

United States
Department of
Agriculture



Federal Crop Insurance Corporation

# PROCESSING PUMPKIN LOSS ADJUSTMENT STANDARDS HANDBOOK

**2021 and Succeeding Crop Years** 

FCIC-25930 (11-2020)

# RISK MANAGEMENT AGENCY KANSAS CITY, MO 64133

TITLE: PROCESSING PUMPKIN LOSS	NUMBER: FCIC-25930
ADJUSTMENT STANDARDS	
HANDBOOK	
<b>EFFECTIVE DATE: 2021 and Succeeding</b>	ISSUE DATE: November 25, 2020
Crop Years	
SUBJECT:	OPI: Product Administration and Standards
	Division
Provides procedures and instructions for	APPROVED:
administering the Processing Pumpkin crop	
insurance program.	/s/ John W. Underwood for
	Deputy Administrator for Product
	Management

#### REASON FOR ISSUANCE

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

- 1. Revised the handbook to incorporate the most recent RMA approved format and standard language. Many paragraphs and sections within the handbook were rewritten or relocated to increase clarity and understanding. Throughout the handbook, references were revised to reflect the new handbook format, removal and rearrangement of various sections and tables. Throughout the amended pages, changes were made to correct spelling, punctuation, formatting and to correct subparagraph and section numbering.
- 2. Paragraph 41(3): Combined old (f) into (d) and removed (g) for clarity.
- 3. Exhibit 3, items 12-16: corrected references.
- 4. Exhibit 3, example item 6: renamed from FSN to FN to align with new FSA naming structure.
- 5. Exhibit 4, item 6: added a date to differentiate the two freeze events.
- 6. Exhibit 4, item 29: added UUF/3<sup>rd</sup> Party codes and descriptions.
- 7. Exhibit 4, items 35, 40, 65, and narrative instruction "u": added instruction when a federal or state agency orders destruction. Items 36 and 66 updated as a result.
- 8. Exhibit 4, example item 3: renamed from FSN to FN to align with new FSA naming structure.
- 9. Exhibit 4, example item 13: corrected to list entry to tenths.
- 10. Exhibit 4, example items 15 and 48: corrected entries to align with instructions.

#### PROCESSING PUMPKIN LOSS ADJUSTMENT STANDARDS HANDBOOK

# **CONTROL CHART**

	Processing Pumpkin Loss Adjustment Standards Handbook									
	TP Page(s)	Date   Date								
Remove		I	Entire Hand	dbook		11-2010	FCIC-20100			
Current	1-2	1-2	1-7	1-5	8-28	11-2020	FCIC-25930			

#### FILING INSTRUCTIONS

This handbook replaces the 2011 Processing Pumpkin Loss Adjustment Standards Handbook, FCIC-20100 (11-2010). This handbook is effective for the 2021 and succeeding crop years and is not retroactive to any 2020 or prior crop year determinations.

# PROCESSING PUMPKIN LOSS ADJUSTMENT STANDARDS HANDBOOK TABLE OF CONTENTS

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(Reserved)

#### PART 1 GENERAL INFORMATION AND RESPONSIBILITIES

#### 1 General Information

# A. Purpose and Objective

The RMA-issued loss adjustment standards for this crop are the official standard requirements for adjusting losses in a uniform and timely manner. The RMA-issued standards for this crop and crop year are in effect as of the signature date for this crop handbook located at www.rma.usda.gov.

This handbook remains in effect until superseded by reissuance of either the entire handbook or selected portions (through amendments, bulletins, or FADs). If amendments are issued for a handbook, the original handbook as amended shall constitute the handbook. A bulletin or FAD can supersede either the original handbook or subsequent amendments.

#### B. Related Handbooks

The following table identifies handbooks that shall be used in conjunction with this handbook.

Handbook	Relation/Purpose		
CIH	Provides overall general underwriting (not crop specific) process.		
DSSH Provides the form standards and procedures for use in the sales a service of crop insurance contracts.			
GSH Provides general crop insurance information.			
LAM	Provides overall general loss adjustment (not crop-specific) process.		

- (1) Terms, abbreviations, and definitions general (not crop specific) to loss adjustment are identified in the GSH and the LAM.
- (2) Terms, abbreviations, and definitions specific to processing pumpkin loss adjustment and this handbook are in exhibits 1 and 2, herein.

#### C. CAT Coverage

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

# D. Irrigated Practice

Refer to the DSSH for irrigated practice guidelines and to the CIH and LAM for other irrigated practice information.

# 2 AIP Responsibilities

#### A. Utilization of Standards

All AIPs shall utilize these standards for both loss adjustment and loss 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.

#### **B.** Form Distribution

The following is the minimum distribution of forms completed by the adjuster and signed by the insured (or the insured's authorized representative) for the loss adjustment inspection.

- (1) One legible copy to the insured; and
- (2) The original and all remaining copies as instructed by the AIP.

