

United States Department of Agriculture



Federal Crop Insurance Corporation

FCIC-25770 (05-2017)

MINT LOSS ADJUSTMENT STANDARDS HANDBOOK

2018 and Succeeding Crop Years

RISK MANAGEMENT AGENCY KANSAS CITY, MO 64133

TITLE: Mint Loss Adjustment Standards	NUMBER: 25770
Handbook	
EFFECTIVE DATE: 2018 and Succeeding	ISSUE DATE: May 18, 2017
Crop Years	
SUBJECT:	OPI: Product Administration and Standards
	Division
Provides the procedures and instructions	APPROVED:
for administering the Mint crop insurance	
program	/S/ Richard H. Flournoy
	Deputy Administrator for Product Management

REASON FOR ISSUANCE

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

- 1. Revised the handbook to incorporate the most recent FCIC loss adjustment handbook standards format and standard language. Many paragraphs and sections within the handbook were rewritten or relocated to increase clarity and understanding. The handbook, references were revised to reflect the new handbook format, removal and rearrangement of various sections and tables. Changes were made to correct spelling, punctuation, formatting and to correct subparagraph and section numbering.
- 2. Reformatted the handbook into Parts, paragraphs, subparagraphs, sections, subsections and exhibits in accordance with the new handbook standards format.
- 3. Paragraph 14: Added Federal or State Ordered Destruction language.
- 4. Subparagraph 23C(1)(b)(ii): Updated to reflect the correct measurements.
- 5. Subparagraph 23D(2)(b)(i): Updated language to clarify instructions when determining samples for appraisal.
- 6. Updated unit numbering system throughout exhibits to reflect the current unit numbering system.
- 7. Exhibit 4, items 17 & 19: Removed Preliminary, Final and WCO instructions.
- 8. Exhibit 5, items 71 & 73: Updated language to accurately represent the mint crop.
- 9. Exhibit 5, PW form example, item 15: Adjusted to accurately follow the instructions which state make no entry.
- 10. Exhibit 5, PW form example, item 17 lines 1 & 2: The multi-crop codes in lines 1 and 2 were switched. Line 1 should read "NS" and line 2 should read "IR" for the multi-crop codes.

REASON FOR ISSUANCE (Continued)

- 11. Exhibit 5, PW form example, item 40: Checked the box for "none."
- 12. Exhibit 5, PW form example, item 56, 61, 63, 66 & 67: Revised the number of pounds to reflect a more realistic scenario for mint.
- 13. Exhibit 5, PW form example, items 4, 5, & 6: Cause of loss date was changed to align with a WCO example.
- 14. Exhibit 5, PW form example, item 40: Revised to accurately follow the instructions for the WCO.
- 15. Exhibit 6: Revised table to give a more accurate representation of fields mint is typically grown in.

MINT LOSS ADJUSTMENT STANDARDS HANDBOOK

CONTROL CHART

		Mint Loss	Adjustment	Standards Har	ndbook	
	TP	TC Deces(a)	Text	Exhibits	Date	FCIC
	Page(s)	Page(s)	Page(s)			Number
Remove		Entire H	landbook		07-2013	FCIC-25770-2
Current Index	1-2	1-2	1-15	1-7	05-2017	FCIC-25770

FILING INSTRUCTIONS:

This handbook replaces the 2014 Mint Loss Adjustment Standards Handbook, FCIC-25770-2 (07-2013). This handbook is effective for the 2018 and succeeding crop years and is not retroactive to any 2017 or prior crop year determinations.

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RESERVED

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/handbooks/25000/index.html.

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

B. Related Handbooks

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

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

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

C. CAT Coverage

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

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 AIPs Responsibility to maintain records (documents) as stated in the SRA and described in the LAM.

D. Form Standards

- (1) The entry items in exhibits 3-5 are the minimum requirements for the Appraisal Worksheets and Claim Form (hereafter referred to as "Production Worksheet"). All entry items are "Substantive" (they are required).
- (2) The Privacy Act and Non-Discrimination statements are required statements that must be printed on the form or provided to the insured as a separate document. These statements are not shown on the example form(s) in exhibits 3-5. The current Non-Discrimination Statement and Privacy Act Statement can be found on the RMA website at: <u>http://www.rma.usda.gov/regs/required.html</u> or successor website.
- (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: http://www.rma.usda.gov/handbooks/24000/index.html or successor website.

3-10 (Reserved)

PART 2 POLICY INFORMATION

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

11 Insurability

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

- (1) The crop insured will be all mint types in the county, in which the insured has a share, for which a premium rate is provided by the actuarial documents:
 - (a) That are planted for harvest and distillation for mint oil;
 - (b) That have an adequate stand by the date coverage begins; and
 - (c) That have been:
 - (i) Inspected and accepted by the AIP for the first crop year of insurance; or
 - (ii) Certified by the insured as having an adequate stand on the date coverage begins after the first crop year insured unless an inspection is required in accordance with the CP as stated below.

For the year of application, for when the insured has reported planting mint during the WCO insurance period, or for any insurance period following the payment of an indemnity or a reported loss where the crop was determined to not have an adequate stand, the AIP will inspect all mint acreage within the twoweek period before coverage begins (If the insured has elected the WCO, such inspection will occur not later than November 15).

- (2) Mint that is interplanted with a cover crop will not be considered interplanted if the cover crop is destroyed prior to its maturity and is not harvested as grain.
- (3) In lieu of the provisions in the BP that prohibit insurance of a second crop harvested following the same crop in the same crop year, multiple harvests of mint in the same crop year on the same acreage will be considered as one mint crop.
- (4) Any acreage of mint that does not meet the rotation requirements or exceeds the age limitations for existing mint contained in the SPs will not be insured unless allowed by a written agreement.
- (5) Acreage for which a payment has been made under the WCO is no longer insurable for the current crop year.

11 Insurability (Continued)

- (6) In addition to causes of loss excluded in the BP, insurance is not provided for loss of production due to damage that:
 - (a) Occurs after harvest;
 - (b) Is due to the insured's failure to distill the crop, unless such failure is due to actual physical damage caused by an insured cause of loss that occurs during the insurance period; or
 - (c) Is due to Verticillium Wilt disease.
- (7) The late and prevented planting provisions of the BP are not applicable.

12 Winter Coverage Option

The WCO provides coverage equal to 60 percent of the guarantee determined under the CP.

- (1) Any acreage of new mint planted after the applicable acreage reporting date must be certified by the insured and reported to the AIP within two weeks of planting, if the WCO is elected.
- (2) The insured must give notice of probable loss within 72 hours after discovery of any insured mint that is damaged and does not have an adequate stand, but no later than the date coverage ends for this option.
- (3) Losses will be determined for each unit on an acre basis. A payment for this option may be made only on acreage that had an adequate stand on the date that insurance attached if the adequate stand was lost due to an insured cause of loss occurring within the WCO insurance period and the acreage consists of at least 20 acres or 20 percent of the insurable planted acres in the unit.
- (4) Appraisals may be deferred until the date coverage ends under this option.
- (5) In the event of loss or damage to mint acreage covered by this option, the claim will be settled by:
 - (a) Multiplying 60 percent by the production guarantee per acre;
 - (b) Multiplying the result in (a) by the number of acres that do not have an adequate stand;
 - (c) Multiplying the result in (b) by the price election; and
 - (d) Multiplying the result in (c) by the insured's share.

Example: The insured has 100% share in 100 acres of peppermint; The production guarantee is 50 pounds of oil per acre The price election is \$23 per pound; and There is not an adequate stand on 50 acres by the date WCO coverage ends because an insured cause has damaged the stand.

The payment for this option would be calculated as follows:

- (a) 60 percent x 50 pound guarantee = 30 pound (WCO) guarantee per acre
- (b) 30 pound (WCO) guarantee per acre x 50 acres without an adequate stand = 1,500 pounds
- (c) 1,500 pounds x \$23 price election = \$34,500
- (d) $$34,500 \times 100 \text{ percent share} = $34,500$
- (6) Acreage for which a WCO payment has been made is no longer insurable under the CP for the current crop year. Any mint production subsequently harvested from uninsured acreage for the crop year and not kept separate from production from insured acreage will be considered production to count from the insured acres.

Acreage for which a WCO payment has been made will receive an amount of production of zero when computing subsequent year's approved yield.

