



United States
Department of
Agriculture



Federal Crop
Insurance
Corporation

FCIC-25180 (05-2026)

FRESH MARKET TOMATO (DOLLAR PLAN) LOSS ADJUSTMENT STANDARDS HANDBOOK

2027 and Succeeding Crop Years

**UNITED STATES DEPARTMENT OF AGRICULTURE
FARM PRODUCTION AND CONSERVATION
RISK MANAGEMENT AGENCY**

TITLE: FRESH MARKET TOMATO (DOLLAR PLAN) LOSS ADJUSTMENT STANDARDS HANDBOOK	NUMBER: FCIC-25180 OPI: Product Administration and Standards Division
EFFECTIVE DATE: 2027 and Succeeding Crop Years	ISSUE DATE: May 1, 2026
SUBJECT: Loss procedures for administering the Fresh Market Tomato crop insurance program.	APPROVED: <i>/s/ John W. Underwood for</i> Deputy Administrator for Product Management

REASON FOR ISSUANCE

This handbook provides loss procedures for administering the Fresh Market Tomato (Dollar Plan) crop insurance program. This handbook replaces FCIC-25180, Fresh Market Tomato (Dollar Plan) Loss Adjustment Standards Handbook, issued May 3, 2016. This handbook is effective for the 2027 and succeeding crop years and is not retroactive to any 2026 or prior crop year determinations.

SUMMARY OF CHANGES

Listed below are the significant content changes to the FCIC-25180, Fresh Market Tomato (Dollar Plan) Loss Adjustment Standards Handbook. All changes and additions are highlighted. Three asterisks (***) indicate where major deletions occurred. Minor changes and corrections are not included in this listing.

Reference	Description of Change
Throughout	Reformatted to latest EHS and standard LASH language. Replaced reference to SP with AD, where applicable. Added note about ACRSI rounding and added related references. Changed reference from contract to policy. Added summer planting period to examples, to align with latest CP.
Part 1	Modified Subparagraph 1A and replaced related handbook table with reference to LAM in Subparagraph 1D.
Part 2	Replaced policy provisions with references to the BP, CP, SP, and/or AD.
Paragraph 21	Reformatted headings for replanting payment (qualifications, inspections, and limitations).
Part 3	Reorganized information into standard LASH paragraphs.
Paragraph 38	Previously Paragraph 38. Renamed from “Fresh Market Tomato Stages of Growth” to “Stages of Insurance.”
Exhibit 1	Added missing acronyms included within the LASH.
Exhibit 5	Added Example in item 6. Added standard language stage codes to item 29.

FRESH MARKET TOMATO (DOLLAR PLAN) LOSS ADJUSTMENT STANDARDS HANDBOOK

TABLE OF CONTENTS

PART 1: GENERAL INFORMATION AND RESPONSIBILITIES	1
1 General Information.....	1
2 AIP Responsibilities	2
3-10 Reserved.....	3
PART 2: POLICY INFORMATION	4
11 Insurability	4
12 Unit Division	4
13 Minimum Value Option.....	4
14-20 (Reserved).....	4
PART 3: REPLANTING PAYMENT PROCEDURES.....	5
21 Replanting Payment Procedures, Qualifications, Inspections, and Limitations.....	5
22 Maximum Replanting Payment	6
23 Impractical to Replant.....	7
24-30 (Reserved).....	7
PART 4: APPRAISALS	8
31 General Information.....	8
32 Selecting Representative Samples.....	8
33 Timing of Appraisals	8
34 Measuring Row Width for Sample Selection	8
35 Determining Sample Row Length	9
36 Determining Insurable Acreage.....	9
37 Determining Plants Per Acre	10
38 Stages of Insurance	11
39 Appraisal Methods	11
40 Deviations and Modifications.....	13
41 General Information for Appraisal Worksheet Entries and Completion Procedures.....	13
42-50 (Reserved).....	14
PART 5: PRODUCTION WORKSHEET	15
51 General Information for Production Worksheet Entries and Completion Procedures	15

FRESH MARKET TOMATO (DOLLAR PLAN) LOSS ADJUSTMENT STANDARDS HANDBOOK

TABLE OF CONTENTS

EXHIBITS16

Exhibit 1 Acronyms and Abbreviations.....16

Exhibit 2 Definitions17

Exhibit 3 Form Standards - Appraisal Worksheet.....19

Exhibit 4 Form Standards – Summary of Harvested Production Worksheet25

Exhibit 5 Form Standards – Production Worksheet29

Exhibit 6 Minimum Representative Sample Requirements.....46

Exhibit 7 Within-Row Spacing Factors47

Exhibit 8 Planting Record Example.....48

Exhibit 9 Planting Record Plat Map Example.....49

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.***

B. Source of Authority

Refer to the LAM for sources of authority.

C. Title VI of the Civil Rights Act of 1964

The USDA prohibits discrimination against its customers. Title VI of the Civil Rights Act of 1964 provides that “No person in the United States shall, on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance.” Therefore, programs and activities that receive Federal financial assistance must operate in a non-discriminatory manner. Also, a recipient of RMA funding may not retaliate against any person because they opposed an unlawful practice or policy, or made charges, testified, or participated in a complaint under Title VI.

It is the AIPs’ responsibility to ensure that standards, procedures, methods, and instructions, as authorized by FCIC in the sale and service of crop insurance policies, are implemented in a manner compliant with Title VI. Information regarding Title VI of the Civil Rights Act of 1964 and the program discrimination complaint process is available on the USDA public website or www.usda.gov/oascr. For more information on the RMA Non-Discrimination Statement, see the DSSH.

D. Related Handbooks

- (1) Refer to the LAM for related handbooks.***
- (2) Terms, abbreviations, and definitions general (not crop specific) to loss adjustment are identified in the GSH and the LAM.
- (3) Terms, abbreviations, and definitions specific to fresh market tomato loss adjustment and this handbook are in Exhibits [1](#) and [2](#), herein.

E. CAT Coverage

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

1 General Information (Continued)

F. 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 [Exhibit 3](#), [Exhibit 4](#), and [Exhibit 5](#) are the minimum requirements for the Appraisal Worksheet and PW. All entry items are "Substantive" (they are required).

Note: To facilitate ACRSI, RMA's systems will allow acreage to be reported, and rounded, to hundredths (0.01); and for shares to be reported, and rounded, to the ten-thousandths (0.0001). Agents and adjusters should adhere to the field size elected by their AIP for shares and acres and round accordingly to field size provided.

- (2) The Privacy Act and Non-Discrimination statements are required statements. These statements are not shown on the example form(s) in [Exhibit 3](#), [Exhibit 4](#), and [Exhibit 5](#). See the DSSH for statement requirements.

D. Form Standards (Continued)

- (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 www.rma.usda.gov.

PART 2: POLICY INFORMATION

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

11 Insurability

Refer to the BP, CP, and SP for a complete list of insurability requirements. ***

To calculate the calendar date for the EOIP under section 10(f) of the CP, begin counting the day after transplanting or replanting with transplants ended on the unit. ***

12 Unit Division

Refer to the BP, CP, and AD for unit division provisions. ***

13 Minimum Value Option

Refer to the CP for MVO provisions. ***

14-20 (Reserved)

PART 3: REPLANTING PAYMENT PROCEDURES

21 Replanting Payment Procedures, Qualifications, Inspections, and Limitations

Only one replanting payment will be made for acreage planted during each planting period within the crop year. Refer to the BP, CP, and the SP for additional information.

A. Replanting Payment Qualifications

- (1) tomatoes must be damaged due to an insurable cause;
- (2) AIP must determine that it is practical to replant (refer to the LAM and GSH);
- (3) acres being replanted must have been initially planted within the planting dates 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 field or subfield, 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; and
- (6) AIP has given consent to replant.

Note: In the Narrative of the PW 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.

B. Replanting Payment Inspections

Replanting payment inspections are to be prepared as final inspections on the PW 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.

C. Replanting Limitations

- (1) The insured must replant any acreage of tomatoes damaged during the planting period in which initial planting took place whenever less than 50 percent of the plant stand will produce tomatoes; and
 - (a) it is practical to replant (as determined by the AIP);
 - (b) if, at the time the crop was damaged, the final day of the planting period has not passed; and
 - (c) the damage occurs within 30 days of transplanting.

C. Replanting Limitations (Continued)

- (2) Whenever tomatoes are initially planted during the fall or winter planting periods and the conditions specified in 3(a)(ii) and (3)(a)(iii) above are not satisfied, the insured may elect:
 - (a) to replant such acreage and collect any replanting payment due, if the AIP determines it is practical to replant, as specified in Section 12 of the CP. The initial planting period coverage will continue for such replanted acreage.
 - (b) not to replant such acreage and receive an indemnity based on the stage of growth the plants had attained at the time of damage. However, such an election will result in the acreage being uninsurable in the subsequent planting period.
- (3) an indemnity, based upon the stage of the tomatoes at the time of damage, can be paid if it is not practical to replant (as determined by the AIP) and the land is put to another use. Refer to the LAM.
- (4) for insurance purposes, tomatoes planted back on old plastic will be considered replanted (even if replanted after the final planting date for the planting period). Refer to the CP and SP for rotation requirements.