#### C. Record Retention

It is the AIP's responsibility to maintain records (documents) as stated in the SRA and described in the LAM.

#### D. Form Standards

- (1) The entry items and completion instructions in exhibits 3 and 4 are the minimum requirements for the Processing Pumpkin Appraisal Worksheet and PW. All entry items are "Substantive" (they are required).
- (2) The Privacy Act and Non-Discrimination statements are required statements that must be printed on all forms or provided to the insured as a separate document. These statements are not shown on the example form(s) in exhibits 3 and 4. The current Non-Discrimination Statement and Privacy Act Statement can be found on the RMA website at www.rma.usda.gov.
- (3) The certification statement required by the current DSSH must be included on the PW directly above the insured's signature block 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."
- (4) Refer to the DSSH for other crop insurance form requirements (such as point size of font, and so forth). The current DSSH can be found on the RMA website at: <a href="https://www.rma.usda.gov">www.rma.usda.gov</a>.

#### 3-10 (Reserved)

#### **PART 2 POLICY INFORMATION**

The AIP determines if the insured has complied with all policy provisions of the insurance contract. The CP, which are to be considered in this determination include (but are not limited to):

#### 11 Insurability

The following may not be a complete list of insurability requirements. Refer to the BP, CP, and SP for a complete list.

- (1) The crop insured will be all the processing pumpkins in the county for which a premium rate is provided by the actuarial documents:
  - (a) In which the insured has a share; and
  - (b) That are grown under, and in accordance with, the requirements of a processor contract executed on or before the acreage reporting date and are not excluded from the processor contract at any time during the crop year.
- (2) Unless allowed in the SP, processing pumpkins are not insurable if they are:
  - (a) Interplanted with another crop; or
  - (b) Planted into an established grass or legume.
- (3) Any acreage of the insured crop that is damaged before the final planting date, to the extent that the majority of producers in the area would normally not further care for the crop, must be replanted unless the AIP agrees that it is not practical to replant. Refer to the LAM for replanting provision issues.
- (4) Insurance is not provided on any acreage of processing pumpkins that do not meet crop rotation requirements, if applicable, contained in the SP.
- (5) Refer to the LAM for guidelines relative to "Bypassed Acreage."
- (6) For processor contracts that stipulate the amount of production to be delivered, all production from any basic unit in excess of the amount under contract will be included as production to count if such production is applied to any other basic unit for which the contracted amount has not been fulfilled.

#### 12 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, may be divided into optional units if, for each optional unit, all of the conditions stated in the applicable provisions are met.

(1) For any processor contract that stipulates the number of acres to be planted, the provisions contained in section 34 of the BP will apply.

# 12 Unit Division (Continued)

- (2) For processor contracts that stipulate the amount of production to be delivered, refer to the CP.
  - (a) There will be no more than one basic unit for all production contracted with each processor; and
  - (b) Provisions in the BP that allow optional units by section, section equivalent, or FSA farm number and by irrigated and non-irrigated practices are not applicable.

# 13 Replanting Payment Procedures

There is currently no replanting payment available for processing pumpkins. Refer to the BP and the CP for replanting requirements prior to the final planting date.

# **14-20 (Reserved)**

#### PART 3 APPRAISALS

Potential production for all types of inspections will be appraised in accordance with procedure specified in this handbook and the LAM.

# 21 Selecting Representative Samples

- (1) Determine the minimum number of required samples for a field or subfield by the field size, the average stage of growth, age (size) and general capabilities of the plants, and variability of potential production and plant damage within the field or subfield.
- (2) Split the field into subfields when:
  - (a) Variable damage causes the crop potential to appear to be significantly different within the same field; or
  - (b) The insured wishes to destroy a portion of a field.
- (3) Appraise each field or subfield separately.
- (4) Take not less than the minimum number (count) of representative samples required in exhibit 5 for each field or subfield.
- (5) Each sample equals a ten foot square grid (100 square feet).

#### 22 Appraisal Methods

Appraisal Method	Use
Mature Processing Pumpkin Appraisal	When pumpkins have reached maturity.

## 23 Deferment of Processing Pumpkin Appraisals Before Maturity

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

#### 23 Deferment of Processing Pumpkin Appraisals Before Maturity (Continued)

- (d) Mark an area (or areas) in the field that can be used as a representative sample(s). The area should be at least ten feet wide and extend the entire length of the field, as specified in the policy.
- (e) Advise the insured that if the crop is destroyed, the specified samples must be preserved and cared for.
- (4) Refer to the LAM for additional instructions regarding deferred appraisals.

# 24 Mature Processing Pumpkin Appraisals

- (1) Pick all harvestable pumpkins and determine the weight of each sample in pounds to tenths.
- (2) Multiply the sample area size dimensions (e.g. 10' x 10') to obtain the square footage area in the sample. Divide 43,560 by the result and then divide that result by 2000 to determine the acreage factor. Record results in hundredths.

