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Federal Crop
Insurance
Corporation



Product
Development
Division

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FCIC-25170-1 (8-2000)

FRESH MARKET SWEET CORN LOSS ADJUSTMENT STANDARDS HANDBOOK

2001 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDBOOK	NUMBER: 25170 (2-1999) 25170-1 (8-2000)
SUBJECT: FRESH MARKET SWEET CORN LOSS ADJUSTMENT STANDARDS HANDBOOK 2001 AND SUCCEEDING CROP YEARS	DATE: August 23, 2000
	OPI: Product Development Division
	APPROVED: /s/ Kenneth D. Ackerman Administrator, Risk Management Agency

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR 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 standards handbook FCIC-25170 issued February 1999.

- (1) Added Section 3 D, MINIMUM VALUE OPTION.
- (2) Deleted the example in 5 C (3).
- (3) Revised Section 8 C for clarification.
- (4) Revised Section 9 B H and I to include gleaning instructions.
- (5) Removed the NOTE from Section 9 B I - Bu., Ton, Lbs., Cwt.

FRESH MARKET SWEET CORN LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (continued)

Control Chart For: Fresh Market Sweet Corn Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	1-2	1-2	3-6 17-18 25-30 33-34		2-1999 2-1999 2-1999 2-1999	FCIC-25170 FCIC-25170 FCIC-25170 FCIC-25170
Insert	1-2	1-2	3-6.2 17-18 25-30 33-34		8-2000 8-2000 8-2000 8-2000	FCIC-25170-1 FCIC-25170-1 FCIC-25170-1 FCIC-25170-1
Current Index	1-2	1-2	1-2 3-6.2 7-16 17-18 19-24 25-30 31-32 33-34 35-38	39-40	8-2000 8-2000 2-1999 8-2000 2-1999 8-2000 2-1999 8-2000 2-1999 8-2000 2-1999 8-2000 2-1999	FCIC-25170-1 FCIC-25170-1 FCIC-25170 FCIC-25170-1 FCIC-25170 FCIC-25170-1 FCIC-25170 FCIC-25170-1 FCIC-25170 FCIC-25170-1 FCIC-25170 FCIC-25170-1 FCIC-25170

FRESH MARKET SWEET CORN LOSS ADJUSTMENT HANDBOOK

TABLE OF CONTENTS

PAGE

1. INTRODUCTION	1
2. SPECIAL INSTRUCTIONS	1
A. DISTRIBUTION	1
B. TERMS, ABBREVIATIONS, AND DEFINITIONS	1
3. INSURANCE CONTRACT INFORMATION	2
A. INSURABILITY	2
B. PROVISIONS NOT APPLICABLE TO CAT COVERAGE	3
C. UNIT DIVISION	3
D. MINIMUM VALUE OPTION	3
4. REPLANTING PAYMENT PROCEDURES	3
A. GENERAL INFORMATION	3
B. QUALIFICATIONS FOR REPLANTING PAYMENT	3
C. MAXIMUM REPLANTING PAYMENT	4
D. REPLANTING PAYMENT INSPECTIONS	5
E. REPLANTING LIMITATIONS	5
5. FRESH MARKET SWEET CORN APPRAISALS	6
A. GENERAL INFORMATION	6
B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS	6
C. MEASURING ROW WIDTH FOR SAMPLE SELECTION.	6
D. DETERMINING ROW LENGTH FOR SAMPLE SELECTION	6.1
E. PLANT TYPES AND STAGES OF GROWTH	7
6. APPRAISAL METHODS	8
A. GENERAL INFORMATION	8
B. SURVIVING PLANT METHOD	8
C. WEIGHT METHOD	8
D. EAR CHARACTERISTICS OF MATURE MARKETABLE SWEET CORN	9

FRESH MARKET SWEET CORN LOSS ADJUSTMENT HANDBOOK

TABLE OF CONTENTS (Continued)

