

United States Department of Agriculture



Federal Crop Insurance Corporation

FCIC-20500L (04-2024)

HYBRID VEGETABLE SEED LOSS ADJUSTMENT STANDARDS HANDBOOK

2025 and Succeeding Crop Years

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

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TITLE: HYBRID VEGETABLE SEED LOSS	NUMBER: FCIC-20500L
ADJUSTMENT STANDARDS HANDBOOK	OPI: Product Administration and Standards
	Division
EFFECTIVE DATE: 2025 and Succeeding Crop Years	ISSUE DATE: April 29, 2024
SUBJECT:	APPROVED:
Provides the procedures for administering the Hybrid Vegetable Seed crop insurance program.	/s/Richard Flournoy
	Deputy Administrator for Product Management

REASON FOR ISSUANCE

This handbook provides procedures and instructions for administering the Hybrid Vegetable Seed crop insurance program. This handbook replaces FCIC-20500L, Hybrid Vegetable Seed Loss Adjustment Standards Handbook, issued June 22, 2022. This handbook is effective for the 2025 and succeeding crop years, and is not retroactive to any 2024 or prior crop year determinations. This handbook is effective upon approval and until obsoleted.

SUMMARY OF CHANGES

Listed below are the significant content changes to the FCIC-20500L, Hybrid Vegetable Seed Loss Adjustment Standards Handbook. All changes and additions are highlighted. Three asterisks (***)indicate where major deletions occurred. Minor changes and corrections are not included in this listing.

Reference	Description of Change
Throughout	Updated according to the EHS. Replaced "contract" with "policy," where applicable.
ТР	Removed Control Chart from TP and moved Filing Instructions into the Reason for
	Issuance, per the EHS handbook.
Subparagraph 1A	Edited Purpose and Objective subparagraph for consistency with other LASHs.
Subparagraph 1D	Updated the Related Handbook table.
Subparagraph 2D	Edited Form Standards subparagraph for consistency with other LASHs.
Paragraph 24	Noted that (1)(a) and (1)(b) represent Stage I for Fall planted and Spring planted,
	respectively.
Exhibit 1	Added acronyms and abbreviations.
Exhibit 2	Revised the definition of minimum guaranteed payment to clarify how additional
	payments made by the hybrid seed processor or seed company are included in
	determining the minimum guaranteed payment.
	Added the definition of stage, specifying the two stages used to determine the
	amount coverage.
Exhibit 3, Item No. 19	Added a reference to Stage I in the item description.
Exhibit 4, Item No. 29	For the H and UH stages, added references to Stage II and Stage I, respectively.

HYBRID VEGETABLE SEED LOSS ADJUSTMENT STANDARDS HANDBOOK

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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/en/Policy-and-Procedure/Privately-Developed-Products---20000.

This handbook remains in effect until superseded by reissuance. A bulletin or FAD can supersede applicable portions of the handbook. ***

B. Source of Authority

The HVS Crop Insurance Program is approved by the FCIC Board of Directors under Section 508(h) of the Federal Crop Insurance Act. Hybrid Vegetable Seed was implemented on May 15, 2019, for the 2020 reinsurance year and 2022 commodity year. The FCIC Board of Directors has approved subsequent changes during 2021 FCIC Board meetings.

C. Title VI of the Civil Rights Act of 1964

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

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

D. Related Handbooks

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

Handbook	Relation/Purpose
CIH	This handbook provides the official FCIC-approved underwriting standards for
	policies administered by AIPs for the General Administrative Regulations,
	Common Crop Insurance Policy BP, and Area Risk Protection Regulations.
<mark>DSSH</mark>	This handbook provides the official FCIC-approved form standards and
	procedures for use in the sale and service of any eligible Federal crop insurance
	policy; required statements and disclosures; and the standards for submission
	and review of non-reinsured supplemental policies in accordance with the SRA.
<mark>GSH</mark>	This handbook provides the official FCIC-approved standards for policies
	administered by AIPs under the General Administrative Regulations, Common
	Crop Insurance Policy Regulations BP, including the CAT Endorsement; the Area
	Risk Protection Insurance Regulations BP; the Stacked Income Protection Plan of
	Insurance; the Rainfall Index Plan; and the Whole-Farm Revenue Protection Pilot
	Policy.
LAM	This handbook provides the official FCIC-approved general loss adjustment
	standards for all levels of insurance provided under FCIC unless a publication
	specifies that none or only specified parts of this handbook apply.
HVS CISH	Provides specific underwriting guidelines for hybrid vegetable seed.

- (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 HVS loss adjustment and this handbook are in Exhibit 1 and Exhibit 2, herein.

E. CAT Coverage

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

F. Irrigated Practice

Refer to the CIH and LAM for irrigation standards and DSSH for irrigated practice guidelines.