- (7) In addition to the requirements of the CP, the insured must give notice to the AIP and obtain consent to put any mint acreage to another use before a determination can be made if there is an adequate stand on the acreage. The AIP will inspect the acreage and the insured must agree in writing that no payment or indemnity will be made for the acreage put to another use. The total production to be counted for acreage put to another use with consent in accordance with this section will not be less than the approved yield.
 - **Example:** The insured has 100% share in 100 acres of peppermint insured under the WCO. The approved yield is 77 pounds of oil per acre.

Due to anticipated market conditions, the insured intends to destroy 50 acres of peppermint and plant that acreage to soybeans, however the crop is not out of dormancy and it is too early in the growing season to determine if there is an adequate stand of mint.

After inspection by the AIP, the insured agrees in writing that there will be no claim and no indemnity will be paid on the acreage to be put to other use. Upon receiving such agreement, the AIP may release the acreage.

The production to count per acre on the released acreage will be the approved yield (77 pounds per acre). This production amount will also be used for APH purposes.

13 Unit Division

Refer to the insurance contract for unit provisions. A basic unit, as defined in the BP, will be divided into additional basic units by each mint type designated in the SP.

For information on Enterprise and Whole-Farm units, refer to the LAM.

14 Federal or State Ordered Destruction

Under section 15 (j) of the Basic Provisions, if due to insured causes, a Federal or State agency has ordered the appraised insured crop or production to be destroyed, on the claim form enter the factor ".000" in column 35 for appraised production or column 65 for harvested production, as applicable. Instruct the insured to complete and submit a Certification Form stating the date the crop or production was destroyed and the method of destruction (refer to item 40 and the Narrative in the claim form instructions). Also refer to the LAM for additional information. Otherwise, make no entry."

15-20 Reserved

PART 3 APPRAISALS

21 General Information

There are two mint appraisal methods, weight method and stand count method. Potential oil production from acreage the insured does not intend to harvest is determined by harvesting and distilling a representative sample of the crop. Harvested appraisal methods rely on the AIP to designate portions of the field to be harvested and distilled by the insured. In counties where mini-stills are available within a reasonable distance, the insured and AIP may agree to collect representative samples using the weight method described in paragraph 23 C (1) and distill the sample using the mini-still, if harvesting and distilling a representative sample using the method in paragraph 23 C (2) would create a hardship for the insured. The insured is responsible for the cost of distilling samples for loss adjustment purposes.

22 Selecting Representative Samples

A. Determine Minimum Samples

Determine the minimum number of required samples for a field or sub-field by the field size (refer to exhibit 6), 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 sub-field.

B. Splitting Fields

- (1) 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.
- (2) Each field or subfield must be appraised separately.
- (3) Take not less than the minimum number (count) of representative samples required in exhibit 6 (Minimum Representative Sample Requirements) for each field or subfield.

23 Appraisal Methods

A. General Information

These instructions provide information on appraisal methods for:

Appraisal Method	Use
Weight Appraisal Method	at maturity to determine weight of mint oil (Mini-still Appraisals and Representative Harvest Production Appraisals).
Stand Count Method	for WCO and insurability inspections.

B. Deferment of Mint Appraisals Before Physiological Maturity

- (1) Defer all appraisals until the crop reaches maturity or the date harvest is general in the area, unless the mint crop has no production potential such as:
 - (a) the plants will not reach a height of 4 inches or more at maturity;
 - (b) has severe water damage; or
 - (c) has turned abnormal in color.
- (2) Complete the preliminary inspection with special attention to the type of damage and its severity.
 - (a) Inspect all fields thoroughly. It is important to note the acreage that is not damaged.
 - (b) Explain to the insured that, at this time, the amount of loss cannot be determined accurately.
 - (c) Do not attempt to estimate the damage for the insured.
- (3) Inform the insured that if the acreage is put to another use prior to final adjustment, the representative samples the AIP has specified must be preserved and cared for. Refer to the LAM for more information on representative sample areas.
- (4) WCO appraisals may be deferred until the date coverage ends to determine if an adequate stand is present.

C. Weight Appraisal Methods

(1) Mini-still Appraisals:

The following devices used for representative samples can be constructed in each region. Materials needed and construction steps are as follows:

- (a) Round hoop with 3, 4, and 5 square feet inside area:
 - (i) Material required for round hoop (3 square feet) is 73.7 inches of one-halfinch inside diameter plastic hose and 3 inches of one-half inch wooden dowel material.
 - (ii) Material required for round hoop (4 square feet) is 85.1 inches of one-half inch inside diameter plastic hose and 3 inches of one-half inch wooden dowel material.

C. Weight Appraisal Methods (Continued)

- (iii) Material required for round hoop (5 square feet) is 95.2 inches of one-half inch inside diameter plastic hose and 3 inches of one-half inch wooden dowel material.
- (iv) Construction. Insert a 3 inch dowel pin in one end of a one-half inch hose, form a circle and connect together.
- (b) Collapsible wood frame with 4 square feet inside area:
 - (i) Collapsible wood frame 24 inches inside.
 - (ii) Frame Material: Four 1 inch x 2 inches x 27 inches wood pieces. Four 3 inch x 2 inch stove bolts with wing nuts and 8 flat washers.
- (c) Collapsible grid shown in exhibit 7.
- (d) Contact the mini-still operator in order to determine the number of pounds required to run a test.
- (e) Use one of the measuring devices described above to outline each sample area by tossing the device into representative areas of the field. Cut off all plants within each sample area (pruning shears or scissors) at mowing-machine height (not to exceed three inches above the ground).
- (f) Weigh the samples and enter the total weight on the Appraisal Worksheet. If the total weight of all required samples for the unit is less than 20 pounds or the amount required by the mini-still operator, take additional samples until the required sample size is reached. If the stand is extremely thin and there is difficulty in obtaining 20 pounds or the amount required by the mini-still operator, contact the mini-still operator in order to determine the minimum number of pounds required to run a test.
- (g) Put all the samples in an onion sack or other acceptable porous sack, label it with the insured's name, unit number, adjuster's name and address, and deliver to the mini-still location.
- (h) When the oil production results are received from the mini-still location, complete the remainder of the appraisal worksheet.
- (2) Representative Harvest Production Appraisals:
 - (a) When the insured does not intend to harvest all mint acreage, the insured must timely harvest and distill an appropriate number of sample areas (refer to exhibit 6 for minimum sample requirements) designated by the AIP. Refer to the LAM for additional instructions.

C. Weight Appraisal Methods (Continued)

- (b) The insured must harvest an adequate amount of mint plants so the distillation process will give an accurate appraisal.
- (c) Separate records must be kept for the harvested strips. The total amount of oil distilled will be divided by total sample acreage to calculate the production appraisal.

Example: A total area for all selected samples is determined to be .8 of an acre.

The insured distilled 2.4 pounds of oil from the total area sampled.

The result, in pounds of oil per acre, is:

2.4 pounds of oil \div .8 acres = 3 pounds of oil per acre.

(d) Record all calculations on a Special Report and results on the PW.

D. Stand Count Appraisals for Winter Coverage Option

- (1) General Information
 - (a) The population of live mint plants to be counted from insurable acreage on the unit will be not less than the population of live mint plants in an adequate stand for any acreage:
 - (i) That is abandoned;
 - (ii) That is put to another use without consent;
 - (iii) For which the insured fails to meet the notice of loss requirements contained in the WCO provisions in the crop policy; or
 - (iv) That is damaged solely by uninsured causes.
 - (b) Use the methods in subsection D (3) below to determine if there is an adequate mint stand for the WCO.

