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Federal Crop
Insurance
Corporation



Product
Development
Division

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FCIC-25620-1 (04-1999)

SWEETPOTATO PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK

1999 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25620 (02-1999) 25620-1 (04-1999)
SUBJECT: SWEETPOTATO PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK 1999 AND SUCCEEDING CROP YEARS	DATE: April 08, 1999	
	OPI: Product Development Division	
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THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 1999 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR 1999 AND SUCCEEDING CROP YEARS, ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.

Major changes: See changes or additions in text which have been redlined.

A. Changes for April 1999 Issuance (FCIC-25620-1):

- (1) Corrected section 3A(A) to 3A(1).
- (2) Corrected section 5A(1)D to 5A(1)(d).
- (3) Corrected language in items 13, 15, and 17 of the appraisal worksheet entries and completion information.
- (4) Replaced Appraisal Worksheet with new form and added a note page.
- (5) Corrected language in section 9A(3)(c) to new standards language.

B. Changes for February 1999 Issuance (FCIC-25620):

- (1) Added definition of Jumbo in section 2B.
- (2) Added language in section 3A and section 4 regarding replanting requirements.
- (3) Added language in section 6C to convert pounds per acre to hundred weight.
- (4) Added language in section 9B, item H, Stage, regarding direct marketing of production.

SWEETPOTATO PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

(5) Sweetpotato handbook has been converted to a “Standard” format.

Control Chart For: Sweetpotato Pilot Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	1-2		1-4 7-12		02-1999 02-1999	FCIC-25620 FCIC-25620
Insert	1-2		1-4 7-12		04-1999 04-1999	FCIC-25620-1 FCIC-25620-1
Current Index	1-2	1-2	1-4 5-6 7-12 13-26	27	02-1999 04-1999 02-1999 04-1999 02-1999	FCIC-25620 FCIC-25620-1 FCIC-25620 FCIC-25620-1 FCIC-25620

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1. INTRODUCTION

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

2. SPECIAL INSTRUCTIONS

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

A. DISTRIBUTION

The following is the minimum distribution of forms completed by the adjuster for the loss adjustment inspection:

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

NOTE: It is the insurance providers' responsibility to maintain original insurance documents relative to policyholder servicing as designated in their approved plan of operations.

B. TERMS, ABBREVIATIONS, AND DEFINITIONS

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

Harvest Digging the sweetpotatoes for the roots.

Jumbo In all states except California, sweetpotatoes that meet the quality standards for U. S. Number 1 or 2, and weigh more or are larger in size than a U. S. Number 1.

Sweetpotatoes	Plants of the genus and species <i>Ipomoea batatas</i> , grown for roots that are used primarily for human consumption.
	(a) In California, only sweetpotatoes that grade as California Number 1, California Medium or California Jumbo will be considered sweetpotatoes.
	(b) In all other states, sweetpotatoes that grade as Jumbo, U. S. Extra Number 1, U.S. Number 1, U.S. Commercial or U.S. Number 2 will be considered sweetpotatoes.

3. INSURANCE CONTRACT INFORMATION

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

A. INSURABILITY

- (1) The crop insured will be all sweetpotatoes in the county:
 - (a) That are planted for harvest as roots for human consumption;
 - (b) That are not interplanted with another crop, unless allowed by the Special Provisions or by written agreement;
 - (c) That are not sold by direct marketing, unless allowed by the Special Provisions or by written agreement.
 - (d) That meet rotational requirements, if shown in the Special Provisions.
- (2) Any acreage of the insured crop damaged before the final planting date, to the extent that the majority of growers in the area would normally not further care for the crop, must be replanted unless the insurance provider agrees that replanting is not practical. Refer to the LAM for replanting provision issues. See section 4 of this handbook for replanting requirements.

B. PROVISIONS NOT APPLICABLE TO CAT COVERAGE

- (1) Optional units.
- (2) Written Agreements.
- (3) Hail and Fire Exclusion Provisions (also not applicable to limited buy up).

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.

4. REPLANTING REQUIREMENTS

There is currently no replant payment for sweetpotatoes. Refer to the Basic Provisions and the crop provisions for this crop for replanting requirements prior to the final planting date. See section 3A(2).

