

United States  
Department of  
Agriculture



Federal Crop  
Insurance  
Corporation



Risk Management  
Agency



Product  
Administration  
and Standards  
Division

FCIC-25180 (05-2010)  
FCIC-25180-1(07-2012)

# **FRESH MARKET TOMATO (DOLLAR PLAN) LOSS ADJUSTMENT STANDARDS HANDBOOK**

## **2013 and Succeeding Crop Years**



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

<b>TITLE: FRESH MARKET TOMATO (DOLLAR PLAN) LOSS ADJUSTMENT STANDARDS HANDBOOK</b>	<b>NUMBER: 25180 (05-2010) 25180-1 (07-2012)</b>
<b>EFFECTIVE DATE: 2013 and succeeding crop years</b>	<b>ISSUE DATE: July 13, 2012</b>
<b>Subject:</b>  <b>Provides the procedures and instructions for administering the Fresh Market Tomato (Dollar Plan) crop insurance program</b>	<b>OPI: Product Administration and Standards Division</b>
	<b>APPROVED:</b>  /s/ Tim B. Witt  <b>Tim B. Witt Deputy Administrator</b>

**REASONS FOR AMENDMENT**

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

- A. Amendments due to issuance of 2013 Fresh Market Tomato (Dollar Plan) Crop Provisions (13-0086).
- B. Section 2B(4), Definitions – Changes were made to: Allowable Cost, Amount of Insurance Per Acre, Fresh Market Tomatoes, Minimum Value, Penhooker, Potential Production, Price Received, and added a definition for Registered Handler.
- C. Coverage for direct-seeded tomatoes is now only available by written agreement.
- D. Removed Minimum Value Option II coverage.
- E. Removed language that only mature production in excess of 30 cartons per acre will be counted. Revised language so appraised production will be counted on the appraisal and production worksheet.
- F. Made various other changes as a result of the 2013 Fresh Market Tomato (Dollar Plan) Crop Provisions.

**FRESH MARKET TOMATO (DOLLAR PLAN)  
LOSS ADJUSTMENT STANDARDS HANDBOOK**

**SUMMARY OF CHANGES/CONTROL CHART (Continued)**

Control Chart For: Fresh Market Tomato (Dollar Plan) Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	1-4		1-8 11-16 25-30 37-38 47-50		05-2010	FCIC-25180
Insert	1-2		1-8 11-16 25-30 37-38.1 47-50		07-2012	FCIC-25180-1
Current Index	1-2	1-4	1-8 9-10 11-16 17-24 25-30 31-36 37-38.1 39-46 47-50	51-53	07-2012 05-2010 07-2012 05-2010 07-2012 05-2010 07-2012 05-2010 07-2012 05-2010 07-2012 05-2010	FCIC-25180-1 FCIC-25180 FCIC-25180-1 FCIC-25180 FCIC-25180-1 FCIC-25180 FCIC-25180-1 FCIC-25180 FCIC-25180-1 FCIC-25180 FCIC-25180-1 FCIC-25180

# 1. INTRODUCTION

---

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

The FCIC issued loss adjustment standards for this crop are the official standard requirements for adjusting losses in a uniform and timely manner. The FCIC-issued standards for this crop and crop year are in effect as of the signature date for this crop handbook at [www.rma.usda.gov/handbooks/25000/index.htm](http://www.rma.usda.gov/handbooks/25000/index.htm). All Approved Insurance Providers (AIP's) will utilize these standards for both loss adjustment and loss adjustment training for the applicable crop year. These standards, which include crop appraisal methods, claims completion instructions, and form standards, supplement the general (not crop-specific) loss adjustment standards identified in the LAM.

## 2. SPECIAL INSTRUCTIONS

---

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

### A. DISTRIBUTION

- (1) The following is the minimum distribution of forms completed by the adjuster and signed by the insured (or the insured's authorized representative) for the loss adjustment inspection.
- (2) One legible copy to the insured. The original and all remaining copies as instructed by the AIP. It is the AIP's responsibility to maintain original insurance documents relative to policyholder servicing as designated in their approved plan of operations.

### B. TERMS, ABBREVIATIONS, AND DEFINITIONS

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

<b>CAT</b>	Catastrophic Risk Protection
<b>CIH</b>	Crop Insurance Handbook
<b>DSSH</b>	Document and Supplemental Standards Handbook FCIC-24040
<b>MVO</b>	Minimum Value Option

(4) Definitions:

<b>Acre</b>	43,560 square feet of planted acreage when the row widths do not exceed six feet, or if row widths exceed six feet, the land area on which at least 7,260 linear feet of rows are planted.
<b>Allowable Cost</b>	The dollar amount per carton for harvesting, packing, and handling as stated the Special Provisions.
<b>Amount of Insurance per Acre</b>	The dollar amount of insurance per acre obtained by multiplying the reference maximum dollar amount shown in the actuarial documents by the coverage level percentage you elect.
<b>Carton</b>	Twenty-five (25) pounds of the insured crop.
<b>Crop Year</b>	A period of time that begins on the first day of the earliest planting period for fall-planted tomatoes and continues through the last day of the insurance period for spring planted tomatoes. The crop year is designated by the calendar year in which spring planted tomatoes are harvested.
<b>Direct Marketing</b>	Sale of the insured crop directly to consumers without the intervention of an intermediary such as a registered handler, wholesaler, retailer, packer, processor, shipper, or buyer. Examples of direct marketing include selling through an on-farm or roadside stand, farmer's market, and permitting the general public to enter the field for the purpose of picking all or a portion of the crop (refer to the definition of U-Pick).
<b>Excess Rain</b>	An amount of precipitation sufficient to directly damage the crop.
<b>Freeze</b>	The formation of ice in the cells of the plant or its fruit, caused by low air temperatures.
<b>Fresh Market Tomatoes</b>	Field grown mature green or ripe fresh market tomatoes that meet the Agricultural Marketing Service United States Standards for Grades of Fresh Tomatoes; and the applicable Federal Marketing Order and Florida Tomato Committee Regulations, or their successors.
<b>Harvest</b>	The picking of fresh market tomatoes from the plants, excluding tomatoes salvaged by penhookers.
<b>Minimum Value</b>	The dollar amount per carton shown in the Special Provisions we will use to value appraised and unsold harvested production to count.