22 Maximum Replanting Payment

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

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

Example 1: Owner/operator (100 percent share)

36 acres replanted

Insured's actual cost to replant = \$300.00

Maximum allowed per AD = \$590.00 × 1.00 (insured's share) = \$590.00

Enter \$300 in the Section I, "Appraised Potential" column of the PW. Enter the replant calculations in the "Narrative" of the PW.

22 Maximum Replanting Payment (Continued)

Example 2: Landlord/tenant (50/50 share)

36 acres replanted.

Insured's actual cost to replant = \$650.00

Maximum allowed per AD = \$590.00 × .500 (insured's share) = \$295.00

Enter \$295 (rounded to the nearest whole dollar) in Section I, "Appraised Potential" column of the PW if the insured's share has been applied or \$640 if the insured's share has yet to be applied. Indicate in the "Narrative" if "Appraised Potential" has/has not been reduced for share on the PW according to individual AIP guidelines. Enter replant calculations in the "Narrative" of the PW.

23 Impractical to Replant

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

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

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

When the crop is damaged to the extent that the majority of growers in the area would no longer care for the crop (and it is not practical to replant), insurance on that acreage is considered to have ceased. If the tomatoes are destroyed, any indemnity will be based on the stage the tomatoes had reached when the insured damage occurred. If the tomatoes are not destroyed and are subsequently harvested, settlement of the claim will be as provided in the CP based on the stage the plants had achieved when the damage occurred. The adjuster is cautioned to be certain there is sufficient potential in a damaged tomato crop to warrant further care, before it is allowed to progress to the next stage guarantee. Refer to the CP for additional information.

24-30 (Reserved)

PART 4: APPRAISALS

31 General Information

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

32 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) Each field or subfield must be appraised separately.
- (4) Take not less than the minimum number (count) of representative samples required in [Exhibit 6](#) for each field or subfield.

33 Timing of Appraisals

Fruit set is a very critical time for the tomato plant. Temperatures that are too low or too high, low light intensity, and unfavorable soil moisture conditions can adversely affect fruit set. This may adversely affect the adjuster's ability to make an accurate appraisal. If necessary, the adjuster should defer the appraisal in accordance with the LAM.

Post-harvest appraisals shall be made on any unit of a policy having a probable loss to determine the amount of marketable tomatoes remaining in the field or subfield, unless the adjuster or AIP suspects shifting of production, in which case a post-harvest appraisal must be performed on all units of the policy. These appraisals should be made as close as possible after final harvest of the field and/or unit. This will allow for the most accurate appraisal of marketable tomatoes due to their rapid deterioration after maturity.

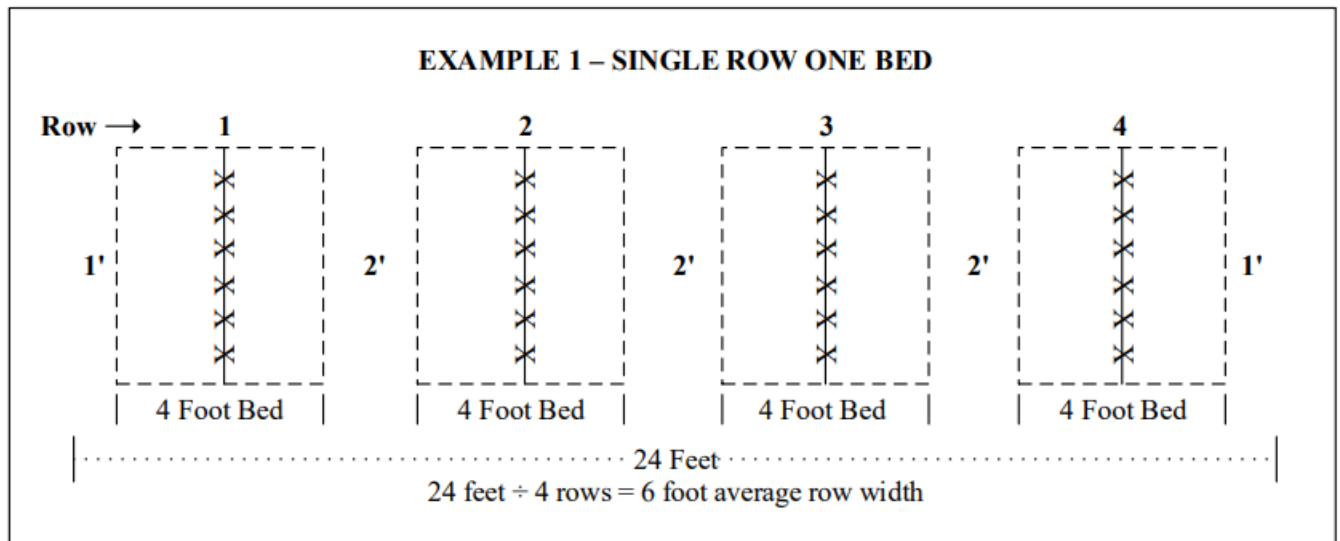
34 Measuring Row Width for Sample Selection

Use these instructions for all appraisal methods.

- (1) Only the planted area(s) will be considered insurable acreage. 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.
- (2) Apply the row width [Paragraph 35](#) to determine the length of row required for the sample.

34 Measuring Row Width for Sample Selection (Continued)

- (3) The linear feet of rows per acre cannot be less than 7,260 feet regardless of the row width. Therefore, the length of row for 1/100 and 1/1000 acre sample for an 8-foot average row width will be the same as for a 6-foot average row width.
- (4) Row width calculation examples below are based on a 4-foot bed on plastic mulch planting pattern with each bed counting as one row.



35 Determining Sample Row Length

Determining sample row length for appraisal purposes.

- (1) 6-foot row widths or less: Divide 43,560 square feet by the applicable row width (ex.; 5 ft row width) to obtain the linear feet of row per acre. Divide this result by 100 or 1000. In this example 1000 is used. To obtain the per acre sample row length ($43,560 \div 5 = 8,712 \div 1000 = 8.7$ linear feet of row per sample for 1/1000th acre appraisals); or
- (2) for row widths greater than 6 feet: Divide the standard linear feet of row 7,260 by 100 or 1000. In this example 1000 is used. 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).

36 Determining Insurable Acreage

Only planted area(s) 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;

- (3) Apply the definition of “Acre” in the crop provisions to the planted area(s):
- (a) 6-foot row widths or less with 43,560 square feet of planted area(s) will equal one insured acre; or
 - (b) row widths greater than 6 feet 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, 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) × 640 linear feet (8-foot row spacing × 80 planted rows) = 832,000 square feet of planted area. 832,000 square feet of planted area ÷ 43,560 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 insurable planted acres. Multiply 19.1 acres × .750 factor (6-foot row spacing ÷ 8-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, 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) × 80 feet (width) = 464,640 square feet of planted area. 2,904 feet (length) × 80 feet (width) = 232,320 square feet of planted area. 464,640 square feet of planted area + 232,320 square feet of planted area = 696,960 total square feet of planted area. 696,960 total square feet of planted area divided by 43,560 square feet per acre = 16.0 insurable planted acres.

37 Determining Plants Per Acre

Determine row width and acreage. Square feet per acre divided by row width (use 6 feet for row widths greater than 6 feet) divided by plant spacing (in feet to hundredths) times number of rows per bed equals plants per acre.

Example: 43,560 square feet divided by 6 foot row width equals 7,260 linear feet of row per acre; divided by 1.00 ft. (12-inch plant spacing) times 2 (double row beds) equals 14,520 plants per acre.

Stages of Growth:

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

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

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

39 Appraisal Methods

A. General Information

These instructions provide information on the following appraisal methods:

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

B. Planting to Fruit Set Appraisal Method

This method is based on the number of surviving plants in a designated sample row length (use 1/100 of an acre).

B. Planting to Fruit Set Appraisal Method (Continued)

- (1) Surviving plant counts are converted to a percent potential remaining in the field by dividing the total number of surviving plants by the total number of original plants.
- (2) Using the percent potential, convert the percentage to cartons. Refer to [Exhibit 3](#).

C. After Fruit Set Appraisal Method

This method is used to determine production for fresh market tomatoes remaining on acreage. The appraisal is entered on the appraisal worksheet and PW.