5. SWEETPOTATO APPRAISALS

A. GENERAL INFORMATION

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

- (1) Appraisals are to be made:
 - (a) When the insured chooses not to harvest acreage; or
 - (b) When production (that would be counted as sweetpotatoes) remains in harvested acreage.
 - (c) If the crop is to be direct marketed as allowed by the Special Provisions or by written agreement. (See crop provisions for specifics).
 - (d) If the insured is a broker, packer, processor, wholesaler, buyer or other handler of sweetpotatoes. (See crop provisions for specifics).
- (2) See the LAM for additional reasons for appraisals.

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

C. SAMPLE SIZE BY APPRAISAL METHOD

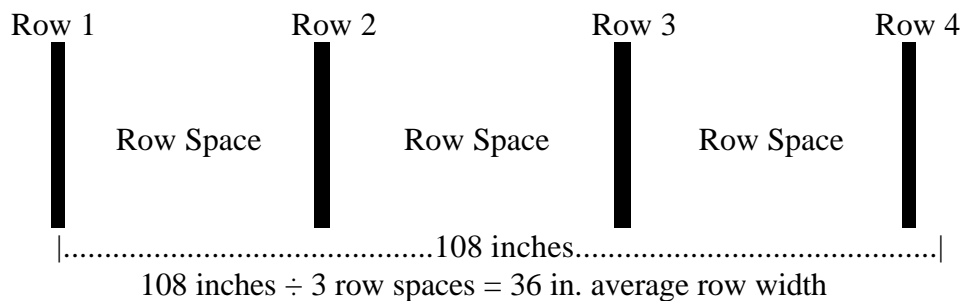
- (1) Deferred Appraisals: One sample is 1/1000th of an acre. A sample size can be measured on the basis of area or row length (see **TABLE B**)
- (2) Hand-harvested sweetpotatoes: One sample is a 1/1000 of an acre which can be based on measured area or the row length of the sample (**TABLE B**). For machine-harvested samples, one sample is the representative area harvested by machine.

D. MEASURING ROW WIDTH FOR SAMPLE SELECTION

Use these instructions for all appraisal methods:

- (1) Use a measuring tape marked in inches or convert a tape marked in tenths, to inches, to measure row width (see 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:



- (3) Refer to **TABLE B** for row length requirements.

E. STAGES OF GROWTH

- (1) Sweetpotato growth stages in relation to appraisal methods.

STAGE	APPRAISAL METHOD	DESCRIPTION OF PLANT GROWTH STAGE
Vegetative	Mature Sweetpotato	Describe by number of leaves and length of the stem.
Midvegetative	Mature Sweetpotato	Describe by length of stem and number of storage roots.
Root Enlargement	Mature Sweetpotato	Describe by the number of storage roots and their diameter.

- (2) Research is being conducted to define more clearly the stages of sweetpotato growth.

6. APPRAISAL METHODS

A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

Appraisal Method...	Use...
Mature sweetpotato appraisal method.	for mature sweetpotatoes where the number and mature weight can be determined.

B. DEFERMENT OF SWEETPOTATO APPRAISALS BEFORE MATURITY

- (1) Defer all appraisals until the earlier of the date the crop reaches maturity or the calendar date for the end of the insurance period unless there is no production potential. If there is no production potential, enter "0" appraised potential in the applicable entry on the claim form and complete the claim.
- (2) Complete the preliminary inspection with special attention to the type of damage and its severity.
- (3) If acreage will be released to go to another use:
- (a) Look at all fields thoroughly. It is important to note the acreage that is not damaged.
 - (b) Explain to the insured that, at this time, the amount of loss cannot be determined accurately.

- (c) Do not attempt to estimate the damage for the insured.
 - (d) Mark an area (or areas) in the field that can be used as a representative sample. The area should be at least ten feet wide and extend the length of the field, as specified in the policy.
 - (e) Tell the insured that if the crop is destroyed, the samples that you specified must be preserved and cared for.
- (4) Refer to the LAM for additional instructions regarding deferred appraisals.