<b>Penhookers</b>	Individuals who purchase the right to salvage tomatoes remaining in the field after commercial harvests are completed.
<b>Potential Production</b>	The number of cartons of field grown mature green or ripe fresh market tomatoes that the tomato plants will or would have produced per acre, assuming normal growing conditions and practices, by the end of the insurance period.
***	
<b>Price Received</b>	The gross dollar amount per carton received by the producer before deductions of allowable costs.
<b>Registered Handler</b>	A person or entity officially certified by the Florida Tomato Committee, or successor entity, to inspect and enforce all handling regulations for fresh market tomatoes and report the required pack-out data to the Committee.
<b>Ripe Tomato</b>	A tomato that has a definite break in color from green to tannish-yellow, pink or red.
<b>Tropical Depression</b>	A system identified by the U.S. Weather Service as a tropical depression, and for the period of time so designated, including tropical storms, gales, and hurricanes.
<b>U-Pick</b>	Salvaged (“Penhooker”) tomatoes harvested and sold to someone other than a first handler is to be reported as “u-pick.” U-pick is a form of direct marketing.

### **3. INSURANCE CONTRACT INFORMATION**

---

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

#### **A. INSURABILITY**

The following may not be a complete list of insurability requirements. Refer to the Basic Provisions, Fresh Market (Dollar Plan) Crop Provisions, and Special Provisions for a complete list.

- (1) The crop insured will be all the field grown mature green or ripe fresh market tomato types in the county as specified in the Special Provisions for which a premium rate is provided by the actuarial documents, in which the insured has a share, and that are:
  - (a) Planted to be harvested and sold as fresh market tomatoes;
  - (b) Planted within the planting periods designated in the actuarial documents;

- (c) Grown under an irrigated practice: Refer to the LAM and the Basic Provisions for the definition as to what constitutes an irrigated practice.
  - (d) Grown on acreage covered by plastic mulch except where the Special Provisions allow otherwise;
  - (e) Grown by someone who within one of the three previous crop years has previously managed or grown commercial tomatoes or has participated in managing a fresh market tomato farming operation; and
  - (f) Grown on insurable land which can include newly cleared land and former pasture land.
- (2) For each planting period, tomato transplants must initially be planted in rows, unless otherwise provided by the Special Provisions, actuarial documents, or by written agreement.
- (3) Land which has previously grown tomatoes (except for replanted tomatoes as provided in the Fresh Market Tomato (Dollar Plan) Crop Provisions), peppers, eggplants, strawberries or tobacco must be fumigated or otherwise properly treated before planting tomatoes in order to be insurable. Refer to the Basic Provisions for information on “good farming practices.”
- (4) Insurance coverage is not provided against damage or loss of production due to:
- (a) Disease or insect infestation, unless no effective control measure exists for such disease or insect infestation, or
  - (b) Failure to harvest in a timely manner or failure to sell the tomatoes, unless such failure is due to actual physical damage caused by an insured cause of loss that occurs during the insurance period.
- (5) Coverage will not be provided for tomatoes that are:
- (a) Interplanted with another crop; or planted into an established grass or legume;
  - (b) Grown for direct marketing; or
  - \*\*\* (c) Direct seeded fresh market tomatoes, unless insured by written agreement.
- (6) For the purpose of calculating whether the insurance period has ceased under section 10(f) of the Crop Provisions; the elapsed days should be calculated on a unit basis; therefore, begin counting the day after direct seeding or replanting, transplanting, or replanting with transplants ended on the unit and count through the date the damage occurred.
- \*\*\* (7) The calendar date for the end of insurance period is 125 days after the date of transplanting or replanting with transplants.

## **B. PROVISIONS AND PROCEDURES NOT APPLICABLE TO CAT COVERAGE**

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

## **C. UNIT DIVISION**

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

## **D. MINIMUM VALUE OPTION**

- (1) The total value of harvested production if **MVO** is elected will be determined as follows:
  - (a) For sold **harvested** production, the dollar amount obtained by subtracting the allowable cost contained in the Special Provisions from the price received for each carton of **fresh market** tomatoes **in the load** (this result may not be less than the MVO price contained in the Special Provisions for any carton of tomatoes **sold**), and multiplying this result by the number of cartons of **fresh market** tomatoes sold; and
  - (b) For **unsold harvested** production, the dollar amount obtained by multiplying the number of cartons of **fresh market** tomatoes 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 **an insured** cause **of loss** and is not **sold** will not be **counted** as production to count.
- (2) The adjuster must determine why any production is rejected and document that the damage causing the rejection was due to an insurable cause of loss.

## **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. Refer to the Basic Provisions, Fresh Market (Dollar Plan) Crop Provisions, and Special Provisions for a complete list.

### **B. QUALIFICATIONS FOR REPLANTING PAYMENT**

To qualify for a replanting payment, the:

- (1) Tomatoes must be damaged due to an insurable cause;

- (2) AIP must determine that it is practical to replant and give consent to replant; (refer to the LAM);
- (3) Acres being replanted must have been initially planted within the planting dates established by the Special Provisions;
- (4) Appraisal (or appraisal plus any appraisals for uninsured causes of loss) must indicate that more than 50 percent of the plant-stand, in the field or subfield, will not produce tomatoes;
  - (a) Plant stand is defined in the Crop Provisions as the number of live plants per acre prior to the occurrence of an insurable cause of loss;
  - (b) For inspections involving multiple loss occurrences the number of live plants prior to the first occurrence of an insurable cause of loss is considered the plant stand for replanting payment qualification determinations; and
- (5) Acreage replanted must be AT LEAST the lesser of 20 acres or 20 percent of the insured **planted** acreage for the unit (as determined on the final planting date).

In the Narrative of the Claim Form or a Special Report, show the appraisal for each field or subfield and the calculations to document that qualifications for a replanting payment have been met.

