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Federal Crop  
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Product  
Administration and  
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Division

FCIC-25190 (02-2011)  
FCIC-25190-1 (08-2011)

# **FRESH MARKET TOMATO (GUARANTEED PRODUCTION PLAN) LOSS ADJUSTMENT STANDARDS HANDBOOK 2012 and Succeeding Crop Years**



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

<b>FEDERAL CROP INSURANCE HANDBOOK</b>	<b>NUMBER: 25190 (02-2011) 25190-1 (08-2011)</b>
<b>SUBJECT:  FRESH MARKET TOMATO (GUARANTEED PRODUCTION PLAN) LOSS ADJUSTMENT STANDARDS HANDBOOK 2011 AND SUCCEEDING CROP YEARS</b>	<b>OPI: Product Administration and Standards Division</b>
	<b>APPROVED:                      Date:</b>  <i>/S:/ Tim B. Witt                      08/12/11</i>  Deputy Administrator, Product Management

**THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2012 AND SUCCEEDING CROP YEARS. ALL APPROVED INSURANCE PROVIDERS WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.**

**SUMMARY OF CHANGES/CONTROL CHART**

The following list contains significant changes to this handbook, as determined by us. It may not represent all changes made. All changes made to this handbook are applicable regardless of whether or not listed.

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

Changes for Crop Year 2012 (FCIC-25190.1):

- A. Section 2 B (1) – Revised current language to read “Damage to tomatoes...” rather than “Tomatoes must be damaged .....” for clarification.
- B. Section 2 B (4) – Revised language when determining the percent of the remaining plant-stand that will produce tomatoes is based on the acreage to be replanted rather than a field or subfield.
- C. Section 5 F EXAMPLE 1 – Added “width” after 640 linear feet to advise the reader that we are talking about the width of the field.
- D. Section 6 B (8) (b) – Changed the reference to “production guarantee” language to “APH yield” since using the production guarantee could result in a loss situation for the “Planting to Fruit Set Appraisal” without satisfying the coverage level deductible.
- E. Section 8 C, Item 21 – Changed the “production guarantee” language to “APH” to reflect the change made in section 6 B (8)(b).

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

- F. Appraisal Worksheet (Planting to Fruit Se/Replant) – Changed the entries in Items 21 and 22 based on the approved APH yield.
- G. Section 10 C, Section I, Item 32a – Revised language in EXAMPLE 1 and 2 and added an EXAMPLE 3 to show calculations when using the APH yield rather than the production guarantee.

Control Chart For: Fresh Market Tomato Guaranteed Production Plan Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	1 - 4		5 - 6		02-2011	FCIC-25190
			9 - 12		02-2011	FCIC-25190
			15 - 18		02-2011	FCIC-25190
			33 - 36		02-2011	FCIC-25190
Insert	1 - 2		5 - 6		08-2011	FCIC-25190-1
			9 - 12		08-2011	FCIC-25190-1
			15 - 18		08-2011	FCIC-25190-1
			33 – 36.1		08-2011	FCIC-25190-1
Current Index	1 - 2	1 - 4	5 – 6	46 - 48	02-2011	FCIC-25190
			7 – 8		08-2011	FCIC-25190-1
			9 - 12		02-2011	FCIC-25190
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			15 - 18		02-2011	FCIC-25190
			19 - 32		08-2011	FCIC-25190-1
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			37 - 45		08-2011	FCIC-25190-1
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# 1. INTRODUCTION

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**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.html](http://www.rma.usda.gov/handbooks/25000/index.html). 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

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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 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 guaranteed production plan loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.
- (3) Abbreviations:

<b>BP</b>	Common Crop Insurance Policy Basic Provisions
<b>CAT</b>	Catastrophic Risk Protection
<b>CIH</b>	Crop Insurance Handbook

<b>CP</b>	Crop Provisions
<b>DSSH</b>	Document and Supplemental Standards Handbook, FCIC-24040
<b>SP</b>	Special Provisions

(4) Definition(s):

<b>Acre</b>	43,560 square feet of land when row widths do not exceed 6 feet, or if row width exceeds six feet, the land area on which at least 7,260 linear feet of rows are planted.
<b>Carton</b>	A container that contains 25 pounds of fresh tomatoes unless otherwise provided in the <b>SP</b> .
<b>Direct Marketing</b>	Sale of the insured crop directly to consumers, without the intervention of an intermediary such as a 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.
<b>First Fruit Set</b>	The date when 30 percent of the plants on the unit have produced fruit that has reached a minimum size of one inch in diameter, <b>unless otherwise provided in the SP</b> .
<b>Harvest</b>	Picking of marketable tomatoes.
<b>Mature Green Tomato</b>	A tomato that: <ul style="list-style-type: none"> <li>(a) Has a heightened gloss due to a waxy skin that cannot be torn by scraping;</li> <li>(b) Has a well-formed jelly-like substance in the locules;</li> <li>(c) Has seeds that are sufficiently hard so they are pushed aside and not cut by a sharp knife in slicing; and</li> <li>(d) Shows no red color.</li> </ul>
<b>Planting</b>	Transplanting the tomato plants into the field.
<b>Plant Stand</b>	The number of live plants per acre before any damage occurs.
<b>Potential Production</b>	The number of cartons per acre of mature green or ripe tomatoes that the plants would have produced by the end of the insurance period: <ul style="list-style-type: none"> <li>(a) With a classification size of 6 x 7 (2-8/32 inch minimum diameter) or larger for all types except Cherry, Grape, Plum, or Roma; or</li> <li>(b) Meeting the criteria specified in the <b>SP</b> for Cherry, Grape, Plum, or Roma types.</li> </ul>

**Ripe Tomato** A tomato that meets the definition of a mature green tomato, except the tomato shows some red color and can still be packed for fresh market under the agreement or contract with the packer.

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

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

#### **A. INSURABILITY**

The following may not be a complete list of insurability requirements. Refer to the **BP**, **Guaranteed Production Plan of Fresh Market Tomatoes CP**, and **SP** for a complete list.

- (1) The crop insured will be all the **fresh market** tomatoes in the county, for which a premium rate is provided by the actuarial documents, **in which the insured has a share, and that are:**
  - (a) **T**ransplanted tomatoes that have been planted for harvest as fresh market tomatoes;
  - (b) **P**lanted within the spring or fall planting periods, as applicable, specified in the **SP**;
  - (c) **O**n or before the acreage reporting date, are subject to any agreement in writing (packing contract) executed between the insured and a packer, whereby the packer agrees to accept and pack the production specified in the agreement, unless the insured controls a packing facility or an exception exists in the **SP**; and
  - (d) **N**ot (unless allowed by the **SP**):
    - 1 Grown for direct marketing;
    - 2 Interplanted with another crop;
    - 3 Planted into an established grass or legume; or
    - 4 Cherry, Grape, Plum, or Roma type tomatoes.
- (2) In addition to the provisions in section 9 of the **BP**:
  - (a) Insurance is not provided on any acreage of tomatoes:
    - 1 If grown by any person who had not previously:
      - i Grown fresh market tomatoes for commercial sales; or

- ii Participated in the management of a fresh market tomato farming operation, in at least one of the three previous years.
  - 2 When acreage does not meet the rotation requirements contained in the **SP**;
  - 3 When tomatoes, peppers, eggplants, or tobacco have been grown within the previous two years unless the soil was fumigated or nematicide was applied before planting the tomatoes, except that this limitation does not apply to a first planting in Pennsylvania or if otherwise specified in the **SP**.
- (b) 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 **AIP** agrees that replanting is not practical.

Unavailability of plants will not be considered a valid reason for failure to replant. Refer to the LAM for replanting provision issues. Refer to section 4, herein, for replanting payment procedures.

- (3) In lieu of the provisions of section 9 of the **BP**, that prohibit insurance from attaching if a crop has not been planted and harvested in at least one of the three previous calendar years, we will insure newly cleared land or former pasture land planted to fresh market tomatoes.

## **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 **CP** or **SP**, a basic unit, as defined in the **BP** and **CP**, may be divided into optional units if, for each optional unit, all the conditions stated in the applicable provisions are met.

# **4. REPLANTING PAYMENT PROCEDURES**

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## **A. GENERAL INFORMATION**

In lieu of the **BP** that permit only one replanting payment each crop year, when both spring and fall planting periods are contained in the **SP**, the insured may be eligible for one replanting payment for acreage planted during each planting period within the crop year.