	<u>PAGE</u>
7. APPRAISAL DEVIATIONS AND MODIFICATIONS	10
A. DEVIATIONS	10
B. MODIFICATIONS	10
8. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES	10
A. GENERAL INFORMATION	10
B. WORKSHEET ENTRIES AND COMPLETION INFORMATION	11
PART I - SURVIVING PLANT METHOD	11
PART II - WEIGHT/EAR-COUNT METHOD	13
APPRAISAL WORKSHEET EXAMPLE	15
C. SUMMARY OF HARVESTED PRODUCTION WORKSHEET INSTRUCTIONS ...	17
PART I - PRODUCTION	18
PART II - WEIGHTED VALUE	19
SUMMARY OF HARVESTED PRODUCTION EXAMPLE	20
9. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES	21
A. GENERAL INFORMATION	21
B. FORM ENTRIES AND COMPLETION INFORMATION	22
SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS	24
SECTION II - HARVESTED PRODUCTION	30
CLAIM FORM EXAMPLE	37
CLAIM FORM EXAMPLE (REPLANT)	38
10. REFERENCE MATERIAL	39
TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS	39
TABLE B - ROW WIDTH AND LENGTH TABLE	39
EXHIBIT 1 - PLANTING RECORD	40

B. PROVISIONS NOT APPLICABLE TO CAT COVERAGE

- (1) Optional units.
- (2) Written Agreements.
- (3) Hail and Fire Exclusion provisions (also not applicable to limited coverage).
- (4) High Risk Land Exclusion.
- (5) Replanting Payments.
- (6) Minimum Value Option

C. 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.

D. MINIMUM VALUE OPTION

The total value of harvested production will be as follows if the Minimum Value Option is selected:

- (1) For sold production, the dollar amount obtained by subtracting the allowable cost (from the Special Provisions) from the price received for each container of sweetcorn (this result may not be less than the zero for any container of sweet corn), and multiplying this result by the number of containers of sweet corn sold.
- (2) For marketable production that is not sold, the dollar amount obtained by multiplying the number of containers of such sweet corn on the unit by the minimum value shown in the Special Provisions for the planting period. Harvested production that is damaged or defective due to insurable causes and is not marketable will not be counted as production.

4. REPLANTING PAYMENT PROCEDURES

A. GENERAL INFORMATION

Only one replanting payment will be made for acreage planted during each planting period within the crop year.

B. QUALIFICATIONS FOR REPLANTING PAYMENT

To qualify for replanting payment, the:

- (1) sweet corn must be damaged by an insurable cause;
- (2) insurance provider determined that it is practical to replant;

- (3) acres must have been initially planted within the planting period dates established by the Special Provisions.
- (4) appraisal must confirm that more than 25 percent of the plant stand will not produce sweet corn due to an insurable cause.
- (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 for the planting period; and
- (6) insurance provider has given consent to replant.

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

MAXIMUM REPLANTING PAYMENT

The maximum amount of the replanting payment per acre will be the LESSER OF:

- (1) the insured's actual replanting cost; or
- (2) the product of multiplying the maximum replant per acre allowed in the Special Provisions times the insured's share in the crop;

EXAMPLE 1

Owner/operator (100 percent share).

10 acres replanted.

Insured's actual cost to replant = \$70.00.

Maximum allowed per Special Provisions = \$65.00.

The lesser of \$70.00 and \$65.00 = \$65.00

Enter \$65.00 in the Section I "Adjusted Potential" column of the claim form.

EXAMPLE 2

Landlord/tenant on 50/50 share.

10 acres replanted.

Insured's actual cost to replant = \$35.00.

Maximum allowed per Special Provisions = $\$65.00 \times .500$ (share) = \$32.50.

The lesser of \$35.00 and \$32.50 is \$32.50.

NOTE: Enter \$32.50 in the "Adjusted Potential" column of the claim form if share has been applied or \$65.00 in the "Adjusted Potential" column if share has yet to be applied. (Follow individual insurance provider guidelines). Indicate in the narrative if adjusted potential has/has not been reduced for share on the claim form according to individual company guidelines.

D. REPLANTING PAYMENT INSPECTIONS

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

E. REPLANTING LIMITATIONS

See the Basic Provisions and the Fresh Market Sweet Corn Crop Provisions for additional information.