D. Stand Count Appraisals for Winter Coverage Option (Continued)

- (2) Selecting Representative Samples for Plant Count Determinations
 - (a) Use the required number of viable plants per square foot established by the SP to determine if indemnity is payable.
 - (b) Procedure
 - (i) Determine the appropriate number of samples (refer to exhibit 6 for minimum sample requirements).
 - (ii) Determine the number of live mint plants within each representative sample area.
 - (iii) To determine plant counts in fields with no distinguishable rows (NDR), count all plants within three consecutive, 3 foot x 3 foot grid frames totaling 27 square feet (Refer to exhibit 7).
 - (iv) To determine plant counts in fields with rows, each representative sample must be 25 feet long.
 - (v) Calculate and record the results on the appraisal worksheet and/or a Special Report if needed.
- (3) Plant Count Methods
 - (a) Mint not in rows: When rows are not discernable, adequate plant counts will be determined by counting plants per square foot. The grid is placed over the representative sample area to be examined. A sample consists of three consecutive grid frame counts totaling 27 square feet (flipping the grid over twice).
 - (i) Determine and record the number of live mint plants found inside the grid frame for each sample.
 - (ii) When all samples are evaluated, sum the number of live mint plants.
 - (iii) Determine the number of plants per square foot by:

(Total mint plants counted ÷ number of samples) ÷ 27 square feet per sample = Plants Per Square Foot

D. Stand Count Appraisals for Winter Coverage Option (Continued)

- (b) Mint in rows: Newly planted mint, or mint with discernable field rows. Measure representative samples 25 feet long in the row to be evaluated. A count of live mint plants will be made to determine the number of plants per square foot:
 - (i) Count the number of live mint plants in each 25 foot length of selected rows.
 - (ii) When all samples are evaluated, sum:

Plants counted in each sample taken. The length of all samples taken (in feet to tenths).

(iii) Plants Per Square Foot = (Total Plant Count) ÷ [Total length of all Samples (ft.) x Row Width (To tenths of a foot)].

Example: 40 acres are appraised. 10 samples at 25 feet long each, 36 inch row width (3.0 feet) 1200 live plants counted.

The result is:

1200 plants ÷ [(25 feet/sample x 10 samples = 250 feet) x (3.0 foot row width)];

1200 plants \div [750] = 1.6 Plants Per Square Foot.

24 Deviations and Modifications

A. Deviations

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

B. Modifications

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

25 General Information for Appraisal Worksheet Entries and Completion Procedures

- (1) The entry items in exhibit 3 are the minimum requirements for the Mint Appraisal Worksheet for the Mini-still Appraisal Method. The entry items in exhibit 4 are the minimum requirements for the Mint Appraisal Worksheet for the Stand Reduction Method. All of these entry items are substantive.
- (2) Appraisal Worksheet Completion Instructions. The completion instructions for the required entry items on the Appraisal Worksheet in the following subsections are substantive.
- (3) The Privacy Act and Non-Discrimination Statements are required statements that must be printed on the form or provided to the insured as a separate document. These statements are not shown in the example form in this exhibit. The current Non-Discrimination Statement and Privacy Act Statement can be found on the RMA website at http://www.rma.usda.gov/regs/required.html or successor website.
- (4) Refer to the DSSH for other crop insurance form requirements (e.g., font point size, etc.).
- (5) Include the AIP's name in the appraisal worksheet title if not preprinted on the AIP's worksheet, or when a worksheet entry is not provided.
- (6) Include the claim number on the appraisal worksheet (when required by the AIP), when a worksheet entry is not provided.
- Separate appraisal worksheets must be completed for each unit appraised, and for each field or subfield or farming practice (applicable to preliminary and final claims). Refer to paragraph 22 for sampling requirements.
- (8) Standard appraisal worksheet items are numbered consecutively in exhibits 3 and 4. Example appraisal worksheets are also provided to illustrate how to complete all entries, except the last three items on the respective appraisal worksheets.
- (9) For all zero appraisals, refer to the LAM.

26-40 Reserved

PART 4 PRODUCTION WORKSHEET

41 General Information for Production Worksheet Entries and Completion Procedures

- The entry items in exhibit 5 are the minimum claim form (hereafter referred to as "Production Worksheet") requirements. All of these entry items are considered substantive.
- (2) Production Worksheet Instructions. The completion instructions for the required entry items on the Production Worksheet in the following subsections are substantive.
- (3) The Privacy Act and Non-Discrimination Statements are required statements that must be printed on the form or provided to the insured as a separate document. These statements are not shown in the example form in this exhibit. The current Non-Discrimination Statement and Privacy Act Statement can be found on the RMA website at http://www.rma.usda.gov/regs/required.html or successor website.
- (4) The certification statement required by the current DSSH must be included on the form directly above the insured's signature block and immediately followed by the statement below.

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

- (5) Refer to the DSSH for other crop insurance form requirements (e.g., point size of font, etc.).
- (6) The PW is a progressive form containing all notices of damage for all preliminary and final inspections on a unit.
- (7) 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.
- (8) 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.

41 General Information for Production Worksheet Entries and Completion Procedures (cont.)

- (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use, or other reasons described in the LAM).
- (e) "No Indemnity Due" claims (which must be verified by an appraisal or notification from the insured that the production exceeded the guarantee).
- (9) 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.
- (10) Instructions labeled "PRELIMINARY" apply to preliminary inspections only. Instructions labeled "FINAL" apply to final inspections only. Instructions labeled "WCO" apply to WCO inspections only. Instructions not labeled apply to all inspections.
- (11) Account for all acreage on the unit when completing a WCO claim or a basic claim. Designate the acreage appropriately.
- (12) Enter "WCO" in the heading of the claim when completing a WCO claim.
- (13) If the AIP determines the claim is to be denied, refer to the LAM for PW completion instructions.

42-60 (Reserved)

Acronyms and Abbreviations

Approved Acronym/Abbreviation	Term
AlP	Approved Insurance Provider
APH	Actual Production History
BP	Basic Provisions
CAT	Catastrophic Risk Protection
СІН	Crop Insurance Handbook
CLU	Common Land Unit
СР	Crop Provisions
DF	Discount Factor
DSSH	Document and Supplemental Standards Handbook
FAD	Final Agency Determination
FCIC	Federal Crop Insurance Corporation
FDA	Food and Drug Administration
FGIS	Federal Grain Inspection Service
GPS	Global Positioning System
GSH	General Standards Handbook
LAM	Loss Adjustment Manual
PW	Production Worksheet
NDR	No Discernable Rows
R	Discernable Rows
RIV	Reduction in Value
RMA	Risk Management Agency
SP	Special Provisions
SRA	Standard Reinsurance Agreement
WA	Written Agreement
WCO	Winter Coverage Option

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

<u>Adequate Stand</u> - means a population of live mint plants that equals or exceeds the minimum required number of plants or percentage of ground cover, as specified in the Special Provisions.

<u>Cutting</u> - means severance of the upper part of the mint plant from its stalk and roots.

<u>Distillation</u> - means a process of extracting mint oil from harvested mint plants by heating and condensing.

Existing Mint - means mint planted for harvest during a previous crop year.

Ground Cover - means mint plants, including mint foliage and stolons, grown on insured acreage.

Harvest - means removal of mint from the windrow.

Mini-still - means a 6-stall research still.

<u>Mint</u> - means a perennial spearmint or peppermint plant of the family Labiatae and the genus *Mentha*, grown for distillation of mint oil.

Mint Oil - means oil produced by the distillation of harvested mint plants.

New Mint - means mint planted for harvest for the first time.

<u>Planted Acreage</u> - means in addition to the definition in the Basic Provisions, land in which mint stolons have been placed in a manner appropriate for the planting method and at the correct depth into a seed-bed that has been properly prepared.

<u>Stolon</u> - means a stem at or just below the surface of the ground that produces new mint plants at its tips or nodes.

Form Standards – Appraisal Worksheet for Stand Reduction (Mini-Still)

	Element/Item Number	Standard
	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.	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 Year:	Four-digit crop year, as defined in the policy, for which the claim has been filed.
5.	Туре:	Type of mint being appraised and the three-digit code number, entered exactly as specified on the actuarial documents.
6.	Field ID:	Field or subfield identification symbol.
7.	Acres to Tenths:	Acres to tenths as determined.
8.	Ounces to Tenths Per Sample:	Weight, in ounces to tenths, for each sample.
9.	Total Weight All Samples:	Total weight of plant cuttings from all samples, converted to pounds to tenths (total weight of all samples in Item 8 divided by 16 ounces/lb).
10.	Total ml. of Distilled Mint:	Total milliliters of distilled mint (in whole milliliters) from the samples cut in Item 9 for the field. This amount is determined at the mini-still site. Refer to subparagraph 23C.
11.	Number of Samples:	Enter the number of samples taken.
12.	Avg. ml. Oil Per Sample:	Result of dividing item 10 by item 11, rounded to tenths.
13.	Number Sq. Feet in Sample:	Number of square feet in the measuring device used. Refer to subparagraph 23C.

