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Department of
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Federal Crop
Insurance
Corporation



Product
Development
Division

FCIC-25361 (04-1999)
FCIC-25361-1 (08-1999)
FCIC-25361-2 (02-2001)

NORTHERN POTATO LOSS ADJUSTMENT STANDARDS HANDBOOK

2001 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDBOOK	NUMBER: 25361 (04-1999) 25361-1 (08-1999) 25361-2 (02-2001)
SUBJECT: NORTHERN POTATO LOSS ADJUSTMENT STANDARDS HANDBOOK 2001 AND SUCCEEDING CROP YEARS	DATE: February 20, 2001
	OPI: Product Development Division
	APPROVED: /s/ Tim B. Witt Deputy Administrator, Research and Development

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2001 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR 2001 AND SUCCEEDING CROP YEARS, ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.

SUMMARY OF CHANGES/CONTROL CHART

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

Changes for February 2001:

- A. Section 3C, Provisions Not Applicable to CAT Coverage,” revised language in item (7) and added item 9, Pilot Coverage Enhancement Option (CEO).
- B. Clarified language in 3E(3) regarding Processing Quality Endorsement.
- C. Revised standards language and example in section 5D, Measuring Row Width for Sample Selection.
- D. Added language to section 7A requiring the loss adjuster to document the local market price received for damaged production in the Narrative of the claim form.
- E. Corrected language in section 7B and C from (I) to (i). Also added an example to clarify how the combination factor is used in section 7C.
- F. Revised language in section 7E to reflect the revisions to the Certified Seed Endorsement, 2001-84C.
- G. Revised Field Identification and Certification Record Example in section 7E to match information shown on other forms.

NORTHERN POTATO LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

- H. Revised language in section 10B to reflect the changes in Claim Form Entries and Completion Instruction required when certified seed has a loss in production. Added standards language in section 10 regarding gleaning.

- I. Revised the examples of certified seed production worksheet to show the corresponding unit number covered under the Northern Potato Crop Provisions.

Control Chart For: Northern Potato Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	1-2		7-8 9-12 17-18 23-28 35-36 39-44 45-46 47-52		08-1999 04-1999 08-1999 08-1999 04-1999 04-1999 04-1999 08-1999 04-1999	FCIC-25361-1 FCIC-25361 FCIC-25361-1 FCIC-25361-1 FCIC-25361 FCIC-25361 FCIC-25361 FCIC-25361-1 FCIC-25361
Insert	1-2		7-12 17-18 23-28 35-36 39-52.2		02-2001 02-2001 02-2001 02-2001 02-2001	FCIC-25361-2 FCIC-25361-2 FCIC-25361-2 FCIC-25361-2 FCIC-25361-2
Current Index	1-2	1-2 3-4	1-4 5-6 7-12 13-14 15-16 17-18 19-22 23-28 29-30 31-32 33-34 35-36 37-38 39-52.2	53-59	02-2001 08-1999 04-1999 08-1999 02-2001 04-1999 08-1999 02-2001 04-1999 04-1999 02-2001 04-1999 08-1999 04-1999 02-2001 04-1999 02-2001 04-1999	FCIC-25361-2 FCIC-25361-1 FCIC-25361 FCIC-25361-1 FCIC-25361-2 FCIC-25361 FCIC-25361-1 FCIC-25361-2 FCIC-25361 FCIC-25361-2 FCIC-25361 FCIC-25361-2 FCIC-25361-1 FCIC-25361 FCIC-25361-2 FCIC-25361 FCIC-25361-2 FCIC-25361

C. PROVISIONS NOT APPLICABLE TO CAT COVERAGE

- (1) Optional units.
- (2) Northern Potato Quality Endorsement.
- (3) Northern Potato Processing Quality Endorsement.
- (4) Potato Certified Seed Endorsement.
- (5) Northern Potato Storage Coverage Endorsement.
- (6) High Risk Land Exclusion.
- (7) Hail and Fire Exclusion Provisions (also not applicable if additional coverage is less than 65/100 or comparable coverage.)
- (8) Written Agreements.
- (9) Pilot Coverage Enhancement Option (CEO)