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

C. After Fruit Set Method (Continued)

- (c) Divide the total weight by 100 to obtain the individual average tomato weight to be used, recorded to three decimal places.
 - (d) If this average does not appear to be representative of the field, subdivide the field and separately appraise each subfield.
- (7) The average number of pounds for the samples divided by the numbers of pounds per carton (25lbs) equals the average number of cartons in the samples. For example, 125 12-pound containers of cherry tomatoes ($125 \times 12 \text{ lbs.} = 1500 \text{ pounds} \div 25 \text{ pound standard carton weight} = 60 \text{ standard 25-pound cartons}$). For claims purposes, all non-standard carton sizes or weights must be converted to the 25-pound standard.
- (8) The average number of cartons in the samples multiplied by the acreage factor (1000 for 1/1000 acre or 100 for 1/100 acre) equals the average number of cartons per acre.

40 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.

41 General Information for Appraisal Worksheet Entries and Completion Procedures

- (1) Include the AIP's name in the appraisal worksheet title if not preprinted on the AIP's worksheet, when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the AIP), when a worksheet entry is not provided.
- (3) Separate appraisal worksheets are required for each unit appraised, and for each field or subfield which (applicable to replant, preliminary, and final claims):
 - (a) qualifies as a different stage of insurance (Planting to Fruit Set only); or
 - (b) has a different farming practice.
- (4) The MVO is only applicable on harvested production.
- (5) An appraisal for potential production is to be completed on any probable loss unit acreage that has not been harvested for the third time.

41 General Information for Appraisal Worksheet Entries and Completion Procedures (Continued)

(6) Standard appraisal and Summary of Harvested Production Worksheet items are numbered consecutively in Exhibits [3](#) and [4](#). Illustrations are also provided to illustrate how to complete all entries, except the last three items on the appraisal and Summary of Harvested Production Worksheets.

(7) For all zero appraisals, refer to the LAM.

42-50 (Reserved)

PART 5: PRODUCTION WORKSHEET

51 General Information for Production Worksheet Entries and Completion Procedures

- (1) The PW 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 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 (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 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.
- (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.
- (6) The AIP may complete a separate PW for each type planted in the unit.
- (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 5](#). An example PW is also provided to illustrate how to complete item entries.

EXHIBITS

Exhibit 1 Acronyms and Abbreviations

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

Approved Acronym/Abbreviation	Term
ACRSI	Acreege Crop Reporting Streamlining Initiative
AD	Actuarial Documents
AIP	Approved Insurance Provider
APH	Actual Production History
BP	Basic Provisions
CAT	Catastrophic Risk Protection
CIH	Crop Insurance Handbook
CLU	Common Land Unit
CP	Crop Provisions
DSSH	Document and Supplemental Standards Handbook FCIC - 24040
EHS	External Handbook Standards FCIC - 14050
EOIP	End of Insurance Period
FCIC	Federal Crop Insurance Corporation
FDA	Food and Drug Administration
FGIS	Federal Grain Inspection Service
FSA	Farm Service Agency
GSH	General Standards Handbook
LAM	Loss Adjustment Manual
MVO	Minimum Value Option
OPI	Office of Primary Interest
PW	Production Worksheet
RMA	Risk Management Agency
SP	Special Provisions
SRA	Standard Reinsurance Agreement
USDA	United States Department of Agriculture
UUF	Uninsured Unavoidable Fire
WA	Written Agreement

Exhibit 2 Definitions

Acres: 43,560 of planted acreage when row widths do not exceed six feet. If row widths exceed six feet, the land area on which at least 7,260 linear feet of rows are planted.

Additional Production To Count: When tomatoes are harvested and sold to someone other than a first handler. Examples of additional production to count are: direct marketing, roadside stands, salvage, u-pick, farmer's market, and sold for cash. Such production is to be reported as "additional production to count."

Allowable Cost: The dollar amount per carton for harvesting, packing, and handling as stated in the SP.

Amount of Insurance per Acre: The dollar amount of insurance per acre obtained by multiplying the reference maximum dollar amount shown in the AD by the coverage level percentage you elect.

Carton: Twenty-five (25) pounds of insured crop.

Direct Marketing: The sale of the insured crop directly to consumers without the intervention of an intermediary such as a registered handler, wholesale, 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. Growing tomatoes for Direct Marketing is not insurable under the Fresh Market Tomato (Dollar Plan) Crop Provisions, unless otherwise allowed by the SP.

Excess Rain: An amount of precipitation sufficient to directly damage the crop.

Freeze: Formation of ice in the cells of the plant or its fruit, caused by low air temperatures.

Fresh Market Tomatoes: Field grown mature green or ripe fresh market tomatoes that meet the Agricultural Marketing Service United States Standards for Grades of Fresh Tomatoes and the applicable Federal Marketing Order and Florida Tomato Committee regulations or their successors.

Harvest: The picking of fresh market tomatoes from plants, excluding tomatoes salvaged by penhookers.

Mature Green Tomato: A tomato that: 1) has a glossy waxy skin that cannot be torn by scraping; 2) has well-formed, jelly-like substance in the locules; 3) has seeds that are sufficiently hard so as to be pushed aside and not cut by a sharp knife in slicing; and 4) shows no red color.

Minimum Value: The dollar amount per carton shown in the AD the AIP will use to value appraised and unsold harvested production to count.

Penhookers: Individuals who purchase the right to salvage tomatoes remaining in the field after commercial harvests are completed.

Plant Stand: The number of live plants per acre prior to the occurrence of an insured cause of loss.

Exhibit 2 Definitions (Continued)

Planting Period: The period of time designated in the AD in which the tomatoes must be planted to be considered fall, winter or spring-planted tomatoes.

Potential Production: The number of cartons of field grown mature green or ripe fresh market tomatoes that the tomato plants will or would have produced per acre, assuming normal growing conditions and practices, by the end of the insurance period.

Price Received: Price received is the gross dollar amount per carton received by the producer before deductions for allowable costs.

Registered Handler: A registered handler is a person or entity officially certified by the Florida Tomato Committee, or successor entity, to inspect and enforce all handling regulations for fresh market tomatoes and report the required packout data to the Committee.

Ripe Tomato: A tomato that has a definite break in color from green to tannish - yellow, pink, or red.

Tropical Depression: A tropical depression is a system identified by the U.S. Weather Service as a tropical depression, and for the period of time so designated, including tropical storms, gales, and hurricanes.

U-pick: U-pick is when the general public is permitted to enter the field for the purpose of picking all or a portion of the crop. U-pick is a form of direct marketing.

Exhibit 3 Form Standards - Appraisal Worksheet

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, see [Subparagraph 2D](#) and [Paragraph 41](#).

Planting to Fruit Set Appraisal Method / Replant

Element/Item Number	Description
Company	Name of 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. Policy Number	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.
5. Fraction of An Acre	Use 1/100 of an acre.
6. Crop	“Fresh Market Tomatoes” (0086).
7. Crop Year	Four-digit crop year, as defined in the policy, for which the claim is filed.
8. Planting Period	Planting Period (e.g., Fall, Winter, or Spring). Refer to the Summary of Coverage for the planting date and AD to determine planting period.
9. Row Width	Row width rounded to the nearest whole foot.
10. Plant Spacing	Plant spacing within the row in whole inches (e.g., 18 inches).
11. Field ID	Field or subfield identification symbol.
12. Acres	Number of determined insurable acres, rounded to tenths, in a field or subfield being appraised. Refer to Subparagraph 2D(1) and Paragraph 36 .
13. Planting Date	Planting date in MM/DD/YYYY format. Refer to Summary of Coverage, Planting Record, or Planting Record Plat Map 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. Org.	Total number of original plants in all samples.
18. %	Result of dividing total surviving (item 16) by total original (item 17) rounded to nearest whole percent. This entry must be less than 50 percent for the acreage to qualify for a replanting payment.
19. Plants/Acre	Number of plants per acre. Refer to Paragraph 37 , “Determining Plants per Acre.”
20. Plants Surv.	Result of multiplying the original number of plants per acre (item 21) by percentage of the plants remaining (item 20) rounded to the nearest whole number.
21. Factor	Apply the applicable factor from Exhibit 7 to three decimal places for within row spacing.
22. Boxes/Cartons	Circle “Cartons.” Result of multiplying plants surviving (item 20) by tomato factor (item 21) rounded to the nearest whole carton (1-1/9 bushels).

Exhibit 3 Form Standards - Appraisal Worksheet (Continued)

Element/Item Number	Description
23. Remarks	Remarks pertinent to the appraisal (e.g., "Qualified for replant" if acreage qualifies for replanting payment).