### **C. MAXIMUM REPLANTING PAYMENT**

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

- (1) The insured's actual replanting cost; or
- (2) The result obtained by multiplying the maximum replanting payment amount per acre allowed in the Special Provisions times the insured's share in the crop.

**EXAMPLE 1:**

Owner/operator (100 percent share)

36.0 acres replanted

Insured's actual cost to replant = \$300.00

Maximum allowed per Special Provisions = \$640.00

The lesser of \$300.00 and \$640.00 = \$300.00

Enter \$300.00 in the Section I "Appraised Potential" Column of the Claim Form.

**EXAMPLE 2:**

Landlord/tenant on 50/50 share

36.0 acres replanted

Insured's actual cost to replant = \$350.00

Maximum allowed per Special Provisions = \$640.00 X .500 (share) = \$320.00

The lesser of \$350.00 and \$320.00 is \$320.00

Enter \$320.00 in Section I, "Appraised Potential" Column of the Claim Form if the insured's share has been applied or \$640.00 if the insured's share has yet to be applied. (Follow individual AIP guidelines). Indicate in the Narrative if adjusted potential has/has not been reduced for share on the Claim Form according to individual AIP guidelines.

**D. REPLANTING PAYMENT INSPECTIONS**

Replanting payment inspections are to be prepared as final inspections on the Claim Form only when qualifying for a replanting payment. Non-qualifying replanting payment inspections are to be handled as preliminary inspections. If qualified for a replanting payment, a Certification Form may be prepared on the initial farm visit. Refer to the LAM. Enter in item 18 of the Appraisal Worksheet (Planting to Fruit Set/Replant); the date the acreage was replanted (from a completed Certification Form, signed and returned by the insured).

**E. REPLANTING LIMITATIONS**

- (1) The insured must replant any acreage of tomatoes damaged during the planting period in which initial planting took place whenever less than 50 percent of the plant stand remains; and
  - (a) It is practical to replant (as determined by the AIP);
  - (b) If, at the time the crop was damaged, the final day of the planting period has not passed; and
  - \*\*\* (c) The damage occurs within 30 days of transplanting.
- (2) Whenever tomatoes are initially planted during the fall or winter planting periods and the conditions specified in (1) (b) and (1) (c) above are not satisfied, the insured may elect:
  - (a) To replant such acreage and collect a replanting payment due if the AIP determines it is practical to replant as specified in Section 12 of the Crop Provisions. The initial planting period coverage will continue for such replanted acreage.
  - (b) Not to replant such acreage and receive an indemnity based on the stage of growth the plants had attained at the time of damage. However, such an election will result in the acreage being uninsurable for tomatoes in the subsequent planting period.

- (c) An indemnity, based upon the stage of the tomatoes at the time of damage, can be paid if it is not practical to replant (as determined by the AIP) and the land is put to another use. Refer to the LAM for instructions on certification for replants.

## **F. IMPRACTICAL TO REPLANT**

Where it is impractical to replant and stand reduction is evident as a result of an insured cause of loss, the insured may opt to:

- (1) Take an indemnity payment based on the stage at time of damage; or
- (2) Take the remaining “undamaged” tomatoes to harvest.

In (2) above, the area encompassing the damaged, destroyed, or missing plants can be released for “another use,” and be planted (or inter-planted) to other (non-tomato) plants. The acreage released (determined by the percent of stand lost) is to be recorded on a separate line on the claim form, documenting the tomato stage in which the damage occurred. An appraisal on such released acreage would be added to any harvested production from the remaining acreage on the unit to obtain the total unit production to count. The final claim is to be completed upon final disposition of the crop on the unit.

When the crop is damaged to the extent that the majority of growers in the area would no longer care for the crop (and it is not practical to replant), insurance on that acreage is considered to have ceased. If the tomatoes are destroyed, any indemnity will be based on the stage the tomatoes had achieved at the time **the insured damage occurred**. If the tomatoes are not destroyed and are subsequently harvested, settlement of the claim will be as provided in Section 14 of the Crop Provisions based on the stage the plants had achieved when the damage occurred. The adjuster is cautioned to be certain there is sufficient potential in the damaged tomato crop to warrant further care, BEFORE it is allowed to progress to the next stage guarantee (refer to subsection 3 (e) of the Crop Provisions). Refer to the **Basic** Provisions for the definition of “Practical to Replant.”

## **G. TOMATOES PLANTED BACK ON OLD PLASTIC**

For insurance purposes, tomatoes planted back on old plastic will be considered replanted (even if replanted after the final planting date for the planting period). If the beds are refumigated and new mulch is used in a subsequent planting period, tomatoes so planted will be considered “initially-planted” for that current planting period. Refer to the Crop Provisions and Special Provisions for rotation requirements and when replanting payments apply.

## **F. DETERMINING INSURABLE ACREAGE**

Only planted areas will be considered insurable acreage. Use the following methods to determine insurable acreage for loss adjustment purposes:

- (1) Establish the planted area(s) within the field (excluding unplanted headlands, field roads, and/or other areas not part of the planting pattern, used for spraying and care/harvesting of the crop);
- (2) Determine row widths from planted area(s) within the field (Refer to section 5D above);
- (3) Apply the definition of “Acre” in the crop provisions to the planted area(s):
  - (a) 6-foot row widths or less with 43,560 square feet of planted area(s) will equal one insured acre; or
  - (b) Row widths greater than 6 foot will require more than one land acre to equal one insured acre.

### **EXAMPLE 1: DETERMINING INSURABLE ACREAGE WITHIN A FIELD WHEN ROW WIDTHS EXCEED 6-FEET:**

Insured reports 20.0 acres with 8 foot wide planted row spacing in the field. At loss time, the loss adjuster determines there are unplanted area(s) in the field (unplanted headlands, field roads, and/or other areas not part of the planting pattern that are used for spraying and care/harvesting of the crop). The loss adjuster determines the insurable, planted acreage as follows:

1,300 linear feet (length) x 640 linear feet (8-foot row spacing x 80 planted rows) = 832,000 square feet of planted area.  $832,000 \text{ square feet of planted area} \div 43,560 \text{ square feet per acre} = 19.1 \text{ acres of planted area}$ . The 19.1 acres of planted area based on 8-foot row spacing, must be adjusted to 6-foot row spacing to determine the insurable planted acres.  $\text{Multiply } 19.1 \text{ acres} \times .750 \text{ factor (6-foot row spacing} \div 8\text{-foot row spacing} = .750 \text{ factor)} = 14.3 \text{ insurable, planted acres}$ .