- (1) Only one replanting payment will be made for a planting period on initially planted acreage in the crop year.
- (2) The insured is required to replant (if it is practical to replant) if the crop was damaged (with less than 75% stand remaining) on or before the final planting date for the planting period, without regard as to the availability of a replant payment.
- (3) For FALL or WINTER planting-period sweet corn, if the final planting date for the planting period has passed when the damage occurred, the insured can elect:
 - (a) Not to replant the lost crop and collect an indemnity based upon the stage of growth reached by the sweet corn when the damage occurred. The indemnified land **WILL NOT** be eligible for growing **insured** sweet corn in the succeeding planting period; **OR**
 - (b) To replant the sweet corn, collect a replant payment, and continue the initial-planting-period coverage, if the insurance provider considers the replanting practical.
- (4) For SPRING planting-period sweet corn, if the final planting date for the planting period has passed when the damage occurred, an indemnity can be paid based upon the stage of the sweet corn at the time of damage, **IF** it is not practical to replant **AND** the land is put to another use.
- (5) Due to the possibility that some released acreage may **NOT** be put to another use as required by the policy, strict attention should be paid to the correct use of the insured's certification of such other use prior to the finalization of the claim for indemnity.

5. FRESH MARKET SWEET CORN APPRAISALS

A. GENERAL INFORMATION

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

B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS

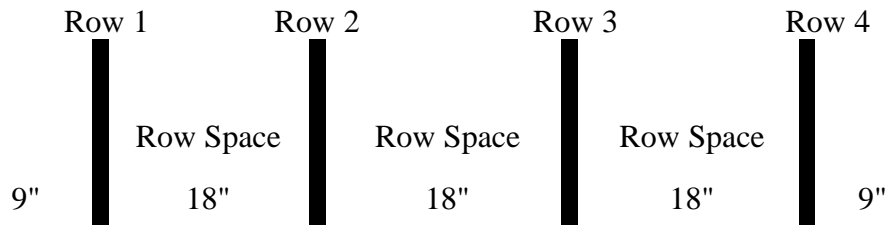
- (1) Determine the number of required samples for a field or subfield by the field size, the average stage of growth, age (size) and general capabilities of the plants, and variability of potential production and plant damage within the field or subfield.
- (2) Split the field into subfields when:
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

C. MEASURING ROW WIDTH FOR SAMPLE SELECTION

Use these instructions for all appraisal methods:

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

EXAMPLE:



|.....72 inches.....|
72 inches ÷ 4 rows = 18 in. average row width

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

D. DETERMINING ROW LENGTH FOR SAMPLE SELECTION

- (1) Apply the average row width to **TABLE B**, to determine the length of sample row required for a 1/100 or 1/1000 of an acre sample size.
- (2) When 2 or more rows are used for a pattern, divide the length of a single row pattern by the number of rows in the pattern. The combined length of all rows must equal the single row length.

(RESERVED)

C. SUMMARY OF HARVESTED PRODUCTION WORKSHEET ENTRY AND COMPLETION INSTRUCTIONS

(1) Use this worksheet to record production of fresh market sweet corn which is harvested. Use separate Summary of Harvested Production Worksheets for:

(a) Harvested production, Direct-marketed production, and unsold production.

(b) Each packer or processor.

NOTE: Production harvested and sold to other than the packing house is to be reported as direct-marketed.

(2) Packout computer printout sheets may be used to record harvested production in lieu of the Summary of Harvested Production Worksheets, provided they establish the total value per load in the same manner with no load valued at less than zero after subtracting allowable costs. (See Special Provisions for allowable costs.) File a copy of the printout sheets in the contract folder.

(3) Allowable cost of harvested production will include only those allowable costs shown in the Special Provisions and actually sustained cooling charge per container. The maximum allowed cooling charge per container will be as stated in the applicable sweet corn marketing order or as listed in the Special Provisions where a marketing order is not in effect, if a cooling charge is listed on the sales invoice.

Verify or make the following entries:

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

Claim No.: Claim number as assigned by the insurance provider.