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

24. Insured's Signature and Date	Insured's (or insured's authorized representative's) signature and date. Before obtaining insured's signature, review all entries on the Appraisal Worksheet with the insured, (or insured's authorized representative) particularly explaining codes, etc., which may not be readily understood.
25. Adjuster's Signature, Code No., and Date	Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the PW.
Page Number	Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

Exhibit 3 Form Standards - Appraisal Worksheet (Continued)

For Illustration Purposes Only																						
PEPPER/FRESH MARKET TOMATOES																						
APPRAISAL WORKSHEET (Planting to Fruit Set/Replant)																						
COMPANY: Any Company			1. INSURED'S NAME I. M. INSURED.				2. POLICY NO. XXXXXXX			3. UNIT NO. 0001-0001 BU		4. STAGE 1		5. FRACTION OF AN AC 1/100.								
CLAIM NO.: XXXXXXXX			6. CROP Fresh Market Tomatoes (0086)				7. CROP YEAR YYYY			8. PLANTING PERIOD Fall		9. ROW WIDTH 6 Ft.		10. PLANT SPACING 18 inches								
FLD. ID	ACRES	PLANTING DATE	14 NUMBER OF SURVIVING PLANTS/SAMPLE PLOT									16 NO. SURV.		%	PLANTS/ACRE	PLANTS SURV.	FACTOR	BOXES/CARTONS				
			15 NUMBER OF ORIGINAL PLANTS/SAMPLE PLOT									17 NO. ORIG										
11	12	13	14	16	13	17	9	10	11	13	12	16	141	18	19	20	21	22				
1A	36.8	9/8/YYYY	15	48	49	48	49	49	48	49	48	17	486	29	x	4840	=	1404	x	0.289	=	406
			14	21	19								16									
			15	49	49							17			x	=		x	=			
			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

Field 1B and 1C will be harvested.

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

After Fruit Set Appraisal Method

Element/Item Number	Description
Company	Name of 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. Policy Number	Insured's assigned policy number.
3. Unit Number	Unit number from the Summary of Coverage after it is verified to be correct.
4. Crop	"Fresh Market Tomatoes" (0086).
5. Crop Year	Four-digit crop year, as defined in the policy, for which the claim is filed.
6. Planting Period	Planting Period (e.g., Fall, Winter, or Spring). Refer to the Summary of Coverage for the planting date and AD to determine planting period.
7. Row Width	Row width rounded to the nearest whole foot.
8. Field ID	Field or subfield identification symbol.
9. Acres	Number of determined insurable acres, rounded to tenths, in a field or subfield being appraised.
10. Stage	Production stage at time of damage (e.g., 3 or 4).
11. Fraction of An Acre	Fraction of an acre used to complete the appraisal (1/1000 or 1/100 of an acre).
12. No. of Tomatoes in Each Sample	<p>Tomatoes which have the potential to reach the mature stage by the end of the insurance period if the acreage has not been harvested the prescribed number of times. Unharvested mature green and ripe tomatoes for:</p> <p>(1) Traditional Round/Globe-type 6 × 7 (2-8/32 inch minimum diameter) and larger tomatoes remaining on acreage harvested the third time.</p> <p>(2) Cherry-type 3/4 (three-quarter) inch minimum diameter and larger tomatoes remaining on acreage harvested the fifth time.</p> <p>(3) Grape-type 1/2 (one-half) inch minimum diameter and larger tomatoes remaining on acreage harvested the fifth time.</p> <p>(4) Plum-type 2 inches long and 1-1/2 (one and one-half) inches in diameter tomatoes remaining on acreage harvested the third time.</p>
13. Total No. Tomatoes in All Samples	Sum entries in number of tomatoes in each sample entry for the field or subfield (item 12).
14. No. Samples Plots	Total number of sample plots for the field or subfield in item 14.
15. Average No. Tomatoes Sample	Result, rounded to tenths of dividing total number of tomatoes in all samples (item 13) by total number of sample plots (item 14).
16. Average Weight of One Tomato in Lbs.	Enter ".3125" for (traditional round/globe-type) tomato appraisals prior to the second picking, ".25" for the second picking and thereafter for the acreage, unless a calculated average weight is used. For cherry, grape, and plum tomatoes the calculated average weight method will be used.

Exhibit 3 Form Standards - Appraisal Worksheet (Continued)

Element/Item Number	Description
17. Average No. Pounds Per Sample	Result, rounded to tenths, of multiplying average number of tomatoes per sample (item 15) by average weight of one tomato (item 16).
18. No. Lbs. Per Carton	Enter "25" for cherry, grape, traditional round/globe, and plum tomatoes.
19. Average Cartons/Sample	Result, rounded to thousandths, of dividing average number of pounds per sample (item 17) by the number of pounds per carton (item 18).
20. Acreage Factor	If entry in "Fraction of an Acre" (item 11) is 1/1000 of an acre enter "1000." If entry in "Fraction of an Acre" (item 11) is 1/100 of an acre enter "100."
21. Avg. Number Cartons per Acre	Result of multiplying average number of cartons in sample (item 19) by acreage factor (item 20). Round to the nearest whole carton.
22. Remarks	Specify, by line, the number of harvests which have been completed on the acreage.

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

23. Insured Signature and Date	Insured's (or insured's authorized representative's) signature and 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.
24. Adjuster Signature, Code No. and Date	Signature of the adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to the signature date, document the date of appraisal in the Remarks section (if available); otherwise, document the appraisal date in the Narrative section of the PW.
25. Page	Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

Exhibit 3 Form Standards - Appraisal Worksheet (Continued)

For Illustration Purposes Only				Company Name: Any Company		Claim No.: XXXXXXXX																			
APPRAISAL WORKSHEET (After Fruit Set)				1. INSURED'S NAME I. M. INSURED		2. POLICY NO. XXXXXXX		3. UNIT NO 0001-0001 BU		4. CROP Fresh Market Tomatoes (0086)															
				5. CROP YEAR YYYY		6. PLANTING PERIOD Fall		7. ROW WIDTH 6 Feet																	
FLD ID	ACRES	STAGE	FRACTION OF AN ACRE	NO. 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								
1B	25.4	4	1/1000	19	17	14	20	21	230	÷	13	=	17.7	x	0.3125	=	5.5	÷	25	=	0.220	x	1000	=	220
				19	16	18				÷		=		x		=		÷		=		x		=	
										÷		=		x		=		÷		=		x		=	
										÷		=		x		=		÷		=		x		=	
										÷		=		x		=		÷		=		x		=	
										÷		=		x		=		÷		=		x		=	
20. REMARKS																									
6 Foot bed. Field 1B had hail damage. Field 1B Stage 4 No Harvest.																									
Field 1A released to plant to melons on prior inspection. Field 1C will be harvested.																									

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

Exhibit 4 Form Standards – Summary of Harvested Production Worksheet

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

Element/Item Number	Description
Company	Name of AIP, if not preprinted on the worksheet (Company Name).
Claim No.	Claim number as assigned by the AIP.
1. Insured’s Name	Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.
2. Crop	“Fresh Market Tomatoes” (0086).
3. Crop Year	Four-digit crop year, as defined in the policy, for which the claim is filed.
4. Policy No.	Insured’s assigned policy number.
5. Planting Period	Planting Period (e.g., Fall, Winter, or Spring). Refer to the Summary of Coverage for the planting date and AD to determine planting period.
6. Unit No.	Unit number from the Summary of Coverage after it is verified to be correct.
7. Name, Address, and Phone No. of Buyer/Packer	For sold production: enter name, address, and telephone number of the buyer/packer of the production. For unsold production: make no entry. If applicable, identify if MVO selected in the lower right corner of item 7.

Part I Production

Element/Item Number	Description
8. Sale Date	<p>For sold production: enter the date the load was sold in MM/DD/YYYY format.</p> <p>For unsold production: enter “unsold” (harvested and/or packed but could not be sold due to insurable causes).</p>
9. Load No.	<p>For sold production: enter the ticket number of the load. Enter “additional production to count” for production harvested and sold to someone other than a first handler.</p> <p>For unsold production: enter the number of the USDA certificate of inspection, if available, and attach a copy of the certificate to the Summary of Harvested Production.</p>
10. No. of Boxes/Cartons	<p>For packed production: enter the number of cartons per load.</p> <p>For production considered to be “additional production to count” and unsold production: enter the number of cartons of such production.</p> <p>If the AIP cannot determine the number of cartons harvested from “additional production to count” acreage, but can determine the total dollars received for the production based on acceptable records, divide the dollar amount received by the Minimum Value per carton shown in the SP to obtain the number of cartons to count and explain on a Special Report. File a copy of the report in the claim file.</p>
11. Gross Value	<p>For sold production: enter the value per carton, determined by dividing the gross value of sales (from the sales invoice) by the number of cartons sold. Enter the result in dollar and cents.</p> <p>For unsold production: make no entry.</p>
12. Allowable Cost	<p>For sold production only: enter the allowable cost, in dollars and cents per carton. Refer to the AD.</p> <p>If the actual allowable cost is less than the value provided in the AD, enter the actual allowable cost. For production considered to be “additional production to count”, enter “0.00.”</p> <p>For unsold production: make no entry.</p> <p>Gassing and palletizing costs should neither be considered gross sales income for fresh market tomatoes nor included in allowable costs.</p>
13. Net Value	<p>Subtract allowable cost (item 12) from value per carton (item 11). Enter the result in dollars and cents. If the value is negative enter “0.00.”</p> <p>For unsold production: make no entry.</p>

Exhibit 4 Form Standards – Summary of Harvested Production Worksheet (Continued)

Element/Item Number	Description
14. Minimum Value	For sold or “additional production to count” production, enter one of the following, as applicable: (1) Minimum Value as stated in the AD, if MVO is not selected; (2) MVO price as stated in the AD, if MVO is elected. For unsold production: enter the Minimum Value from the AD. Refer to the CP for more information on Minimum Value and MVO I.
15. Total Value Per Load	Enter the results in dollars and cents. Multiply number of cartons (item 12) by the greater of: (1) Net Value (item 13); or (2) Minimum Value (item 14). For unsold production: make no entry.
16. Total Boxes/Cartons	Sum the number of cartons for all loads from number of cartons column (item 10).
17. Total (\$) All Loads	Sum total dollar value for all loads from total value per load column (item 15).