### **EXAMPLE 2: DETERMINING INSURABLE ACREAGE WITHIN A FIELD WHEN ROW WIDTHS DO NOT EXCEED 6-FEET:**

Insured reports 20.0 acres with 5-foot wide planted row spacing in an irregular shaped field. At loss time, the loss adjuster determines there are unplanted area(s) in the field (unplanted headlands, field roads, and/or other areas not part of the planting pattern that are used for spraying and care/harvesting of the crop). The loss adjuster determines the insurable, planted acreage as follows:

5,808 feet (length) x 80 feet (width) = 464,640 square feet of planted area. 2,904 feet (length) x 80 feet (width) = 232,320 square feet of planted area.  $464,640 \text{ square feet} + 232,320 \text{ square feet} = 696,960 \text{ total square feet of planted area}$ .  $696,960 \text{ total square feet of planted area} \div 43,560 \text{ square feet per acre} = 16.0 \text{ insurable planted acres}$ .

## **G. DETERMINING PLANTS PER ACRE**

Determine the row width and acreage in accordance with subsections 5D “Measuring Row Width for Sample Section” and 5F “Determining Acreage.”

- (1) When the row width is 6 feet or greater, divide 7,260 linear feet per acre by the plant spacing (in feet to hundredths) to determine the number of plants per acre.

**EXAMPLE 1:** For a 6-foot or greater row width  
7,260 linear feet of row per acre  $\div$  1.50 feet (18 inch plant spacing) equals 4,840 plants per acre.

- (2) When the row width is less than 6 feet, divided 43,560 square feet of land by the row width; divide the result by the plant spacing (in feet to hundredths) to determine the number of plants per acre.

**EXAMPLE 2:** For a 5-foot row width  
(43,560 square feet  $\div$  5 feet) = 8,712 linear feet of row per acre  $\div$  1.50 feet (18 inch plant spacing) equals 5,808 plants per acre.

## **H. DETERMINING THE ACTUAL VALUE OF APPRAISED PRODUCTION**

The adjuster may obtain a quote from local packers over the phone if the grade of the appraised production is not questionable. If the grade is questionable, it may require the adjuster to have a sample graded in order to obtain an accurate value.

## **I. FRESH MARKET TOMATO STAGES OF GROWTH**

- (1) Applicability. These instructions provide plant growth-stage information for use when appraising potential production during various stages of growth.
- (2) Determination. The growth stage determination is based on the length of time between specified events, depending on whether plants are transplanted or **direct seeded if allowed by written agreement**. Fields should be split into subfields to reflect distinctly different stages of growth from different parts of the field.
- (3) For hail damage, the stage of growth can be determined by counting the number of days from seeding or transplanting to the date of damage.

## **J. STAGE AMOUNTS OF INSURANCE PER ACRE**

\*\*\*

Stage	Percent of Amount of Insurance per acre selected by insured	Length of time if Transplanted
1	50	From planting through 29th day after planting
2	75	From 30th day after planting until beginning of stage 3
3	90	From 60th day after planting until beginning of final stage.
Final (4)	100	Begins earlier of 75 days after planting, or beginning of harvest

**EXAMPLE:** The insured selected \$2,800 per acre amount of insurance, and the crop was determined to be in stage 1 when the damage occurred. The chart above shows stage 1 percentage to be 50%. Multiply \$2,800 by 50% = \$1,400 (rounded to nearest whole dollar) to obtain the stage 1 per acre amount of insurance.

## **6. APPRAISAL METHODS**

---

### **A. GENERAL INFORMATION**

These instructions provide information on appraisal methods for:

Appraisal Method...	Use...
Planting to Fruit Set Method	From planting to fruit set.
After Fruit Set Method	After the plants have developed fruit.

### **B. PLANTING TO FRUIT SET METHOD**

- (1) This method is based on the number of surviving plants in a designated sample row length (use 1/100 of an acre). (Refer to section 5 for determining sample row length).
- (2) Surviving plant counts are converted to a percent potential remaining in the field by dividing the total number of surviving plants by the total number of original plants.
- (3) Using the percent potential, convert the percentage to cartons. Refer to the appraisal worksheet for an example, and refer to section 5, "Fresh Market Tomato (Dollar Plan) Appraisals" for background information.

## C. AFTER FRUIT SET METHOD

This method is used to determine fresh market tomato production remaining on the acreage. The appraisal (not less than zero) is entered on the appraisal worksheet and Production Worksheet.

- (1) For acreage that has been harvested the number of times provided in the Special Provisions, for the insurable types specified in the Special Provisions, count any remaining unharvested mature green or ripe production on any fresh market tomato acreage that meets the Agricultural Marketing Service United States Standards for Grades of Fresh Tomatoes; and the applicable Federal marketing Order and Florida Tomato Committee Regulations (or their successors) that should have been harvested with the last harvest.
- (2) For acreage that has NOT been harvested the number of times provided in the Special Provisions, for the insurable types specified in the Special Provisions, count all appraised potential production on any fresh market tomato acreage that the tomato plants will or would have produced by the end of the insurance period (refer to definition of Potential Production).
- (3) Do not include tomatoes which, DUE TO INSURABLE CAUSES, fail to grade U.S. No. 2 or better (field grown traditional round/Globe-type only).
- (4) Harvested tomatoes and unharvested mature green tomatoes that are damaged or defective due to insurable causes and are not marketable will not be counted as production to count.
- (5) The average number of tomatoes for all representative samples is determined by dividing the total number of tomatoes by the number of sample plots.
- (6) The average number of tomatoes from all representative samples multiplied by the average weight for one traditional round/globe-type tomato (.3125 lbs. prior to the second picking; .25 lbs. for the second picking and thereafter) equals the average number of pounds per sample. The appropriate weight factor for field grown cherry, field grown grape, and field grown plum (also known as Roma or Bella Roma) tomatoes will be determined by using the field weight method outlined below.
  - (a) Under some conditions the published weight factors for tomatoes may not reflect the actual field weight found. If this is the case, document the cause in the remarks section of the appraisal worksheet and determine a new average tomato weight.
  - (b) Pick 100 consecutive marketable tomatoes and weigh the aggregate sample to the nearest tenth of a pound.
  - (c) Divide the total weight by 100 to obtain the individual average tomato weight to be used, recorded to three decimal places.
  - (d) If this average does not appear to be representative of the field, subdivide the field and separately appraise each subfield.