**Example**:  $43,560 \div 100 \div 2000 = 0.22$ .

- (3) Total the sample weights and divide by the number of samples taken. The result is the average number of pounds per sample.
- (4) Weights are converted to tons, to tenths, per acre by multiplying the average weight per sample by the acreage factor for the area sampled.

#### 25 Deviations and Modifications

- (1) Deviations in appraisal methods require RMA written authorization (as described in the LAM) prior to implementation.
- (2) There are no pre-established modifications contained in this handbook. Refer to the LAM for additional information.

#### 26 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 or when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the AIP), when a worksheet entry is not provided.
- (3) Separate appraisal worksheets are required for each unit appraised (applicable to preliminary and final claims). Refer to paragraph 21 for sampling requirements.
- (4) Standard appraisal worksheet items are numbered consecutively in exhibit 3. An example appraisal worksheet is also provided to illustrate how to complete item entries.

#### PART 4 PRODUCTION WORKSHEET

# 41 General Information for Worksheet Entries and Completion Procedures

- (1) The PW is a progressive form containing all notices of damage for all preliminary and final inspections, including no indemnity due claims, on a unit.
- (2) If a PW 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. Certification Forms for release of acreage for other use will not be used since claims cannot be completed until an appraisal of mature production is completed using representative samples.
  - (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 prevented planting provisions contained in the BP are not applicable to processing pumpkins.
- (5) The adjuster is responsible for determining if any of the insured's requirements under the notice and claim provisions of the policy have not been met. If any have not, the adjuster should contact the AIP.
- (6) Instructions labeled "Preliminary" apply to preliminary inspections only. Instructions labeled "Final" apply to final inspections only. Instructions not labeled apply to all inspections.
- (7) If the AIP determines the claim is to be denied, refer to the LAM for PW completion instructions.
- (8) Standard PW items are numbered consecutively in exhibit 4. An example PW is also provided to illustrate how to complete item entries.

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The following table provides the acronyms and abbreviations used in this handbook.

Approved Acronym/Abbreviation	Term						
AIP	Approved Insurance Provider						
APH	Actual Production History						
BP	Basic Provisions						
CAT	Catastrophic Risk Protection						
CIH	Crop Insurance Handbook, FCIC-18010						
CLU	Common Land Unit						
CP	Crop Provisions						
DSSH	Document and Supplemental Standards Handbook, FCIC-24040						
FAD	Final Agency Determination						
FCIC	Federal Crop Insurance Corporation						
FDA	Food and Drug Administration						
GSH	General Standards Handbook, FCIC-18190						
LAM	Loss Adjustment Manual, FCIC-25010						
PW	Production Worksheet						
RMA	Risk Management Agency						
SP	Special Provisions						
SRA	Standard Reinsurance Agreement						
UUF	Unavoidable Uninsured Fire						
WA	Written Agreement						

<u>Base Contract Price</u> means the price stipulated in the processor contract without regard to discounts or incentives that may apply.

Bypassed Acreage means land on which production is ready for harvest but the processor elects not to accept such production so it is not harvested.

<u>Harvest</u> means the removal of pumpkins from the vine for the purpose of delivery to the processor.

<u>Planted Acreage</u> means in addition to the definition contained in the BP, the pumpkins must initially be planted in rows far enough apart to permit mechanical cultivation. Acreage planted in any other manner will not be insurable unless otherwise provided by the SP.

<u>Processor Contract</u> means a written agreement between the producer and a processor, containing at a minimum:

- (a) The producer's commitment to plant and grow processing pumpkins, and to deliver the pumpkin production to the processor;
- (b) The processor's commitment to purchase all of the production stated in the processor contract; and
- (c) A base contract price.

<u>Usable Tons</u> means the quantity of pumpkins for which the producer is compensated or should have been compensated in accordance with the processor contract.

Verify and/or make the following entries for each appraisal worksheet element/item number. A completed appraisal worksheet example is at the end of this exhibit. For general form standards and other general information, refer to subparagraph 2D and paragraph 26.

F	Element/Item Number	Description
	Company	Name of AIP, if not preprinted on the worksheet.
	Claim Number	Claim number 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 Number	Insured's assigned policy number.
3.	Crop Year	Four-digit crop year, as defined in the policy, for which the claim is filed.
4.	Crop	Unit number from the Summary of Coverage after it is verified to be correct.
5.	Cause of Damage	Name of insured cause(s) of loss for this crop as listed in the LAM. If it is evident that no indemnity is due, enter "None." If an insured cause of loss is coded as "Other," explain in the Remarks (item 17).
6.	Land Location	Identify land location (e.g., legal description, FSA Farm Number, FSA CLUs/tract number, etc.).
7.	Field ID	Field or subfield identification symbol.
8.	Plot Acres	Number of determined acres, to tenths, in field or sub-field being appraised.
9.	Type Code	Three-digit type code, entered exactly as specified in the actuarial documents, for the type grown by the insured. If "No Type Specified," enter appropriate three-digit type code from the actuarial documents (e.g., 997). Enter the type code name, as shown in the SP, in the Remarks (item 17).
10.	Cropping Practice	Three-digit code, entered exactly as specified in the actuarial documents for the cropping practice (or practice) carried out by the insured. If "No Cropping Practice Specified" or "No Practice Specified" is shown in the actuarial documents, enter the appropriate three-digit code from the actuarial documents (e.g., 997). Enter the cropping practice name, as shown on the SP, in the Remarks (item 17).
11.	Sample Weight in Pounds	Weight of each sample in pounds to tenths. Use separate lines to record production damaged by insured and uninsured causes. Use the same field identification, if appropriate, and for the line containing the uninsured cause of loss appraisal also enter the letter "P." Explain the reason for any uninsured cause of loss appraisals in the Remarks.