Part II Weighted Value

Element/Item Number	Description
18. Total (\$) All Loads	Transfer entry from item 17.
19. Total Boxes/Cartons	Transfer entry from item 16.
20. Value Per Box/Carton	Divide total dollars for all loads (item 18) by total cartons (item 19). Enter the result in dollars and cents.

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

21. Insured Signature and Date	Insured’s (or insured’s authorized representative’s) signature and date. Before obtaining the signature, review all entries on the appraisal worksheet with the insured (or insured’s authorized representative), particularly explaining codes, etc., which may not be readily understood.
22. Adjuster Signature, Code No., and Date	Signature of adjuster, code number, and date signed after the insured (or insured’s authorized representative) has signed.
23. Page	(Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.)

Exhibit 4 Form Standards – Summary of Harvested Production Worksheet (Continued)

For Illustration Purposes Only		COMPANY:	ANY COMPANY	1. INSURED'S NAME
SUMMARY OF HARVESTED PRODUCTION (Fresh Market Peppers or Fresh Market Tomatoes)		CLAIM NO.:	XXXXXXX	I. M. Insured
				2. CROP
		Fresh Market Tomatoes (0086)		
3. CROP YEAR	4. POLICY NO.	7. NAME, ADDRESS, AND PHONE NO. OF BUYER/PACKER		
YYYY	XXXXXXX	ABC Packing Co., Carton XX, Any Town, Any State XXXXX Tel (XXX) XXX-XXXX		
5. PLANTING PERIOD	6. UNIT NO.	Minimum Value Option Selected		
FALL	0001-0001-BU			

PART I – PRODUCTION

SALE DATE	LOAD NO.	NO. OF BOXES / CARTONS	PER BOX/CARTON			MINIMUM VALUE,	TOTAL VALUE PER LOAD
			GROSS VALUE	ALLOWABLE COST	NET VALUE		
8	9	10	11	12	13	14	15
12-11-YYYY	21642	185	\$11.00	\$4.10	\$6.90	3.65	\$1,276.50
12-11-YYYY	21645	170	\$13.00	\$4.10	\$8.90	3.65	\$1,513.00
12-11-YYYY	21647	150	\$6.00	\$4.10	\$1.90	3.65	\$547.50
12-11-YYYY	22450	160	\$5.00	\$4.10	\$0.90	3.65	\$584.00
12-18-YYYY	222690	170	\$7.00	\$4.10	\$2.90	3.65	\$620.50
12-18-YYYY	223100	180	\$2.00	\$4.10	\$0.00	3.65	\$657.00
12-20-YYYY	24250	190	\$2.00	\$4.10	\$0.00	3.65	\$693.50
12-22-YYYY	24301	140	\$6.00	\$4.10	\$1.90	3.65	\$511.00
12-24-YYYY	24330	150	\$11.00	\$4.10	\$6.90	3.65	\$1,035.00
12-30-YYYY	24600	131	\$7.67	\$4.10	\$3.57	3.65	\$478.15
16. TOTAL BOXES/CARTONS	1,626	17. TOTAL (4) ALL LOADS				\$7,916.15	

PART II – WEIGHTED VALUE

18. TOTAL (\$) ALL LOADS	19. TOTAL BOXES/CARTONS	20. VALUE PER BOX/CARTON
\$7,916.15	1,626	4.87

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

Exhibit 5 Form Standards – Production Worksheet

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, see [Subparagraph 2D](#) and [Paragraph 51](#).

Element/Item Number	Description
1. Crop/Code #	"Fresh Market Tomatoes" (0086).
2. Unit #	Unit number from the Summary of Coverage after it is verified to be correct (e.g., 0001-0001BU).
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 and tract numbers; GPS identifications; or Grid identifications) as applicable for the crop.
4. Date(s) of Damage	<p>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 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).</p> <p>If there is no insurable cause of loss, and a no indemnity due claim will be completed, make no entry.</p>
5. Cause(s) of Damage	<p>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).</p> <p>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). ***</p>
6. Insured Cause %	<p>Preliminary: Make no entry.</p> <p>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%.</p>

Exhibit 5 Form Standards – Production Worksheet (Continued)

Element/Item Number	Description												
6. Insured Cause % (Continued)	<p>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 percentages:</p> <table border="1" data-bbox="703 359 1482 495"> <tr> <td>4. Date(s) of Damage</td> <td>OCT 10</td> <td>OCT 20</td> <td>NOV 1</td> </tr> <tr> <td>5. Cause(s) of Damage</td> <td>Hail</td> <td>Freeze</td> <td>Hail</td> </tr> <tr> <td>6. Insured Cause %</td> <td>60</td> <td>20</td> <td>10</td> </tr> </table> <p>Narrative: Additional Date of Damage – DEC 1; Cause of Damage – Freeze; Insured Cause Percent – 10%.</p> <p>If there is no insurable cause of loss, and a no indemnity due claim will be completed, make no entry.</p>	4. Date(s) of Damage	OCT 10	OCT 20	NOV 1	5. Cause(s) of Damage	Hail	Freeze	Hail	6. Insured Cause %	60	20	10
4. Date(s) of Damage	OCT 10	OCT 20	NOV 1										
5. Cause(s) of Damage	Hail	Freeze	Hail										
6. Insured Cause %	60	20	10										
7. Company/Agency	Name of the AIP and agency servicing the policy.												
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	<p>Preliminary and Replant: Make no entry.</p> <p>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 PW has not been completed. Additional non-loss units may be entered on a single PW.</p> <p>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.</p>												
13. Est. Prod. Per Acre	<p>Preliminary and Replant: Make no entry.</p> <p>Final: Estimated yield per acre, in whole cartons, of all non-loss units for the crop at the time of final inspection.</p>												
14. Date(s) Notice of Loss	<p>Preliminary:</p> <p>(1) 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, and YYYY) for each notice.</p> <p>(2) A notice of damage or loss for a third preliminary inspection (if needed) requires an additional set of PWs. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set of PWs.</p> <p>(3) Reserve the “Final” space on the first page of the first set of PWs for the date of notice for the final inspection.</p>												

Exhibit 5 Form Standards – Production Worksheet (Continued)

Element/Item Number	Description
14. Date(s) Notice of Loss (Continued)	<p>(4) If the inspection is initiated by the AIP, enter “Company Insp.” instead of the date.</p> <p>(5) If the notice does not require an inspection, document as directed in the “Narrative” instructions.</p> <p>Replant and Final: 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, and YYYY) for the “Final” inspection in the final space on the first set of PWs.</p> <p>For a delayed notice of loss or delayed claim, refer to the LAM.</p>
15. Companion Policy(s)	<p>(1) If no other person has a share in the unit (insured has 100 percent share), make no entry.</p> <p>(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 insurance policy (i.e., not crop-hail, fire, etc.). If the other person does not, enter “None.”</p> <p>(a) If the other person has a multiple-peril crop insurance policy and it can be determined that the same AIP services it, enter the policy number. Handle these companion policies according to AIP instructions.</p> <p>(b) If the other person has a multiple-peril crop insurance policy and a different AIP or agent services it, enter the name of the AIP and/or agent (and policy number) if known.</p> <p>(c) If unable to verify the existence of a companion policy, enter “Unknown” and contact the AIP for further instructions.</p> <p>(3) Refer to the LAM for further information regarding companion policies.</p>

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) appraisals;
- (3) stages or intended use(s) of acreage;
- (4) shares (e.g., 50 percent and 75 percent shares on the same unit);

Exhibit 5 Form Standards – Production Worksheet (Continued)

(5) appraisals for damage due to hail or fire if Hail and Fire Exclusion is in effect.