- \*\*\* (7) The average number of pounds for the samples divided by the number of pounds per carton (25 lbs.) equals the average number of cartons in the samples.
- (8) The average number of cartons in the samples multiplied by the acreage factor (1000 for 1/1000 acre or 100 for 1/100 acre) equals the average number of cartons per acre.

## **7. APPRAISALS, DEVIATIONS AND MODIFICATIONS**

---

### **A. DEVIATIONS**

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

### **B. MODIFICATIONS**

There are no pre-established appraisal modifications or deviations in this handbook. Refer to the LAM for additional information.

## **8. APPRAISAL AND SUMMARY OF HARVESTED PRODUCTION ENTRIES AND COMPLETION PROCEDURES**

---

### **A. WORKSHEET FORM STANDARDS**

- (1) The entry items in subsection 8C are the minimum requirements for the Fresh Market Tomato Appraisal Worksheets. The entry items in subsection 8D are the minimum requirements for the Fresh Market Tomato Summary of Harvested Production Worksheet. All of these entry items are “Substantive,” (i.e., they are required.)
- (2) Appraisal Worksheet Completion Instructions. The completion instructions for the required entry items on the Appraisal and Summary of Harvested Production Worksheets in the following subsections are “Substantive,” (i.e., they are required.)
- (3) The Privacy Act and Non-discrimination Statements are required statements that must be printed on the form or provided to the insured as a separate document. These statements are not shown on the example form in this section. The current Non-discrimination Statement and Privacy Act Statement can be found on the RMA website at <http://www.rma.usda.gov/regs/required.html> or successor website.
- (4) Refer to the DSSH for other crop insurance form requirements (e.g., font point size, etc.)

## **B. GENERAL INFORMATION FOR WORKSHEET ENTRIES AND COMPLETION PROCEDURES**

- (1) Include the AIP's name in the appraisal worksheet title if not preprinted on the AIP's worksheet, when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the AIP), when a worksheet entry is not provided.
- (3) Separate appraisal worksheets are required for each unit appraised and for each field or subfield which, (applicable to replant, preliminary and final claims):
  - (a) Qualifies as a different stage of insurance (Planting to Fruit Set ONLY); or
  - (b) Has a different farming practice.

Refer to section 5, "Fresh Market Tomato Appraisals" for sampling requirements.

- \*\*\* (4) The MVO is applicable only to harvested production.
- (5) An appraisal for potential production is to be completed on any probable loss unit acreage that has **not** been harvested the prescribed number of times.

## **D. SUMMARY OF HARVESTED PRODUCTION WORKSHEET ENTRIES AND COMPLETION PROCEDURES**

- (1) Use this worksheet to record production of marketable fresh market tomatoes, which are harvested **and salvaged**. Use separate Summary of Harvested Production Worksheets for:
  - (a) Harvested production sold directly to consumers (e.g., direct marketed, roadside stands, farmer’s markets, U-Pick, “penhooked,” sold for cash, etc.).
  - (b) Each broker, packer, processor or other first handler;
  - (c) Marketable production that is harvested, but not sold; or
  - (d) Salvaged (“penhooker”) tomatoes harvested and sold to someone other than a first handler is to be reported as “u-pick.”
- (2) Packout computer printout sheets may be used to record harvested production in lieu of the Summary of Harvested Production Worksheets, provided that they establish the total value per load in the same manner with no load valued at less than zero after subtracting allowable costs (refer to the Special Provisions for allowable costs). File a copy of the printout sheets in the contract folder.
- (3) The actual allowable cost of harvested production can be obtained from the grower. Allowable costs are to be deducted only for production actually packed.
- (4) If the production is damaged due to insured causes occurring within the insurance period and the damage would have been evident during the insurance period, but was not inspected, such damage will be covered. Production that showed no visible damage during the insurance period and was harvested, packed, and shipped will be considered marketable even if such production is rejected at the destination point. (Refer to Section 12(f) of the Basic Provisions for additional information.
- \*\*\*** (5) This worksheet is used to determine the average value (per carton) actually received for harvested production. Actual value according to the Crop Provisions or **MVO**, if applicable, is recorded on the production worksheet.

### **Verify or make the following entries:**

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

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

1. **Insured’s Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Crop:** “Fresh Market Tomatoes” (0086).
3. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim has been filed.
4. **Policy No.:** Insured’s assigned policy number.

5. **Planting Period:** Planting period (e.g., Fall, Winter, or Spring). Refer to the Summary of Coverage for the planting date and the actuarial documents, Planting Record (Exhibit 1), or Planting Record Plat Map (Exhibit 2), to determine the planting period.
6. **Unit Number:** Unit number from the Summary of Coverage after it is verified to be correct.
7. **Name, Address, and Phone No. of Buyer/Packer:**
  - a. For sold production, enter the name, address, and telephone number of the buyer/packer of the production.
  - b. For unsold production, MAKE NO ENTRY.

If applicable, identify the MVO selected in the lower right hand corner of item 7.