14.	Avg. ml. Per Sq. Ft.:	Result of dividing item 12 by item 13, rounded to the nearest tenth.
15.	Factor:	(82.86) Make No Entry (factor of 82.86 is a constant used to convert milliliters of mint oil per square foot to pounds of oil per acre).
16.	Pounds Oil Per Acre:	Result of multiplying item 14 times the constant factor of 82.86 in item 15, rounded to whole pounds. Production is entered as whole pounds of oil per acre.
17.	Remarks:	Remarks pertinent to the appraisal, sampling, conditions in general (e.g very hot and dry), etc. If additional space is needed attach a Special Report with the recorded information to the appraisal worksheet.
The	following required e	entries are not illustrated on the appraisal worksheet example below.
18.	Adjuster's Signature, Code Number, and Date:	Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. 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.
19.	Insured's Signature and Date:	Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining insured's signature, review all entries on the appraisal worksheet with the insured (or insured's authorized representative), particularly explaining codes, etc., which may not be readily understood.
	Page:	Page numbers (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

Exhibit 3

Form Standards – Appraisal Worksheet for Stand Reduction (Mini-Still) (Continued)

	(For Illustration Purposes Only)							COMPANY: Any Company					1. INSURED'S NAME						
	X -		MIN))	/		CLAIM NO: XXXXXXX					I.M. Insured						
	APPRAISAL WORKSHEET								NUMBEF	2		3. UN NUMB	IIT BER	4. CROP Y	EAR 5. TY	5. TYPE			
	(Mini-still)							XXXX				<mark>0001</mark>	<mark>-0001</mark> BU	уууу	,	Pepper	mint 090)	
Field ID 6	Acres To Tenths 7		Ounces To Tenths Per Sample						Total Wt. All Samples 9	Total ml. Distilled Mint 10	Number of Samples 11	Avg. ml. Oil Per Sample 12	Number Sq. Feet in Sample 13	Avg. ml. Per Sq. Foot 14	Factor (82.86) 15	Pound Oil Pe Acre 16			
c	30.0	1	2	3	4	5	6	7	8	9									
		64.0	66.8	60.8	62.9	58.1	68.7	16	17	18			ļ			ļ			
											= 23.8	7	÷ 6	= 1.2	÷ 4	= .3	x 82.86	- 2	
		1	2	3	4	5	6	7	8	9									
-+		10	11	12	13	14	15	16	17	18									
											=		÷	=	÷	=	_X 82.86	=	
		1	2	3	4	5	6	7	8	9									
		10	11	12	13	14	15	16	17	18			I	Ι	1		ļ	Į	
		1	2	3	4	5	6	7	8	9	=		÷	=	÷	=	× 82.86	=	
			2			<u> </u>	0	,	0	<u> </u>									
		10	11	12	13	14	15	16	17	18	1		•			•			
\rightarrow		1	2	3	4	5	6	7	8	9	=		÷	=	÷	=	x 82.86	=	
$ \rightarrow $		10	11	12	13	14	15	16	17	18									
											=		÷	=	÷	=	_× 82.86	=	
	MARKS					•			•										

This form does not illustrate all required entry items (e.g., signature, dates, etc.). Refer to the Above Appraisal Worksheet instructions for required statements and signature entries.

Form Standards – Appraisal Worksheet for Stand Reduction (Winter Coverage Option)

Items designated "**R**" apply to appraisals with discernable rows. "**NDR**" apply to appraisals with no discernable rows. If no designation, item instructions apply to both.

	Element/Item Number	Standard
	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.	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 Year:	Four-digit crop year, as defined in the policy, for which the claim has been filed.
5.	Row Width:	R:Row width in inches, followed by "(R)."NDR:Enter "solid" followed by "(NDR)."
6.	Sample Size:	R:25 feet (Refer to Paragraph 23D).NDR:Square feet in the sample area (27 sq. ft.).
7.	Field ID:	Field or subfield identification symbol.
8.	Acres:	Determined acres to tenths.
9.	Practice:	Three-digit code number, exactly as specified on the actuarial documents, for the practice carried out by the insured. If "No Practice Specified," enter appropriate 3-digit code number from the actuarial documents.
10.	Туре:	Three-digit code number as specified on the actuarial documents, for the type grown by the insured. If "No Type Specified," enter appropriate 3-digit code number from the actuarial documents.
11.	Number Live Plants In Each Sample:	Number of live mint plants counted in each sample taken.
12.	Total All Samples:	Total number of live mint plants in all samples.
13.	Number of Sample Plots:	Total number of samples taken (from Item 11).

Exhibit 4

Form Standards – Appraisal Worksheet for Stand Reduction (Winter Coverage Option) (Continued)

	1	
Length of Sample	R :	Enter 25.
(Ft.):	NDR:	Make no entry.
Total Length All	R:	Item 13 times item 14 in whole feet.
Samples:	NDR:	Make no entry.
Row Width (Ft. to	R:	Row width converted to tenths of feet, (i.e. 24 inches $\div 12 =$
10th):		2.0 feet; 15 inches \div 12 = 1.3 feet).
	NDR:	Make no entry.
Total Square Feet	R :	Item 15 times item 16, to tenths of feet.
All Samples:	NDR:	Make no entry.
Total of All	R:	Entry from item 12.
Samples:	NDR:	Make no entry.
Total Sq. Ft. in All	R:	Entry from item 17.
Samples or Sq. Ft. in Area:	NDR:	Square feet in sample area (from item 6).
Plants per Square	R:	Item 18 divided by item 19, to tenths.
Foot:	NDR:	Item 12 divided by item 13, divided by item 19, to tenths.
Remarks:	_	inent information about the appraisal. Include any appropriate
		ns on a Special Report and attach to the claim when more eeded
following required e		not illustrated on the appraisal worksheet example below.
		of adjuster, code number, and date signed after the insured (or
5	U	authorized representative) has signed. If the appraisal is
-		l prior to signature date, document the date of appraisal in the
Tto,, and Dute.	-	Narrative section of the Appraisal Worksheet (if available);
		, document the appraisal date in the Narrative of the PW.
Insured's Signature		(or insured's authorized representative's) signature and date.
•		obtaining insured's signature, review all entries on the
una Duto.		worksheet with the insured (or insured's authorized
	11	ative), particularly explaining codes, etc., which may not be
	readily un	
Page:	Dogo num	bers (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).
	 (Ft.): Total Length All Samples: Row Width (Ft. to 10th): Total Square Feet All Samples: Total of All Samples: Total Sq. Ft. in All Samples or Sq. Ft. in Area: Plants per Square Foot: Remarks: following required en Adjuster's Signature, Code No., and Date: Insured's Signature and Date: 	(Ft.):NDR:Total Length All Samples:R: NDR:Row Width (Ft. to 10th):R: NDR:Total Square Feet All Samples:R: NDR:Total of All Samples:R: NDR:Total of All Samples:R: NDR:Total Sq. Ft. in All Samples or Sq. Ft. in Area:R: NDR:Plants per Square Foot:R: NDR:Remarks:Enter pert calculatio space is nfollowing required entries are r Adjuster's Signature, Code No., and Date:Signature insured's sperformed set otherwiseInsured's Signature and Date:Insured's set Signature appraisal representa readily un

Form Standards – Appraisal Worksheet for Stand Reduction (Winter Coverage Option) (Continued)

_							E	XAMPI	LE I							
(For III	(For Illustration Purposes Only)				COMPANY: Any Company					1. INSURED'S NAME						
						CLAIM NO.: XXXXXXXXXX					I. M. INSURED					
APPR	MINT AISAL WC		FT	2. POLIC	Y NUMB	ER			3. l	UNIT NUMBER	4. CROP YEAR	5. ROW WIDTH	l	6. SAMPLE SIZ	E	
	(Winter Coverage Option)				XXXXXX					01-0001 BU YYYY 24 Inch (R) 25 Fee			eet			
7	8	9	10		11		12	13	14	15	16	17	18	19	20	
Field ID	Acres	Practice	Туре		Number Live Plants In Each Sample		Total All Samples	Number Sample Plots	Length Of Sample (Ft.)	Total Length All Samples	Row Width (Ft. To 10 ^{ths.})	Total Square Feet All Samples	Total of All Samples	Total Sq. Ft. in All Samples or Sq. Ft. in Area	Plants per Square Foot	
				80	70	60										
В	30.0	002	090	96	64	76	446	6	25	150	2.0	300.0	446	300.0	1.5	

