</i>
20. Field	21. Acres	22. Number of Tomatoes Per Sample (Sample = 1/1000th Acre)								23. Total Number Tomatoes	24. Number of Samples	25. Average Tomatoes Per Sample	26. Variety Factor	27. Tons Per Acre		
<i>2B</i>	<i>6.0</i>	<i>140</i>	<i>161</i>	<i>149</i>						<i>450</i>	<i>3</i>	<i>150.0</i>	<i>16</i>	<i>9.4</i>		

EXAMPLE III

PART 3 WEIGHT METHOD										28. GROWTH PERIOD			STAGE			<i>3</i>
29. Field	30. Acres	31. Pounds Per Sample (Sample = 1/1000th Acre)								32. Total Pounds	33. Number of Samples	34. Average Pounds Per Sample	35. Acre Factor	36. Tons Per Acre		
<i>2C</i>	<i>10.0</i>	<i>31.0</i>	<i>29.0</i>	<i>30.0</i>						<i>90.0</i>	<i>3</i>	<i>30.0</i>	<i>2</i>	<i>15.0</i>		

37. NARRATIVE (if more space is needed, attach a Special Report)

38. ADJUSTER' SIGNATURE				DATE		39. INSURED' SIGNATURE				DATE	
1st Inspection:	<i>I. M. Adjuster</i>	<i>XXXXX</i>	<i>MM/DD/YYYY</i>			1st Inspection:	<i>I M Insured</i>	<i>MM/DD/YYYY</i>			
2nd Inspection:	<i>I. M. Adjuster</i>	<i>XXXXX</i>	<i>MM/DD/YYYY</i>			2nd Inspection:	<i>I M Insured</i>	<i>MM/DD/YYYY</i>			
Final Inspection:	<i>I. M. Adjuster</i>	<i>XXXXX</i>	<i>MM/DD/YYYY</i>			Final Inspection:	<i>I M Insured</i>	<i>MM/DD/YYYY</i>			

9. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

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

B. FORM ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item

No. Information Required

1. **Crop/Code #:** "Processing Tomatoes" (0087).
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 numbers or other legal description that identifies the location of the unit.
4. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., AUG 11).
5. **Cause of Damage:** Name of insured cause(s) of loss for **this crop** as listed in the LAM. If it is evident that no indemnity is due, enter "NONE." If an insured cause of loss is coded as "Other," explain in the "Narrative."

 Refer to the Basic Provisions and the crop provisions for this crop for information pertaining to insured and uninsured causes of loss.
6. **Primary Cause %:**

 PRELIMINARY: MAKE NO ENTRY.

 REPLANT AND FINAL: Percent of damage for the cause of damage listed in item 5 above that is determined to be the primary cause of damage, to the nearest whole percent. The primary cause of damage must exceed 50 percent (e.g., 51%). Enter an "X" in the major secondary cause of damage.
7. **Company/Agency:** Name of company and agency servicing the contract.
8. **Name of Insured:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
9. **Claim #:** Claim number as assigned by the insurance provider.
10. **Policy #:** Insured's assigned policy number.
11. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim is filed.

12. **Additional Units:**

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

FINAL: Unit number(s) for ALL non-loss units for the crop at the time of final inspection. A non-loss unit is any unit for which a Production Worksheet not been completed. Additional non-loss units may be entered on a single Production Worksheet form. If more spaces are needed for non-loss units, enter the unit numbers, identified as “Non-Loss Units,” in the narrative or on an attached Special Report.

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

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

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

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

PRELIMINARY:

- a. Date the first or second notice of damage or loss was given for the unit in item 2, in the 1st or 2nd space, as applicable. Enter the complete date (MM, DD, and YYYY) for each notice.
- b. A notice of damage or loss for 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 insurance provider, enter “Company Insp.” instead of the date.
- e. If the notice does not require an inspection, document as directed in the Narrative instructions.