### **PART I – PRODUCTION**

8. **Sale Date:**
  - a. For sold production, enter the date the load was sold in MM, DD, and YYYY format.
  - b. For unsold production, enter “unsold” (harvested and/or packed but could not be sold due to insured causes).
9. **Load Number:**
  - a. For sold production, enter the ticket number of the load.
  - b. 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. Enter “u-pick” for u-pick, penhooker, and other production harvested and sold to someone other than a first handler.
10. **Number of Boxes/Cartons/Crates:** Circle cartons.
  - a. For packed production, enter the number of cartons per load.
  - b. For production considered to be u-pick and unsold production, enter the number of cartons of such production. Refer to subsection 2 B (4) “Definitions” for the definition of “u-pick”.

If the AIP cannot determine the number of cartons harvested from U-pick acreage, but can determine the total dollars received for the production based on acceptable records, divide the dollar amount received by the minimum value per carton shown in the Special Provisions to obtain the number of cartons to count and explain on a Special Report. File a copy of the report in the contract folder.
11. **Gross Value:**
  - a. For sold and u-pick production, enter the value per carton, determined by dividing the gross value of sales (from the sales invoice) by the number of cartons sold. Enter the result in dollars and cents.
  - b. For unsold production, MAKE NO ENTRY.

12. **Allowable Cost:**

- a. FOR SOLD PRODUCTION ONLY, enter the allowable cost, in dollars and cents per carton. Refer to the Special Provisions.

If the actual allowable cost is less than the value provided in the Special Provisions, enter the actual allowable cost.

- b. For production considered to be u-pick, enter "0." Refer to subsection 2 B (4) "Definitions" for the definition of "u-pick."  
c. For unsold production, MAKE NO ENTRY.

Gassing and palletizing costs should neither be considered gross sales income for fresh market tomatoes nor included as allowable costs.

13. **Net Value:**

- a. Subtract the allowable cost (item 12) from the value per carton (item 11). Enter the result in dollars and cents. If the value is negative enter "0.00."  
b. For unsold production, MAKE NO ENTRY.

14. **Minimum Value:**

- a. For sold and u-pick production enter one of the following, as applicable:

- (1) Minimum Value as stated in the Special Provisions, if the MVO is not selected;  
or  
(2) MVO price as stated in the Special Provisions, if the MVO is elected.

\*\*\*

- b. For unsold production enter the Minimum Value from the Special Provisions.

\*\*\*

- c. Refer to the Crop Provisions for more information on Minimum Value and MVO.

15. **Total Value per Load:** Enter the results in dollars and cents.

Multiply the number of boxes (item 10) by the greater of:

- a. Net Value (item 13); or  
b. Minimum Value (item 14).

16. **Total Boxes/Cartons:** Sum the number of cartons for all loads from the number of cartons column (item 10).

17. **Total (\$) All Loads:** Sum total dollar value for all loads from the Total Value per Load column (item 15).

## PART II – WEIGHTED VALUE

18. **Total (\$) All Loads:** Transfer entry from item 17.
19. **Total Boxes/Cartons:** Transfer entry from item 16.
20. **Value per Box/Carton:** Divide total dollars for all loads (item 18) by total boxes/cartons/crates (item 19). Enter the result in dollars and cents.

**The following required entries are not illustrated on the Summary of Harvested Production Worksheet example below.**

21. **Insured Signature and Date:** Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining the signature, REVIEW ALL ENTRIES on the Appraisal Worksheet WITH THE INSURED (or the insured's authorized representative), particularly explaining codes, etc., which may not be readily understood.
22. **Adjuster Signature, Code Number, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or the insured's authorized representative) has signed.

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

<b>For Illustration Purposes Only</b>		COMPANY: ANY COMPANY	1. INSURED'S NAME				
SUMMARY OF HARVESTED PRODUCTION (Fresh Market Peppers or Fresh Market Tomatoes)			CLAIM NO.: XXXXXXX	I. M. Insured			
3. CROP YEAR		4. POLICY NO.		7. NAME, ADDRESS, AND PHONE NO. OF BUYER/PACKER			
YYYY		XXXXXXX		ABC Packing Co., Box XX, Any Town, Any State XXXXX			
5. PLANTING PERIOD		6. UNIT NO.		Tel (XXX) XXX-XXXX			
FALL		0001-0001-OU		Minimum Value Option Selected			
<b>PART I – PRODUCTION</b>							
SALE DATE	LOAD NO.	NO. OF BOXES / CARTONS	PER BOX/CARTON			MINIMUM VALUE,	TOTAL VALUE PER LOAD
			GROSS VALUE	ALLOWABLE COST	NET VALUE		
8	9	10	11	12	13	14	15
12-11-YYYY	21642	185	\$11.00	\$4.10	\$6.90	2.45	1,276.50
12-11-YYYY	21645	170	\$13.00	\$4.10	\$8.90	2.45	1,513.00
12-11-YYYY	21647	150	\$6.00	\$4.10	\$1.90	2.45	367.50
12-11-YYYY	22450	160	\$5.00	\$4.10	\$0.90	2.45	392.00
12-18-YYYY	222690	170	\$7.00	\$4.10	\$2.90	2.45	493.00
12-18-YYYY	223100	180	\$2.00	\$4.10	\$0.00	2.45	441.00
12-20-YYYY	24250	190	\$2.00	\$4.10	\$0.00	2.45	465.50
12-22-YYYY	24301	140	\$6.00	\$4.10	\$1.90	2.45	343.00
12-24-YYYY	24330	150	\$11.00	\$4.10	\$6.90	2.45	1,035.00
12-30-YYYY	24600	131	\$7.67	\$4.10	\$3.57	2.45	467.67
16. TOTAL BOXES/CARTONS		1,626	17. TOTAL (\$) ALL LOADS				6,794.17
<b>PART II – WEIGHTED VALUE</b>							
18. TOTAL (\$) ALL LOADS		19. TOTAL BOXES/CARTONS			20. VALUE PER BOX/CARTON		
6,794.17		1,626			4.18		

**Refer to the Above Summary of Harvested Production Worksheet instructions for required statements and signature entries.**

## **9. CLAIM FORM ENTRIES AND PROCEDURES**

---

### **A. CLAIM FORM STANDARDS**

- (1) The entry items in subsection 9C are the minimum Claim Form (hereafter referred to as “Production Worksheet”) requirements. All of these entry items are considered “Substantive,” (i.e., they are required.)
- (2) Production Worksheet Instructions. The completion instructions for the required entry items on the Production Worksheet in the following subsections are “Substantive,” (i.e., they are required.)
- (3) The Privacy Act and Non-discrimination statements are required statements that must be printed on the form or provided to the insured as a separate document. These statements are not shown in the example form in this exhibit. The current Non-discrimination Statement and Privacy Act Statement can be found on the RMA website at <http://www.rma.usda.gov/regs/required.html> or successor website.
- (4) The certification statement required by the current DSSH must be included on the form directly above the insured’s signature block and immediately followed by the statement below.

