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Department of
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Federal Crop Insurance Corporation

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FRESH MARKET SWEET CORN LOSS ADJUSTMENT STANDARDS HANDBOOK

2019 and Succeeding Crop Years

RISK MANAGEMENT AGENCY KANSAS CITY, MO 64133

TITLE: Fresh Market Sweet Corn Loss	NUMBER: FCIC-25170
Adjustment Standards Handbook	FCIC-25170-1
EFFECTIVE DATE: 2019 and Succeeding	ISSUE DATE: February 26, 2018
Crop Years	
SUBJECT:	OPI: Product Administration and Standards
	Division
Provides the procedures and instructions	APPROVED:
for administering the Fresh Market Sweet	
Corn crop insurance program	/S:/ Ríchard 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. Subparagraph 1(D): Added language for Irrigated Practice reference.
- 2. Paragraph 51: Removed lead in language to make consistent with current handbooks.
- 3. Subparagraph 51: Corrected numbering to follow a chronological order.
- 4. Exhibit 1: Added acronym for "Unavoidable Uninsured Fire" (UUF).
- 5. Exhibit 2: Made grammatical edits to direct marketing definition.
- 6. Exhibit 2: Updated definition to align with current formatting standards.
- 7. Exhibit 4, item 29: Added stage codes "TZ," "TA," and "TH" for UUF/third party damage.
- 8. Exhibit 5, item r: Updated language to make consistent with current handbooks.

FRESH MARKET SWEET CORN LOSS ADJUSTMENT STANDARDS HANDBOOK

CONTROL CHART

	Fresh Market Sweet Corn Loss Adjustment Standards Handbook						
	TP Page(s)	TC Page(s)	Text Page(s)	Exhibits	Exhibit Pages	Date	FCIC Number
Remove	1-2	1-2	1-2	1 2 3 5	14 15 16 31-36	04-2016	FCIC-25170
Insert	1-2	1-2	1-2 13	1 2 3 5	14 15 16 31-36	02-2018	FCIC-25170-1
Current Index	1-2	1-2	1-2 3-12 13	1 2 3 4 5	14 15 16 21 25-30 31-36 37-41 42	02-2018 02-2018 02-2018 04-2016 02-2018 02-2018 02-2018 02-2018 04-2016 04-2016 04-2016 04-2016	FCIC-25170-1 FCIC-25170-1 FCIC-25170-1 FCIC-25170-1 FCIC-25170-1 FCIC-25170-1 FCIC-25170-1 FCIC-25170 FCIC-25170 FCIC-25170 FCIC-25170 FCIC-25170

FILING INSTRUCTIONS:

This handbook pages listed in the Control Chart above under the "Insert" heading replace such pages in the 2017 Fresh Market Sweet Corn Loss Adjustment Standards Handbook (LASH), FCIC-25170 (04-2016). This handbook is effective for the 2019 and succeeding crop years and is not retroactive to any 2017 or prior crop year determinations.

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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/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.
- (2) Terms, abbreviations, and definitions specific to fresh market sweet corn loss adjustment and this handbook are in exhibits 1 and 2, herein.

C. CAT Coverage

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

D. Irrigated Practice

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

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 statement 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 the PW. All entry items are "Substantive" (they are required).
- (2) The Privacy Act and Non-Discrimination statements are required statements that must be printed on 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: http://www.rma.usda.gov/regs/required.html 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 Approved 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).

3-10 (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 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).
 - (f) Late planting.
- (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.

52-60 (Reserved)

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

Approved Acronym/Abbreviation	Term
AIP	Approved Insurance Provider
APH	Actual Production History
BP	Basic Provisions
CAT	Catastrophic Risk Protection
CIH	Crop Insurance Handbook
СР	Crop Provisions
DSSH	Document and Supplemental Standards Handbook
FCIC	Federal Crop Insurance Corporation
FSA	Farm Service Agency
GSH	General Standards Handbook
GPS	Global Positioning System
LAM	Loss Adjustment Manual
MVO	Minimum Value Option
PW	Production Worksheet
QA	Quality Adjustment
QAF	Quality Adjustment Factor
RMA	Risk Management Agency
SP	Special Provisions
UUF	Uninsured Unavoidable Fire

Acre means 43,560 square feet of land when the row widths do not exceed six feet, or if row widths exceed six feet, the land area on which at least 7,260 linear feet of rows are planted.

Additional Production to Count means when fresh market sweet corn is 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 means the dollar amount per container for harvesting, packing, and handling as show in the SP.

Amount of Insurance (per acre) means the dollar amount of coverage per acre obtained by multiplying the reference maximum dollar amount shown on the actuarial documents by the coverage level percentage the insured elects.

Average Net Value Per Container means the dollar amount obtained by totaling the net values of all containers of sweet corn sold and dividing the result by the total number of containers of all sweet corn sold.

<u>Container</u> means the unit of measurement for the insured crop as specified in the SP.