REPLANT AND FINAL: Transfer the last date (in the 1st or 2nd space from the first or second set of Production Worksheets) to the FINAL space on the first page of the first set of Production Worksheets 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 Policy(s):**

- a. If no **OTHER** person has a share in the unit (insured has 100 percent share), MAKE NO ENTRY.
- b. In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril contract (i.e., not crop-hail, fire, etc.) If the other person does not, enter “NONE.”
 - (1) If the other person has a multiple-peril **crop insurance** contract and it can be determined that the SAME insurance provider services it, enter the contract number. Handle these companion policies according to the insurance provider instructions.
 - (2) If the OTHER person has a multiple-peril **crop insurance** contract and a DIFFERENT insurance provider or agent services it, enter the name of the insurance provider and/or agent (and contract number) if known.
 - (3) If unable to verify the existence of a companion contract, enter “Unknown” and contact the insurance provider for further instructions.

Refer to the LAM for further information regarding companion contracts.

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

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

Verify or make the following entries:

**Item
No.**

Information Required

- A. **Field ID:** The field **or subfield** identification symbol from a sketch map or an aerial photo. **Refer to** the **N**arrative. In the margin (or in a separate column), enter the date of inspection for the last line entry of each inspection. Where acreage is PARTLY replanted, omit the field ID symbol for the fields that have not been replanted and that have been consolidated into a single line entry.

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 actual acreage, to tenths, when the boundaries of the appraised acreage may not be determined later.

REPLANT AND FINAL: MAKE NO ENTRY.

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

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

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

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

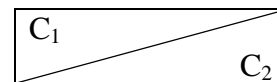
- a. Determine the planted acreage of any fields NOT replanted. Consolidate it into a single line entry UNLESS the usual reasons for separate line entries apply. Record the field identities (from a map or aerial photo) in the narrative.
- b. ACCOUNT FOR ALL PLANTED ACREAGE IN THE UNIT.

FINAL: Determined acres to tenths.

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

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

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



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

E. Risk: Three-digit code for the correct “Rate Class” specified on the actuarial documents. If a “Rate Class” or “High Risk Area” is not specified on the actuarial documents, make no entry. Verify with the Summary of Coverage and if the Rate Class is found to be incorrect, revise according to insurance provider's instructions. Refer to the LAM.

Unrated land is uninsurable without a written agreement.

- F. **Practice:** Three-digit code number, entered exactly as specified on the actuarial documents, for the practice carried out by the insured. If “No Practice Specified,” enter appropriate 3-digit code number from the actuarial documents.
- G. **Type/Class/Variety:** Three-digit code number entered exactly as specified on the actuarial documents, for the type grown by the insured. If “No Type Specified,” enter appropriate 3-digit code number from the actuarial documents.
- H. **Stage:**

PRELIMINARY: MAKE NO ENTRY.

REPLANT: Replant stage abbreviation as shown below.

<u>STAGE</u>	<u>EXPLANATION</u>
“R”	Acreage replanted and qualifying for replanting payment.
“NR”	Acreage not replanted or not qualifying for a replanting payment. Enter “NR” if the combined potential production appraisal and uninsured cause appraisal totals more than 50% of the plant stand.

FINAL: Stage abbreviation as shown below.

<u>STAGE</u>	<u>EXPLANATION</u>
“1”	From planting until first fruit set.
“2”	From first fruit set until harvest.
“3”	Harvested acreage.
“P”	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the insurance provider.
“UB”	Acreage bypassed, damaged by insured causes.
“PB”	Acreage bypassed, damaged solely by uninsured causes.

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

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

<u>USE</u>	<u>EXPLANATION</u>
"Replant".....	Acreage replanted and qualifying for replanting payment.
"Not Replanted".....	Acreage not replanted or not qualifying for a replanting payment.
"WOC".....	Other use without consent
"SU".....	Solely uninsured
"ABA".....	Abandoned without consent
"H".....	Harvested
"UH".....	Unharvested
"Bypassed".....	Bypassed by the processor

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

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

J. **Appraised Potential:**

REPLANT: MAKE NO ENTRY. (Enter the replant appraisal in the narrative. Refer to Section 4.)