Element/Item Number	Description
16. Field ID	<p>The field or subfield identification symbol from a sketch map or an aerial photo. Refer to the Narrative instructions.</p> <p>Replant: 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.</p>
17. Multi-Crop Code	<p>Replant: Make no entry.</p> <p>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.</p>
18. Reported Acres	<p>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 rounded to tenths for the field or subfield. Refer to Subparagraph 2D(1). If there are no under-reported acres, make no entry.</p>
19. Determined Acres	<p>Refer to the LAM for definition of acceptable determined acres used herein. Enter the determined acres rounded to tenths (refer to Subparagraph 2D(1)) for the field or subfield for which consent is given for other use and/or:</p> <ul style="list-style-type: none"> (1) Put to other use without consent; (2) Abandoned; (3) Damaged by uninsured causes; or (4) For which the insured failed to provide acceptable records of production. <p>Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements.</p> <p>Replant: Determine the total acres, rounded to tenths, of replanted acreage (do not estimate). Refer to Subparagraph 2D(1). Make a separate line entry for any part of a field or subfield not replanted.</p> <ul style="list-style-type: none"> (1) 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 subfield identities (from a map or aerial photo) in the Narrative. (2) Account for all planted acreage in the unit.

Exhibit 5 Form Standards – Production Worksheet (Continued)

Element/Item Number	Description
19. Determined Acres (Continued)	Preliminary and Final: Determined acres to tenths (refer to Subparagraph 2D(1)). Acreage breakdowns within a unit or field or subfield 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 thousandths as determined at the time of inspection. Refer to Subparagraph 2D(1) . If shares vary on the same unit, use separate line entries.
21. Risk	Three-digit code for the correct “Rate” as specified on the AD maps. If a “Rate” or “High-Risk Area” is not specified on the AD maps, 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 written agreement.
22. Type	Three-digit code, entered exactly as specified on the AD for the type grown by the insured. If “No Type Specified” is shown in the AD , enter the appropriate three-digit code from the AD (e.g., 997). If a type is not specified on the AD , make no entry.
23. Class	Three-digit code, entered exactly as specified on the AD for the class grown by the insured. If “No Class Specified” is shown in the AD , enter the appropriate three-digit code from the AD (e.g., 997). If a class is not specified on the AD , make no entry.
24. Sub-Class	Three-digit code, entered exactly as specified on the AD for the sub-class grown by the insured. If “No Sub-Class Specified,” is shown in the AD , enter the appropriate three-digit code from the AD (e.g., 997). If a sub-class is not specified on the AD , make no entry.
25. Intended Use	Three-digit code, entered exactly as specified on the AD for the intended use of the crop grown by the insured. If “No Intended Use Specified” is shown in the AD , enter the appropriate three-digit code from the AD (e.g., 997). If an intended use is not specified on the AD , make no entry.
26. Irr. Practice	Three-digit code, entered exactly as specified on the AD for the irrigated practice carried out by the insured. If “No Irrigated Practice Specified” is shown in the AD , enter the appropriate three-digit code from the AD . If an irr. practice is not specified on the AD , make no entry.
27. Cropping Practice	Three-digit code, entered exactly as specified on the AD for the cropping practice (or practice) carried out by the insured. If “No Cropping Practice” or “No Practice Specified” is shown in the AD , enter the appropriate three-digit code from the AD (e.g., 997). If a cropping practice is not specified on the AD , make no entry.
28. Organic Practice	Three-digit code, entered exactly as specified on the AD for the organic practice carried out by the insured. If “No Organic Practice Specified” is shown in the AD , enter the appropriate three-digit code from the AD (e.g., 997). If an organic practice is not specified on the AD , make no entry.

Element/Item Number	Description																				
29. Stage	<p>Preliminary: Make No Entry.</p> <p>Replant: Replant stage abbreviation as shown below.</p> <table border="0"> <thead> <tr> <th data-bbox="526 359 602 390"><u>Stage</u></th> <th data-bbox="748 359 906 390"><u>Explanation</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="526 428 574 459">"R"</td> <td data-bbox="748 428 1490 459">..... Acreage replanted and qualifying for replanting payment.</td> </tr> <tr> <td data-bbox="526 497 574 529">"NR"</td> <td data-bbox="748 497 1495 611">..... Acreage not replanted. Enter "NR" if the combined stand appraisal and uninsured cause appraisal totals 50 percent or more of the original stand and is not replanted.</td> </tr> <tr> <td data-bbox="526 648 574 680">"RN"</td> <td data-bbox="748 648 1507 800">..... Acreage replanted and not qualified for a replanting payment. Enter "RN" if the combined stand appraisal and uninsured cause appraisal totals 50 percent or more of the original stand but is replanted.</td> </tr> </tbody> </table> <p>Final: Stage abbreviation as shown below.</p> <table border="0"> <thead> <tr> <th data-bbox="526 905 602 936"><u>Stage</u></th> <th data-bbox="748 905 906 936"><u>Explanation</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="526 974 574 1005">"P"</td> <td data-bbox="748 974 1495 1125">..... 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.</td> </tr> <tr> <td data-bbox="526 1163 691 1236">"1," "2," "3," or "4"</td> <td data-bbox="748 1201 1507 1430">..... Stage as defined in CP. 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.</td> </tr> <tr> <td data-bbox="526 1467 574 1499">"TZ"</td> <td data-bbox="748 1467 1422 1541">..... UUF/Third Party Damage - Zero production on same acreage.</td> </tr> <tr> <td data-bbox="526 1579 574 1610">"TA"</td> <td data-bbox="748 1579 1495 1652">..... UUF/Third Party Damage - Appraised production on same acreage.</td> </tr> <tr> <td data-bbox="526 1690 574 1722">"TH"</td> <td data-bbox="748 1690 1495 1764">..... UUF/Third Party Damage - Harvested production on same acreage.</td> </tr> </tbody> </table> <p>Gleaned Acreage: Refer to the LAM for information on gleaning.</p>	<u>Stage</u>	<u>Explanation</u>	"R" Acreage replanted and qualifying for replanting payment.	"NR" Acreage not replanted. Enter "NR" if the combined stand appraisal and uninsured cause appraisal totals 50 percent or more of the original stand and is not replanted.	"RN" Acreage replanted and not qualified for a replanting payment. Enter "RN" if the combined stand appraisal and uninsured cause appraisal totals 50 percent or more of the original stand but is replanted.	<u>Stage</u>	<u>Explanation</u>	"P" Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide acceptable records of production to the AIP.	"1," "2," "3," or "4" Stage as defined in CP. 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.	"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.
<u>Stage</u>	<u>Explanation</u>																				
"R" Acreage replanted and qualifying for replanting payment.																				
"NR" Acreage not replanted. Enter "NR" if the combined stand appraisal and uninsured cause appraisal totals 50 percent or more of the original stand and is not replanted.																				
"RN" Acreage replanted and not qualified for a replanting payment. Enter "RN" if the combined stand appraisal and uninsured cause appraisal totals 50 percent or more of the original stand but is replanted.																				
<u>Stage</u>	<u>Explanation</u>																				
"P" Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide acceptable records of production to the AIP.																				
"1," "2," "3," or "4" Stage as defined in CP. 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.																				
"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.																				

Exhibit 5 Form Standards – Production Worksheet (Continued)

Element/Item Number	Description																		
30. Use of Acreage	<p>Use of acreage. Use the following “Intended Use” abbreviations.</p> <table border="0"> <thead> <tr> <th data-bbox="524 289 764 321"><u>Use</u></th> <th data-bbox="764 289 1515 321"><u>Explanation</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="524 359 764 390">“Replant”</td> <td data-bbox="764 359 1515 390">Acreage replanted.</td> </tr> <tr> <td data-bbox="524 396 764 428">“Not Replanted” ...</td> <td data-bbox="764 396 1515 428">Acreage not replanted.</td> </tr> <tr> <td data-bbox="524 434 764 466">“To Cucumbers” ...</td> <td data-bbox="764 434 1515 466">Other use made of the acreage.</td> </tr> <tr> <td data-bbox="524 472 764 504">“WOC”</td> <td data-bbox="764 472 1515 504">Other use without consent.</td> </tr> <tr> <td data-bbox="524 510 764 541">“SU”</td> <td data-bbox="764 510 1515 541">Solely uninsured.</td> </tr> <tr> <td data-bbox="524 548 764 579">“ABA”</td> <td data-bbox="764 548 1515 579">Abandoned without consent.</td> </tr> <tr> <td data-bbox="524 585 764 617">“H”</td> <td data-bbox="764 585 1515 617">Harvested.</td> </tr> <tr> <td data-bbox="524 623 764 655">“UH”</td> <td data-bbox="764 623 1515 655">Unharvested.</td> </tr> </tbody> </table> <p>Verify any “Intended Use” entry. If 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.”</p> <p>Gleaned Acreage: Refer to the LAM for information on gleaning.</p>	<u>Use</u>	<u>Explanation</u>	“Replant”	Acreage replanted.	“Not Replanted” ...	Acreage not replanted.	“To Cucumbers” ...	Other use made of the acreage.	“WOC”	Other use without consent.	“SU”	Solely uninsured.	“ABA”	Abandoned without consent.	“H”	Harvested.	“UH”	Unharvested.
<u>Use</u>	<u>Explanation</u>																		
“Replant”	Acreage replanted.																		
“Not Replanted” ...	Acreage not replanted.																		
“To Cucumbers” ...	Other use made of the acreage.																		
“WOC”	Other use without consent.																		
“SU”	Solely uninsured.																		
“ABA”	Abandoned without consent.																		
“H”	Harvested.																		
“UH”	Unharvested.																		
31. Appraised Potential	<p>Replant: Document the replant calculations in the “Narrative” and enter the amount allowed per acre for replanting, rounded to whole dollars. Refer to Part 3.</p> <p>Preliminary and Final: Per-acre appraisal in whole cartons of production for the acreage appraised as shown on the appraisal worksheet.</p> <p>For acreage that has been harvested the number of times provided in the SP, for the insurable types, as specified in the SP, count mature green or ripe production on any fresh market tomato acreage that meets the Agricultural Marketing Service United States Standards for Grades of Fresh Tomatoes; and the applicable Federal marketing Order and Florida Tomato Committee Regulations, or their successors.</p> <p>For acreage that has not been harvested the number of times provided in the SP, for the insurable types, as specified in the SP, count all appraised potential production on any fresh market tomato acreage that the tomato plants will or would have produced by the end of the insurance period(refer to definition of Potential Production). If there is no potential on UH acreage, enter “0.” Refer to the LAM for Zero Appraisal Documentation.</p>																		
32a.	Make no entry.																		
32b.	Make no entry.																		