EXAMPLE II

(For III	COMPANY	MPANY: Any Company					1. INSURED'S N	AME								
		CLAIM NO.	:	XXXXXXX					I. M. Insured							
MINT APPRAISAL WORKSHEET				2. POLICY NUMBER					3. l	INIT NUMBER 4. CROP 5. ROW WIDTH 6. SAMPLE SIZE YEAR			E			
	(Winter Coverage Option)					XX	XXXXXX	XX		00	01-0001 BU	уууу	SOLID ((NDR)	27 Sc	. Ft.
7	8	9	10		11		12	13	14		15	16	17	18	19	20
Field ID	Acres	Practice	Туре		Number Live Plants In Each Sample		Total All Samples	Number Sample Plots	Length Sample (Total Length All Samples	Row Width (Ft. To 10 ^{ths.})	Total Square Feet All Samples	Total of All Samples	Total Sq. Ft. in All Samples or Sq. Ft. in Area	Plants per Square Foot
٨	20.0	002	090	10	8	6	47	,							27	.3
A		0 002	002 090	7 9		7	4/	6							21	
21 REMARKS																

This form example does not illustrate all required entry items (e.g., signature, dates, etc.). Refer to the Above Appraisal Worksheet instructions for required statements and signature entries.

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 paragraph 2D and paragraph 41.

	Element/Item	Description
	Number	
1.	Crop/Code #	"Mint" (0074).
2.	Unit #:	Unit number from the Summary of Coverage after it is verified to be correct.
3.	Location Description:	Land location that identifies the legal description, if available, and the location of the unit (e.g., section, township, and range; FSA Farm Numbers; FSA Common Land Units (CLU) and tract numbers; GPS identifications; or Grid identifications) as applicable for the crop.
4.	Date(s) of Damage:	First three letters of the month(s) during which the determined insured damage occurred for the inspection and cause(s) of loss listed in item 5 below. If no entry in item 5 below make no entry. For progressive damage, enter the month that identifies when the majority of the insured damage occurred. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., Aug 11). Enter additional dates of damage in the extra spaces, as needed. If more space is needed, document the additional dates of damage in the Narrative (or on a Special Report). Refer to the illustration in item 6 below. If there is no insurable cause of loss, and a no indemnity due claim will be completed, make no entry.
5.	Cause(s) of Damage:	Name of the determined insured cause(s) of damage for this crop as listed in the LAM for the date of damage listed in item 4 above. If an insured cause(s) of damage is coded as "Other," explain in the Narrative. Enter additional causes of damage in the extra spaces, as needed. If more space is needed, document the additional determined insured causes of damage in the Narrative (or on a Special Report). Refer to the illustration in item 6 below. If it is evident that no indemnity is due, enter "no indemnity due" across the columns in Item 5 (refer to the LAM for more information on no indemnity due claims).

Elen	nent/Item Number		Description	n						
6.	Insured Cause %:	PRELIMINARY: Make no entry.								
		FINAL AND WCO: Whole cause of damage listed in it Cause %" in the extra space needed, enter the additional Narrative (or on a Special F %" including those entered If there is no insurable cause will be completed, make not Example entries for items 4 for multiple dates of damage	em 5 above. es, as needed l determined Report). The in the Narra se of loss, and o entry.	Enter addit . If addition "Insured C total of all tive must e d a no inder arrative, re	tional "Insu nal space is ause %" in "Insured Ca qual 100%. mnity due c	red the nuse laim ries				
		damage and insured cause p 4. Date(s) of Damage	percentages:	JUN 30	AUG	7				
		5. Cause(s) of Damage	Excess Moisture	Hail	Drought					
		6. Insured Cause %	40	20	30					
		Narrative: Additional dat Damage – Freeze; Insured	0		Cause of]				
7.	Company/Agency:	Name of company and ager	ncy servicing	the contra	ct.					
8.	Name of Insured:	Name of the insured that id to whom the policy is issue	lentifies exac			ntity)				
9.	Claim #:	Claim number as assigned l								
10.	Policy #:	Insured's assigned policy n								
11.	Crop Year:	Four-digit crop year, as def filed.		olicy, for w	hich the cla	aim is				
12.	Additional Units:	PRELIMINARY: Make n	o entry.							
		FINAL AND WCO: Unit crop at the time of final ins which a PW has not been c be entered on a single PW. If more spaces are needed f identified as "Non-Loss Ur Special Report.	pection. A ne ompleted. A for non-loss u	on-loss uni dditional no units, enter	t is any unit on-loss unit the unit nu	for s may mbers,				

Elen	nent/Item Number	Description
13.	Est. Prod. Per Acre:	PRELIMINARY AND WCO: Make no entry.
		FINAL: Estimated yield per acre, in whole pounds, of all non-loss
		units for the crop at the time of final inspection.
14.	Date(s) Notice of Loss:	PRELIMINARY:
		 Date the first or second notice of damage or loss was given for the unit in item 2, in the 1st or 2nd space, as applicable. Enter the complete date (MM/DD/YYYY) for each notice.
		(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.
		(3) Reserve the "Final" space on the first page of the first set of PWs for the date of notice for the final inspection.
		(4) If the inspection is initiated by the AIP, enter "Company Insp." instead of the date.
		(5) If the notice does not require an inspection, document as directed in the Narrative instructions.
		FINAL AND WCO: Transfer the last date (in the 1st or 2nd space from the first or second set of PWs) to the FINAL space on the first page of the first set of PWs if a final inspection should be made as a result of the notice. Always enter the complete date of notice (MM/DD/YYYY) for the "FINAL" inspection in the final space on the first set of PWs. For a delayed notice of loss or delayed claim, refer to the LAM.

Element	t/Item Number		Description
	ompanion olicy(s):	a.	If no other person has a share in the unit (insured has 100 percent share), make no entry.
		b.	In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the other person sharing in the unit has a multiple-peril crop insurance contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter "NONE."
			 If the other person has a multiple-peril crop insurance contract and it can be determined that the same AIP services it, enter the contract number. Handle these companion policies according to AIP instructions.
			(2) If the other person has a multiple-peril crop insurance contract and a different AIP or agent services it, enter the name of the AIP and/or agent (and contract number) if known.
			(3) If unable to verify the existence of a companion contract, enter "Unknown" and contact the AIP for further instructions.
		c.	Refer to the LAM for further information regarding companion contracts.

Section I – Determined Acreage Appraised, Production and Adjustments

Make separate line entries for varying:

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

Elem	ent/Item Number	Description
16.	Field ID:	The field or subfield identification symbol from a sketch map or an aerial photo. Refer to the Narrative.
17.	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.
18.	Reported Acres:	In the event of over-reported acres, handle in accordance with the individual AIP's instructions. In the event of under-reported acres, enter the reported acres to tenths for the field or sub field. If there are no under-reported acres make no entry.
19.	Determined Acres:	Refer to the LAM for definition of acceptable determined acres used herein. Enter the determined acres to tenths for the field or subfield for which consent is given for other use and/or:a. Put to other use without consent;
		 b. Abandoned; c. Damaged by uninsured causes; or d. For which the insured failed to provide acceptable records of production.
		Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements.
		Determined acres to tenths. Acreage breakdowns within a unit or field may be estimated (refer to the LAM) if a determination is impractical.
		Account for all planted acreage in the unit.
20.	Interest or Share:	Insured's interest in the crop to three decimal places as determined at the time of inspection. If shares vary on the same unit, use separate line entries.
21.	Risk:	Three-digit code for the correct "Rate" specified on the actuarial document maps. If a "Rate" or "High-Risk Area" is not specified on the actuarial document 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.
22.	Туре:	Unrated land is uninsurable without a WA. Three-digit code number, entered exactly as specified on the actuarial documents for the type grown by the insured. If "No Type Specified" is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a type is not specified on the actuarial documents, make no entry.