D. UNIT DIVISION

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

E. QUALITY ADJUSTMENT

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

- (1) Potato production covered under the Northern Potato Crop Provisions is eligible for quality adjustment if:
 - (a) The potatoes have freeze damage or tuber rot that is evident at, or prior to, the end of the insurance period; and
 - (b) A grade inspection is performed.
- (2) Quality Endorsement in effect:
 - (a) Coverage is extended to provide quality adjustment for potatoes that grade less than U. S. No. 2 (see E.(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 (see E.(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 (see (4) (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 do not meet the processor's minimum standards and have a specific gravity lower than the lesser of 1.074 or the minimum acceptable amount specified in the processor contract, or a fry color of No. 3 or darker due to either sugar exceeding 10 percent or sugar ends exceeding 19 percent. Refer to section 6 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.

4. REPLANTING REQUIREMENTS

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

5. POTATO APPRAISALS

A. GENERAL INFORMATION

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

NOTE: See the LAM for additional reasons for appraisals.

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

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

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

EXAMPLE

The insured harvested 1,000 hundredweight of potatoes 50 days (early harvest) before the calendar date for the end of the insurance period.
50 days - 45 days = 5 days
2% X 5 days = 10% increase in production
.10 X 1,000.0 hundredweight = 100.0 hundredweight
1,000.0 hundredweight + 100.0 hundredweight = 1,100.0 hundredweight production to count.

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

B. OTHER LOSS ADJUSTMENT CONSIDERATIONS

Insured’s Awareness of Disease Problem:

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

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

C. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS

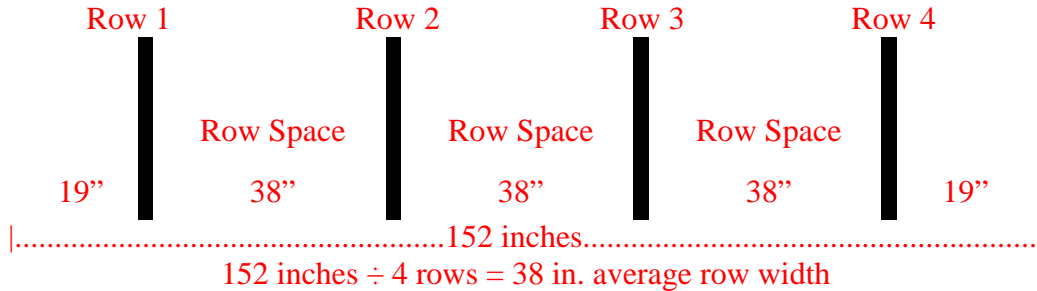
- (1) Determine the **minimum** number of required representative samples for a field or subfield by the field size, the average stage of growth, age (size) and general capabilities of the plants, and variability of potential production and plant damage within the field or subfield.
- (2) Split the field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

D. MEASURING ROW WIDTH FOR SAMPLE SELECTION

Use these instructions for all appraisal methods **that require row width determinations**.

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

EXAMPLE:



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

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

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

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

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

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

6. APPRAISAL METHODS

A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

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

B. FROM EMERGENCE TO MATURITY

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

C. APPRAISALS AFTER MATURITY (WEIGHT METHOD)

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

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

7. ADJUSTMENTS TO POTATO PRODUCTION

A. GENERAL INFORMATION

- (1) The Northern Potato Crop Provisions, Quality Endorsement, and the Processing Quality Endorsement provide for a reduction in the production to count when the quality of harvested or appraised production is reduced due to an insured cause of loss occurring within the insurance period. The quantity of production to count is reduced only when a grade inspection is performed and the production meets the requirements specified in the crop provisions and applicable endorsements.
- (2) The Storage Coverage Endorsement extends the number of days an insured has to discover and report certain covered quality deficiencies. Subsections B, C, and D describe adjustments made to production for various quality deficiencies and coverage combinations.
- (3) All damage percentages are determined on a weight basis and any price used for adjustment of the DAMAGED production must be reflective of the value of the actual damaged production. **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 before that price can be used for adjustment.
- (4) Damaged potatoes that have a zero market value in the insured's local marketing area and a net zero value at a market within a reasonable distance outside the local marketing area, no production will be counted if the production is discarded in a manner acceptable to the insurance provider. **(This adjustment is allowed only for potatoes with tuber rot and/or internal damage as provided for in the policy.)** See section 2 for the definition of net zero value.
- (5) When production to count has been determined as zero, the insured must certify destruction of such production.
 - (a) Follow the instructions in the LAM for completing and leaving Certification Forms with the insured.
 - (b) Include the following statement on the Certification Forms:

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

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

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

EXAMPLE

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

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

EXAMPLE

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

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

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

EXAMPLE

50 lbs is the total sample weight.