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

To qualify for replanting payment, the:

- (1) **Damage to** tomatoes must be 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 must not have been planted prior to the “Initial Planting” date, if such date has been established by the SP;
- (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 **acreage to be replanted** will not produce tomatoes;
- (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 on 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 the replanting payment per acre will be the LESSER OF:

- (1) The insured’s actual replanting cost; or
- (2) Seventy (70) cartons multiplied by the insured’s price election, multiplied by the insured’s share for all insured tomatoes except Cherry, Grape, Plum, or Roma types; or
- (3) As specified in the SP for Cherry, Grape, Plum, or Roma types.

Compute the number of cartons per acre allowed for a replant payment by dividing the insured’s cost to replant by the price election, and multiplying this result by the share (if individual company guidelines require application of insured share prior to entry on the claim form). This number must reflect the insured’s cost to replant, but cannot exceed the maximum amount allowed. Show all calculations in the Narrative of the claim form or on a Special Report.

### **EXAMPLE 1: Owner/Operator (100 percent share)**

<p>30 acres replanted. Insured’s actual cost to replant = \$425.00 Allowed by policy: 70 cartons x \$5.65 (price election) x 1.000 (share) = \$395.50 The lesser of \$425.00 and \$395.50 is \$395.50. Actual cartons per acre allowed = 70.0 cartons ((<math>\\$395.50 \div \\$5.65</math>) x 1.000 share). Enter 70.0 in the Section I “Appraised Potential” column of the claim form.</p>
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**EXAMPLE 2: Landlord/Tenant on 50/50 share**

30 acres replanted.  
Insured's actual cost to replant = \$212.50  
Allowed by policy: 70 cartons x \$5.65 (price election) x .500 (share) = \$197.75  
The lesser of \$212.50 and \$197.75 is \$197.75.  
Actual cartons per acre allowed = 17.5 cartons ( $(\$197.75 \div \$5.65) \times .500$  share).  
Enter 17.5 in the Section I "Appraised Potential" column of the claim form.

Enter 17.5 cartons in section I "Adjusted Potential" column of the claim form if share has been applied or 35.0 cartons if share has yet to be applied. Follow individual AIP guidelines, as applicable. 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 (**unless the claim is withdrawn by the insured**) are to be handled as preliminary inspections. If qualified for a replanting payment, a Certification Form may be prepared on the initial farm visit. Refer to the LAM.

**E. IMPRACTICAL TO REPLANT**

- (1) In accordance with the CP, the AIP determines whether it is practical to replant tomatoes due to either loss or damage to the insured crop. When factors including but not limited to moisture availability, field condition, time to crop maturity, or (impending) marketing window, make it impractical to replant, the insured may opt to have such acreage appraised. The production guarantee will be based on the applicable stage at the time of damage or loss. The insured may either destroy the acreage and plant another crop other than tomatoes, or carry the remaining tomato plants to harvest. If the acreage is released the appraisal is determined by the "Planting to Fruit Set" method. In this situation the insured may interplant the released acreage with non-tomato plants.
  - (a) The released acreage is recorded on a separate line on the claim form, with the applicable stage documented.
  - (b) Appraisals on such released acreage will be added to any harvested production, and to any other appraised stage documented.

In counties with both spring and fall planting dates it is considered impractical to replant acreage after the final planting date period in which the crop was initially planted.

- (2) If the AIP determines it is impractical to replant and the crop is damaged to the extent that the majority of growers in the area would no longer care for the crop, the tomatoes will be deemed to have been destroyed even if the insured continues to care for the crop. Insurance on that acreage is considered to have ceased. Any production harvested from such acreage must be kept separate.
  - (a) Any indemnity amount would be based on the stage the tomato plants achieved when damage occurred and the per-acre appraisal.
  - (b) The adjuster is cautioned to be certain there is sufficient potential in a damaged tomato crop to warrant further care, BEFORE the plants are allowed to progress to the next stage guarantee.
- (3) The final claim will be completed upon final disposition of the crop on the unit.

Refer to the LAM for impractical to replant procedure when the insured either: (a) notifies the AIP of intent to replant but the AIP determines it is too late to replant; or, (b) does not notify the AIP of intent to replant.

## **5. FRESH MARKET TOMATO (GUARANTEED PRODUCTION PLAN) APPRAISALS**

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### **A. GENERAL INFORMATION**

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

### **B. TIMING OF APPRAISALS**

- (1) For acreage which consent is requested for replant or to be put to other use, delay appraisals until the latest practical date that allows the insured enough time to replant or put the acreage to other use. This delay will provide the best opportunity for the most equitable appraisal for both the insured and the AIP. If the acreage is not being replanted or put to other use, delay the appraisal until the final harvest.
- (2) Post harvest inspections are required on all units with potential losses that are insured under one policy. These inspections should be made as close as possible after final harvest of the field and/or unit. During this inspection, the adjuster should determine if there is any marketable production left in the field that should be appraised and counted as production to count before mature tomatoes deteriorate beyond recognition.

### **C. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS**

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

### **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 **of a foot**, to inches, to measure row width (refer to the LAM for conversion tables), **round row widths to whole feet.**
- (2) **Only planted areas will be considered insurable acreage (Refer section 5F below). Measure across FOUR OR MORE rows, from the center of the first row space to the center of the fifth row space (or as many rows as needed), and divide the result by the number of rows measured across, to determine an average row width in whole feet.**
- (3) **Apply** the row width to determine the length of row required for the sample, as shown in subsection 5E, **“Determining Sample Row Length for 1/100 and 1/1000 Acre.”**
- (4) Use a row width of 6 feet for row widths greater than 6 feet. The linear feet of beds per acre cannot be less than 7,260 feet regardless of the row width.

### **E. DETERMINING SAMPLE ROW LENGTH FOR 1/100 AND 1/1000 ACRE**

- \*\*\*
- (1) **Determine the row width in accordance with subsection 5D above.**
  - (2) **Determining sample row length for appraisal purposes:**

- (a) 6-foot row widths or less: Divide 43,560 square feet by the applicable row width to obtain the linear feet of row per acre. Divide this result by 100 or 1000, in this example 1000, to obtain the per acre sample row length ( $43,560 \div 5 \text{ feet} = 8,712 \div 1000 = 8.7$  feet of row per sample for 1/1000th acre appraisal); or
- (b) For row widths greater than 6 foot: Divide the standard linear feet of row 7,260 by 100 or 1000, in this example 1000, to obtain the per acre sample row length ( $7,260 \div 1000 = 7.26$  or 7.3 linear feet of row per sample for 1/1000th acre appraisals).

## **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 CPs 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 (width) (8-foot row spacing x 80 planted rows) = 832,000 square feet of planted area.  $832,000 \text{ square feet of planted area} \div 43,560 \text{ square feet per acre} = 19.1$  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. Multiply 19.1 acres x .750 factor ( $6\text{-foot row spacing} \div 8\text{-foot row spacing} = .750$  factor) = 14.3 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 square feet + 232,320 square feet = 696,960 total square feet of planted area. 696,960 total square feet of planted area ÷ 43,560 square feet per acre = 16.0 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 ÷ 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 ÷ 5 feet) = 8,712 linear feet of row per acre ÷ 1.50 feet (18 inch plant spacing) equals 5,808 plants per acre.

**H. FRESH MARKET TOMATO STAGES OF GROWTH**

- (1) Applicability: The tables below provide plant growth-stage information for use when appraising potential fresh market tomato production during various stages of growth.
- (2) Determination: The growth stage determination is based on the length of time between specified events. Fields should be split into subfields to identify distinctly different stages of growth from different parts of the field or subfield and appraise each field or subfield separately.
- (3) For hail damage, determine the stage of growth by counting the number of calendar days from planting to the date of damage.

**I. STAGE AMOUNTS AND PRODUCTION GUARANTEES**

**CALIFORNIA STAGE AND PRODUCTION GUARANTEES**

Stage	Percent of Stage 3 (Final Stage) Production Guarantee	Length of Time
1	50	From planting until first fruit set.
2	70	From first fruit set until harvested.
3	100	Harvested acreage.

**ALL OTHER STATES STAGE AND PRODUCTION GUARANTEES**

Stage	Percent of Stage (4) (Final Stage) Production Guarantee	Length of Time
1	50	From planting until qualifying for stage 2.
2	75	From the earlier of stakes driven, one tie and pruning, or 30 calendar days after planting until qualifying for stage 3.
3	90	From the earlier of the end of stage 2 or 60 calendar days after planting until qualifying for stage 4.
4	100	From the earlier of 75 calendar days after planting or the beginning of harvest.