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

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

### **B. GENERAL INFORMATION FOR WORKSHEET ENTRIES AND COMPLETION PROCEDURES**

- (1) The Production Worksheet is a progressive form containing all notices of damage for all preliminary, replant, and final inspections (including “No Indemnity Due” claims) 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.

29. **Stage:**

**PRELIMINARY: MAKE NO ENTRY.**

**REPLANT:** Replant stage abbreviation as shown below.

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

**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, or for which the insured failed to provide acceptable records of production to the AIP.
“1,” “2,” “3,” or “4”	. Stage as defined in the Crop Provisions. (refer to section 5, “Fresh Market Tomato Appraisals”).

If all the acreage in the unit was replanted and then a second cause of loss occurred, the stage would be determined based on the date replanting was completed. However, if just a portion of the unit was replanted and additional damage occurred, the loss would be determined based on varying stages.

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

30. **Use of Acreage:** Use the following “Intended Use” abbreviations.

<u>USE</u>	<u>EXPLANATION</u>
“Replant” .....	Acreage replanted and qualifying for replanting payment
“Not Replanted” .....	Acreage not replanted or not qualifying for a replanting payment
“To Cucumber, Etc.”	Other 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 more information on gleaning.**

31. **Appraised Potential:**

**REPLANT:** Document the replant calculations in the “Narrative” and enter the amount allowed per acre for replanting, rounded to dollars and cents. Refer to Section 4, for qualifications and computations.

**PRELIMINARY AND FINAL:** Per-acre appraisal in whole cartons, of production for the acreage appraised as shown on the appraisal worksheet. Refer to section 5, “Fresh Market Tomato Appraisals” for additional instructions.

\*\*\*

For acreage that has been harvested the number of times provided in the Special Provisions, for the insurable types specified in the Special Provisions, count any remaining unharvested mature green or ripe production on any fresh market tomato acreage that meets the Agricultural Marketing Service United States Standards for Grades of Fresh Tomatoes; and the applicable Federal marketing Order and Florida Tomato Committee Regulations (or their successors) that should have been harvested with the last harvest.

For acreage that has NOT been harvested the number of times provided in the Special Provisions, for the insurable types specified in the Special Provisions, count all appraised POTENTIAL production on any fresh market tomato acreage that the tomato plants will or would have produced by the end of the insurance period (refer to definition of Potential Production).

If there is no potential on UH acreage, enter “0.” Refer to subparagraph 85J in the LAM for Zero Appraisal Documentation.

32a.–32b. MAKE NO ENTRY.

33. **Shell %, Factor, or Value:** Line out the heading and enter “Value.”

**REPLANT:** MAKE NO ENTRY

**PRELIMINARY AND FINAL:** For appraised production enter the greater of:

- a. The actual value per carton (determined from a sample provided to the buyer); or
- b. The Minimum Value per carton shown in the Special Provisions for the planting period. Do not use the MVO price from the Special Provisions for this entry.

34. **Production Pre QA:**

**REPLANT:** Enter the result of multiplying column 31 times column 19 rounded to whole dollars. If no entry in column 31, MAKE NO ENTRY.

**PRELIMINARY AND FINAL:** Result of multiplying column 31 times column 19, and multiplying this result times column 33, to whole cartons. If no entry in column 31, MAKE NO ENTRY.

35. **Quality Factor:** MAKE NO ENTRY.

**THIS PAGE INTENTIONALLY LEFT BLANK**

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

Final indemnity inspection and final replanting payment inspections should be signed on the bottom line.

75. **Page Numbers:**

**PRELIMINARY:** Page numbers –“1,” “2,” etc., at the time of inspection.

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

**PRODUCTION WORKSHEET**

1. Crop/Code # <b>Fresh Market Tomatoes 0086</b>	2. Unit # <b>0001-0001-OU</b>	3. Location Description <b>NW5-50N-20W</b>	7. Company Agency <b>ANY COMPANY ANY AGENCY</b>	8. Name of Insured <b>I.M. INSURED</b>
4. Date(s) of Damage <b>OCT 10</b>	5. Cause(s) of Damage <b>HAIL</b>	6. Insured Cause % <b>60</b>	12. Additional Units <b>0002-0001-OU</b>	9. Claim # <b>XXXXXXXX</b>
13. Est. Prod. Per Acre <b>575</b>	11. Crop Year <b>YYYY</b>		10. Policy # <b>XXXXXX</b>	
				14. Date(s) Notice of Loss <b>MM/DD/YYYY</b>
				1st <b>MM/DD/YYYY</b>
				2nd <b>MM/DD/YYYY</b>
				Final <b>MM/DD/YYYY</b>
15. Companion Policy(s)				

**SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS**

A. ACTUARIAL															B. POTENTIAL YIELD							
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a.	33.	34.	35.	36.	37.	38.
Field ID	Multi-Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Type	Class	Sub-Class	Intended Use	Irr Practice	Cropping Practice	Organic Practice	Stage	Use of Acreage	Appraised Potential	Moisture % Factor	Shell-%, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count
<b>1A</b>	NS	40.0	36.8	1.000	D01	219	007	997	101	002	035	997	1	To Melons	348		7.40	94,767		94,767		94,767
<b>1B</b>	NS		25.4	1.000	D01	219	007	997	101	002	035	997	4	UH	220		7.40	41,351		41,351		41,351
<b>1C</b>	NS		24.9	1.000	D01	219	007	997	101	002	035	997	4	H	120		7.40	22,111		22,111		22,111
39. TOTAL			87.1	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input checked="" type="checkbox"/> None <input type="checkbox"/>												42. TOTALS		158,229		158,229		158,229
41. Mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/>																						