C. MATURE SWEETPOTATO APPRAISALS

- (1) Appraise hand-harvested sweetpotatoes as follows:
 - (a) Determine the row length necessary to equal one thousandth (1/1000) of an acre (see **TABLE B**).
 - (b) Dig the sweetpotatoes in the sample row. In all states except California, select only the sweetpotatoes that will satisfy U.S. grade standards of Jumbo, U.S. Extra Number 1, U.S. Number 1, U.S. Commercial or U.S. Number 2. In California, select only the sweetpotatoes that satisfy the California standards that appear in Exhibit 2. Sweetpotatoes that do not meet these grades will not be included as production to count.
 - (c) Shake the soil off the sweetpotatoes.
 - (d) Weigh only the sweetpotatoes that satisfy the applicable grade standards and record the weight in pounds to tenths on the appraisal worksheet.
- (2) If hand harvesting is not feasible, allow the insured to machine harvest designated areas of sweetpotatoes. Remove only the sweetpotatoes that satisfy the applicable grade standards, shake off the soil, and weigh them. Use the following formula to calculate the yield per acre:

$$\frac{\text{Pounds of sweetpotatoes}}{\text{Square feet harvested}} \times \frac{43,560 \text{ sq. ft./per acre}}{1000} = \text{lbs./per 1/1000 sample area}^{**}$$

Round lbs./per area to the nearest one-tenth.

**This equation has been reduced by 1/1000 so it can be entered consistently on the appraisal worksheet.

7. APPRAISAL DEVIATIONS AND MODIFICATIONS

A. DEVIATIONS

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

B. MODIFICATIONS

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

8. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

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

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

B. WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item

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

5. **Claim Number:** Claim number as assigned by the insurance provider.
6. **Stage:** Determined stage of growth at time of damage (e.g., Vegetative, Midvegetative, or Root Enlargement).
7. **Type:** Three-digit code number entered exactly as specified on the actuarial documents, for the type grown by the insured. If “No Practice Specified,” enter appropriate 3-digit code number from the actuarial documents.
8. **Sample Number:** Sample identification numbers are on the appraisal form. MAKE NO ENTRY.
9. **Field Identification:** Field identification symbol.
10. **Row Space:** Row width to nearest inch. (See section 5 D)
11. **Field Acres:** Record the number of acres in the field, to tenths.
12. **Pounds per Sample:** Enter the sample weight in pounds, to tenths.
13. **Subtotal:** Total all item 12 entries, results in pounds, to tenths.
14. **Total No. of Samples:** Enter the number of samples taken.
15. **Lbs. per Sample Appraisal:** Item 13 divided by item 14 (results in pounds, to tenths).
16. **Conv. Factor to Cwt.:** The conversion factor of “10” appears on the sample worksheet.
17. **Cwt. per Acre Appraisal:** Item 15 multiplied times item 16 to convert the appraisal to hundredweight per acre (results to tenths).
18. **Remarks:** Remarks pertinent to the appraisal. Include any appropriate calculations, cause of damage, date of damage, etc.
19. **Insured’s Signature and Date:** Insured’s (or insured’s authorized representative’s) signature and date. BEFORE obtaining insured’s signature, REVIEW ALL ENTRIES on the Appraisal Worksheet WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.
20. **Adjuster’s Signature, Code No., and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured’s authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.
21. **Page Number:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

For Illustration Purposes Only				COMPANY				1. INSURED'S NAME										
SWEETPOTATO APPRAISAL WORKSHEET				ANY COMPANY				I. M. INSURED										
				2. POLICY NUMBER XXXXXXX		3. UNIT NUMBER 00100		4. CROP YEAR YYYY		5. CLAIM NUMBER XXXXXXXXX		6. STAGE MATURITY						
Type 7	Field ID 9	Row Space 10	Field Acres 11	8. Sample Number								Subtotal 13	Total No. Of Samples 14	Lbs. Per Sample Appraisal 15	Conv. Factor To CWT. 16	CWT. Per Acre Appraisal 17		
				Pounds Per Sample 12														
182	A	32	9.0	1	2	3	4	5	6	7	8	= 28.6	÷ 3	= 9.5	x 10	= 95.0		
				9	10	11	12	13	14	15	16							
182	B	36	120.0	1	2	3	4	5	6	7	8	= 53.6	÷ 6	= 8.9	x 10	= 89.0		
				9	10	11	12	13	14	15	16							
				1	2	3	4	5	6	7	8	=	÷	=	x 10	=		
				9	10	11	12	13	14	15	16							
				1	2	3	4	5	6	7	8	=	÷	=	x 10	=		
				9	10	11	12	13	14	15	16							
				1	2	3	4	5	6	7	8	=	÷	=	x 10	=		
				9	10	11	12	13	14	15	16							
				1	2	3	4	5	6	7	8	=	÷	=	x 10	=		
				9	10	11	12	13	14	15	16							
18. REMARKS																		
19. ADJUSTER'S SIGNATURE/CODE NUMBER										DATE			20. INSURED'S SIGNATURE			DATE		
MR. ADJUSTER XXXXX										MM/DD/YYYY			I. M. INSURED			MM/DD/YYYY		

9. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

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

B. FORM ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item

No. Information Required

1. **Crop/Code #:** "Sweetpotatoes" (0085).
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., AUG 11).
5. **Cause of Damage:** Name of insured cause of loss for **this crop** as listed in the LAM. If it is evident that no indemnity is due, enter "NONE." If an insured cause of loss is coded as "Other," explain in the "Narrative."