Elen	nent/Item Number	Description
23.	Class:	Three-digit code number, entered exactly as specified on the actuarial documents for the class grown by the insured. If "No Class Specified" is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a class is not specified on the actuarial documents, make no entry.
24.	Sub-Class:	Three-digit code number, entered exactly as specified on the actuarial documents for the sub-class grown by the insured. If "No Sub-Class Specified," is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a sub-class is not specified on the actuarial documents, make no entry.
25.	Intended Use:	Three-digit code number, entered exactly as specified on the actuarial documents for the intended use of the crop grown by the insured. If "No Intended Use Specified" is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an intended use is not specified on the actuarial documents, make no entry.
26.	Irr. Practice:	Three-digit code number, entered exactly as specified on the actuarial documents for the irrigated practice carried out by the insured. If "No Irrigated Practice Specified" is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an irrigated practice is not specified on the actuarial documents, make no entry.
27.	Cropping Practice:	Three-digit code number, entered exactly as specified on the actuarial documents for the cropping practice (or practice) carried out by the insured. If "No Cropping Practice" or "No Practice Specified" is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a cropping practice is not specified on the actuarial documents, make no entry.
28.	Organic Practice:	Three-digit code number, entered exactly as specified on the actuarial documents for the organic practice carried out by the insured. If "No Organic Practice Specified" is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an organic practice is not specified on the actuarial documents, make no entry.

Element/Item Number			Description								
29.	Stage:	PRELIMINARY	PRELIMINARY: Make no entry.								
		FINAL AND WCO: Stage abbreviation as shown below.									
		STAGE	EXPLANATION								
		P	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide acceptable records of production to the AIP.								
		Н	Harvested.								
		UH W1	Acreage to be paid under a WCO claim. (Must be at least the lesser of 20 acres or 20% of the insurable planted acres in the unit.) To be used for WCO								
		W2	claims only. Acreage not paid under a WCO claim, or acreage								
		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	released with consent during the WCO period.								
		W3	Acreage previously paid under WCO.								
		GLEANED ACREAGE: Refer to the LAM for information on gleaning.									
30.	Use of Acreage:	Use of acreage. Us	se the following "Intended Use" abbreviations.								
		USE	EXPLANATION								
		"To Millet"	Use made of the acreage								
		"WOC"									
		"SU"	•								
		"ABA"									
		"H"									
		"UH"									
			Acreage previously paid under WCO								
			ded Use" entry. If final use of the acreage was not as								
			ut the original line and initial it. Enter all data on a new correct "Final Use."								
		GLEANED ACREAGE: Refer to the LAM for information on gleaning.									

Elem	ent/Item Number	Description							
31.	Appraised Potential:	 PRELIMINARY AND FINAL: Per-acre appraisal in whole pounds of potential production for the acreage appraised as shown on the appraisal worksheet. Refer to paragraph 23, "Appraisal Methods" for additional instructions. If there is no potential on UH acreage, enter "0." Refer to the LAM for procedures for documenting zero yield appraisals. 							
		For acreage with Stage Code "W3", make no entry. WCO: Make no entry.							
32a.	Moisture %:	Make no entry.							
32b	Factor:	Make no entry.							
33.	Shell %, Factor, or Value:	Make no entry.							
34.	Production Pre QA:	 PRELIMINARY AND FINAL: Result of multiplying column 31 times column 19, rounded to whole pounds. If no entry in column 31, make no entry. WCO: W1: Enter zero ("0"). W2: Make no entry. 							
35.	Quality Factor:	Refer to paragraph 14 if, due to insured causes, a Federal or State agency has ordered the appraised crop or production to be destroyed. Otherwise, make no entry.							
36.	Production Post QA:	Result of multiplying column 34 times column 35, rounded to whole pounds. If no entry in column 35, transfer entry from column 34.							
37.	Uninsured Cause:	PRELIMINARY AND FINAL: Result of per acre appraisal for uninsured causes (taken from appraisal worksheet or other documentation) multiplied by column 19, rounded to whole pounds. Refer to the LAM for information on how to determine uninsured cause appraisals. If no uninsured causes, make no entry.							

Elem	ent/Item Number	Description								
Elem 37.	ent/Item Number Uninsured Cause (continued):	(1)	 Description Hail and Fire exclusion NOT in effect. a. Enter the result of multiplying column 19 entry by not less than the insured's production guarantee per acre, in whole pounds, for the line, (calculated by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form), for any "P" stage acreage. b. On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged solely by uninsured causes separate from other production. c. For acreage that is damaged partly by uninsured causes, enter the result of multiplying the appraised uninsured loss of production per acre in whole pounds, by column 19 entry for any such acreage Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals. 							
		(4) WCO: Make no	For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM. o entry.							
38.	Total to Count:	PRELIMINA	RY AND FINAL: Result of adding item 36 and item 37.							
20.										
		For acreage wit	th Stage Code "W3", make no entry.							
	nter zero ("0").									
39.	Total:	PRELIMINAR	XY: Make no entry.							
		FINAL AND W	VCO: Total determined acres (column 19), to tenths.							

Element/Item Number	Description							
40. Quality:	WCO: Make no entry.							
	PRELIMINARY AND FINAL: Check all qualifying conditions that apply to the unit's appraised and harvested production (refer to the CP and SP), otherwise check "None."							
	Qualifying OA Condition:							
	Kernel Damage (KD) and Total Defects							
	 the unit's appraised and harvested production (refer to the CP and SP), otherwise check "None." Qualifying QA Condition: Test Weight (TW) Kernel Damage (KD) and Total Defects Garlicky (Grade) Aflatoxin Vomitoxin Fumonisin Dark Roast (for Sunflowers only) Sclerotinia (for Sunflowers only) Ergoty (Grade) COFO (commercially objectionable foreign odor) (includes Musty and Sour Odor) Other None (1) For all qualifying conditions checked, in the Narrative (or on a Special Report): a. Document the level for each qualifying condition as indicated and an anticated an anumber of an an anticated and an anticated and an							
	Aflatoxin							
	Other							
	None							
	by approved test results, and the name and location of each testing facility that verifies the presence of the qualifying							
	b. Enter "See documentation included in the claim file" (e.g., include copy of the test facility certificate, grade certificate, summary or settlement sheet, etc., that documents the condition).							
	(2) If "Other" is checked, in addition to the above documentation requirements, document in the Narrative (or on a Special Report):							
	a. A description of the qualifying condition;							
	b. The name of the controlling authority that considers this qualifying condition to be injurious to human or animal health and why.							

Elen	nent/Item Number	Description
41.	Mycotoxins exceed FDA, State, or other health organization maximum limits. Check "Yes":	 WCO: Make no entry. PRELIMINARY AND FINAL: Check "Yes" if any mycotoxins listed in item 40 (including any identified as "Other") exceed the FDA, state, or other health organization maximum limits, otherwise leave blank. Document in the Narrative (or on a Special Report), the disposition of the production that was: a. Sold (Document the name and address of the buyer); or b. Not sold (Document the date(s) of the disposition, how the production was used, or how it was destroyed.). Refer to paragraph 14 if, due to insured causes, a Federal or State agency has ordered the appraised crop or production to be destroyed. Refer to the LAM and the SP for additional information on claims involving mycotoxins.
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.

a.	If no acreage is released on the unit, enter "No acreage released," adjuster's initials, and
	date.
b.	If notice of damage was given and no inspection is required, enter "No Inspection," the
	unit number(s), date, and adjuster's initials (do not enter unit numbers for which notice
	has not been given). The insured's signature is not required.
с.	Explain any uninsured causes, unusual, or controversial cases.
d.	If there is an appraisal in Section I, column 37 for uninsured causes due to a hail/fire
	exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per
	acre.