Element/Item N	umber	Description						
12. Total From Al Samples	1 Su	m of all sample weights recorded in item 11.						
13. No. of Sample	s Nu	Number of samples taken in item 11.						
14. Avg. No. of Po	ounds Per Div	Divide "Total From All Samples" (item 12) by "Number of						
Sample	Sai	mples" (item 13) to calculate the "Average No. of Pounds Per						
	Sai	mple," rounded to tenths.						
15. Factor	Ift	the standard 10' x 10' sample size is used, enter 0.22. If the						
	sta	ndard 10' x 10' sample size is not used, refer to paragraph 24 for						
	ins	structions to calculate the appropriate acreage factor.						
16. Appraisal Per	Acre To	ns per acre for the field or subfield, rounded to the nearest tenth.						
	"A	verage No. of Pounds Per Sample" (item 14) multiplied by						
	"Fa	actor" (item 15). Transfer the per acre appraisals to the PW, Part I,						
	col	lumn 31 for insured cause of loss appraisals, and to column 37 for						
	uni	insured cause of loss appraisals.						
17. Remarks	Re	marks pertinent to the appraisal, sampling, or conditions in general						
	(e.	g. – very hot dry, type of pumpkins, explain the reason for any						
	uni	insured causes of loss appraisals, etc.). If more space is needed						
	use	e a Special Report.						

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

E	lement/Item Number	Description
18.	Insured's Signature and	Insured's (or insured's authorized representative's) signature and
	Date	date. Before obtaining 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.
19.	Adjuster's Code No.,	Signature of adjuster, code number, and date signed after the insured
	Signature, and Date	(or insured's authorized representative) has signed. If the appraisal is
		performed prior to signature date, document the date of the appraisal
		in the Remarks section of the Appraisal Worksheet (if available);
		otherwise, document the appraisal date in the Narrative of the PW.
	Page Number	Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2,
		etc.).

COMPANY NAME: ANY COMPANY CLAIM NO: XXXXXXX

		AL WORKS		1. INURED'S NAME					2. POLICY NO			3. CRC	3. CROP YEAR						
		SING PUMI iture Stage	PKIN	I.M. INSURED					XXXXXXX					YYYY					
		tion Purposes	s Only)	4. U	NIT NO	)					5. CAUSE(S) OF DAMAGE			6. LAN	6. LAND LOCATION				
		1	•			000	01-0001	BU				FR	EEZE				<mark>FN</mark> 10	0	
FIELD ID 7.	PLOT ACRES 8.	TYPE CODE 9.	CROPPING PRACTICE 10.		SAMPLE WEIGHT IN POUNDS 11.			TOTAL FROM ALL SAMPLES 12.		NO. OF SAMPLES 13.	PO	G. NO. OF UNDS PER SAMPLE 14.		FACTOR 15.	]	PRODUCTION IN TONS 16.			
1A	20.0	102	002	64.3	60.9	59.0	62.4	60.8			307.4	÷	5 [	=	61.5	X	0.22		13.5
1D	20.0	102	002	60.4	52.8	58.6	57.2	59.6			288.6	÷	5	=	57.7	X	0.22	=	12.7
												÷	] [ ] [	=	[	X	]	=	
							R			7		÷		=		X	]	=	
												÷		=		X	]	=	
												÷		=		X	]	=	
												÷		=		X	]	=	

17. REMARKS

Type Code No. – Processing Cropping Practice – Irrigated

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

Verify and/or make the following entries for each PW element/item number. A completed PW example is at the end of this exhibit. For general form standards and other general information, refer to subparagraph 2D and paragraph 41.

]	Element/Item Number	Description
1.	Crop/Code #	"Processing Pumpkins" (0147).
2.	Unit #	Unit 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 Numbers; FSA CLUs 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 loss listed in item 5 below. If no entry in item 5 below, make no entry. For progressive damage, enter the month that identifies when the majority of the 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.  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. 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 example in item 6 below.  If it is evident that no indemnity is due, enter "No Indemnity Due" 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.  Final: Whole percent of damage for the insured cause of damage listed in item 5 above. 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%.