1. **Insured's Name:** Name of insured that identifies exactly the person (legal entity) to whom the policy is issued.
2. **Crop:** "Fresh Market Sweet Corn (0044)."
3. **Crop Year:** Crop year, as defined in the policy, for which the claim has been filed.
4. **Policy Number:** Insured's assigned policy number.
5. **Planting Period:** Planting period (e.g. "Fall," "Winter," or "Spring"). See the acreage report for the planting date and the Special Provisions to determine the planting period.
6. **Unit Number:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).

7. **Name and Address of Buyer/Packer:** Name, address, and telephone number (with area code) of the buyer/packer of the production. MAKE NO ENTRY for unsold production.

PART I - PRODUCTION

8. **Sale Date:** Enter date the load was sold. Enter “unsold” for unsold production (harvested and/or packed but could not be sold due to insured causes).
9. **Load Number:** Ticket number of the load. For unsold production enter the number of the USDA certificate of inspection, if available, and attach a copy of the certificate to the Summary of Harvested Production worksheet.
10. **Number of Containers:** For packed production, enter the number of whole containers per load. For unsold production, enter the whole number of containers of such production.
- 11a. **Per Container Gross Value:** The dollar-and-cents value per container (the gross value of sales from the sales invoice) divided by the Number of Containers (item 10). For unsold production, MAKE NO ENTRY.
- 11b. **Per Container Cooling Charge:** FOR PRODUCTION DESTINED FOR PACKING ONLY. If incurred, the pre-cooling charge per container, in dollars and cents, as stated in the marketing order. If no marketing order is in effect, the maximum pre-cooling charge per container will be specified in the Special Provisions. For production with no cooling charges listed on the sales invoice and for unsold production, MAKE NO ENTRY.
- 11c. **Per Container Adjusted Value:**
- a. Per Container Gross Value (item 11a) minus Per Container Cooling Charge (item 11b).
 - b. For production with no cooling charges listed on the sales invoice, repeat Per Container Gross Value (item 11a).
 - c. For unsold production, MAKE NO ENTRY.

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 acreage is:

- 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.

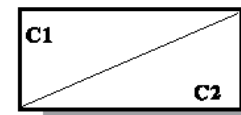
- a. Determine the planted acreage of any fields NOT replanted. Consolidate it into a single line entry UNLESS the usual reasons for separate line entries apply. Record the field identities (from a map or aerial photo) in the narrative.
- b. ACCOUNT FOR ALL PLANTED ACREAGE IN THE UNIT.

FINAL: Determined acres to tenths.

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

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

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



- D. **Interest or Share:** Insured’s interest in the crop to three decimal places as determined at the time of inspection. If shares vary on the same UNIT, use separate line entries.
- E. **Risk:** The correct rate class from the actuarial documents. Verify with the Summary of Coverage, and if the rate class is found to be incorrect, revise according to insurance provider’s instructions. Refer to the LAM.

NOTE: Unrated land is uninsurable without a written agreement.

- F. **Practice:** Three-digit code number, entered exactly as specified on the actuarial documents, for the practice carried out by the insured. If “No Practice Specified,” enter appropriate 3-digit code number from the actuarial documents.
- G. **Type/Class/Variety:** Three-digit code number, 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 replant payment.
“NR”.....	Acreage not replanted or not qualifying for a replant payment. Enter “NR” when the Surviving Plant Method of Appraisal shows there is a 75 percent or more surviving plant stand capable of producing sweet corn, WHEN PLANTS LOST DUE TO UNINSURABLE CAUSES ARE INCLUDED.

FINAL: Stage abbreviation as shown below.

<u>STAGE</u>	<u>EXPLANATION</u>
"P".....	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, for which the insured failed to provide records of production which are acceptable to the insurance provider, or from which production was sold by direct marketing if the insured failed to meet the requirements contained in the crop provisions.
“1” or “2”.....	Stage as defined in the Crop Provisions. (See section 5). Stage 2 is the “final” stage guarantee as identified in the Crop Provisions.