e.	Document the actual appraisal date if an appraisal was performed prior to the adjuster's signature date on the appraisal worksheet, and the date of the appraisal is not recorded on
f.	the appraisal worksheet.State that there is "No other fire insurance" when fire damages or destroys the insured
	crop and it is determined that the insured has no other fire insurance. Also refer to the
~	LAM.
<u>g.</u>	Explain any errors found on the Summary of Coverage.
<u>h.</u>	Explain any commingled production. Refer to the LAM.
i.	Explain any entry for "Production Not to Count" in Section II, column 62 and/or any
	production not included in Section II, column 56 or column 49 - 52 entries (e.g.,
	harvested production from uninsured acreage that can be identified separately from the
•	insured acreage in the unit).
<u>j.</u>	Explain a "No" checked in item 44, "Damage Similar to Other Farms in the Area."
k.	Attach a sketch map or aerial photo to identify the total unit:
	(1) If consent is or has been given to put part of the unit to another use;
	(2) If uninsured causes are present; or
	(3) For unusual or controversial cases.
	Indicate on the aerial photo or sketch map, the disposition of acreage destroyed or put to
	other use with or without consent.
1.	Explain any difference between date of inspection and signature dates. For an absentee
	insured, enter the date of the inspection and the date of mailing the PW for signature.
m.	When any other adjuster or supervisor accompanied the adjuster on the inspection, enter
	the code number of the other adjuster or supervisor and the date of inspection.
n.	Explain the reason for a "No Indemnity Due" claim. "No Indemnity Due" claims are to be distributed in accordance with the AIP's instructions.
0.	Explain any delayed notices or delayed claims as instructed in the LAM.
p.	Document any authorized estimated acres, as instructed in the LAM, shown in Section I, column 19.
q.	Document the method and calculation used to determine acres for the unit. Refer to the
-	LAM.
r.	Specify the type of insects or disease when the insured cause of damage or loss is listed
	as insects or disease. Explain why control measures did not work.
s.	If a Federal or State destruction order has been issued, attach to the claim form a copy of the
	Federal or State destruction order and the insured's completed Certification Form. Refer to
	the LAM for additional documentation requirements.
t.	Note any acreage left for harvest under "WCO," but not insurable for basic coverage.
u.	Note any acreage insured under the "WCO" for which consent was given to put to another
	use before it was possible to determine if there was an adequate stand. The appraised
	use before it was possible to determine it there was an adequate stand. The appraised

v.	Document the plants per square foot and that acreage qualifies for payment under the "WCO."									
w.	Document the name and address of the charitable organization when gleaned acreage is									
	applicable. Refer to the LAM for more information on gleaning.									
х.	Document any other pertinent information, including any data to support any factors									
	used to calculate the production.									

SECTION II – DETERMINED HARVESTED PRODUCTION

- (1) Account for all harvested production (for all entities sharing in the crop) except production appraised before harvest and shown in Section I because the quantity cannot be determined later (e.g., released for other uses, etc.).
- (2) For production commercially stored, sold, etc., make entry in columns 49 through 52 as follows: Name and address of storage facility or buyer.
- (3) If acceptable sales or weight tickets are not available, refer to the LAM.
- (4) If additional lines are necessary, the data may be entered on a continuation sheet. Use separate lines for:
 - (a) Separate storage facilities.
 - (b) Varying names and addresses of buyers of sold production.
 - (c) Varying determinations of production (value, etc.).
 - (d) Varying shares: e.g., 50 percent and 75 percent shares on the same unit.
- (5) There will generally be no harvested production entries in columns "47" through "66" for preliminary or WCO inspections.
- (6) If there is harvested production from more than one insured practice (or type) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in columns "47" through "66" by type or practice. If production has been commingled, refer to the LAM.

Elem	ent/Item Number	Description						
43.	Date Harvest	PRELIMINARY: Make no entry.						
	Completed: (Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM.):	 FINAL AND WCO: a. The earlier of the date the entire acreage on the unit was (1) harvested, (2) totally destroyed, (3) put to other use, (4) a combination of harvested, destroyed, or put to other use, or (5) the calendar date for the end of the insurance period. 						
		 b. If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvest; enter "Incomplete." 						
		c. If at the time of final inspection (if prior to the end of the insurance period), none of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter "No Harvest."						
		d. If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, replanting is complete for the unit, etc. Refer to the LAM.						
44.	Damage similar to	PRELIMINARY: Make no entry.						
	other farms in the							
	area?:	FINAL AND WCO: Check "Yes" or "No." Check "Yes" if the amount and cause of damage due to insurable causes is similar to the experience of other farms in the area. If "No" is checked, explain in the Narrative.						
45.	Assignment of Indemnity:	Check "Yes" only if an assignment of indemnity is in effect for the crop year; otherwise, check "No." Refer to the LAM.						
46.	Transfer of Right to	Check "Yes" only if a transfer of right to indemnity is in effect for						
	Indemnity:	the unit for the crop year; otherwise, check "No." Refer to the LAM.						
47a.	Share:	Record only varying shares on same unit to three decimal places.						
47b.	Field ID:	a. If only one practice and/or type of harvested production is listed in Section I, make no entry.						
		b. If more than one practice and/or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type the corresponding Field ID (from Section I, column 16).						
48.	Multi-Crop Code:	The applicable two-digit code for first crop and second crop. Refer to the LAM for instructions regarding entry of first crop and second rop codes.						

Elem	ent/Item Number	Description
49	52.	For production sold or stored, enter the name and address of the
Buye	r or Processor:	buyer or storage location.
53.	Net Cubic Feet:	Make no entry.
54.	Conversion Factor:	Make no entry.
55.	Gross Prod.:	Make no entry.
56.	Bu., Ton, Lbs., Cwt.:	Circle "Lbs." in column heading. Enter the gross production in whole pounds of distilled mint oil, as determined by delivery records, production recaps, sales receipts from processor (must be NET weight), etc.Any oil distilled from plants growing in the mint will be counted
		as mint oil on a weight basis.
57.	Shell/Sugar Factor:	Make no entry.
58a.	FM %:	Make no entry.
58b.	Factor:	Make no entry.
59a.	Moisture %	Make no entry.
59b.	Factor:	Make no entry.
60a.	Test Wt.:	Make no entry.
60b.	Factor:	Make no entry.
61.	Adjusted Production:	Transfer result from column 56.
62.	Prod. Not to Count:	Net production not to count, in whole pounds, when acceptable records identifying such production are available, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., other units or uninsured acreage) in the same storage structure (if the storage entries include such production). This entry must never exceed production shown on the same line.
(2)		Explain any "Production Not to Count" in the Narrative.
63.	Production Pre-QA:	Result of subtracting column 62 from column 61.
64a.	Value:	Make no entry.
64b.	MKT Price:	Make no entry.
65.	Quality Factor:	Refer to paragraph 14 if, due to insured causes, a Federal or State agency has ordered the appraised crop or production to be destroyed, otherwise make no entry.
66.	Production to Count:	Enter the result from multiplying column 63 times column 65, to whole pounds. If there is no entry in column 65, transfer the entry from column 63.
67.	Total of Column 63:	Total of column 63. If no entry in column 63, make no entry.

project for ca	ted price or harvest pri	arate line entries are made for varying share, stages, APH yields, ce, types, etc., within the unit, and totals need to be kept separate nake no entry and follow the AIP's instructions; otherwise, make
68.	Section II Total:	PRELIMINARY AND WCO: Make no entry.
(0)	Section I Total:	FINAL: Total of column 66, to whole pounds.
69.	Section 1 Total:	PRELIMINARY: Make no entry.
		FINAL AND WCO: Enter figure from Section I, column 38 total.
70.	Unit Total:	PRELIMINARY: Make no entry.
		FINAL AND WCO: Total of column 68 and column 69, to whole pounds.
71.	Allocated Prod:	Refer to the LAM for instructions for determining allocated production. Enter the total production, to whole pounds, 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.:	Result to whole pounds, of subtracting the total of column 37 (item 42 "Totals") and item 71 (Allocated Prod.) from item 70 (Unit Total). If no entries in item 37 and item 71, transfer the entry in item 70. Make no entry when separate APH yields are maintained by type, practice, etc., within the unit.
The f	,	ries 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 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.
75.	Page:	PRELIMINARY: Page numbers – "1," "2," etc., at the time of inspection.
		REPLANT AND FINAL: Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