PRELIMINARY AND FINAL: Per-acre appraisal in tons, to tenths, of POTENTIAL production for the acreage appraised. Refer to appraisal methods for additional instructions.

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

K₁- L. MAKE NO ENTRY.

M. **+ Uninsured Cause:**

REPLANT: MAKE NO ENTRY.

PRELIMINARY AND FINAL: EXPLAIN IN THE NARRATIVE.

a. Hail and Fire exclusion NOT in effect.

- (1) Enter NOT LESS than the insured's production guarantee per acre in tons, to tenths, for the line, (calculated by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any "P" or "PB" 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 tons, to tenths, for any such acreage.

- b. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.
- c. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.

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

N. Adjusted Potential:

REPLANT: Enter the tons per acre allowed for replanting. (Refer to section 4 for qualifications and computations.)

PRELIMINARY AND FINAL: Column "J" plus Column "M."

O. Total to Count: "C" or "C₁" (actual acres) times Column "N," rounded to tenths.

P. Per Acre: Per Acre Guarantee - Enter the per-acre production guarantee from the insured's policy.

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.

REPLANT AND FINAL: Total Actual Acres (Column "C" or ["C₁" if there are under-reported acres]), to tenths.

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

17. **Totals:**

PRELIMINARY: MAKE NO ENTRY.

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

NARRATIVE:

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

- a. If no acreage is released on the unit, enter "No acreage released," adjuster's initials, and date.
- b. If notice of damage was given and "No Inspection" is required, enter "No inspection," the unit number(s), date, and adjuster's initials (do not enter unit numbers for which notice has not been given). 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, Column "M" for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
- e. Document the actual appraisal date if an appraisal was performed prior to the adjuster's signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the appraisal worksheet.
- f. State that there is "No other fire insurance" when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Also refer to the LAM.
- g. Explain any errors found on the Summary of Coverage.
- h. Explain any commingled production. Refer to the LAM.
- i. Explain any entry for "Production Not to Count" and/or any production not included in Section II, Column "I" or Column "B – E" entries.
- j. Explain a "No" checked in item 19.
- k. Attach a sketch map or aerial photo to identify the total unit:
 - (1) If consent is or has been given to put part of the unit to another use or replant;
 - (2) If acreage has been replanted to a practice uninsurable as an original practice;
 - (3) For bypassed-acreage when uninsured causes are present;
 - (4) If uninsured causes are present; and the acreage is **NOT** bypassed or
 - (5) 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 date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
- m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
- n. Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with insurance provider’s instructions.
- o. Explain any delayed notices or delayed claims as instructed in the LAM.
- p. Document any authorized estimated acres shown in Section I **Column “C”** as follows: “Line 3 ‘E’ acres authorized by Insurance Provider MM/DD/YYYY.”
- q. Document the method and calculation used to determine acres for the unit. **Refer to** the LAM.
- r. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.
- s. Document the appraisal (plus appraisal for uninsured causes of loss, if applicable) for replanted acreage, and the calculations to show that the qualification for a replanting payment have been met. **Refer to** Section 4.
- t. If any acreage to be replanted in the unit does not qualify for a replanting payment, enter Field No., “NOT QUAL FOR RP PAYMENT,” date of inspection, adjuster’s initials, and reason not qualified.
- u. Document any other pertinent information, including any data to support any factors used to calculate the production.

SECTION II - HARVESTED PRODUCTION

GENERAL INFORMATION:

- (1) Account for ALL HARVESTED PRODUCTION (for ALL ENTITIES sharing in the crop) except production appraised BEFORE harvest and shown in SECTION I because the quantity cannot be determined later (e.g., released for other uses, etc.).
- (2) For production commercially sold, etc., enter the name and address of the processor as applicable in **Columns “B” through “E”**.
- (3) There will be no “harvested production” entries for replant payments.