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

6. **Primary Cause %:**

PRELIMINARY: MAKE NO ENTRY.

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

7. **Company /Agency:** Name of 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. **Estimated Production 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) of Notice:**

PRELIMINARY:

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

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

15. Companion Policies:

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

NOTE: See the LAM for further information regarding companion contracts.

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

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

Verify or make the following entries:

Item

No. Information Required

- A. **Field ID:** The field identification symbol from a sketch map or an aerial photo. See the narrative. In the margin (or in a separate column), enter the date of inspection for the last line entry of each inspection.

B. Preliminary Acres:

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

FINAL: MAKE NO ENTRY.

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

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

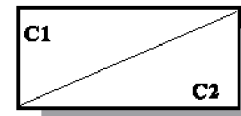
- a. Put to other use without consent.
- b. Abandoned.
- c. Damaged by uninsured causes.
- d. For which the insured failed to provide acceptable records of production.

FINAL: Determined acres to tenths.

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

ACCOUNT FOR ALL ACREAGE IN THE UNIT. In the event of over-reported acres, handle in accordance with individual insurance provider’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 the insurance provider’s instructions. See 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:** 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.

<u>STAGE</u>	<u>EXPLANATION</u>
“P”.....	Acreege 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, from which production was sold by direct marketing, or if the insured is a buyer, wholesaler, packer, processor, broker, or other handler and the insured failed to meet the notice requirements contained in the crop provisions.
“H”.....	Harvested.
“UH”.....	Unharvested or put to other use with consent.

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

<u>USE</u>	<u>EXPLANATION</u>
“To soybeans, 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.”

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, enter “0.”

K₁ - L. 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. 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: Column "J" plus Column "M."

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

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

Q. Total: Column "C₂" (**reported** acres) times Column "P" ("C" if acreage is not under-reported), 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.

FINAL: Totals of Column "O" and totals 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 crop and it is determined that the insured has no other fire insurance. Also see the LAM.
- g. Explain any errors found on the Summary of Coverage.
- h. Explain any commingled production. See 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;
 - (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 date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
- m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
- n. Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with 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. See the LAM.
- r. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.
- s. Document the appraisal for uninsured causes of loss, if applicable.
- t. 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., high moisture grain going into air-tight storage, released for other uses, etc.).

- (2) Columns “B” through “E” are for structure measurements 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 storage 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 structures.
 - 1 Different FIRST handlers (buyers, packinghouses, or processors). The insured must have maintained satisfactory records of ALL production sold or stored. Verify any packinghouse or processor records.

NOTE: (In all localities) if the first handler was not a packer or processor, the production will be determined by the adjuster on the basis of available records.
 - (b) Varying names and addresses of buyers of sold production.
 - (c) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
 - (d) Conical piles. Do **NOT** add the cone in the top or bottom of a bin to the height of other production in the structure. For computing the production in cones and conical piles, see 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, see the LAM.

Verify or make the following entries:

Item

No. Information Required

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

PRELIMINARY: MAKE NO ENTRY.

FINAL:

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

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.” See the LAM.

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

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

A2. **Field ID:** If only one practice and/or type of harvested production is listed in Section I, MAKE NO ENTRY.

If more than one practice and/or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type the corresponding Field ID (from Section I, item "A").

B. **Length or Diameter:** Internal measurement in feet to tenths of structural space occupied by crop.

a. Length if rectangular or square.

b. Diameter if round or conical pile. See the LAM to convert circumference to diameter if internal diameter measurement is not possible.

C. **Width:** Internal width measurement in feet to tenths of space occupied by crop in structure if rectangular or square. If round, enter "RND." If conical pile, enter "Cone."

D. **Depth:** Depth measurement in feet to tenths of space occupied by crop in rectangular, round, or square structure. If conical pile, enter the height of the cone. If there is production in the storage structure from other units or sources, refer to the LAM.