The combined weight of **potatoes with tuber rot and/or freeze damage and potatoes grading U. S. No. 2 or better is 25 pounds divided by 50 pounds equals the percent of damage to be used in (ii) below.**

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

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

EXAMPLE

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

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

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

NOTE: Potatoes harvested or appraised prior to full maturity that do not grade U. S. No. 2 (**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.

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

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

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

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

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

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

EXAMPLE

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

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

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

EXAMPLE

**50 lbs is the total sample weight.
The combined weight of potatoes with freeze damage and potatoes grading U. S. No. 2 or better is 25 pounds divided by 50 pounds equals the percent of damage to be used in (ii) below.**

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

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

EXAMPLE

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

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

NOTE: Potatoes harvested or appraised prior to full maturity that do not grade U. S. No. 2 (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.

E. ADJUSTING POTATOES INSURED UNDER THE CERTIFIED SEED ENDORSEMENT

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

- (2) The insured must notify the insurance provider of any loss under this endorsement not later than 14 days after the insured received notice from the state certification agency that any acreage **or production has** failed certification.

NOTE: The above endorsement provision allows damage to be discovered through the winter testing period provided the cause of damage occurred within the insurance period.

(3) Verifications:

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

EXAMPLE

<p>3 year average = 100 certified acres Current year = 150 certified acres 100 X 1.25 = 125 125 ÷ 150 = .833 400.0 hundredweight production guarantee for certified acres 400.0 X .833 = 333.2 hundredweight production guarantee</p>

- (c) Verify the insured's compliance with field rotation requirements (check seed production records).
- (d) Verify the insured's seed source (supplier) and the quantity relative to planted acreage. Check seed tags, "import" permits, or (if the insured used their own seed) the previous year's certification records. Record such information on the Field Identification and Certification Record in subsection 6).
- (e) Verify the insured's compliance with all applicable certification requirements.
- (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 that 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 potato 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 form as outlined in section 10 (an appraisal worksheet will be completed if an appraisal is necessary).

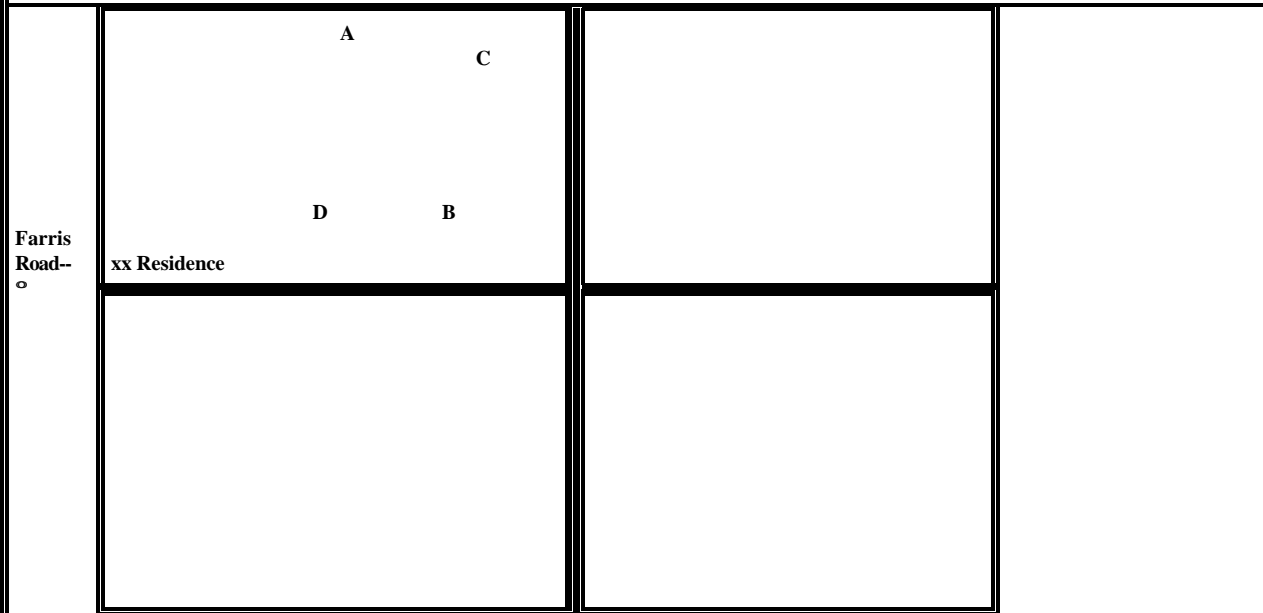
POTATO
Field Identification and Certification Record
FOR ILLUSTRATION PURPOSES ONLY