_	ement/Item Number		Descrip	otion		L
6.	Insured Cause %	If there is no insurable cause of loss, and a no indemnity due claim will				
	(continued)	be completed, make no entry.				
		<b>Example:</b> Entries for items 4-6 and the Narrative, reflecting entries for multiple dates of damage, the corresponding insured causes of damage and insured cause percentages:				
			4. Date(s) of Damage	SEP	SEP 15	OCT 10
			5. Cause(s) of Damage	Excess Precipitation	Hail	Freeze
			6. Insured Cause %	10	15	55
			Narrative: Additional	date of damage	e – OCT	15;
			Cause of Damage – Fr 20%.	reeze; Insured c	ause perc	cent –
7.	Company/Agency	Name of the	company and agency ser	vicing the cont	ract.	
8.	Name of Insured		Name of the insured that identifies exactly the person (legal entity) to			
			licy is issued.	, 1	` ` `	• /
9.	Claim #	Claim numbe	er as assigned by the AIP			
10.	Policy #	Insured's ass	igned policy number.			
11.	Crop Year	Four-digit crop year, as defined in the policy, for which the claim is filed.				
12.	Additional Units	Preliminary	: Make no entry.			
		final inspecti been complet PW.	number(s) for all non-los on. A non-loss unit is ar ted. Additional non-loss es are needed for non-los	ny unit for whic units may be e	h a PW h	as not a single
		_	"Non-Loss Units," in the			
		Special Repo	ort.			
13.	Est. Prod. Per Acre	Preliminary	: Make no entry.			
			nated yield per acre, in to at the time of final inspec		all non-lo	oss units
14.	Date(s) of Notice of Loss	Preliminary:				
		unit in i	e first or second notice of tem 2, in the 1st or 2nd steed atte (MM/DD/YYYY)	space, as applic	able. Ent	
		needed) for a th	e of damage or loss for a requires an additional so ird preliminary inspections set of PWs.	et of PWs. Ente	er the dat	e of notice

Element/Item Number	Description	
14. Date(s) of Notice of	(3) Reserve the "Final" space on the first page of the first set of	
Loss (continued)	PWs for the date of notice for the final inspection.	
	(4) If the inspection is initiated by the AIP, enter "Company Insp." instead of the date.	
	(5) If the notice does not require an inspection, document as directed in the Narrative instructions.	
	<b>Final:</b> Transfer the last date (in the 1st or 2nd space from the first or second set of PWs) to the final space on the first page of the first set of PWs 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 PWs. For a delayed notice of loss or delayed claim, refer to the LAM.	
15. Companion Policy(s)	(1) If no other person has a share in the unit (insured has 100 percent share), make no entry.	
	(2) 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."	
	(a) 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.	
	(b) 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.	
	(c) If unable to verify the existence of a companion contract, enter "Unknown" and contact the AIP for further instructions.	
	(3) 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-classes, intended uses, irrigated practices, cropping practices, or organic practices, as applicable;
- (2) APH yields;
- (3) Appraisals;
- (4) Stages or intended use(s) of acreage;
- (5) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (6) Appraisals for damage due to hail or fire if Hail and Fire Exclusion is in effect.

17. Multi-Crop Code The to the crop  18. Reported Acres In the indicenter no under the crop  19. Determined Acres References	-
to the crop  18. Reported Acres  In the indicate of the result of the crop  19. Determined Acres  Reference for the result of th	field or subfield identification symbol from a sketch map or an al photo. Refer to the Narrative instructions.
indicente no u  19. Determined Acres  Reference for u  (1)	applicable two-digit code for first crop and second crop. Refer ne LAM for instructions regarding entry of first crop and second codes.
19. Determined Acres Reference for v  (1)	ne event of over-reported acres, handle in accordance with the vidual AIP's instructions. In the event of under-reported acres, or the reported acres to tenths for the field or subfield. If there are under-reported acres, make no entry.
Refeallo  Detefield imp	er to the LAM for definition of acceptable determined acres used ein. Enter the determined acres to tenths for the field or subfield which consent is given for other use and/or:  Put to other use without consent; Abandoned; Damaged by uninsured causes; or For which the insured failed to provide acceptable records of production.  er to the LAM for procedures regarding when estimated acres are wed and documentation requirements.  ermined acres to tenths. Acreage breakdowns within a unit or d may be estimated (refer to the LAM) if a determination is ractical.