- (4) If additional lines are necessary, the data may be entered on a continuation sheet.
USE SEPARATE LINES FOR:
- (a) Separate processor facilities.
 - (b) Varying names and addresses of buyers of sold production.
 - (c) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
- (5) There will generally be no harvested production entries in items "A" through "S" for preliminary inspections.
- (6) If there is harvested production from more than one insured practice (or type) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in items "A" through "S" by type or practice. If production has been commingled, refer to the LAM.

Verify or make the following entries.

**Item
No.**

Information Required

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

PRELIMINARY: MAKE NO ENTRY.

REPLANT AND FINAL:

- a. The earlier of the date the ENTIRE acreage on the unit was (1) harvested, (2) totally destroyed, (3) put to other use, (4) a combination of destroyed, harvested, 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, replanting is complete for the unit, etc. Refer to the LAM.

19. **Similar Damage:**

PRELIMINARY: MAKE NO ENTRY.

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

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

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

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

A₂. **Field ID:** If only one practice and/or type of harvested processing tomato 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, **Column** “A”).

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

B. - E. **Buyers, Packinghouse, or Processor:** For processing tomatoes sold, enter the name and address of the buyer, packinghouse, or processor.

F. - H. MAKE NO ENTRY.

I. **Bu., Ton, Lbs., Cwt.:** Circle “Ton” in column heading.

- a. Production in tons, to tenths for all harvested tomato production delivered to the processor which meets the quality requirements of the processor contract, enter the **usable or payable weight** noted on the processor’s summary sheet, as applicable, and/or
- b. Production in tons to tenths for all harvested tomato production delivered to a processor which does not meet the quality requirements of the processor contract **due to not being timely delivered**, enter the total weight.

For production sold and/or stored in commercial storage - Obtain production 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.)

J. - M₂. MAKE NO ENTRY.

N. **Adjusted Production:** Enter tons from Column "I".

O. **Production Not to Count:** Net production NOT to count, in tons 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).

THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN ANY "PRODUCTION NOT TO COUNT" IN THE NARRATIVE.

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

Q₁ - R. MAKE NO ENTRY.

S. **Production to Count:** Production from Column "P," to tenths.

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

22. **Section II Total:**

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

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

23. **Section I Total:**

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

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

24. **Unit Total:**

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

FINAL: Total of "22" and "23", to tenths.

25. **Adjuster's Signature, Code # and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. For an absentee insured, enter 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 and final replanting 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., which may not be readily understood. **Final indemnity inspections and final replanting payment inspections should be signed on bottom line.**

27. **Page:**

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

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

1 Crop/Code # P Tomatoes 0087	2 Unit # 00100	3 Legal Description SW1-96N-30W	PRODUCTION WORKSHEET (FOR ILLUSTRATION PURPOSES ONLY)				8 Name of Insured I. M. INSURED			
4 Date of Damage Jun 10	5 Cause of Damage Hail	6 Primary Cause % 100					7 Company _____ ANY COMPANY _____			9 Claim # XXXXXXXXXX
12 Additional Units 00200	13 Est. Prod Per Acre 10		Agency _____ ANY AGENCY _____			10 Policy # XXXXXXXXXX	14 Date(s) Notice of Loss	1 st MM/DD/YYYY	2 nd	Final MM/DD/YYYY
						15 Companion Policy(s)				

SECTION I – ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS																
ACTUARIAL										POTENTIAL YIELD				STAGE GUARANTEE		
A	B	C	D	E	F	G	H	I	J	K ₁ K ₂	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 NS		20.0	1.000	R01	064	997	1	UH	14.3	-----			14.3	286.0	20.0	400.0
M/D B NS		6.0	1.000	R01	064	997	2	P		-----		20.0		120.0	20.0	120.0
M/D C NS		10.0	1.000	R01	064	997	3	H		-----					20.0	200.0
M/D D NS		5.0	1.000	R01	064	997	3	H		-----					20.0	100.0
16 TOTAL		41.0											17 TOTALS	406.0		820.0

NARRATIVE (If more space is needed, attach a Special Report) Fields B, C, and D are permanent fields. Field A determined by wheel measurement. See attached Special Report for wheel measurement.