**J. FRESH MARKET TOMATO INFORMATION**

- (1) The average weight of a marketable tomato is 5 oz.
- (2) One 5 oz. tomato weighs .3125 lbs. One 4 oz. tomato weighs .25 lbs.
- (3) Tomatoes set fruit in clusters, with 3.1 fruit per cluster.
- (4) Common tomato plant spacings within a row are:
  - (a) 15 inches or 1.25 feet;
  - (b) 18 inches or 1.50 feet.
  - (c) 21 inches or 1.75 feet.
- (5) Units of Measure.
  - (a) A carton is 25 pounds for Plum and Roma types.
  - (b) A carton is 15 pounds for Cherry or Grape types, or as specified in the SP.

## **6. APPRAISAL METHODS**

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### **A. GENERAL INSTRUCTIONS**

These instructions provide information on appraisal methods for:

<b>Appraisal Method...</b>	<b>Use...</b>
Planting to Fruit Set Appraisals	From planting to first fruit set (when 30 percent of the plants on the unit have produced fruit that has reached a minimum size of one inch in diameter).
After Fruit Set Appraisals	After the tomato plants in the unit have developed fruit.

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

- (1) Determine the number of representative samples needed to complete the appraisal based on the insured acreage and **TABLE A** requirements.
- (2) Use a representative sample size of 1/100 of an acre to calculate the appraisal.
- (3) For each representative sample, count the number of surviving plants in the length of sample row.
- (4) For each representative sample, count the number of plants originally planted.
- (5) Total the number of surviving plants from all representative samples.
- (6) Total the number of plants originally planted from all representative samples.
- (7) Calculate the “Percent Remaining Stand” by dividing the total number of surviving plants by the total number of tomato plants originally planted.
- (8) Use the percentage amount in (7) above to determine if the acreage should be replanted.
  - (a) If the acreage has a “Percent Remaining Stand” that is less than 50% of the original planted stand, the acreage should be replanted if the AIP determines that it is practical to replant.
  - (b) If the acreage has a “Percent Remaining Stand” that is 50% or greater of the original planted stand, or if the “Percent Remaining Stand” is less than 50% and the AIP determines that it is not practical to replant, multiply this percent times the **APH yield** per acre to calculate the per acre appraisal.

## C. AFTER FRUIT SET APPRAISALS

- (1) Determine the number of representative samples needed to complete the appraisal based on the insured acreage and **TABLE A** requirements.
- (2) Use a representative sample size of either 1/100 or 1/1000 of an acre to calculate the appraisal. Refer to section 5 for determining sample row length.
- (3) For each representative sample, count the:
  - (a) Un-harvested production of mature green and ripe tomatoes remaining on acreage after harvest has ended, or
  - (b) Potential production on un-harvested acreage and on acreage when final harvest has not been completed that the plants would have produced by the end of the insurance period.

Tomatoes counted in (3) above, should meet or have the potential to meet the following criteria: Classification size 6 x 7 (2-8/32 inch minimum diameter for globe-type tomatoes) or larger; and, grade 85% or better U.S. No. 1 for types other than Cherry, Grape, Plum, and Roma. For Cherry, Grape, Plum, and Roma types, refer to the **SP** for applicable classification requirements.

- (c) Enter the sample tomato counts on the appraisal worksheet.
- (4) Total the number of tomatoes from all representative samples (that meet the criteria in subsection (3) above), and divide this total by the total number of sample plots, rounded to the nearest tenth.
- (5) Multiply the total from (4) above, by the average weight for one tomato (.3125 lbs. for globe-types) to calculate the average number of pounds per sample, rounded to the nearest tenth. The appropriate weight factor for cherry, grape, and 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 in the remarks section of the appraisal worksheet and determine a new average tomato weight.
  - (b) Pick 100 consecutive marketable tomatoes and weigh them to the nearest tenth of a pound.
  - (c) Divide the total weight by 100 to calculate the new individual average tomato weight, rounded to three decimal places.
  - (d) If this average does not appear to be representative of the field, subdivide the field and appraise each sub-field separately using the applicable individual tomato weight.

- (6) Enter the average number of pounds of tomatoes per carton on the appraisal worksheet (e.g., “25” for Roma and Plum types or “15” for Cherry and Grape types, as applicable).
- (7) Divide the average number of pounds per sample by the number of pounds per carton to calculate the average number of cartons per sample.
- (8) Multiply the acreage factor **100** (for 1/100 acre) or **1000** (for 1/1000 acre) times the average number of cartons per sample (total from item (7) above) to calculate the average number of cartons of tomatoes per acre.

## **7. APPRAISAL DEVIATIONS AND MODIFICATIONS**

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### **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 modifications contained in this handbook. Refer to the LAM for additional information.

## **8. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES**

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### **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 (applicable to replant, preliminary and final claims, and for uninsured cause of loss) each:
- (a) Unit appraised;
  - (b) Field or subfield (as applicable);
    - 1 That qualifies as a different stage of insurance (Planting to Fruit Set ONLY); or
    - 2 Has a different farming practice.

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

- (4) Standard Appraisal Worksheet items are numbered consecutively in subsection 8 C. Illustrations are also provided to illustrate how to complete all entries, except the last three items on the Appraisal and Summary of Harvested Production Worksheet.

**C. APPRAISAL WORKSHEET ENTRIES AND COMPLETION INFORMATION PLANTING TO FRUIT SET APPRAISALS**

**Verify or make the following entries:**

**Item  
No.**

**Information Required**

**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 insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
- 2. **Policy No.:** Insured’s assigned policy number.
- 3. **Unit No.:** Unit number from the Summary of Coverage after it is verified to be correct.

4. **Stage:** Production stage at time of damage (e.g. 1, 2, or 3 for California and 1, 2, 3, or 4 for all other states). Refer to subsection 5 “Fresh Market Tomato Stages of Growth” herein.
5. **Fraction of an Ac.:** Use 1/100. Refer to section 5, “Determining Sample Row Length for 1/100 and 1/1000 Acre” for sample row length, herein, for sample row length.
6. **Crop:** “Fresh Market Tomatoes” (0086) and type as applicable (e.g., Cherry, Grape, Plum, or Roma).
7. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim has been filed.
8. **Planting Period:** Planting period (e.g., Fall or Spring). Refer to the Summary of Coverage for the planting date and the actuarial documents to determine the planting period.
9. **Row Width:** Row width, rounded to nearest whole foot. Refer to subsection 5D, “Measuring Row Width for Sample Selection.”
10. **Plant Spacing:** Plant spacing within the row in whole inches (e.g., 9 inches).
11. **Field ID:** Field or subfield identification symbol.
12. **Acres:** Number of determined insurable acres, to tenths, in field or subfield being appraised. Refer to subsection 5FE “Determining Insurable Acreage.”
13. **Planting Date:** Planting date in MM/DD/YYYY format. Refer to Summary of Coverage, Planting Record (Exhibit 1), or Planting Record Plat Map (Exhibit 2) for the planting date.
14. **Number of Surviving Plants/Sample Plot:** Number of surviving plants in sample plot.
15. **Number of Original Plants/Sample Plot:** Number of original plants in sample plot.
16. **No. Surv.:** Total number of all plants surviving in all samples.
17. **No. Orig.:** Total number of original plants in all samples.
18. **% (Percent Remaining Stand):** Item 16 divided by item 17, rounded to two-decimal places. This entry must be less than 50% for the acreage to qualify for a replanting payment.
- 19 - 20. MAKE NO ENTRY.
21. **Factor:** Enter the **APH yield** per acre in cartons to tenths from the insured’s policy.
22. **Boxes/Cartons:** Item 18 multiplied by item 21, round cartons to tenths.

23. **Remarks:** Remarks pertinent to the appraisal, including “Qualified for Replant” if acreage qualifies for replant payment for the type(s) of tomatoes appraised.