Element/Item Number	Description
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" specified on the actuarial documents. If a "Rate" or "High Risk Area" is not specified on the actuarial documents, make no entry. Verify with the Summary of Coverage and if the "Rate" is found to be incorrect, revise according to the AIP's instructions. Refer to the LAM.  Unrated land is uninsurable without a WA.
22. Type	Three-digit code, entered exactly as specified on the actuarial documents for the type grown by the insured. If "No Type Specified" is shown in the actuarial documents, enter the appropriate three-digit code 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, entered exactly as specified on the actuarial documents for the class grown by the insured. If "No Class Specified" is shown in the actuarial documents, enter the appropriate three-digit code 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, entered exactly as specified on the actuarial documents for the sub-class grown by the insured. If "No Sub-Class Specified" is shown in the actuarial documents, enter the appropriate three-digit code 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, 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 in the actuarial documents, enter the appropriate three-digit code 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, entered exactly as specified on the actuarial documents for the irrigated practice carried out by the insured. If "No Irrigated Practice Specified" is shown in the actuarial documents, enter the appropriate three-digit code 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, entered exactly as specified on the actuarial documents for the cropping practice (or practice) carried out by the insured. If "No Cropping Practice Specified" or "No Practice Specified" is shown in the actuarial documents, enter the appropriate three-digit code from the actuarial documents (e.g., 997). If a cropping practice is not specified on the actuarial documents, make no entry.

E	lement/Item Number	Description
28.	Organic Practice	Three-digit code, entered exactly as specified on the actuarial
	_	documents for the organic practice carried out by the insured. If "No
		Organic Practice Specified" is shown in the actuarial documents, enter
		the appropriate three-digit code 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.
		Final: Stage abbreviation as shown below.
		Stage Explanation
		"P"Acreage abandoned without consent, put to other use
		without consent, damaged solely by uninsured causes,
		or for which the insured failed to provide acceptable
		records of production to the AIP.
		"H"Harvested.
		"UH"Unharvested or put to other use with consent.
		"UB"Acreage bypassed, solely due to insured causes.
		"PB"Acreage bypassed, solely due to uninsured causes.
		"TZ"UUF/Third Party Damage – Zero production on same
		acreage.
		"TA"UUF/Third Party Damage – Appraised production on
		same acreage. "TH"UUF/Third Party Damage – Harvested production on
		same acreage.
		Gleaned Acreage: Refer to the LAM for information on gleaning.
30.	Use of Acreage	Use the following "Intended Use" abbreviations.
		Has Evaloustion
		<u>Use</u> <u>Explanation</u> "To Corn" Use made of the acreage
		"WOC" Other use without consent
		"SU" Solely uninsured
		"ABA" Abandoned without consent
		"H"Harvested
		"UH"Unharvested
		"Bypassed" Bypassed by the processor
		Dypussed
		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.

Element/Item Number	Description	
31. Appraised Potential	Per-acre appraisal in tons of potential production for the acreage appraised as shown on the appraisal worksheet. (Refer to Part 4, "Appraisals" for additional instructions.) If there is no potential on UH acreage enter "0.0." Refer to the LAM for procedures for documenting zero yield appraisals.	
32a. – 33.	Make no entry.	
34. Production Pre QA	Result of multiplying column 31 times column 19, rounded to tenths. If no entry in column 31, make no entry.	
35. Quality Factor	Make no entry, unless:	
	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." Instruct the insured to complete and submit a Certification Form stating the date the crop or production was destroyed and the method of destruction (refer to item 40 and the Narrative instructions). Refer to the LAM for additional information.	
36. Production Post QA	If there is no entry in column 35, transfer entry from column 34. Otherwise, enter the result of multiplying column 34 times column 35 to tenths.	
37. Uninsured Causes	Result of per acre appraisal for uninsured causes (taken from appraisal worksheet or other documentation) multiplied by column 19, in tons, rounded to tenths. Refer to the LAM for information on how to determine uninsured cause appraisals. If no uninsured causes, make no entry.	
	(1) Hail and Fire Exclusion not in effect.	
	(a) Enter the result of multiplying column 19 entry by not less than the insured's production guarantee per-acre in ton, 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.	
	(b) 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.	
	(c) For acreage that is damaged partly by uninsured causes, enter the result of multiplying the appraised uninsured loss of production per acre in whole pounds, by column 19 entry for any such acreage.	

Element/Item Number		Description
37.	Uninsured Causes (continued)	(2) Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.
		(3) Enter the result of adding uninsured cause appraisals to Hail and Fire Exclusion appraisals.
		(4) For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.
38.	Total to Count	Result of adding item 36 and item 37, to tenths.
39.	Total	Preliminary: Make no entry.
		Final: Total determined acres (column 19), to the nearest tenth.
40.	Quality	Check "None", unless, under section 15(j) of the BP, if due to insured causes, a Federal or State agency has ordered the appraised crop or production to be destroyed:  Check "Other" and document in the Narrative (or on a Special Report):  (1) A description of the condition; and  (2) The name of the controlling authority that considers this condition to be injurious to human or animal health and why.
41.	Mycotoxins exceed FDA, State, or other health organization maximum limits?	Make no entry.
42.	Totals	Total of entries in columns 34, 36, 37 and 38, to tenths. If a column has no entries, make no entry.