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
Field ID	Length or Diameter	Width	Depth	Deduc-tion	Net Cubic Feet	Conver-sion Factor	Gross Prod. (F x G)	B ₁ Top Lbs./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	Production To Count (P X R)
	ABC Packinghouse Anytown, Any State												225.0		225.0			225.0

I certify the information provided above, to the best of my knowledge, to be true and complete and that it will be used to determine my loss, if any, to my insured crops. I understand that this Production Worksheet and supporting papers are subject to audit and approval by the company. I understand that this crop insurance is subsidized and reinsured by the Federal Crop Insurance Corporation, an agency of the United States. I understand that any false or inaccurate information may result in the sanctions outlined in my policy and administrative, civil, and criminal sanctions under 18 U.S.C. §§ 1006 and 1014, 7 U.S.C. § 1506, 31 U.S.C. §§ 3729 & 3730 and other federal statutes

22 Section II Total	225.0
23 Section I Total	406.0
24 Unit Total	631.0

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

27 Page 1 of 1

1 Crop/Code # P Tomatoes 0087	2 Unit # 00100	3 Legal Description SW1-96N-30W	PRODUCTION WORKSHEET (FOR ILLUSTRATION PURPOSES ONLY)				8 Name of Insured I. M. INSURED				
4 Date of Damage JUN 10	5 Cause of Damage HAIL	6 Primary Cause % 100%	7 Company _____ ANY COMPANY _____				9 Claim # XXXXXXXXXX	11 Crop Year YYYY			
12 Additional Units	13 Est. Prod Per Acre		Agency _____ ANY AGENCY _____				10 Policy # XXXXXXXXXX	14 Date(s) Notice of Loss	1 st MM/DD/YYYY	2 nd MM/DD/YYYY	Final MM/DD/YYYY
							15 Companion Policy(s)				

SECTION I – ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS																	
ACTUARIAL										POTENTIAL YIELD				STAGE GUARANTEE			
A	B	C	D	E	F	G	H	I	J	$\frac{K_1}{K_2}$	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	30.0	30.0	1.000	R01	064	997	R	Replanted	-----			3.0	90.0	20.0	600.0	
M/D	1A		45.0	1.000	R01	064	997	NR	Not Replanted	-----					20.0	900.0	
M/D										-----							
M/D										-----							
16 TOTAL		75.0												17 TOTALS		90.0	1500.0

NARRATIVE (If more space is needed, attach a Special Report) 20 ton guarantee x 20% = 4.0 tons Max Tons per Acre (exceeds the 3.0 ton maximum allowed. 20% of 75 acres (meets qualification for replant). Field A & 1A determined by wheel measurements and shown on a Special Report. Stand reduction was 60% Exceeds 50%

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									
$\frac{A_1}{A_2}$	B	C	D	E	F	G	H	I	J	$\frac{K_1}{K_2}$	$\frac{L_1}{L_2}$	$\frac{M_1}{M_2}$	N	O	P	$\frac{Q_1}{Q_2}$	R	S
Share	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	But-Top Lbs. Cwt	Shell/Sugar Factor	FM% Factor	Moisture% Factor	Test Wt. Factor	Adjusted Production $H \times I \times J \times K_2 \times L_2 \times M_2$	Prod. Not To Count	Production (N – O)	Value Mkt. Price	Quality Factor	Production To Count (P X R)

I certify the information provided above, to the best of my knowledge, to be true and complete and that it will be used to determine my loss, if any, to my insured crops. I understand that this Production Worksheet and supporting papers are subject to audit and approval by the company. I understand that this crop insurance is subsidized and reinsured by the Federal Crop Insurance Corporation, an agency of the United States. I understand that any false or inaccurate information may result in the sanctions outlined in my policy and administrative, civil, and criminal sanctions under 18 U.S.C. §§ 1006 and 1014, 7 U.S.C. § 1506, 31 U.S.C. §§ 3729 & 3730 and other federal statutes