Exhibit 5 Form Standards – Production Worksheet (Continued)

Element/Item Number	Description
33. Shell %, Factor, or Value	<p>Replant: Make no entry.</p> <p>Preliminary and Final: For appraised production, enter the greater of:</p> <p>(1) Actual market value per carton (determined from a sample provided to the buyer); or</p> <p>(2) Minimum Value per carton show in the SP for the planting period. Do not use the MVO price from the SP for this entry.</p>
34. Production Pre QA	<p>Replant: Enter the result of multiplying column 31 times column 19 rounded to whole dollars. If no entry in column 31, make no entry.</p> <p>Preliminary and Final: Result of multiplying column 31 times column 19, times column 33, rounded to whole dollars. If no entry in column 31, make no entry.</p>
35. Quality Factor	Make no entry.
36. Production Post QA	Transfer the entry in item 34.
37. Uninsured Cause	<p>Replant: Make no entry.</p> <p>Preliminary and Final: Result of per acre appraisal for uninsured causes (taken from appraisal worksheet or other documentation) multiplied by column 19 multiplied by the minimum value per carton specified in the SP, rounded to whole dollars. If no uninsured causes, make no entry.</p> <p>(1) Hail and Fire exclusion not in effect.</p> <p>(a) Enter the result of multiplying column 19 entry by not less than the insured’s amount of insurance per acre in dollars and cents for any “P” stage acreage.</p> <p>(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.</p> <p>(c) For acreage that is damaged partly by uninsured causes, enter the result of multiplying column 19 entry by the appraised uninsured loss of production per acre in dollars and centers for any such acreage.</p> <p>(2) When there is late-planted acreage, the applicable production guarantee for such acreage is the production guarantee per-acre that has been reduced for late-planted acreage, multiplied by column 19 entry.</p>

Exhibit 5 Form Standards – Production Worksheet (Continued)

Element/Item Number	Description
37. Uninsured Cause (Continued)	(3) Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire. (4) Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals. (5) 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.
39. Total	Preliminary: Make no entry. Replant and Final: Total determined acres (column 19), to tenths.
40. Quality	Replant: Make no entry. Preliminary and Final: 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. 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.

- (1) If no acreage is released on the unit, enter “No acreage released,” adjuster’s initials, and date.
- (2) 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.
- (3) Explain any uninsured causes, unusual, or controversial cases.
- (4) 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.

Narrative Instructions (Continued)

- (5) 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.
- (6) 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.
- (7) Explain any errors found on the Summary of Coverage.
- (8) Explain any commingled production. Refer to the LAM.
- (9) 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).
- (10) Explain a “No” checked in item 44.
- (11) Attach a Planting Record Plat Map ([Exhibit 9](#)) or aerial photo to identify the total unit:
 - (a) If consent is or has been given to put part of the unit to another use or to replant;
 - (b) If acreage has been replanted to a practice uninsurable as an original practice;
 - (c) If uninsured causes are present; or
 - (d) For unusual or controversial cases.

Indicate on the aerial photo or Planting Record Plat Map, the disposition of acreage destroyed or put to other use with or without consent.
- (12) 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 PW for signature.
- (13) 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.
- (14) Explain any delayed notices or delayed claims as instructed in the LAM.
- (15) Document any authorized estimated acres, as instructed in the LAM, shown in Section I, column 19.
- (16) Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- (17) Document in the “Narrative” or on a Special Report, the calculation used to determine the stage guarantee per acre.
- (18) 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.**

Narrative Instructions (Continued)

- (19) Explain the reason for a “No Indemnity Due” claim. No Indemnity Due claims are to be distributed in accordance with AIP instructions.
- (20) Document the appraisal (plus appraisal for uninsured causes of loss, if applicable) for replanted acreage, and the calculations to show that the qualifications for a replanting payment have been met.
- (21) 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.
- (22) Explain any “0” potential (fresh market tomato plants with no production or fresh market tomatoes with no market value).
- (23) Explain the reason that any harvested production is unsold.
- (24) Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- (25) Document any other pertinent information, including any data to support any factors used to calculate the production. If on an attachment, enter “See attachment.”
- (26) Document any unsold, unmarketable harvested production that is damaged or defective due to insurable causes.

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).
- (2) Columns 49 through 54 are for production commercially stored, sold, etc., enter the name and address of the storage facility or buyer, packing house, 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, packing houses, or processors). The insured must have maintained satisfactory records of all production sold or stored. Verify any packing house or processor records.
 - (b) Separate storage facilities.
 - (c) Unsold marketable production.
 - (d) “Additional production to count.”

Exhibit 5 Form Standards – Production Worksheet (Continued)

- (e) Varying shares; e.g., 50 percent and 75 percent shares on the same unit.
 - (f) 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) 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.
- (7) There will generally be no harvested production entries in columns 47 through 66 for preliminary inspections.
- (8) If the insured cannot provide the number of cartons harvested from “additional production to count,” but can provide the total dollars received for that production, divide the dollar amount received by the Minimum Value per carton shown in the SP to obtain the number of cartons to count. Refer to the Summary of Harvested Production Worksheet.

Verify or make the following entries:

Element/Item Number	Description
<p>43. Date Harvest Completed: (Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM.)</p>	<p>Preliminary: Make no entry.</p> <p>Replant and Final:</p> <p>(1) The earlier of the date the entire acreage on the unit was (a) harvested, (b) totally destroyed, (c) replanted, (d) put to other use, (e) a combination of harvested, destroyed, or put to other use, or (f) the calendar date for the EOIP.</p> <p>(2) If at the time of final inspection (if prior to the EOIP), there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvest; enter “Incomplete.”</p> <p>(3) If at the time of final inspection (if prior to the EOIP), none of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter “No Harvest.”</p> <p>(4) 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.</p>

Exhibit 5 Form Standards – Production Worksheet (Continued)

Element/Item Number	Description
44. Damage similar to other farms in the area?	<p>Preliminary: Make no entry.</p> <p>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.</p>
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 thousandths. Refer to Subparagraph 2D(1).
47b. Field ID	<p>If only one practice and/or type of harvested production is listed in Section I, make no entry.</p> <p>If more than one practice and/or type of harvested production is listed in Section I, indicate for each practice/type the corresponding Field ID (from Section I, column 16).</p>
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, Conversion Factor:	<p>For tomatoes stored or sold: enter the name and address of the buyer, packinghouse, or processor as applicable.</p> <p>For unsold marketable production: enter unsold.</p> <p>For “additional production to count” sold off insurable acreage: enter “additional production to count.”</p>
55. Gross Prod.	Make no entry.
56. Bu., Ton, Lbs., Cwt.	<p>Line through Bu., Ton, Lbs., Cwt. (Bu., Ton, Lbs., Cwt.) and enter “Ctns.”</p> <p>Enter total harvested sold, unsold, or “additional production to count” production in whole cartons (from item 19 of Summary of Harvested Production worksheet). Account for production harvested but not delivered to a packinghouse separately from packed production.</p> <p>The insured is obligated to provide the number of cartons of “additional production to count” production harvested from insurable acreage. If the insured will not or cannot provide the number of cartons harvested from “additional production to count” acreage and the AIP cannot determine the value or number of cartons for such production, not less than the amount of insurance per acre must be assigned for the actual acres affected.</p>
57.-60b.	Make no entry.
61. Adjusted Production	Enter the number of whole cartons from column 56.