									Р	RODU	CTION	WOR	KSHE	ET								
	1. Crop/Code #		2. Unit #	# 3. Location Description			tion	7. Company ANY COMPANY						8. Name of Insured								
	MINT							Age	ncy		ANY	AGENC	/					I.M. I	NSURED	1		
	00	74	<mark>0001-0001</mark> B	υ	SW1-9	6N-3W										9. Claim # 11. Crop Year						
4.	Date(s)	of Damage	JUN 10													XXX	XXXXX			У	ууу	
5.	Cause(s)	of Damage	HAIL												10. P	olicy #			XXXX	XXXXX		
_		d Cause %	100												14. I	Date(s)		1st		2nd	Fin	al
		ional Units														of Loss		D/YYYY			MM/DD	/уууу
13.	Est. Pro	od. Per Acre													15. Co	mpanion P	olicy(s)					
		SECTIO	DN I – DETI	ERMINI	ED ACR			,	ODUCI	TION AN	id adju	ISTMEN	TS									
					1	A. A	CTUAR	IAL		1				1			В.	POTENT	TAL YI	ELD		
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a. 32b.	33.	34.	35.	36.	37.	38.
	Multi-	Reported	Determined	Interest				Sub-	Intended	Irr	Cropping	Organic		Use of	Appraised	Moisture %	Shell %,	Production	Quality	Production	Uninsured	Total to
d ID	Crop Code	Acres	Acres	or Share	Risk	Туре	Class	Class	Use	Practice	Practice	Practice	Stage	Acreage	Potential	Factor	Factor, or Value	Pre QA	Factor	Post QA		Count
A	<mark>NS</mark>		20.0	1.000		090					002		W3	W3			-					
В	IR		30.0	1.000		090					002		W2	TO SOYBEANS	77		-	2,310		2,310		2,310
С	NS		30.0	1.000		090					002		UH	UH	25		-	750		750		750
D	NS		50.0	1.000		090					002		н	н			-					
39. TOTAL		130.0	40. Qu	ality: TW	Sc	lerotinia l		oty 🗆 C	oFo 🗆 🛛 🤇	Fumonisin Dther □ anization	None 🗵	icky □ limits.	Dark Roa Yes □	ast 🗆	42. TOT	ALS	3,060		3,060		3,060	

NARRATIVE (If more space is needed, attach a Special Report) Acreage determined from permanent field measurements. Field A previously paid under the Winter Coverage Option. Field B put to other use with consent during the WCO period. Appraisal on Field B will be the approved yield per acre. Field C appraised from representative strips.

												D HARVE	ESTED PR	ODUCTIO	N					
43. Date Harvest Completed 44. Dat							14. Dama	ge similar	to other fa	rms in the	area?		45.	Assignment	of Indemnity		46. Transfer of Right to Indemnity?			
MM/DD/YYYY Yes X No													Yes No X							
A. MEASUREMENTS						B. G	ROSS PI	RODUCT	ION				DUCTION							
47a. 47b.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a. 58b.	59a. 59b.	60a. 60b.	61.	62.	63.	<u>64a.</u> 64b.	65.	66.	
Share	Multi- Crop	Length		Depth	Deduc-	Net Cubic	Conver- sion	Gross	Bu., Ton		FM%	Moisture %	Test WT	Adjusted	Prod. Not to Count	Production Pre-QA	Value	Quality Factor	Production to Count	
Field ID		or Diameter		Depui	tion	Feet	Factor	Prod.	Lbs. CWT	Sugar Factor	Factor	Factor	Factor	Production			Mkt. Price		to Count	
	NS ANY MINT COMPANY ANYTOWN, ANY STATE						<mark>3500</mark>					- <mark>3500</mark>		<mark>3500</mark>			<mark>3500</mark>			
														-						
														67. 7	TOTAL	<mark>3500</mark>	68. S	ection II Total	3500	
	69. Section I Total											3,060								
This form example does not illustrate all required entry items (e.g., signature, dates, etc.). Refer to the Above 70. Unit Total											6,560									
Аррі	ppraisal Worksheet instructions for required statements and signature entries. 71. Allocated Prod.																			
										70 7	1 510									

71. Allocated Prod.

72. Total APH Prod.

6,560

									PRO	DUCT	'ION W	ORKS	HEET (WCO	EXAM	(IPLE)							
	1. Crop/Code # 2. Unit # 3. Location Description						on	7. Company ANY COMPANY							8. Name of Insured								
	MINT				A				Agency ANY AGENCY						I.M. INSURED								
	00	74	<mark>0001-</mark>	- <mark>0001</mark> BL	J	SW1-96	N-3W										9. C	laim #			11. C	rop Year	
4.	4. Date(s) of Damage JUN 10															XXXXXXXX					уууу		
5. (5. Cause(s) of Damage HAIL									"WINTER COVERAGE				RAGE	10. Policy #				XXXXXXXX				
6.	6. Insured Cause %			100									OPTION"			14. I			1st			Final	
12	12. Additional Units															Notice	Notice of Loss MM/DD/					MM/DD/YYYY	
13.	3. Est. Prod. Per Acre														15. Companion Policy(s)								
		SECTI	ON I -	- DETE	RMINE	D ACRE	AGE A	PPRAIS	ED, PR	ODUC	TION AN	ID ADJU	JSTMEN	TS									
	SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS A. ACTUARIAL											B. POTENTIAL YIELD											
16.	17.	18.	1	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a. 32b.	33.	34.	35.	36.	37.	38.
Fiel d	Multi- Crop	Reported		rmined	Interest or	Risk	Туре	Class	Sub-	Intended		Cropping	Organic	Stage	Use of	Appraised	ivioisture /o	Shell %, Factor,	Production		Production	Uninsured	Total to
ID	Code	Acres	A	cres	Share	Tush	Type	Chase	Class	Use	Practice	Practice	Practice	Suge	Acreage	Potential	Factor	or Value	Pre QA	Factor	Post QA	Causes	Count
A	NS		2	0.0	1.000		090					002		W1	To Soybeans				0		0		0
В	NS		3	0.0	1.000		090					002		W2	To Soybeans								
с	NS		5	0.0	1,000		090					002		W2	To								
	40. Quality: TW KD Aflatoxin Vomitoxin Fumonisin Garlicky Dark Roast																						
	39. T	OTAL	10	0.0	-	•	Scl	erotinia 🛛	∃ Ergo	ty 🗆 🛛 🔿	CoFo □	Other 🗆	None \square			ust 🗀			0		0		0
	41. Mycotoxins exceed FDA, State or other health organization maximum limits. Yes																						
	NARRATIVE (If more space is needed, attach a Special Report) Acreage determined from permanent field measurements. Field A payable under the winter coverage option. Plant stand .3 plants / sq. Foot. Field B put to other use with consent during the WCO period. Plant stand on Field B, 1.5 plants / sq. Foot. Minimum plant stand in the SPOI is 1.5 plants / sq. Foot. Field C not payable																						
SC	1. Foot.	Field B p	ut to o	ther us	se with c	consent o	luring th	e WCO	period.								t stand in	the SPC)1 is 1.5 pl	ants / sq	1. Foot. Fi	eld C not	payable
									0ECT				will be t HARVE										
	/13	Date Hars	est Cor	nnleted			11 Dam	age simi					HARVE			ment of In	lemnity			6 Transf	er of Right	to Indemni	w9
	 43. Date Harvest Completed MM/DD/УУУУ 					44. Damage similar to other farms in the area? Yes X No								-	Yes	No			46. Transfer of Right to Indemnity? Yes No X				
	А	. MEASU				B. (GROSS I							C. A				ESTED I	PRODUC				
47a		49.	50.	51.	52.	53.	54.	55.	5			58a.	59a.	60a.	61		62.			64a.	- 65.		66.
47t	40.	49.	50.	51.	52.	55.	54.	55.	5	5.	57.	58b.	59b.	60b.	01		02.	63.		64b.	05.		00.
Sha			Width	Derth	Deduc-	Cubic	Conver-	Gros	_s Ви-,	bs)" Su	ugar	FM%	Moisture %	Test W	- J -		od. Not	Product		Value	Ou ality E		roduction
Fiel ID	(Odd			Depth	tion		sion Factor	Prod				Factor	Factor	Factor	Produ	to to	Count	Pre-Q		lkt. Price	ct. Price Quality I		o Count
				1 I																			
																					-		
L				1 1			1	1	I						1	67. TOTA	L			68. S	ection II To	tal	
																	L				ection I Tot		

This form example does not illustrate all required entry items (e.g., signature, dates, etc.). Refer to the Above Appraisal Worksheet instructions for required statements and signature entries.

Exhibit 5

70. Unit Total

71. Allocated Prod.72. Total APH Prod.

Minimum Representative Sample Requirements

	Acres in Field or Subfield	Minimum Number of Samples						
***	0.1 - 10.0	3						
Add one ad	Add one additional sample for each additional 40.0 acres (or fraction thereof) in the field or subfield.							