Page 1 of 1

NAME OF INSURED I. M. Insured	UNIT 00300	CONTRACT NO. XXXXXXX
AERIAL PHOTO OR MAP NO.		FARM SERIAL NO. A101

LEGAL DESCRIPTION

S13-12N-12W



CERTIFICATION RECORD

(1) FIELD ID	(2) FIELD CERT NO.	(3) ACRES	(4) VARIETY	(5) SEED SOURCE	(6) INSPECTION RECORD	(7)
A	84-032	10.0	C77 Belrus	High View Farm Rt. 2 Any Town, ST XXXXX	7-20-YYYY -OK	
B	84-033	11.3	C93 Superior	ABC Potato Co. Box XX Any Town, ST XXXXX	7-20-YYYY - OK 8-25-YYYY - OK 2-05-YYYY - OK	
C	84-034	24.3	C93 Kennebeck	ABC Potato Co. Box XX Any Town, ST XXXXX	7-20-YYYY - OK 8-25-YYYY - Failed	
D	84-035	4.4	C93 Superior	ABC Potato Co. Box XX Any Town, ST XXXXX	7-20-YYYY OK 8-25-YYYY OK	

REMARKS

Field C - Failed certification due to disease (Late Blight).

INSURED'S SIGNATURE I. M. INSURED	DATE MM/DD/YYYY	CODE # XXXXX	ADJUSTER'S SIGNATURE I. M. ADJUSTER	DATE MM/DD/YYYY
--------------------------------------	--------------------	-----------------	--	--------------------

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

B. FORM ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item

No.

Information Required

1. **Crop/Code #:** "Potatoes" (0084).
 2. **Unit #:** Five-digit unit number from the Summary of Coverage after it is verified to be correct. (e.g. 00100)
 3. **Legal Description:** Section, township, and range number or other legal description that identifies the location of the unit.
 4. **Date of Damage:** 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 it is evident that no indemnity is due, enter "NONE." If an insured cause of loss is coded as "Other," explain in the "Narrative."
- NOTE:** See the Basic Provisions and the crop provisions for this crop for information pertaining to insured and uninsured causes of loss.
6. **Primary Cause %:**

PRELIMINARY: MAKE NO ENTRY.

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

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

12. **Additional Units:**

PRELIMINARY: MAKE NO ENTRY.

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

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

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

PRELIMINARY: MAKE NO ENTRY.

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

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

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

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

F. **Practice:** Three-digit code number, entered exactly as specified on the actuarial documents, for the practice carried out by the insured. If “No Practice Specified,” enter appropriate 3-digit code number from the actuarial documents.

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

H. **Stage:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Stage abbreviation as shown below.

PRODUCTION

STAGE

EXPLANATION

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

“H”.....Harvested.

“UH”.....Unharvested or put to other use or vines thereon destroyed with consent.

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

CERTIFICATION:

STAGE

EXPLANATION

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

“C”.....Certified.

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

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:

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

CERTIFICATION:

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

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

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

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

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

K₁. - K₂. MAKE NO ENTRY.

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

PRODUCTION:

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

CERTIFICATION: MAKE NO ENTRY.