Exhibit 5 Form Standards – Production Worksheet (Continued)

Element/Item Number	Description
62. Prod. Not to Count	<p>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.</p> <p>If production records are not available from acreage damaged solely by uninsured causes, make no entry.</p> <p>This entry must never exceed production shown on the same line. Explain any “production not to count” in the narrative.</p>
63. Production Pre-QA	Result of subtracting column 62 from column 61.
64a. Value	<p>For sold or “additional production to count” production: enter the “Value Per Carton from item 22 of the Summary of Harvested Production worksheet. “Additional production to count” production requires a separate Summary of Harvested Production worksheet.</p> <p>For unsold harvested, marketable production: enter not less than the applicable Minimum Value per carton as listed in the SP.</p> <p>For unsold, unmarketable production damaged or defective due to insurable causes: enter “0.00.”</p>
64b. MKT Price	Make no entry.
65. Quality Factor	Make no entry.
66. Production to Count	Enter result from multiplying column 63 times column 64a, rounded to whole dollars.
67. Total Column 63	Total of column 63. If no entry in column 63, make no entry.
68. Section II Total	<p>Preliminary and Replant: Make no entry.</p> <p>Final: Total of column 66 in whole dollars.</p>
69. Section I Total	<p>Preliminary and Replant: Make no entry.</p> <p>Final: Enter figure from Section I, column 38 total in whole dollars.</p>
70. Unit Total	<p>Preliminary and Replant: Make no entry.</p> <p>Final: Total of column 68 and column 69, in whole dollars.</p>
71. Allocated Prod.	Refer to the LAM for instructions for determining allocated production. Enter the total production, rounded to whole dollars, allocated to this unit that is included in Sections 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.	Make no entry.

The following required entries are not illustrated on the PW 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 PW with the insured (or 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 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 and final replanting payment inspections should be signed on bottom line.
75. Page	<p>Preliminary: Page numbers – "1," "2," etc., at the time of inspection.</p> <p>Replant and Final: Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).</p>

Exhibit 5 Form Standards – Production Worksheet (Continued)

PRODUCTION WORKSHEET

1. Crop/Code # Fresh Market Tomatoes 0086	2. Unit # 0001-0001 BU	3. Location Description NW5-50N-20W	7. Company Agency ANY COMPANY ANY AGENCY	8. Name of Insured I.M. INSURED
4. Date(s) of Damage OCT 10 DEC 1	5. Cause(s) of Damage HAIL FREEZE	6. Insured Cause % 60% 40%	12. Additional Units 0002-0001 BU	9. Claim # XXXXXXXX
13. Est. Prod. Per Acre 575				11. Crop Year YYYY
				10. Policy # XXXXXXX
				14. Date(s) Notice of Loss 1st MM/DD/YYYY
				2nd MM/DD/YYYY
				Final MM/DD/YYYY
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 % Factor	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count		
1A	NS	40.0	36.8	1.000		219	007	997	101	002	035	997	1	To Melons	406	-----	7.30	109,068		109,068		109,068		
1B	NS		25.4	1.000		219	007	997	101	002	035	997	4	UH	220	-----	7.30	40,792		40,792		40,792		
1C	NS		24.9	1.000		219	007	997	101	002	035	997	4	H	120	-----	7.30	21,812		21,812		21,812		
39. TOTAL		87.1		40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input type="checkbox"/> None <input checked="" type="checkbox"/>														42. TOTALS		171,672		171,672		171,672
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): Insured selected MVO (\$3.65 per carton). Field 1A Stage 1 guarantee. Field C harvested 3 times, per acre appraised potential remaining is 120 cartons per acre appraised potential. Acres determined by wheel measurements.

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed MM/DD/YYYY					44. Damage similar to other farms in the area? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					45. Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>									
A. MEASUREMENTS					B. GROSS PRODUCTION					C. ADJUSTMENTS TO HARVESTED PRODUCTION														
47a.	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	Field ID	Multi-Crop Code	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod.	Bu-Ton (Lbs.) CWT Ctns	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 Packing Company Any Town, Any State							1,626		-----	-----	-----	-----	1,626		1,626	4.87		7,919			
-----	NS		UNSOLD							100		-----	-----	-----	-----	100		100	7.30		730			
-----	NS		Additional Production to Count							57		-----	-----	-----	-----	57		57	7.30		416			
67. TOTAL																		1,783	68. Section II Total		9,065			
																			69. Section I Total		171,672			
																			70. Unit Total		180,737			
																			71. Allocated Prod.					
																			72. Total APH Prod.					

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

Exhibit 5 Form Standards – Production Worksheet (Continued)

PRODUCTION WORKSHEET

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

EXAMPLE 1: 100% SHARE

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL														B. POTENTIAL YIELD													
16. Field ID	17. Multi-Crop Code	18. Reported Acres	19. Determined Acres	20. Interest or Share	21. Risk	22. Type	23. Class	24. Sub-Class	25. Intended Use	26. Irr Practi	27. Cropping Practice	28. Organic Practice	29. Stage	30. Use of Acreage	31. Appraised Potential	32a. Moisture % Factor	32b. Shell % Factor, or Value	33. Production Pre QA	34. Quality Factor	35. Production Post QA	36. Uninsured Causes	37. Total to Count					
1A		30.0	30.0	1.000		219	007	997	101	002	035	997	R	REPLANTED	300			9,000		9,000		9,000					
1B	NS		61.3	1.000		219	007	997	101	002	035	997	NR	NOT REPLANTED													
39. TOTAL			91.3	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"/>												41. Mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/>						42. TOTALS	9,000		9,000		9,000

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

EXAMPLE 2: 50% SHARE

A. ACTUARIAL														B. POTENTIAL YIELD													
16. Field ID	17. Multi-Crop Code	18. Reported Acres	19. Determined Acres	20. Interest or Share	21. Risk	22. Type	23. Class	24. Sub-Class	25. Intended Use	26. Irr Practi	27. Cropping Practice	28. Organic Practice	29. Stage	30. Use of Acreage	31. Appraised Potential	32a. Moisture % Factor	32b. Shell % Factor, or Value	33. Production Pre QA	34. Quality Factor	35. Production Post QA	36. Uninsured Causes	37. Total to Count					
A		30.0	30.0	.500		219	007	997	101	002	035	997	R	REPLANTED	320			9,600		9,600		9,600					
B	NS		61.3	.500		219	007	997	101	002	035	997	NR	NOT REPLANTED													
39. TOTAL			91.3	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"/>												41. Mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/>						42. TOTALS	9,600		9,600		9,600

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

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

Exhibit 6 Minimum Representative Sample Requirements

Acres in Field or Subfield	Minimum Number 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.

Exhibit 7 Within-Row Spacing Factors

For Planting-to-Fruit Set Appraisals

Plant Space (Inches)	12	14	16	18	20	22	24	26	28
Factor	.193	.225	.257	.289	.321	.353	.386	.418	.450

The tabular values are based on 6-foot row widths with an average yield of 1,400 cartons per acre. For spacings between tabular entries, round up to the next larger factor.

**PLANTING RECORD
(FOR ILLUSTRATION PURPOSES ONLY)**

Company Name

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

Planting Period: Fall Winter Spring

Policy XXXXXXXX

Farm Description			Insured Acres		Field ID	Share	Other Person	Date Planted	Tomato Only	
Section	TWP	Range	Whole	10ths					Staked	Ground
NW 1/4	50	20	36	8	1A	1.000		9/8	x	
NW 1/4	50	20	25	4	1B	1.000		9/10	x	
NE 1/4 5	50	20	24	9	1C	1.000		9/15	x	
SW 1/4 6	50	21	36	0	2A	.500	S.Jones	9/15	x	
SE 1/4 6	50	21	32	2	2B	.500	S.Jones	10/8	x	
NW 1/4	50	20	12	9	3A	.667	T. Hook	10/10	x	
NW 1/4	50	20	15	5	3B	.667	T. Hook	10/13	x	

PLANTING RECORD PLAT MAP

“FOR ILLUSTRATION PURPOSES ONLY”

Company Name

Field Identification and Location Map for Planting Records

Page: 1 of 1

Crop Name: FM Tomatoes FM Bell Peppers Crop Year: YYYY

Unit: 001-0001 BU

Planting Period: Fall Winter Spring Type: Round

County: Any County

Insured's Name: IM Insured Policy Number: XXXXXXX

Insured's Share: 1.000

Name of Other Person Sharing: N/A Legal Description: Section 5 Township 50 Range 20

	HYW		HOUSE				
	30						
	1A				1C		
			HYW				
			35				
1B							
		CANAL	RD				

Field ID	Direct Seed	Trans-Planted	Stake	Ground	Planted Acres		Date Planting	
					Whole	10th	Began	Ended
1A		X	X		36	8	9/8/YYYY	9/8/YYYY
1B		X	X		25	4	9/10/YYYY	9/10/YYYY
1C		X	X		24	9	9/15/YYYY	9/15/YYYY