<u>Direct Marketing</u> means the sale of the insured crop directly to consumers without the intervention of an intermediary such as a wholesaler, retailer, packer, processor, shipper or buyer. Examples of direct marketing include: selling through an on-farm or roadside stand, farmer's market, and permitting the general public to enter the field for the purpose of picking all or a portion of the crop.

<u>Harvest</u> means the separation of ears of sweet corn from the plant by hand or machine.

<u>Marketable Sweet Corn</u> means sweet corn that is sold for any purpose or grades U.S. No. 1 or better in accordance with the requirements of the United States Standards for Grades of Sweet Corn.

Minimum Value means the dollar amount per container shown in the SP used to value marketable production to count

<u>Net Value</u> means the dollar value of packed and sold sweet corn obtained by subtracting the allowable cost and any additional charges specified in the SP from the gross value per container of sweet corn sold. This result may not be less than zero.

A. Appraisal and Summary of Harvested Production Worksheet Form Standards

- (1) The entry items for Fresh Market Sweet Corn Appraisal Worksheet and Fresh Market Sweet Corn Summary of Harvested Production Worksheet are the minimum requirements. All of these entry items are "substantive" (i.e. they are required).
- (2) Appraisal worksheet completion instructions. The completion instructions for the required entry items on the appraisal and summary of harvested production worksheets in the following subsections are "Substantive," (i.e., they are required.). A separate appraisal worksheet is required for each unit appraised, and for each field or subfield with a different farming practice (applicable to replant, preliminary, and final claims).
- (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 section. The current Non-Discrimination Statement and Privacy Act Statement can be found on the RMA website at: http://www.rma.usda.gov/regs/required.html or successor website.
- (4) Refer to the DSSH for other crop insurance form requirements (e.g., font point size, etc.).

B. Appraisal and Summary of Harvested Production Entries and Examples

(1) 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.

Part I	- Sur	vivino	Plant	Method
I all I	– .5u i	VIVIIIY	ı lalıt	MELHOU

I	Element/Item Number	Description
1.	Company	Name of AIP, if not preprinted on the worksheet (Company Name).
2.	Claim Number	Claim number as assigned by the AIP.
3.	Insured's Name	Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.
4.	Policy Number	Insured's assigned policy number.
5.	Unit Number	Unit number from the Summary of Coverage after it is verified to be correct.
6.	Crop Year	Four-digit crop year, as defined in the policy, for which the claim is filed.
7.	Field. ID	Field or subfield identification symbol
8.	Row Width, Inches	Row width rounded to the nearest inch.
9.	Each block equals number of surviving plants in one sample	Number of plants in the sample capable of producing an ear. Refer to exhibit 6 for sample row length.

Ele	ment/Item Number		Description
28.	Organic Practice	Organic Practice Spec	ified is shown in the actuarial documents, enter
	(continued)		digit code number from the actuarial documents
			nic practice is not specified on the actuarial
		documents make no entry.	
29.	Stage	Preliminary : Make r	no entry.
		Replant: Replant stag	ge abbreviation as shown below.
		STAGE	EXPLANATION
		"R"	Acreage replanted and qualifying for replanting payment.
		"NR"	Acreage not replanted or not qualifying for a replanting payment. Enter "NR" when the Surviving Plant Method of Appraisal shows there is a 75 percent or more surviving plant stand capable of producing
			sweet corn, when plants lost due to the uninsurable causes are included.
		"RN"	Acreage replanted and not qualified for a
		IXIN	replanting payment.
		Final: Stage abbreviation as shown below.	
		STAGE E	XPLANATION
		"P"	Acreage abandoned without consent, put to ther use without consent, damaged solely by ninsured causes, or for which the insured ailed to provide acceptable records of roduction to the AIP, or from which roduction was sold by direct marketing if the nsured failed to meet the requirements ontained in the CP.
			tate as defined in CP. Stage is the final stage
		"TZ"tl	uarantee as identified in the CP. JUF/Third Party Damage – Zero production on the same acreage.
		"TA" U	UF/Third Party Damage – Appraised
			roduction on the same acreage. JUF/Third Party Damage – Harvested
			roduction on the same acreage.
		Gleaned Acreage: R	efer to the LAM for information on gleaning.