# **Narrative Instructions**

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

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 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. Also 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 sketch map or aerial photo to identify the total unit:		
	<ol> <li>If consent is or has been given to put part of the unit to another use;</li> <li>If uninsured causes are present; or</li> <li>For unusual or controversial cases.</li> </ol>		
	Indicate on the aerial photo or sketch map, the disposition of acreage destroyed or put to other use with or without consent.		
1.	Explain any difference between the date of inspection and signature dates. For an absentee insured, enter the date of the inspection and the date of mailing the PW 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 the 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.		
0.	Explain any delayed notices or delayed claims as instructed in the LAM.		
p.	Document any authorized estimated acres, as instructed in the LAM, shown in Section I, column 19.		
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. List the control measures used and explain why they did not work.		
s.	Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.		
t.	Document any other pertinent information, including any data to support any factors used to calculate the production. If on an attachment, enter "See attachment."		
u.	If a Federal or State destruction order has been issued, attach to the PW a copy of the Federal or State destruction order and the insured's completed Certification Form. Refer to the LAM for additional documentation requirements.		

#### **Section II – Determined Harvested Production**

- (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.).
  - Any production harvested from plants growing in the insured crop may be counted as production of the insured crop on an unadjusted weight basis.
- (2) For production commercially stored, sold, etc., enter the name and address of the processor, as applicable, in columns 49 through 55.
- (3) If additional lines are necessary, the data may be entered on a continuation sheet. Use separate lines for:
  - (a) Separate processor facilities.
  - (b) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
  - (c) Varying types (if applicable), practices, guarantees, etc.
- (4) There will generally be no harvested production entries in columns 47 through 66 for preliminary inspections.
- (5) 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 47 through 66 by type or practice. If production has been commingled, refer to the LAM.

E	lement/Item Number	Description
43.	Date Harvest	Preliminary: Make no entry.
	Completed: (Used to determine if there is a	Final:
	delayed notice or a delayed claim. Refer to the LAM.)	(1) The earlier of the date the entire acreage on the unit was (1) harvested, (2) totally destroyed, (3) put to other use, (4) a combination of harvested, destroyed, or put to other use, or (5) the calendar date for the end of the insurance period.
		(2) If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage on the unit that the insured does not intend to harvest, enter "Incomplete."
		(3) 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."
		(4) If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, etc. Refer to the LAM.
44.	Damage Similar to Other Farms in the	Preliminary: Make no entry.
	Area?	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	Check "Yes" only if a transfer of right to indemnity is in effect for
	Indemnity?	the unit for the crop year; otherwise, check "No." Refer to the LAM.
	Share	Record only varying shares on same unit to three decimal places.
47b.	Field ID	(1) If only one practice and/or type of harvested production is listed in Section I, make no entry.
		(2) 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).

Element/Item Number	Description	
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. – 55.	Preliminary: Make no entry.	
	<b>Final</b> : Enter the name and address of the buyer, packinghouse, or processor for processing pumpkins sold, as applicable.	
56. Bu., Ton, Lbs., Cwt.	Circle "Tons" in column heading. Production in tons, rounded to tenths.	
	(1) Enter the usable tons of processing pumpkins shown on the processor settlement sheet, if available.	
	(2) If a processor settlement sheet showing the usable tons of pumpkins is not available, enter the result obtained by dividing the total dollar amount paid, payable, or which should have been paid under the terms of the processor contract for the quantity of pumpkins to be delivered to the processor by the base contract price per ton. Show the calculations in the Narrative.	
	(3) Include all harvested processing pumpkin production from any other insurable units that has been used to fulfill the processor contract for this unit.	
57. – 60.	Make no entry.	
61. Adjusted Production	Transfer entry from column 56.	
62. Prod. Not to Count	Net production not to count, in tons to tenths, when acceptable records identifying such production are available, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., other units or uninsured acreage).	
	This entry must never exceed production shown on the same line.	
63. Production Pre-QA	Explain any "Production Not to Count" in the Narrative.  Result of subtracting column 62 from column 61.	
64a. – 64b.	Make no entry.	
65. Quality Factor	Make no entry, unless:	
	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." Instruct the insured to complete and submit a Certification Form stating the date the crop or production was destroyed and the method of destruction (refer to item 40 and the Narrative instructions). Refer to the LAM for additional information.	

Element/Item Number	Description	
66. Production to Count	If there is no entry in column 65, transfer entry from column 63.	
	Otherwise, enter the result of multiplying column 63 times column	
	65, to tenths	
67. Total	Total of column 63, to tenths. If no entry in column 63, make no	
	entry.	

For items 68-72. When separate line entries are made for varying shares, stages, APH yields, price elections, types, etc., within the unit, and totals need to be kept separate for calculating indemnities, make no entry and follow the AIP's instructions. Otherwise, make the following entries.