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

- a. Hail and Fire exclusion NOT in effect.
 - (1) Enter NOT LESS than the insured's production guarantee per acre in hundredweight, to tenths, for the line, (calculated by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any "P" stage acreage.

NOTE: On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged SOLELY by uninsured causes separate from other production.

- (2) For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production per acre in hundredweight, to tenths, for any such acreage.
- b. When there is late-planted acreage, the applicable per-acre production guarantee for such acreage is the production guarantee that has been reduced for late-planting acreage.
- c. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.
- d. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.

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

- N. **Adjusted Potential:** Column "J" times "L" plus Column "M" in hundredweight to tenths.
- O. **Total to Count:** Column "C or C₁" (**actual** acres) times Column "N" (in hundredweight to tenths).
- P. **Per Acre:** Per Acre Guarantee - Enter the per-acre production guarantee per acre from the insured's policy.
- Q. **Total:** Column "C₂" (reported acres; "C" if acreage is not under-reported) times Column "P," to tenths.
16. **Total Acres:**

PRELIMINARY: MAKE NO ENTRY.

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

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

17. **Totals:**

PRELIMINARY: MAKE NO ENTRY.

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

NARRATIVE:

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

- a. If no acreage is released on the unit, enter "No acreage released," adjuster's initials, and date.
- b. If notice of damage was given and "No Inspection" is necessary, enter the unit number(s), "No Inspection," date, and adjuster's initials. The insured's signature is not required.
- c. Explain any uninsured causes, unusual, or controversial cases.
- d. 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.

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

- l. Explain any difference between inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
- m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
- n. Explain the reason for a "No Indemnity Due" claim. "No Indemnity Due" claims are to be distributed in accordance with the insurance provider's instructions.
- o. Explain any delayed notices or delayed claims as instructed in the LAM.
- p. Document any authorized estimated acres shown In Section I, item C as follows: "Line 3 'E' acres authorized by insurance provider MM/DD/YYYY."
- q. Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- r. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.
- s. **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.

SECTION II - HARVESTED PRODUCTION

GENERAL INFORMATION:

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

- (2) Columns “B” through “E” are for structure measurement entries (Rectangular, Round, Square, **Conical Pile**, etc.). If structures are a combination of shapes, break into a series of average measurements, if possible. Enter “Odd Shape” if production is stored in an odd shaped structure. Document measurements on a Special Report or other FCIC-approved worksheet used for this purpose.
- (3) If farm-stored production has been weighed prior to storage and acceptable weight tickets are available showing gross weights, enter “Weighed and Stored on Farm” in columns “B” through “E.” See LAM for acceptable weight tickets.
- (4) For production commercially stored, sold, etc., make entries in items “B” through “E” as follows:
 - (a) Name and address of facility or buyer.
 - (b) “Seed,” “Fed,” etc.
- (5) If acceptable sales or weight tickets are not available, refer to the LAM.
- (6) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:
 - (a) Separate storage facilities.
 - (b) Varying determinations of production (market value, factors).
 - (c) Varying names and addresses of buyers or sold production.
 - (d) Varying shares; e.g., 50 percent and 75 percent shares on the same unit.
 - (e) Separate processors.
 - (f) Different varieties and types.
 - (g) Potatoes harvested prior to full maturity (early harvest) for which production is increased by applicable percentage. Refer to section 5A.
 - (h) Conical piles. Do NOT add the cone in the top or bottom of a storage structure to the height of other potatoes in the structure. For computing the production in cones and conical piles, 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 a 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 an indemnity is in effect for the unit for the crop year; otherwise, check “No.” Refer to the LAM.
- A₁. **Share:** ENTER ONLY VARYING SHARES on SAME unit to three decimal places.
- A₂. **Field ID:**
- a. If only one practice and/or type of harvested production is listed in Section I, MAKE NO ENTRY.
 - b. If more than one practice and/or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type the corresponding Field ID (from Section I, item “A”).
 - c. **For certified seed production that passed or failed certification, enter the corresponding Field ID for the applicable acreage shown in item “A,” section I.**
- B. **Length or Diameter:** Internal measurement in feet to tenths of structural space occupied by the crop.
- a. Length if rectangular or square.
 - b. Diameter if round or conical pile. 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 structures. If conical pile, enter the height of the cone. If there is production in the storage structure from other units or sources, refer to the LAM.
- E. **Deduction:** Cubic feet, to tenths, of crop space displaced by chutes, vents, studs, crossies, 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.”