**The following required entries are not illustrated on the Appraisal Worksheet example below.**

24. **Insured Signature and Date:** Insured’s (or insured’s authorized representative’s) signature and date. BEFORE obtaining the insured’s 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.
25. **Adjuster 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.
26. **Page Number:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

**PEPPER /FRESH TOMATO  
APPRAISAL WORKSHEET (Planting to Fruit Set/Replant)  
FOR ILLUSTRATION PURPOSES ONLY**

COMPANY <i>Any Company</i>		1. INSURED'S NAME <i>I.M. Insured</i>		2. POLICY NO. <i>XXXXXX</i>		3. UNIT NO. <i>0001-0001-BU</i>		4. STAGE <i>2</i>		5. FRACTION OF AN AC. <i>1/100</i>										
CLAIM NO.: <i>XXXXX</i>		6. CROP <i>Fresh Tomatoes (0086) Roma</i>		7. CROP YEAR <i>YYYY</i>		8. PLANTING PERIOD <i>Fall</i>		9. ROW WIDTH <i>6 ft.</i>		10. PLANT SPACING <i>9 inches</i>										
FLD ID	ACRES	PLANTING DATE	14. NUMBER OF SURVIVING PLANTS/SAMPLE PLOT								16. NO. SURV.		%	PLANTS/ACRE	PLANTS SURV.	FACTOR	BOXES/ (CARTONS)			
11	12	13	15. NUMBER OF ORIGINAL PLANTS/SAMPLE PLOT								17. NO. ORIG.							18	19	20
1A	36.0	9/8/YYYY	14	25	32	28	30	14	31			16	160	.55	x	=	x	1066.0	=	586.3
			15	48	49	49	48	48	49			17	291							
			14								16									
			15								17		÷	=	x	=	x	=		
			14								16									
			15								17		÷	=	x	=	x	=		
			14								16									
			15								17		÷	=	x	=	x	=		
			14								16									
			15								17		÷	=	x	=	x	=		

23. REMARKS

Refer to the Above Appraisal Worksheet instructions for required statements and signature entries.

## **D. WORKSHEET ENTRIES AND COMPLETION INFORMATION AFTER FRUIT SET APPRAISALS**

Verify or make the following entries:

**Item  
No.**

**Information Required**

**Company:** 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. **Policy No.:** Insured's assigned **Policy Number**.
3. **Unit No.:** **U**nit number from the Summary of Coverage after it is verified to be correct.
4. **Crop:** Fresh Tomatoes (0086) and type as applicable (e.g., Cherry, Grape, Plum, or Roma).
5. **Crop Year:** **Four-digit** crop year, as defined in the policy, for which the claim has been filed.
6. **Planting Period:** Planting period (e.g. Fall 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 planting period.
7. **Row Width:** Row width **rounded to the** nearest foot. **Refer to subsection 5 D, "Measuring Row Width for Sample Selection."**
8. **Field ID:** Field **or subfield** identification symbol.
9. **Acres:** Number of determined **insurable** acres, to tenths, in field or subfield being appraised. **Refer to subsection 5 F "Determining Insurable Acreage."**
10. **Stage:** Production stage at time of damage (e.g. 1, 2, or 3 for California and 1, 2, 3, or 4 for all other states). **Refer to subsection 5 I, "Fresh Market Tomato Stages of Growth."**
11. **Fraction of an Acre:** **Fraction of an acre used to complete the appraisal (1/100 or 1/1000 of an acre).** **Refer to subsection 5 E, "Determining Sample Row Length for 1/100 and 1/1000 Acre" for sample row length.**

12. **Tomatoes in Each Sample:**
- a. **If acreage has been harvested the final time:** Enter number of tomatoes with a classification size of 6 x 7 or larger mature (globe-type) green or ripe tomatoes (and that would grade 85% or better U.S. No. 1) for types other than Cherry, Grape, Plum, or Roma. For Cherry, Grape, Plum, and Roma types of tomatoes, enter the number of tomatoes that grade in accordance with the requirements in the **SP**.
  - b. **If the acreage has NOT been harvested the final time:** Include the number of tomatoes which have the potential to be mature green or ripe **tomatoes** with classification size of 6 x 7 or larger and grade 85% or better U.S. No. 1 by the end of the insurance period. **Refer to the SP for Cherry, Grape, Plum, and Roma minimum classification size criteria.**
13. **Total No. Tomatoes All Samples:** **Total the number of tomatoes in each sample entry for the field or subfield number of tomatoes** in item 12.
14. **No. Sample Plots:** Total number of sample plots **for the field or subfield** in item 12.
15. **Avg. No. Tomatoes Sample:** **Item 13 divided by item 14, results to tenths.**
16. **Avg. Weight of One Tomato in Lbs.:** Enter “.3125,” for (globe-type) tomato appraisals, unless a calculated average weight is used. For Cherry, Grape, Plum, and Roma tomatoes the calculated average weight method will be used. **Refer to Section 6, herein for procedure for calculating average weight of one tomato.**
17. **Average No. Lbs. Per Sample:** **Item 15 multiplied by 16, results to tenths.**
18. **No. Lbs. Per Carton:** Enter “25” for Roma, and Plum tomatoes or “15” for Cherry and Grape tomatoes, or as specified in the **SP**.
19. **Avg. No. Cartons in Sample:** **Item 17 divided by item 18, rounded to three decimal places.**
20. **Acreage Factor:** **If the entry in fraction of an acre in item 11 is 1/1000, enter “1000” or if item 11 is 1/100, enter “100.”**
21. **Avg. No. Cartons Per Acre:** **Item 19 multiplied by item 20, round to the nearest tenth of a carton.**
22. **Remarks:** Remarks pertinent to the appraisal. Specify, whether final harvest has been completed on the acreage for the type of tomatoes appraised.

**The following required entries are not illustrated on the Appraisal Worksheet example below.**

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

For Illustration Purposes Only FRESH TOMATO APPRAISAL WORKSHEET (After Fruit Set)				1. INSURED'S NAME <i>I.M. Insured</i>					2. POLICY NO. <i>XXXXXXX</i>			3. UNIT NO. <i>0001-0001-BU</i>													
				4. CROP <i>Fresh Tomatoes (0086) Roma</i>					5. CROP YEAR <i>YYYY</i>			6. PLANTING PERIOD <i>Fall</i>			7. ROW WIDTH <i>6 Feet</i>										
FIELD ID	ACRES	STAGE	FRACTION OF AN ACRE	TOMATOES IN EACH SAMPLE					TOTAL NO. TOMATOES ALL SAMPLES	NO. SAMPLE PLOTS	AVG. NO. TOMATOES SAMPLE	AVG. WGT. 1 TOMATO IN LBS.	AVERAGE NO. LBS. PER SAMPLE	NO. LBS. PER CARTON	AVG. NO. CARTONS IN SAMPLE	ACREAGE FACTOR	AVG. NO. CARTONS PER ACRE								
8	9	10	11	12					13	14	15	16	17	18	19	20	21								
<i>1B</i>	<i>25.4</i>	<i>3</i>	<i>1/1000</i>	<i>41</i>	<i>32</i>	<i>27</i>	<i>38</i>	<i>52</i>	<i>190</i>	<i>÷</i>	<i>5</i>	<i>=</i>	<i>38.0</i>	<i>x</i>	<i>.3125</i>	<i>=</i>	<i>11.9</i>	<i>÷</i>	<i>25</i>	<i>=</i>	<i>0.476</i>	<i>x</i>	<i>1000</i>	<i>=</i>	<i>476.0</i>
										<i>÷</i>		<i>=</i>		<i>x</i>		<i>=</i>		<i>÷</i>		<i>=</i>		<i>x</i>		<i>=</i>	
										<i>÷</i>		<i>=</i>		<i>x</i>		<i>=</i>		<i>÷</i>		<i>=</i>		<i>x</i>		<i>=</i>	
										<i>÷</i>		<i>=</i>		<i>x</i>		<i>=</i>		<i>÷</i>		<i>=</i>		<i>x</i>		<i>=</i>	
										<i>÷</i>		<i>=</i>		<i>x</i>		<i>=</i>		<i>÷</i>		<i>=</i>		<i>x</i>		<i>=</i>	
										<i>÷</i>		<i>=</i>		<i>x</i>		<i>=</i>		<i>÷</i>		<i>=</i>		<i>x</i>		<i>=</i>	

22. REMARKS

*Field 1B has not been harvested.*

**Refer to the Above Appraisal Worksheet instructions for required statements and signature entries.**

**The stage used in this example applies to all states except California (Refer to Section 5)**

## 9. SUMMARY OF HARVESTED PRODUCTION WORKSHEET ENTRIES AND COMPLETION PROCEDURES

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### A. GENERAL INFORMATION

- (1) Use this worksheet to record production of marketable Fresh Market Tomatoes, which are harvested. Record unpacked production separately from packed production. Pack-out computer printout sheets may be used to record harvested production in lieu of this worksheet if they provide the information necessary to complete the worksheet properly. The line entries do not need to be transferred to the worksheet.
- (2) Record harvested production, direct marketed production (if allowed by the SP), and unsold production on separate Summary of Harvested Production worksheets, as applicable.
- (3) Use a separate worksheet for each packer or processor, as applicable.