NARRATIVE (If more space is needed, attach a Special Report): **MVO** selected = \$2.45. Field A Stage 1 guarantee. Field C harvested 3 times, per acre appraised potential remaining is **120 cartons** per acre appraised potential. = **Acres determined by wheel measurements.**

**SECTION II – DETERMINED HARVESTED PRODUCTION**

43. Date Harvest Completed <b>MM/DD/YYYY</b>						44. Damage similar to other farms in the area? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>						45. Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>						46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					
A. MEASUREMENTS						B. GROSS PRODUCTION						C. ADJUSTMENTS TO HARVESTED PRODUCTION											
47a.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a.	59a.	60a.	61.	62.	63.	64a.	65.	66.				
47b.	Multi-Crop Code	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod.	Ctns Bu-Ton (Lbs.-cwt)	Shell/Sugar Factor	FM%	Moisture %	Test WT	Adjusted Production	Prod. Not to Count	Production Pre-QA	Value	Quality Factor	Production to Count				
	NS	ABC Packinghouse Any Town, Any State							1626						1626		1626	4.18		6,797			
	NS	Unsold							100						100		100	7.40		490			
	NS	U-Pick							57						57		57	7.40		279			
67. TOTAL																	76,949	68. Section II Total		7,566			
																	69. Section I Total		104,773				
																	70. Unit Total		112,339				
																	71. Allocated Prod.						
																	72. Total APH Prod.						

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

**PRODUCTION WORKSHEET**

1. Crop/Code # <b>Fresh Market Tomatoes</b> <b>0086</b>	2. Unit # <b>0001-0001-OU</b>	3. Location Description <b>SW1-96N-3W</b>	7. Company Agency <b>ANY COMPANY</b> <b>ANY AGENCY</b>	8. Name of Insured <b>I.M. INSURED</b>
4. Date(s) of Damage <b>JUN 10</b>	5. Cause(s) of Damage <b>HAIL</b>	6. Insured Cause % <b>100</b>	12. Additional Units	13. Est. Prod. Per Acre
9. Claim # <b>XXXXXXXX</b>				11. Crop Year <b>YYYY</b>
10. Policy # <b>XXXXXXXXXX</b>				14. Date(s) Notice of Loss <b>MM/DD/YYYY</b>
1st				2nd
Final				<b>MM/DD/YYYY</b>
15. Companion Policy(s)				

**EXAMPLE 1: 100% SHARE**

**SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS**

A. ACTUARIAL															B. POTENTIAL YIELD							
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a.	33.	34.	35.	36.	37.	38.
Field ID	Multi-Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Type	Class	Sub-Class	Intended Use	Irr Practice	Cropping Practice	Organic Practice	Stage	Use of Acreage	Appraised Potential	Moisture % Factor	Shell % Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count
<b>1A</b>		<b>30.0</b>	<b>30.0</b>	<b>1.000</b>	<b>D01</b>	<b>219</b>	<b>007</b>	<b>997</b>	<b>101</b>	<b>002</b>	<b>035</b>	<b>997</b>	<b>R</b>	<b>REPLANTED</b>	<b>640.00</b>			<b>19,200</b>		<b>19,200</b>		<b>19,200</b>
<b>1B</b>			<b>61.3</b>	<b>1.000</b>	<b>D01</b>	<b>219</b>	<b>007</b>	<b>997</b>	<b>101</b>	<b>002</b>	<b>035</b>	<b>997</b>	<b>NR</b>	<b>NOT REPLANTED</b>								
39. TOTAL			<b>91.3</b>	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input type="checkbox"/> None <input type="checkbox"/>												42. TOTALS		<b>19,200</b>		<b>19,200</b>		<b>19,200</b>
41. Mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/>																						

NARRATIVE (If more space is needed, attach a Special Report) Example above shows allowance when the actual cost is less than the maximum allowance. Percent of stand for field A is 29%. Insured's actual cost of replant is \$300.00 per acre. Maximum allowance is \$640.00 per acre. Actual cost used. Field wheel measured. Refer to attached Special Report for wheel measurements.

**EXAMPLE 2: 50% SHARE**

**SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS**

A. ACTUARIAL															B. POTENTIAL YIELD							
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a.	33.	34.	35.	36.	37.	38.
Field ID	Multi-Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Type	Class	Sub-Class	Intended Use	Irr Practice	Cropping Practice	Organic Practice	Stage	Use of Acreage	Appraised Potential	Moisture % Factor	Shell % Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count
<b>A</b>	<b>NS</b>	<b>30.0</b>	<b>30.0</b>	<b>.500</b>	<b>D01</b>	<b>219</b>	<b>007</b>	<b>997</b>	<b>101</b>	<b>002</b>	<b>035</b>	<b>997</b>	<b>R</b>	<b>REPLANTED</b>	<b>320.00</b>			<b>9,600</b>		<b>9,600</b>		<b>9,600</b>
<b>B</b>	<b>NS</b>		<b>61.3</b>	<b>.500</b>	<b>D01</b>	<b>219</b>	<b>007</b>	<b>997</b>	<b>101</b>	<b>002</b>	<b>035</b>	<b>997</b>	<b>NR</b>	<b>NOT REPLANTED</b>								
39. TOTAL			<b>91.3</b>	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input type="checkbox"/> None <input type="checkbox"/>												42. TOTALS		<b>9,600</b>		<b>9,600</b>		<b>9,600</b>
41. Mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/>																						

NARRATIVE (If more space is needed, attach a Special Report) Example above shows allowance when the actual cost is less than the maximum allowance when share is considered. Percent of stand for field A is 29%. Insured's actual cost of replant is \$350.00 per acre. Maximum allowance is \$640.00 X .500 (share) = \$320.00 per acre. Acres wheel measured. Refer to attached Special Report for wheel measurements.

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