E. **Deductions:** Cubic feet, to tenths, of crop space displaced by chutes, vents, studs, cross-ties, etc. Refer to the LAM for computation instructions.

F. **Net Cubic Feet:** Net cubic feet of crop in the storage structure. Refer to the LAM for computation instructions.

G. **Conversion Factor:** Enter Conversion Factor as .4283.

H. **Gross Production:** Multiply Column "F" times Column "G," rounded to tenths.

I. **Bu., Ton, Lbs., Cwt.:** Circle "Cwt." in column heading. Production in hundredweight, to tenths.

a. Weighed and stored on the farm.

b. Sold and/or stored in 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.

J. - M₂. **Shell/Sugar Factor:** MAKE NO ENTRY.

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

THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN THE TOTAL BIN CONTENTS (bin depth, etc.) AND 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. See example in the LAM.

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

Q₁ - R. MAKE NO ENTRY.

- S. **Production to Count:** Repeat the entry from Column “P” 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:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of Column “S,” to tenths.

23. **Section I Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Enter figure from Section I Column “O” total.

24. **Unit Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of 22 and 23, to tenths.

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

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

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

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

27. **Page Numbers:**

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

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

PRODUCTION WORKSHEET (FOR ILLUSTRATION PURPOSES ONLY)

1 Crop/Code # Sweetpotatoes 0085	2 Unit # 00100	3 Legal Description SW1-96N-30W
4 Date of Damage Jul 9		
5 Cause of Damage HAIL		
6 Primary Cause % 100		
12 Additional Units 00200		
13 Est. Prod Per Acre 150		

7 Company Any Company
Agency Any Agency

8 Name of Insured I. M. Insured			
9 Claim Number XXXXXXXXXX		11 Crop Year YYYY	
10 Policy Number XXXXXXXX			
14 Date(s) Notice of Loss	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	K1 K2	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)
M/D A	9.0	9.0	1.000	R08	003	997	UH	Tilled	95.0				95.0	855.0	111.8	1006.0
B	120.0	120.0	1.000	R08	003	997	UH	Tilled	89.0				89.0	10,680.0	111.8	13,416.0
M/D C	15.0	15.0	1.000	R08	003	997	H	H							111.8	1677.0
16 TOTAL		144.0											17 TOTALS	11,535.0		16,099.0

NARRATIVE (If more space is needed, attach a Special Report) Acreage was determined by XYZ Insurance Company measurement in YYYY. Field boundaries have not changed since YYYY.

SECTION II - HARVESTED PRODUCTION

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

MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION									
A1 A2	B	C	D	E	F	G	H	I	J	K1 K2	L1 L2	M1 M2	N	O	P	Q1 Q2	R	S
Share Field ID	Length of 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 Factor	Adjusted Production (Horl)xJxK2xL2xM2	Prod. Not to Count	Production (N - O)	Value Mkt. Price	Quality Factor	Production to Count (P x R)
Broker Anytown, Any State								978.3					978.3		978.3			978.3
	20.0	10.0	10.0		2000.0	.4283	856.6						856.6		856.6			856.6

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.

25 Adjuster's Signature and Code Number		Date	26 Insured's Signature		Date
1st Inspection	Mr. Adjuster 12345	MM/DD/YYYY	1st Inspection	I.M. Insured	MM/DD/YYYY 06-
2nd Inspection			2nd Inspection		
Final Inspection	Mr. Adjuster 12345	MM/DD/YYYY	Final Inspection	I.M. Insured	MM/DD/YYYY 11-

(RESERVED)

10. REFERENCE MATERIAL

TABLE A - MINIMUM SAMPLE REQUIREMENTS FOR REPRESENTATIVE SAMPLES

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

TABLE B - ROW LENGTH REQUIREMENTS

ROW LENGTH REQUIREMENTS IN RELATION TO ROW SPACING TO EQUATE 1/1000th OF AN ACRE									
Row Spacing (in inches)	32	34	36	38	40	42	44	46	48
Length of Row (in feet)	16.3	15.4	14.5	13.7	13.1	12.5	11.9	11.4	10.9

For row widths other than those shown in **TABLE B** above, divide:

- (a) the inch row width (nearest one-half inch by 12 (not rounding the results));
- (b) 435.6 divided by the value determined in (a), rounding the result to whole feet for the 1/100 acre sample row length;
- (c) the value determined in (b) divided by 10, to determine the row length needed (to tenths of a foot) for a 1/1000-acre sample row length.