### B. WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

**Item  
No.**

**Information Required**

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

**Claim Number:** 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 Tomatoes" (0086) and type as applicable (e.g., Cherry, Grape, Plum, or Roma).
3. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim has been filed.
4. **Policy Number:** Insured's assigned policy number.
5. **Planting Period:** Planting period (e.g., Fall or Spring). Refer to the Summary of Coverage for the planting date and the SP, 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 correct.

7. **Name, Address and Phone Number of Buyer/Packer:** Name, address, and telephone number of the buyer/packer of the production.

## PART I - PRODUCTION

8. **Sale Date:** Date the load was packed. Enter “UNPACKED” for unpacked mature green and ripe harvested production.
9. **Load Number:** Ticket number or other identification of the load, such as the number of the USDA certificate of inspection, if available. Attach a copy of the USDA certificate. For unpacked production, enter the lot number or other number identifying the production.
10. **No. of Boxes/Cartons/Crates:** Number of cartons to tenths in the load or lot. Circle any entry for cartons that, due to insurable causes, do not meet the standards as shown in the CP. A two line entry may be needed if some cartons on a load meet the standards and some cartons do not meet the standards. Refer to the SP for Cherry, Grape, Plum, and Roma minimum size classification criteria.
- 11-14. Explain why any circled entries in column 10 are not to be counted as production; otherwise, MAKE NO ENTRY.
15. **Total Boxes/Cartons/Crates:** Total cartons from column 10. Do not include circled entries that do not meet the standards as shown in the CP or SP, as applicable.
16. MAKE NO ENTRY.

## PART II - WEIGHTED VALUE

- 17-19. MAKE NO ENTRY.
20. **Insured Signature and Date:** Insured’s (or insured’s authorized representative’s) signature and date. BEFORE obtaining insured’s signature, REVIEW ALL ENTRIES on the worksheet WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.
21. **Adjuster Signature, Code Number, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured’s authorized representative) has signed.
22. **Page:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

or Illustration Purposes Only <b>SUMMARY OF HARVESTED PRODUCTION</b>		COMPANY NAME: Any Company	1. INSURED'S NAME <i>I.M. Insured</i>
		CLAIM NUMBER: XXXXXXXXX	2. CROP <i>Fresh Tomatoes (0086) Roma</i>
3. CROP YEAR YYYY	4. POLICY NUMBER XXXXXXX	7. NAME, ADDRESS, AND PHONE NO. OF BUYER/PACKER Acme Packing Co. Box XX Any Town, Any State Tel (XXX) XXX XXXX	
5. PLANTING PERIOD Fall	6. UNIT NUMBER 0001-0001-BU		

**PART I - PRODUCTION**

SALE DATE	LOAD NUMBER	NO. OF BOXES/ CARTONS/CRATES	VALUE PER BOXES/ CARTONS/CRATES	ALLOWABLE COST	NET VALUE	TOTAL VALUE PER LOAD
8	9	10	11	12	13	14
12-11-YYYY	21642	185.0				
12-11-YYYY	21645	170.0				
12-11-YYYY	21647	150.0				
12-11-YYYY	22450	160.0				
12-18-YYYY	22690	170.0				
12-18-YYYY	23100	100.0				
12-20-YYYY	24250	90.0				
12-22-YYYY	24301	140.0				
12-24-YYYY	24330	150.0				
12-30-YYYY	24600	91.0				
12-30-YYYY	24600	(40.0)				
15. TOTAL BOXES/CARTONS/CRATES		1,446.0	16. TOTAL (\$) ALL LOADS			

**PART II - WEIGHTED VALUE**

17. TOTAL (\$) ALL LOADS	18. TOTAL BOXES/CARTONS/CRATES	19. VALUE PER BOX/CARTON/CRATE
20. INSURED SIGNATURE I.M. Insured	DATE MM/DD/YYYY	21. ADJUSTER SIGNATURE I.M. Adjuster XXXXX
		DATE MM/DD/YYYY

## **10. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES**

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### **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.
  - (c) Corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
  - (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use, when acreage is being appraised for a replanting payment and all acreage on the unit has been initially planted, or other reasons described in the LAM).
  - (e) “No Indemnity Due” claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).
- (4) The adjuster is responsible for determining if the insured **has complied with all of their** requirements under the notice and claim provisions of the policy. If **they** have not, the adjuster should contact the **AIP**.
  - (5) Instructions labeled “**PRELIMINARY**” apply to preliminary inspections only. Instructions labeled “**REPLANT**” apply to replant inspections only. Instructions labeled “**FINAL**” apply to final inspections only. Instructions not labeled apply to ALL inspections.

## **C. FORM ENTRIES AND COMPLETION INFORMATION**

**Verify or make the following entries:**

**Item  
No.**

**Information Required**

1. **Crop/Code #:** Fresh Tomatoes (0086).
2. **Unit #:** **U**nit number from the Summary of Coverage after it is verified to be correct.
3. **Location Description:** Land location that identifies the legal description, if available, and the location of the unit (e.g., section, township, and range; FSA Farm Serial Numbers, FSA Common Land Units (CLU) and tract numbers; GPS identifications; or Grid identifications) as applicable for the crop.
4. **Date(s) of Damage:** First three letters of the month(s) during which the determined insured damage occurred for the inspection and cause(s) of damage listed in item 5 below. If no entry in item 5 below MAKE NO ENTRY. For progressive damage, enter in chronological order the month that identifies when the primary insured damage occurred. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., Aug 11). Enter additional dates of damage in the extra spaces, as needed. If more space is needed,

document the additional dates of damage in the Narrative (or on a Special Report). Refer to the illustration in item 6 below.

If there is no insurable cause of loss, and a no indemnity due claim will be completed, **MAKE NO ENTRY**

5. **Cause(s) of Damage:** Name of the determined insured cause(s) of damage for this crop as listed in the LAM for the date of damage listed in item 4 above for this inspection. If an insured cause(s) of damage is coded as “Other,” explain in the Narrative. Enter additional causes of damage in the extra spaces, as needed. If more space is needed, document the additional determined insured causes of damage in the Narrative (or on a Special Report). Refer to the illustration in item 6 below.

If it is evident that no indemnity is due, enter “NO INDEMNITY” across the columns in Item 5 (refer to the LAM for more information on no indemnity due claims).

6. **Insured Cause %:**

**PRELIMINARY:** MAKE NO ENTRY.

**REPLANT AND FINAL:** Whole percent of damage for the insured cause of damage listed in item 5 above for this inspection. Enter additional “Insured Cause %” in the extra spaces, as needed. If additional space is needed, enter the additional determined “Insured Cause %” in the Narrative (or on a Special Report). The total of all “Insured Cause %” including those entered in the Narrative must equal 100%.

If there is no insurable cause of loss, and a no indemnity due claim will be completed, **MAKE NO ENTRY.**

Example entries for items 4-6 and the Narrative, reflecting entries for multiple dates of damage, the corresponding insured causes of damage and insured cause percents:

4. Date(s) of Damage	MAY	JUN 30	JUN 30	AUG	AUG
5. Cause(s) of Damage	Excess Moisture	Tornado	Hail	Drought	Heat
6. Insured Cause %	10	20	15	25	20
Narrative: Additional date of damage – SEP 5; Cause of Damage – Freeze; Insured cause Percent - 10%.					

7. **Company/Agency:** Name of company and agency servicing the contract.
8. **Name of Insured:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
9. **Claim #:** Claim number as assigned by the **AIP**.
10. **Policy #:** Insured’s assigned policy number.

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

12. **Additional Units:**

**PRELIMINARY AND REPLANT:** MAKE NO ENTRY.

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

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

**PRELIMINARY AND REPLANT:** MAKE NO ENTRY.

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

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

**PRELIMINARY:**

- a. Date the first or second notice of damage or loss was given for the unit in item 2, in the 1st or 2nd space as applicable. Enter the complete date (MM/DD/YYYY) for each notice.
- b. A notice of damage or loss for a third preliminary inspection (if needed) requires an additional set of Production Worksheets. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set of Production Worksheets.
- c. Reserve the “Final” space on the first page of the first set of Production Worksheets for the date of notice for the final inspection.
- d. If the inspection is initiated by the AIP, enter “Company Insp.” instead of the date.
- e. If the notice does not require an inspection, document as directed in the “Narrative” instructions.