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 replant payment
“Not Replanted”	Acreage not replanted or not qualifying for a replant payment
“To Cucumber, etc.”	Use made of the acreage
"WOC"	Other use without consent
"SU"	Solely uninsured
"ABA"	Abandoned without consent
"H"	Harvested
"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.”

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 whole containers of POTENTIAL production for the acreage appraised. See appraisal methods for additional instructions.

K₁ - K₂ MAKE NO ENTRY.

L. **Shell and/or Quality Factor:** (Line out the heading and enter “Value.”) The value of the appraised potential per container in dollars and cents. Enter the greater of :

- a. Actual market value per container (determined from a sample provided to the packer); or
- b. Applicable minimum value per container, as shown in the Special Provisions.

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 amount of insurance per acre in dollars and cents for the line, 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 dollars and cents, 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.

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

N. Adjusted Potential:

REPLANT: Enter the amount allowed per acre for replanting, rounded to dollars and cents. Refer to section 4 for qualifications and computations.

PRELIMINARY AND FINAL: Column "J" times Column "L" plus column "M."

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

P. **Per Acre:** Per-Acre Guarantee - Enter the amount of insurance per acre from the insured's policy, adjusted for stage percentage (e.g., stage 1 percentage X final amount of insurance = stage 1 amount of insurance).

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 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 necessary, enter the unit number(s), "No Inspection," date, and adjuster's initials. The insured's signature is not required.
- c. Explain any uninsured causes, unusual, or controversial cases.
- d. If there is an appraisal in section I, item M for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
- e. Document the actual appraisal date if an appraisal was performed prior to the adjuster's signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the appraisal worksheet.
- f. State that there is "No other fire insurance" when fire damages or destroys the insured fresh market sweet corn crop and it is determined that the insured has no other fire insurance. 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, item I or item B - E entries.
- 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 or to replant;
 - (2) If acreage has been replanted to a practice uninsurable as an original practice;
 - (3) If uninsured causes are present; or
 - (4) 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. Document the method and calculation used to determine the stage guarantee per acre.
- s. 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.
- t. 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 replant payment have been met. Refer to section 4.
- u. 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.
- v. Explain any "0" potential (fresh market sweet corn plants with no production or fresh market sweet corn with no market value).
- w. Explain the reason that any harvested production is unsold.
- x. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- y. Document any other pertinent information, including any data to support any factors used to calculate the production. If on an attachment, enter "See attachment".

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.).

I. **Bu., Ton, Lbs., Cwt.:**

- a. Line through Bu., Ton, Lbs., CWT. (~~Bu., Ton, Lbs., CWT~~) and enter "Cont." Fresh market sweet corn is reported in whole containers. Refer to the Special Provisions for the applicable definition of container.
- b. Enter harvested sold or unsold production (Item 18 entry from the Summary of Harvested Production Worksheet). Separate line entries are required for:
 - (1) Unsold harvested marketable production; and
 - (2) Each buyer or packer for sold production..

J. - M. MAKE NO ENTRY.

N. **Adjusted Production:** Enter whole containers from column "I."

O. **Production Not to Count:**

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

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

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

Q₁. **Value:** Dollar-and-cents value:

- a. For SOLD containers, enter the GREATER OF the weighted actual value per container minus the allowable cost (from item 19 of the Summary of Harvested Production form), OR:
 - (1) the minimum value per container as listed in the Special Provisions (NO MINIMUM-VALUE OPTION in effect); or
 - (2) a zero value per container (MINIMUM-VALUE OPTION in effect).
- b. For UNSOLD, MARKETABLE containers, enter not less than the applicable minimum value per container as listed in the Special Provisions.
- c. For UNSOLD, UNMARKETABLE containers that are damaged or defective due to insurable causes, enter "0.00".

NOTE: Allowable costs can be deducted only for production actually packed.

Q₂-R. MAKE NO ENTRY.

S **Production to Count:** Production from column "P" times column "Q₁", rounded to whole dollars.

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:**

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

FINAL: Total of Column "S," in whole dollars.

23. **Section I Total:**

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

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

24. **Unit Total:**

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

FINAL: Total of 22 and 23, in whole dollars.

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 and final replant payment 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.