Element/Item Number	Description
68. Section II Total	Preliminary: Make no entry.
	Final: Total of Column 66, to tenths.
69. Section I Total	Preliminary: Make no entry.
	<b>Final:</b> Enter figure from Section I, column 38 total.
70. Unit Total	Preliminary: Make no entry.
	Final: Total of 68 and 69, to tenths.
71. Allocated Prod.	Refer to the LAM for instructions for determining allocated
	production. Enter the total production, in tons to tenths, allocated to
	this unit that is included in Section I or II of the PW. Document how
	allocated production was determined and record supporting
	calculations in the Narrative or on a Special Report.
72. Total APH Prod.	Result 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.,
	within the unit.

The following required entries are not illustrated on the following PW example.

E	lement/Item Number	Description
73.	Insured's Signature and Date	Insured's (or insured's authorized representative's) signature and date. Before obtaining insured's signature, review all entries on the PW with the insured (or insured's authorized representative), particularly explaining codes, etc., that may not be readily understood.
		Final indemnity inspections should be signed on bottom line.
74.	Adjuster's Signature, Code #, and Date	Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. For an absentee insured, enter adjuster's code number only. The signature and date will be entered after the absentee has signed and returned the PW.
		Final indemnity inspections should be signed on bottom line.
75.	Page	<b>Preliminary:</b> Page numbers – "1," "2," etc., at the time of inspection.
		<b>Final:</b> Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

# Form Standards – Production Worksheet (Continued)

1. Cı	op/Code	#	2. Unit #	. Unit # 3. Location Description			7. Company ANY COMPANY						8. Name of Insured									
Р	Processing Pumpkin 0147		0004 00040	. SE	SEC-3 TWP-24N RNG-2W FSA <mark>FN</mark> 10			Agency		ncy ANY AGENCY					I.M. INSURED							
			0001-0001BU	,											9. Clain	n #			11. Cro	p Year		
4. Da	ite(s) of I	Damage	OCT													XXX	XXXXX			У	ууу	
5. Ca	use(s) of	Damage	FREEZE												10. Poli	cy#			XXX	XXXX		
6. In	sured Cau	use %	100%												14. Date	e(s)	lst		2nd	I	Final	
12. <i>A</i>	dditiona	l Units	0001-0002BU	J											Notice of			D/YYYY			MM/DD	/уууу
13. E	st. Prod.	Per Acre	38 <mark>.0</mark>												15. Con	panion Pol	icy(s)	***				
SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS																						
<b>A.</b> A	CTUA	RIAL					1		1	1	1	1			B. POTI	ENTIAL Y	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	Туре	Class	Sub- Class	Intended Use	Irr Practice	Cropping 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
1 <i>A</i>	SC		20.0	1.000		102					002		UH	TO CORN	13.5			270.0		270.0		270.0
1B	NS		8.0	1.000		102					002		Р	woc							134.4	134.4
1 <i>C</i>	NS		19.0	1.000		102					002		Н	Н								
1D	N5		20.0	1.000		102					002		UH	UH	12.7			254.0		254.0		254.0
40. Quality: TW □ KD □ Aflatoxin □ Vomitoxin □ Fumonisin □ Garlicky □ Dark Roast □ 39. TOTAL 67.0 Sclerotinia □ Ergoty □ CoFo □ Other □ None ☒ 42. TOT. 41. Mycotoxins exceed FDA, State or other health organization maximum limits? Yes □										TOTALS	524.0		524.0	134.4	658.4							

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

Refer to attached aerial photos for field ID's. Field 1B disked without consent. Other documentation provided. 16.8 tons x 8.0 acres = 134.4 total to count from uninsured causes. Acreage determined by wheel measurements.

SECTI	ION II	– DETI	ERMIN	NED H	ARVEST	ED PRO	DUCTI	ON										•	
43. Date Harvest Completed 44. Damage similar to other farms in the a									arms in the	area?	rea? 45. Assignment of Indemnity 46. Transfer of Right to Indemni								
MM/DD/YYYYY Yes X No																No 2	X		
A. MEASUREMENTS						B. GROSS PRODUCTION				C. ADJ	C. ADJUSTMENTS TO HARVESTED PRODUCTION								
47a. 47b.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a. 58b.	59a. 59b.	60a. 60b.	61.	62.	63.	64a. 64b.	65.	66.
Share	Multi- Crop	Length		Depth	Deduc-	Net Cubic	Conver- sion	Gross	Bu (Ton)		FM%	Moisture %	Test WT	Adjusted Production	Prod. Not to Count	Production Pre-QA	Value	- Quality Factor	Production to Count
Field ID		or Diameter	widii	Depui	tion	Feet	Factor	Prod.	Lbs. Cwt.	Sugar Factor	Factor	Factor	Factor				Mkt. Price		
	· <mark>NS</mark>	ABC Processing Company Any Town, Any State 326.8												326.8		326.8			326.8
	NS.	XYZ Processing Company Other Town, Other State												192.1		192.1			192.1
															67. TOTAL	518.9		. Section II Total	518.9

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

ACRES IN FIELD OR SUBFIELD	MINIMUM NO. OF SAMPLES
0.1 - 10.0	3

Add one additional sample for each additional 40.0 acres (or fraction thereof) in the field or subfield.