**REPLANT and FINAL:** Transfer the last date (in the 1st or 2nd space from the first or second set of Production Worksheets) to the FINAL space on the first page of the first set of Production Worksheets if a final inspection should be made as a result of the notice. Always enter the complete date of notice (MM/DD/YYYY) for the “FINAL” inspection in the final space on the first set of production worksheets. For a delayed notice of loss or delayed claim, refer to the LAM.

15. **Companion Policy(s):**

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

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

Make separate line entries for varying:

- (1) Rate classes, types, classes, sub-class, intended use, irrigated practices, cropping practice, or organic practices, as applicable;
- (2) Appraisals;
- (3) Stages or intended use(s) of acreage;
- (4) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (5) 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**

**16.**

**Field ID:** The field identification symbol from a sketch map or an aerial photo. Refer to the Narrative.

Where acreage is PARTLY replanted, omit the field ID symbol for the fields that have not been replanted and that have been consolidated into a single line entry.

17. **Multi-Crop Code:**

**REPLANT:** MAKE NO ENTRY.

**PRELIMINARY AND FINAL:** The applicable two-digit code for first crop and second crop. REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRY OF FIRST CROP AND SECOND CROP CODES.

18. **Reported Acres:** In the event of over-reported acres, handle in accordance with the individual AIP's instructions. In the event of under-reported acres, enter the reported acres to tenths for the field or subfield. If there are no under-reported acres, MAKE NO ENTRY.

19. **Determined Acres:** Refer to the LAM for definition of acceptable determined acres used herein. Enter the determined acres to tenths for the field or subfield 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.
- e. From which production was sold by direct marketing if the insured failed to meet the requirements contained in the CP.

Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements.

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

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

**PRELIMINARY AND FINAL:** Determined acres to tenths. Acreage breakdowns WITHIN a unit or field may be estimated (refer to the LAM) if a determination is impractical.

ACCOUNT FOR ALL PLANTED ACREAGE IN THE UNIT.

20. **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.

21. **Risk:** Three-digit code for the correct “Rate Class” specified on the actuarial documents. If a “Rate Class” or “High Risk Area” is not specified on the actuarial documents, **MAKE NO ENTRY**. Verify with the Summary of Coverage, and if the rate class is found to be incorrect, revise according to **AIP’s** instructions. Refer to the LAM.

Unrated land is uninsurable without a written agreement.

22. **Type:** Three-digit code number entered exactly as specified on the actuarial documents for the type grown by the insured. If “No Type Specified,” is shown on the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a type is not specified on the actuarial documents, **MAKE NO ENTRY**.
23. **Class:** Three-digit code number, entered exactly as specified on the actuarial documents for the class grown by the insured. If “No Class Specified,” is shown on the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a class is not specified on the actuarial documents, **MAKE NO ENTRY**.
24. **Sub-Class:** Three-digit code number, entered exactly as specified on the actuarial documents for the sub-class grown by the insured. If “No Sub-Class Specified” is shown on the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a sub-class is not specified on the actuarial documents, **MAKE NO ENTRY**.
25. **Intended Use:** Three-digit code number, entered exactly as specified on the actuarial documents for the intended use of the crop grown by the insured. If “No Intended Use Specified” is shown on the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an intended use is not specified on the actuarial documents, **MAKE NO ENTRY**.
26. **Irr. Practice:** Three-digit code number, entered exactly as specified on the actuarial documents for the irrigated practice carried out by the insured. If “No Irrigated Practice Specified” is shown on the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an irrigated practice is not specified on the actuarial documents, **MAKE NO ENTRY**.
27. **Cropping Practice:** Three-digit code number, entered exactly as specified on the actuarial documents for the cropping practice (or practice) carried out by the insured. If “No Cropping Practice (or Practice) Specified” is shown on the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a cropping practice (or practice) is not specified on the actuarial documents, **MAKE NO ENTRY**.
28. **Organic Practice:** Three-digit code number, entered exactly as specified on the actuarial documents for the organic practice carried out by the insured. If “No Organic Practice Specified” is shown on the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an organic practice is not specified on the actuarial documents, **MAKE NO ENTRY**.

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 is 50% or greater.

**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 records of production which are acceptable to the AIP, or from which production was sold by direct marketing if the insured failed to meet the requirements contained in the CP.
“1,” “2,” or “3” for California and “1,” “2,” “3,” or “4” for all other states	Stage as defined in the CP. (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 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 Cucumbers,” 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 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 the Section 4, for qualifications and computations.

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

THE CP PROVIDE FOR BOTH STAGE GUARANTEES AND DAMAGE DUE TO UNINSURED CAUSES ON THE SAME INSURED ACREAGE. USE COLUMN “32a” TO DOCUMENT STAGE GUARANTEE INFORMATION AND COLUMN “37” TO DOCUMENT UNINSURED CAUSES INFORMATION, AS APPLICABLE.

32a. **Moisture %:** Line through “Moisture %” and enter “Stage Guarantee” in the column heading. Document all calculations in either the narrative of the production worksheet or on an attached special report.

**REPLANT: MAKE NO ENTRY.**

**FINAL:**

- a. Potential NOT Counted - Enter the difference between the applicable “first,” “second,” and “final” stage guarantee (California only) or the difference between the “first,” “second,” “third,” and the “final” stage guarantee (all other states).
- b. When acreage does not qualify for the “final” stage guarantee, and the actual appraised production is in excess of the difference between the applicable “first,” “second,” and “final” stage guarantee (California only) or the applicable “first,” “second,” “third,” and “final” stage guarantee (all other states), calculate the per-acre potential production as follows:

**EXAMPLE 1:** This Third Stage calculation applies to all states except California.

APH Yield = 1066.0 cartons; Final Stage Guarantee 1066.0 x 75% coverage level = 800.0 cartons; Third Stage Guarantee 800.0 x 90% = 720.0 cartons; Appraised Potential = 476.0 cartons (column 31)  
800.0 cartons (final stage guarantee) - 720.0 cartons (third stage guarantee) = 80.0 cartons difference. Enter 80.0 in column 32a.  
476.0 carton appraisal (column 31) minus 80.0 carton difference (column 32a.) = 396.0 cartons adjusted production to count, multiply this amount by column 19 and enter this result in column 34.

**EXAMPLE 2:** This Second Stage calculation applies to all states except California.

APH Yield = 1066.0 cartons; Final Stage Guarantee 1066.0 x 75% coverage level = 800.0 cartons; Second Stage Guarantee 800.0 x 75% = 600.0 cartons; Appraised Potential = 586.3 cartons (column 31)  
800.0 cartons (final stage guarantee) - 600.0 (first stage guarantee) = 200.0 cartons difference. Enter 200.0 in column 32a.  
586.3 carton appraisal (column 31) minus 200.0 carton difference (column 32a.) = 386.3 cartons adjusted production to count, multiply this amount by column 19 and enter this result in column 34 (386.3 x 36.0 = 13,906.8).

- c. When acreage does not qualify for a final stage guarantee, and the actual appraised production does not exceed the difference between the applicable “first,” “second,” and “final” stage guarantee or “first,” “second,” “third,” and “final” stage guarantee calculate the per-acre potential production as follows:

**EXAMPLE 3:**

APH Yield = 1066.0 cartons; Final Stage Guarantee 1066.0 x 75% coverage level = 800.0 cartons; First Stage Guarantee 800.0 x 50% = 400.0 cartons; Appraised Potential = 376.0 cartons (column 31)  
800.0 cartons (final stage guarantee) - 400.0 (first stage guarantee) = 400.0 cartons difference. Enter 400.0 in column 32a.  
376.0 carton appraisal (column 31) minus 400.0 carton difference (column 32a.) = -24.0 cartons adjusted production to count. This amount cannot be less than zero. Enter “0.0” in Column 34.

32b. - 33. MAKE NO ENTRY.

34. **Production Pre QA:**

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

**PRELIMINARY AND FINAL:** Result of subtracting column 32a. from column 31, and multiplying this result times column 19, in cartons to tenths. If no entry in column 31, MAKE NO ENTRY.

35. **Quality Factor:** Under section 15 (j) of the BP, if due to insured causes, a Federal or State agency has ordered the appraised insured crop or production to be destroyed, enter the factor “.000.” Refer to the LAM paragraphs 96 J (2) and 102A for additional information.

36. **Production Post QA:** Transfer entry from column 34.