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

22 Section II Total
23 Section I Total
24 Unit Total

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10. REFERENCE MATERIAL

TABLE A - MINIMUM SAMPLE REQUIREMENTS FOR REPRESENTATIVE SAMPLES

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

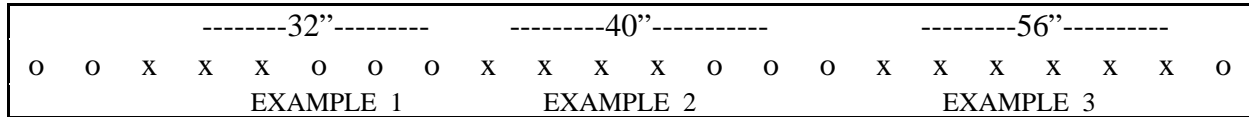
TABLE B - ROW WIDTH AND LENGTH CHART

Row Width (Inches)	1/100 Acre (Feet)	1/1000 Acre (Feet)	1/2000 Acre (Feet)
66	79	7.9	4.0
60	87	8.7	4.3
42	125	12.5	6.3
40	131	13.1	6.6
38	138	13.8	6.9
36	145	14.5	7.3
34	154	15.4	7.7
32	163	16.3	8.2
30	174	17.4	8.7
28	187	18.7	9.4
26	202	20.2	10.1
24	218	21.8	10.9
22	238	23.8	11.9
20	262	26.2	13.1

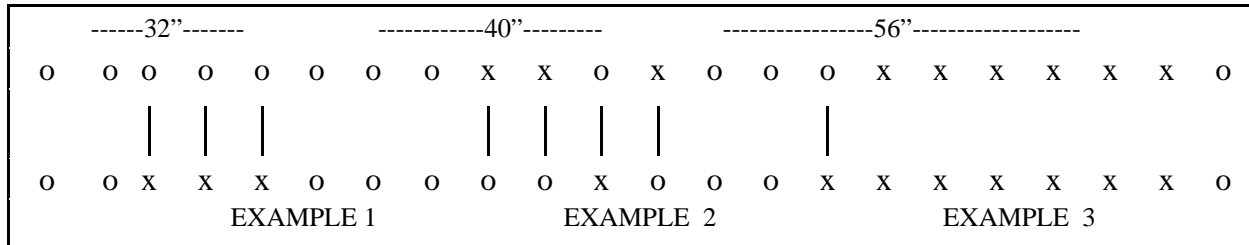
EXHIBIT 1

EXCESSIVE-SKIP-DETERMINATION EXAMPLES

Single Row 40"



Double Row 60"



EXAMPLE 1: 32" gap

SINGLE ROW	DOUBLE ROW
The result of subtracting 16" from 32" does not exceed 16"; it is NOT to be considered a qualifying skip.	32" gap is filled by the opposite plant in the adjacent row; it is NOT to be considered a qualifying skip.

EXAMPLE 2: 40" gap

The result of subtracting 16" from 40" exceeds 16" Qualifying skip is 24"	40" skip is filled by the opposite plant in the adjacent row. This is NOT considered a qualifying skip.
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EXAMPLE 3: 56" gap - 16"

The result of subtracting 16" from 56" exceeds 16" Qualifying skip is 40"	Count only the space that is vacant on both rows. Qualifying skip is 40"
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The examples above are an average plant spacing; the row is a portion of 100 feet. The circles indicate a tomato plant, the "X"s indicate one is missing or dead.

Only that skip length in excess of 16" after subtracting 16" from the gap between plants shall be considered an excessive qualifying skip. Record only that amount over 16" (1.3') on the appraisal worksheet. One skip in a 100 foot row: 34" gap - 16" = 18" qualifying skip (1.5') will be recorded on the worksheet).