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

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

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

- a. Weighed and stored on the farm;
- b. Sold/and or commercial storage - Obtain gross production for the UNIT from the summary and/or settlement sheets. (Individual load slips only WILL NOT suffice unless the storage facility or buyer WILL NOT provide summary and/or settlement sheets to the insured and this is documented in the Narrative).
- c. Stored in odd-shaped structures. The adjuster must compute the amount of gross production. (Refer to the LAM for cubic footage and production computations). A copy of ALL production calculations must be left in the file folder.
- d. Enter the production to count for early harvest. Show all computations in the Narrative or a Special Report. If there are multiple days, compute each day accordingly, add the results of each days calculation together. Enter total production to count for early harvest.
- 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 to count, rounded to the nearest tenth of a percent as a three-place decimal, such as .955 (95.5 percent), after SUBTRACTING THE TARE PERCENTAGE also rounded to the nearest tenth of a percent, such as .045 (4.5 percent). **Percent tare plus percent to count must equal 100 percent.** Calculate percentages from harvested samples or settlement figures, where available. For units covered by the Certified 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 from “H” or “I” X “J”. **NOTE:** Item “I” X “J” only if dirt, rocks, etc., have NOT been eliminated. No adjustments have been made to production at this point EXCEPT for increased production due to harvest prior to full maturity or if the tare percentage is applicable.

O. **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.) ANY "PRODUCTION NOT TO COUNT" IN THE NARRATIVE.

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

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

Q₁. **Value:**

PRODUCTION:

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

CERTIFICATION: MAKE NO ENTRY.

Q₂. **Mkt. Price:**

PRODUCTION:

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

CERTIFICATION: MAKE NO ENTRY.

R. **Quality Factor:**

PRODUCTION:

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

CERTIFICATION: MAKE NO ENTRY.

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

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

22. **Section II Total:**

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

23. **Section I Total:**

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

24. **Unit Total:**

FINAL: Total of 22 and 23, to tenths.

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

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

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

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

27. **Page Numbers:**

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

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

EXAMPLE

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

1 Crop/Code # Potatoes 0084	2 Unit # 00100	3 Legal Description S13-12N-12W
4 Date of Damage JUN 11	SEP	7 Company Any Company
5 Cause of Damage FREEZE	EX MOIST	Agency Any Agency
6 Primary Cause % X	70	
12 Additional Units 00400		
13 Est. Prod Per Acre 150		

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

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL										POTENTIAL YIELD					STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K ₁ K ₂	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)
A	E15.0	15.6	1.000	A01	003	095	UH	TO SBEANS	32.5				32.5	507.0	89.0	1388.4
C	E9.0	10.1	1.000	A01	003	095	P	WOC				89.0	89.0	898.9	89.0	898.9
MD B	E3.0	3.1	1.000	A01	003	095	UH	UH	26.0		.500		13.0	40.3	89.0	275.9
D		12.5	1.000	A01	003	095	H	H							89.0	1112.5
MD E		21.5	1.000	A01	003	080	H	H							89.0	1913.5
16 TOTAL		62.8											17 TOTALS	1446.2		5589.2

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

SECTION I, Field B; 14% freeze damage. Field C destroyed without consent. Section II: Line 1, potatoes stored without grade determination. Line 2 - 65% grade U. S. No.2 or better with 80% historical average (.65 ÷ .80 = .810).
Line 4 - 12% freeze damage = .600 factor from TABLE F. Line 3 - harvested 1,000 CWT 5 days early (2% 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 Is damage similar to other farms in the Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	20 Assignment of Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	21 Transfer of Right To Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
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MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION									
A 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 Field ID	Length or Diameter	Width	Depth	Dedu- c- tion	Net Cubic Feet	Conver- sion Factor	Gross Prod. (F x G)	Bu. Ton Lbs. (CWT)	Shell/ Sugar Factor	FM % Factor	Moisture % Factor	Test WT Factor	Adjusted Production (Hor) x J x K ₂ x L ₂ x M ₂	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. A TOWN, USA							1100.0					1100.0		1100.0			1100.0
	ABC POTATO CO. ANY TOWN, U.S.A. -							336.9					336.9		336.9		.600	202.1