37. **Uninsured Cause:**

**REPLANT:** MAKE NO ENTRY.

**PRELIMINARY AND FINAL:** EXPLAIN IN THE “NARRATIVE.”

- a. Hail and Fire exclusion NOT in effect.
  - (1) Enter NOT LESS than the insured's production guarantee per acre in cartons, 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.
  - (2) On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged SOLELY by uninsured causes separate from other production. Refer to the LAM for information on how to determine uninsured cause appraisals.
  - (3) For acreage that is damaged PARTLY by uninsured causes, enter the result of multiplying the APPRAISED UNINSURED loss of production per acre, in cartons 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.
- d. For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.

38. **Total to Count:** Result of adding column 36 and column 37.

39. **Total:**

**PRELIMINARY:** MAKE NO ENTRY.

**REPLANT AND FINAL:** Total determined acres (column 19) to tenths.

40. **Quality:** MAKE NO ENTRY.

41. **Mycotoxins exceed FDA, State, or other health organization maximum limits. Check "Yes:"** MAKE NO ENTRY.

42. **Totals:** Total of entries in columns 34, 36, 37, and 38. If a column has no entries, MAKE NO ENTRY.

**NARRATIVE:**

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

- a. If no acreage is released on the unit, enter "No acreage released," adjuster's initials, and date.

- b. If notice of damage was given and “No Inspection” is required, enter “No Inspection,” the unit number(s), date, and adjuster’s initials (do not enter the unit numbers for which notice has not been given). The insured’s signature is not required.
- c. Explain any uninsured causes, unusual, or controversial cases.
- d. If there is an appraisal in Section I, column 37 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. Refer to the LAM.
- g. Explain any errors found on the Summary of Coverage.
- h. Explain any commingled production. Refer to the LAM.
- i. Explain any entry for "Production Not to Count" in Section II, column 62 and/or any production not included in Section II, column 56 or column 49 - 52 entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).
- j. Explain a "No" checked in item 44, "Damage Similar to Other Farms in the Area."
- k. Attach a Planting Record Plat Map (refer to **EXHIBIT 2**) or aerial photograph to identify the total unit:
  - (1) If consent is or has been given to put part of the unit to another use or to replant;
  - (2) If uninsured causes are present; or
  - (3) For unusual or controversial cases.

Indicate on the aerial photograph or Planting Record Plat 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 AIP's instructions.
- o. Explain any delayed notices or delayed claims as instructed in the LAM.
- p. Document any authorized estimated acres shown in Section I, column 19 as follows: "Line 3 'E' acres authorized by AIP on MM/DD/YYYY."
- q. Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- r. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work or if unavailable.

- s. Document the appraisal (plus appraisal for uninsured causes of loss, if applicable) for replanted acreage, and the calculations to show that the qualification for a replanting payment have been met. Refer to section 4.
- t. If any acreage to be replanted in the unit does not qualify for a replanting payment, enter Field No., "NOT QUAL FOR RP PAYMENT," date of inspection, adjuster's initials, and reason not qualified.
- u. Explain any "0" potential (tomato plants with no production or tomatoes with no market value).
- v. Explain why any harvested production is unsold.
- w. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- x. Attach legible copies of computer printouts with pack-out information when Summary of Harvested Production Worksheets are not used.
- y. If a Federal or State destruction order has been issued, attach to the claim form a copy of the Federal or State destruction order and the insured's completed Certification Form.
- z. 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 - **DETERMINED** HARVESTED PRODUCTION

### GENERAL INFORMATION:

- (1) Account for ALL HARVESTED PRODUCTION (for ALL ENTITIES sharing in the crop) except production appraised BEFORE harvest and shown in Section I because the quantity cannot be determined later (e.g. released for other uses, etc.).
- (2) Columns 49 through 54 are for production commercially stored, sold, and etc., enter the name and address of the storage facility or buyer, packinghouse, or processor as applicable.
- (3) There will be no "harvested production" entries for replanting payments.
- (4) If acceptable sales or weight tickets are not available, refer to the LAM.
- (5) If additional lines are necessary, the data may be entered on a continuation sheet.  
USE SEPARATE LINES FOR:
  - (a) 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.  
(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) Separate storage facilities.

(c) Unmarketed production. Production unmarketed that grades eighty-five percent or better U.S. No. 1 with a classification size of 6 x 7 (2-8/32 inch minimum diameter) or larger for all types except for Cherry, Grape, Plum, or Roma types that grade in accordance with requirements specified in the **SP**.

(d) Direct marketed production.

Production harvested and sold to other than the packinghouse is to be reported as direct marketed.

(e) Harvested tomatoes of any type that fail to meet the applicable grade (quality) requirements because of INSURED damage.

(f) Varying shares; e.g., 50 percent and 75 percent shares on the same unit.

(g) Production from first (original) or second (substitute) crop acreage when a second crop will be or is planted on the first crop acreage within the same crop year.

(6) There will generally be no harvested production entries in columns **47** through **66** for preliminary inspections.

(7) Do not complete the claim until all production that can be sold is sold. Unsold production is production that is not and will not be sold, due to insurable causes.

(8) If the insured cannot provide the number of cartons harvested by direct marketing, but can provide the total dollars received for that production, divide the dollar amount received by the respective price election for the type, to obtain the number of cartons to count.

(9) There will be no “harvested production” entries for replant payments.

(10) 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 Columns “A” through “S” by practice or type. If production has been commingled, refer to the LAM.

Verify or make the following entries:

**Item**

**No.**

**Information Required**

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

**PRELIMINARY:** MAKE NO ENTRY.

**REPLANT AND FINAL:**

- a. The earlier of the date the ENTIRE acreage on the unit was (1) harvested, (2) totally destroyed, (3) replanted, (4) put to other use, (5) a combination of harvested, destroyed, or put to other use, or (6) calendar date for the end of the insurance period.
- b. If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvest; enter “**Incomplete.**”
- c. If at the time of final inspection (if prior to the end of the insurance period), **none** of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter “**No Harvest.**”
- d. If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, replanting is complete for the unit, etc. Refer to the LAM.

**44. Damage Similar to Other Farms in the Area?:**

**PRELIMINARY:** MAKE NO ENTRY.

**REPLANT AND FINAL:** Check “Yes” or “No.” Check “Yes” if the 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.

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

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

**47a. Share:** RECORD ONLY VARYING SHARES on SAME unit to three decimal places.

**47b. Field ID:**

- (a) If only one practice and/or type of harvested production is listed in Section I, MAKE NO ENTRY.
- (b) If more than one practice and or/type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type the corresponding Field ID (from Section I, column 16).

48. **Multi-Crop Code:** The applicable two-digit code for first crop and second crop. REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRY OF FIRST CROP AND SECOND CROP CODES.

49 -54. **Length or Diameter, Width, Depth, Deductions, Net Cubic Feet, and Conversion Factor:**

- a. For **tomatoes** stored or sold, enter the name and address of the buyer, packinghouse, or processor as applicable.
- b. For unpacked production enter “Unpacked.”
- c. For direct-marketed production sold off insurable acreage, enter “Direct Marketed.”

55. **Gross Prod.:** MAKE NO ENTRY.

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

- a. Line through Bu., Ton, Lbs., CWT. (~~Bu., Ton, Lbs., CWT~~) and enter “Ctns.”
- b. Total harvested sold production, and unpacked mature green and ripe production (meeting the standards shown in the **CP** or **SP** for Cherry, Grape, Plum, and Roma types) from the Summary of Harvested Production, in cartons rounded to tenths.
- c. Separate line entries are required for each buyer, and for unpacked harvested production meeting the minimum standards.

The insured is obligated to provide the number of cartons of “direct marketed” production harvested from insurable acreage. If the insured will not or cannot provide the number of cartons harvested by direct marketing, but can provide the total dollar amount received for such production, divide the dollar amount received by the respective price election for that type to obtain the number of cartons to count, rounded to tenths. If the total dollar amount received and the number of cartons for such production cannot be determined, not less than the production guarantee per acre must be assigned for the actual acres affected.

57.-60b. MAKE NO ENTRY.

61. **Adjusted Production:** Enter the number of cartons **rounded to tenths** from column **56**.

62. **Prod. Not to Count:**

- a. **The number of cartons damaged solely by uninsured causes from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre.**
- b. If production records are NOT available from acreage damaged solely by uninsured causes, MAKE NO ENTRY.

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

63. **Production Pre-QA:** The result of subtracting column 62 from column 61.

64a-b. **MAKE NO ENTRY.**

65. **QUALITY FACTOR:** If due to insured causes, a Federal or State agency has ordered the appraised insured crop or production to be destroyed, enter the factor “.000.” Refer to instructions for items 35 and 40 above for additional information. Otherwise, **MAKE NO ENTRY.**

66. **Production to Count:** Production from column 63 in cartons rounded to tenths.