Element/Item Number		Description		
30. Use of Acreage		Use of acreage. Use the following "Intended Use" abbreviations.		
	-	USE EXPLANATION "Replant" Acreage replanted and qualifying for		
		replanting payment "Not Replanted" Acreage not replanted or not qualifying for a replanting payment		
		"To Cucumbers" Other use made of the acreage		
		"WOC" Other use without consent		
		"SU" Solely uninsured		
		"ABA" Abandoned without consent "H" Harvested		
		"UH" Unharvested		
		Verify any "Intended Use" entry. If final use of the acreage was not as indicated, strike out the original and initial it. Enter all data on a new line showing the correct "Final Use."		
		Gleaned Acreage: Refer to the LAM for information on gleaning.		
31.	Appraised Potential	Replant : Document the replant calculations in the "Narrative" and enter the amount allowed per acre for replanting, rounded to dollars and cents.		
		Preliminary and Final : Enter whole containers per acres from the appraisal worksheet for the field or subfield. Refer to paragraph 36, "Appraisal Methods" for additional instructions.		
		If there is no potential on UH acreage, enter "0". Refer to the LAM for Zero Appraised Documentation.		
32a.		Make no entry.		
32b.		Make no entry.		
33.	Shell % Factor or Value	Replant: Make no entry.		
	varac	Preliminary and Final : For appraised production, enter the greater of:		
		(1) Actual market value per container (determined from a sample provided to the buyer); or		
		(2) Minimum Value per container shown in the SP for the planting period. Do not use the MVO price from the SP for this entry.		
34.	Production Pre QA	Replant : Enter the result of multiplying column 31 times column 19 rounded to whole dollars. If no entry in column 31, make no entry.		
		Preliminary and Final : Result of multiplying column 31 times column 19, times column 33, rounded to whole dollars. If no entry in column 31, make no entry.		
35.	Quality Factor	Make no entry.		
36.	Production Post QA	Transfer the entry in item 34.		

Element/Item Number	Description	
37. Uninsured Cause	Replant: Make no entry.	
	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 containers. Refer to the LAM for information on how to determine uninsured cause appraisals. If no uninsured causes, make no entry.	
	(1) Hail and Fire exclusion not in effect.	
	(a) Enter the result of multiplying column 19 entry by not less than the insured's amount of insurance per acre in dollars and cents for any "P" stage acreage.	
	(b) On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged solely by uninsured causes separate from other production. Refer to the LAM for information on how to determine uninsured cause appraisals.	
	(2) Hail and Fire exclusion not in effect.	
	 (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. (b) On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged solely by uninsured causes separate from other production. Refer to the LAM for information on how to determine uninsured cause appraisals. (c) For acreage that is damaged partly by uninsured causes, enter the result of multiplying column 19 entry by the appraised uninsured loss of production per acre in dollars and cents for any such acreage. 	
	(3) 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.	
	(4) Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.	
	(5) Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.	
	(6) For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.	

Element/Item Number		Description
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" (refer to the table below).
		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
41.	Mycotoxins exceed	Make no entry.
	FDA, State, or other	
	health organization	
	maximum limits.	
42.	Totals	Total of entries in columns 34, 36, 37 and 38. If a column has no
		entries make no entry.

NARRATIVE INTRUCTIONS

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

Element/Item Number		Description		
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 inspections is required, enter "No Inspection," the unit			
	number(s), date, and adjuster's initials (do not enter unit numbers for which notice has not			
	been given). The insured's signature is not required.			
c.	Explain any uninsured causes, unusual, or controversial cases.			
d.	If there is an appraisal in Section I, column 37 for uninsured causes due to a hail/fire exclusion,			
	show the original has	il/fire liability per acre and the hail/fire indemnity per acre.		
e.	Document the actual	appraisal date if an appraisal was performed prior to the adjuster's		
	signature date on the	appraisal worksheet, and the date of the appraisal is not recorded on the		
	appraisal worksheet.			
f.	State that there is "No other fire insurance" when fire damages or destroys the insured crop and			
	it is determined that	the insured has no other fire insurance. Refer to the LAM.		

Elen	Element/Item Number Description			
g.	Explain any errors found on the Summary of Coverage.			
h.	Explain any commingled production. Refer to the LAM.			
i.	Explain any entry for "Production Not to Count" in Section II' column 62 and/or any production not included in Section II' column 56 or column 49-52 entries (e.g., harvested production from uninsured acreage that can be identified separately for the insured acreage in the unit.			
j.	Explain a "No" checked in item 44.			
k.	Attach a sketch map or aerial photo to identify the total unit.			
	 If consent is or has been given to put part of the unit to another use or to replant; If acreage has been replanted to a practice uninsurable as an original practice; If uninsured causes are present; or 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 any delayed authorized estimated acres, as instructed in the LAM, shown in Section I, column 19.			
0.	Document any authorized estimated acres, as instructed in the LAM, shown in Section I, column 19.			
p.	Document the method and calculation used to determine acres for the unit. Refer to the LAM.			
q.	Document in the "Narrative" or on a Special Report, the calculation used to determine the stage guarantee per acre.			
r.	Specify the type of insects or disease when the insured cause of damage or loss is listed as			
	insects or disease. List the control measures used and explain why they did not work.			
S.	Explain the reason for a "No Indemnity Due" claim. No Indemnity Due claims are to be distributed in accordance with AIP instructions.			
t.	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.			
u.	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.			
V.	Explain any "0" potential (fresh market sweet corn plants with no production or fresh market sweet corn with no market value).			
W.	Explain the reason that any harvested production is unsold.			
X.	Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.			
y.	Document any other pertinent information, including any data to support any factors used to calculate the production. If on an attachment, enter "See attachment."			
Z.	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 52 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) Varying shares; e.g., 50 percent and 75 percent shares on the same unit.
 - (e) 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 there is harvested production from more than one insured practice (or type), 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.
- (9) Production that is not marketable is production which is not and will not be sold due to insurable causes (zero value).