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

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

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

CERTIFIED SEED EXAMPLE

PRODUCTION WORKSHEET

(FOR ILLUSTRATION PURPOSES ONLY)

1 Crop/Code # Potatoes 0084	2 Unit # 00300	3 Legal Description S13-12N-12W															
4 Date of Damage AUG			7 Company Agency Any Company Any Agency														
5 Cause of Damage DISEASE																	
6 Primary Cause % 100																	
12 Additional Units 00400																	
13 Est. Prod Per Acre 150																	

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

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL									POTENTIAL YIELD					STAGE GUARANTEE		
A	B	C	D	E	F	G	H	I	J	K ₁ K ₂	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)
A		10.0	1.000	A01	002	161	C	H							91.0	910.0
B		11.3	1.000	A01	002	161	C	UH	26.0					293.8	91.0	1028.3
C		24.3	1.000	A01	002	161	NC	H							91.0	2211.3
D		4.4	1.000	A01	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 Northern Potato Provisions.

SECTION II - HARVESTED PRODUCTION

18 Date Harvest Completed MM/DD/YYYY				19 Is damage similar to other farms in the 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 Field ID	Length of Diamet	Width	Dept h	Deduc- tion	Net Cubic Feet	Conver- sion Factor	Gross Prod. (F x G)	Bu. Ton Lbs. (CW)	Shell/ Sugar Factor	FM % Factor	Moisture Factor	Test Factor	Adjusted Production (Horl)xJxK2xL2xM2	Prod. Not to Count	Production (N - O)	Value Mkt. Price	Quality Factor (Q1 ÷ Q2)	Production to Count (P x R)
C	XYZ DEHYDRATOR CO. ANYTOWN, STATE							1100.0	0.000				0.0		0.0			0.0
A	17.5	20.0	6.0	58.5	2041.5	0.4167	850.7		0.931				792.0		792.0			792.0

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

22 Section II Total	792.0
23 Section I Total	694.2
24 Unit Total	1486.2

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

EXAMPLE: CORRESPONDING UNIT INSURED UNDER BASIC NORTHERN POTATO CROP PROVISIONS WITH CERTIFIED SEED ENDORSEMENT

1. Crop/Code # POTATOES		2. Unit # 00200		3. Legal Description S13-12N-12W				PRODUCTION WORKSHEET				8. Name of Insured I. M. INSURED			
4. Date of Damage JUN		AUG		7. Company ANY COMPANY				9. Claim # XXXXXXXX				11. Crop Year YYYY			
5. Cause of Damage FREEZE		DISEASE		Agency ANY AGENCY				10. Policy # XXXXXXXX				14. Date(s) 1 st MM/DD/YYYY 2 nd MM/DD/YYYY Final MM/DD/YYYY			
6. Primary Cause % X		70		12. Additional Units 0040				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)
A		10.0	1.000	A01	002	161	H	H							91.0	910.0
B		11.3	1.000	A01	002	161	UH	UH	26.0					293.8	91.0	1028.3
C		24.3	1.000	A01	002	161	H	H							91.0	2211.3
D		4.4	1.000	A01	002	161	P	SU				91.0		400.4	91.0	400.4
E		50.0	1.000	A01	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 - 12% Freeze damage = .600 factor from TABLE F.
 Determined acres by FSA Measurements.

SECTION II - HARVESTED PRODUCTION

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

MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION									
A ₁ A ₂	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 Field ID	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	Bu. Ton Lbs Cwt	Shell/Sugar Factor	FM % Factor	Moisture % Factor	Test WT Factor	Adjusted Production (H or I) x J x K ₂ x L ₂ x M ₂	Prod. Not to Count	Production (N - O)	Value MKT. Price	Quality Factor	Production to Count (P x R)
XYZ Dehydrator co. Anytown, State								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
XYZ Potato Co Anytown, State								1000.0					1000.0		1000.0		.600	600.0

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

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