67. **Total of column 63. If no entry in column 63, MAKE NO ENTRY.**

68. **Section II Total:**

**PRELIMINARY AND REPLANT:** MAKE NO ENTRY.

**FINAL:** Total of column 66 in cartons rounded to tenths.

69. **Section I Total:**

**PRELIMINARY AND REPLANT:** MAKE NO ENTRY.

**FINAL:** Enter figure from section I, column 38 total in cartons rounded to tenths.

70. **Unit Total:**

**PRELIMINARY AND REPLANT:** MAKE NO ENTRY.

**FINAL:** Total of items 68 and 69, in cartons rounded to tenths.

**For CAT policies, multiply this result by .55 unless otherwise instructed by the AIP that adjustment will be made by another manual or automated computation process.**

71. **Allocated Prod.:** Refer to the LAM paragraphs 126 C (1-3) and 127, for instructions for determining allocated production. Enter the total production, rounded to whole boxes, allocated to this unit that is included in Sections I or II of the Production Worksheet. Document how allocated production was determined and record supporting calculations in the Narrative or on a Special Report.

72. **Total APH Prod.:** Result, in cartons rounded to tenths, of subtracting the total of column 37 (item 42 “Totals”) and item 71 (Allocated Prod.) from item 70 (Unit Total). If no entries in item 37 and item 71, transfer the entry in item 70. **MAKE NO ENTRY** when separate APH yields are maintained by type, practice, etc., with in the unit.

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

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

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

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 Tomatoes 0086</b>	2. Unit # <b>0001-0001-BU</b>	3. Location Description <b>NW5-50N-20W</b>	7. Company <b>ANY COMPANY</b>	8. Name of Insured <b>I. M. INSURED</b>
			Agency <b>ANY AGENCY</b>	9. Claim # <b>XXXXXXXX</b>
4. Date(s) of Damage <b>OCT 10</b>		<b>DEC 1</b>		11. Crop Year <b>YYYY</b>
5. Cause(s) of Damage <b>HAIL</b>		<b>Freeze</b>		10. Policy # <b>XXXXXXX</b>
6. Insured Cause % <b>60</b>		<b>X</b>		14. Date(s) Notice of Loss <b>MM/DD/YYYY</b>
12. Additional Units <b>00200</b>				1st <b>MM/DD/YYYY</b>
13. Est. Prod. Per Acre <b>575</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.	32b.	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 % Stage Guarantee Factor	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count	
1A	NS		36.0	1.000		997				002	343		2	To Plow	440.0	200.0		8,640		8,640		8,640	
1B	NS		25.4	1.000		997				002	343		3	To Plow	476.0	80.0		10,058.4		10,058.4		10,058.4	
1C	NS		10.5	1.000		997				002	343		1	To Plow	376.0	400.0		0.0		0.0			
1D	NS		10.0	1.000		997				002	343		4	H									
39. TOTAL			81.9	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 checked="" type="checkbox"/>												42. TOTALS		18,698.4		18,698.4		18,698.4	

NARRATIVE (If more space is needed, attach a Special Report): Field 1A stage 2 loss, stage 2 guarantee = 600.0 cartons (800.0 x .75). Field 1B stage 3 loss, stage 3 guarantee = 720.0 cartons (800.0 x .90). Field 1C stage 1 loss, stage 1 guarantee = 400.0 cartons (800.0 x .50). 99 cartons unpacked due to grade – insured cause of loss. Field inspection was done prior to harvest. Field 1A wheel measured. See attached Special Report for wheel report. Field 1B, 1C, and 1D are permanent fields.

**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 checked="" type="checkbox"/> No <input 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"/>
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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% Factor	Moisture % Factor	Test WT Factor	Adjusted Production	Prod. Not to Count	Production Pre-QA	Value Mkt. Price	Quality Factor	Production to Count	
	NS	ABC Packinghouse Any Town, Any State							1446.0						1446.0		1446.0			1446.0
	NS	UNPACKED							99.0						99.0		99.0			99.0
67. TOTAL																	1545.0	68. Section II Total	1545.0	
																	69. Section I Total	18,698.4		
																	70. Unit Total	20,243.4		
																	71. Allocated Prod.			
																	72. Total APH Prod.	20,243.4		

**This form example does not illustrate all required entry items (e.g., signatures, dates, etc.).  
The stages used in this example apply to all other states except California. (Refer to Section 5).**

### PRODUCTION WORKSHEET

1. Crop/Code # <b>FRESH TOMATOES</b> <b>0086</b>	2. Unit # <b>0002-0002-BU</b>	3. Location Description <b>6-50N-21W</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>OCT 10</b>	5. Cause(s) of Damage <b>HAIL</b>	6. Insured Cause % <b>100</b>	12. Additional Units	9. Claim # <b>XXXXXXXX</b>
13. Est. Prod. Per Acre				11. Crop Year <b>YYYY</b>
				10. Policy # <b>XXXXXXXXXX</b>
				14. Date(s) Notice of Loss 1st <b>MM/DD/YYYY</b> 2nd Final <b>MM/DD/YYYY</b>
				15. Companion Policy(s)

#### REPLANT EXAMPLE 1: 100% SHARE

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS														B. POTENTIAL YIELD								
A. ACTUARIAL																						
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
2A	NS	30.0	30.0	1.000		997				002	343		R	REPLANTED	70.0			2,100.0		2,100.0		2,100.0
2B	NS		32.2	1.000		997				002	343		NR	NOT REPLANTED								
39. TOTAL			62.2	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		2,100.0		2,100.0		2,100.0		
														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) The maximum amount of replant payment per acre is 70 cartons x \$5.65 (price election) x 1.000 (share) = \$395.50. Actual replant cost was \$425.00 per acre (\$425.00 ÷ \$5.65 = 75.2 cartons). Used maximum allowance of \$395.50 per acre (\$395.50 ÷ 5.65 = 70 cartons). The maximum amount of replant payment was used. Field 2A had a 29% stand. Field wheel measured. Refer to attached Special Report for wheel measurements.

#### EXAMPLE 2: 50% SHARE

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS														B. POTENTIAL YIELD								
A. ACTUARIAL																						
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
A	NS	30.0	30.0	.500		997				002	343		R	REPLANTED	35.0			1,050.0		1,050.0		1,050.0
B	NS		32.2	.500		997				002	343		NR	NOT REPLANTED								
39. TOTAL			62.2	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		1,050.0		1,050.0		1,050.0		
														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) The maximum amount of replant payment per acre is 70 cartons x \$5.65 (price election) x .500 (share) = \$197.75. Actual replant cost was \$212.50 per acre (\$212.50 ÷ \$5.65 = 37.6 cartons). Used maximum allowance of \$197.75 per acre (\$197.75 ÷ 5.65 = 35 cartons). The maximum amount of replant payment was used. Field 2A had a 29% stand. Field 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.).**

## 11. REFERENCE MATERIAL

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**TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS**

<b>ACRES IN FIELD OR SUBFIELD</b>	<b>MINIMUM NO. OF SAMPLES</b>
<b>0.1-10.0</b>	<b>3</b>
<b>10.1-20.0</b>	<b>4</b>
<b>Add one additional sample for each additional 10.0 acres (or fraction thereof) in the field or subfield.</b>	

**EXHIBIT 1**  
**PLANTING RECORD**  
**(For Illustration Purposes Only)**

Company Name

Fresh Market Sweet Corn/Fresh Market Peppers/Fresh Market Tomatoes

Planting Period:      Fall   X   Winter        Spring             Policy   XXXXXXXX  

Farm Description			Insured Acres		Field ID	Share	Other Person	Date Planted	Tomato Only	
Section	TWP	Range	Whole	Tenths					Staked	Ground
NW ¼ 6	50	21	36	0	1A	1.000		9/5	x	
NW ¼ 6	50	21	25	4	1B	1.000		9/10	x	
NE ¼ 6	50	21	10	5	1C	1.000		9/15	x	
NW ¼ 6	50	26	30	0	2A	.500	S Jones	9/15	x	
NE ¼ 6	50	26	32	2	2B	.500	S Jones	10/8	x	
NW ¼ 4	50	20	12	9	3A	.667	T Hook	10/10	x	
NW ¼ 4	50	20	15	5	3B	.667	T Hook	10/13	x	
NE ¼ 6	50	21	10	0	1D	1.000		9/15	x	

Remarks

Signature I.M. Insured      Date MM/DD/YYYY