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.

2 AIP Responsibilities (Continued)

B. Form Distribution

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

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

C. Record Retention

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

D. Form Standards

- (1) The entry items in <u>Exhibit3</u> and <u>Exhibit 4</u> are the minimum requirements for the Appraisal Worksheets and the 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 <u>Exhibit3</u> and <u>Exhibit 4</u>. See the DSSH for statement requirements.
- (3) The certification statement required by the current DSSH must be included on the PW directly above the insured's signature block immediately followed by the statement below:

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

(4) Refer to the DSSH for other crop insurance form requirements (such as point size of font, and so forth). The current DSSH can be found on the RMA website at www.rma.usda.gov.

3-10 Reserved

11 Insurability

The AIP determines the insured has complied with all policy provisions of the insurance policy. The following may not be a complete list of insurability requirements. Refer to the BP, the HVS CP, and the SP for additional requirements.

- (1) The crop insured will be all gross acreage of the hybrid vegetable seed of the crop type (i.e., hybrid seed carrots) contained in the SP for which the insured elects insurance coverage in the county and for which a premium rate is provided by the AD and:
 - **Note**: Winter and spring hybrid carrot seed are listed on the SP as a subcategory of the type heading but are not considered a crop type (i.e., insured crop) for administrative fee purposes.
 - (a) in which the insured has a share (The insured will have a share in the crop if "... a 'lease' under which the insured retains control of the acreage on which the insured crop ... will be treated as a contract under which the insured has an insurable interest in the crop." See Section 7(b) of the CP.);
 - (b) that is grown under a HVS contract executed by the applicable acreage reporting date;
 - (c) that is planted for harvest as commercial HVS in accordance with a HVS processor contract and required processor/seed company management production practices;
 - (d) that is irrigated;
 - (e) that is not (unless allowed on the SP):
 - (i) planted with a mixture of female and male parent seed in the same row;
 - (ii) planted for any purpose other than for commercial HVS;
 - (iii) interplanted with another crop;
 - (iv) planted into an established grass or legume;
 - (v) planted to a variety not contained in the SP; or
 - (f) that does not include any acreage planted only to male parent seed (for example, a separate field containing only male plant seed). The exclusion does not apply to acreage containing male plant seed planted in a standard male/female planting pattern.
- (2) Insurable acreage exclusions, in addition to those contained in the BP, include acreage:
 - (a) not in compliance with applicable rotation requirements;
 - (b) that is damaged prior to the final planting date (either female or male acreage) and the AIP determines replanting is practical and the acreage is not replanted (see the HVS CP "practical to replant" definition);

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11 Insurability (Continued)

- (c) on which the minimum guaranteed payment for the unit (based on gross acres, i.e., female and male plant acreage) exceeds the amount determined by multiplying the applicable amount of insurance per gross acre times the insured gross acreage in the unit; or
- (d) on which a contract payment is paid to the producer for the sole purpose of growing the HVS crop on the acreage without any responsibility for the costs and related financial risk of producing the crop.

12 Insurance Period

A. Coverage Begins

Insurance attaches upon completion of planting of the:

- (1) hybrid vegetable seed crop on or before the final planting date designated in the SP for female parent plant seed or female and male parent plant seed, as applicable; or
- (2) male parent plant seed in accordance with standard planting practices generally established for the insured crop and production area if a final planting date is not specified for male parent plant seed in the SP.

B. Coverage Ends

In accordance with Section 11 of the BP, the calendar date for the end of the insurance period is October 31 of the crop year.

13 Unit Divisions

Refer to the CP for unit division provisions.

14 Quality Adjustment

Hybrid vegetable seed production is not adjusted for quality. All appraised and harvested clean seed production is counted as production to count.

Exception: If due to insured causes of loss, harvested production with a germination rate less than 85 percent will not be considered production to count.

Any field-run or clean seed production purchased by a processor or seed company will be considered production to count regardless of the germination percent, except as otherwise authorized on the SP.

15 Causes of Loss and Exclusions

Refer to the BP and CP for causes of loss and exclusions and the LAM for additional instructions.

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16 Insured Duties

In accordance with the requirements of Section 14 of the BP:

- (1) The insured must leave representative samples of at least three complete planting patterns of the female and male parent plant rows that extend the entire length of each field in the unit.
- (2) If the insured intends to destroy any acreage of the insured crop that will not be harvested, the samples must not be destroyed until after inspection by the AIP.

In addition to the requirements of Section 14 of the BP:

- (1) The insured must give the AIP notice of probable loss at least 15 days before the beginning of harvest if the insured anticipates inadequate germination on any unit.
- (2) If the required notice is not given, no indemnity payment will be due for the unit.

17-20 Reserved

PART 3: APPRAISALS

21 General Information

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

Subject to the applicable notice of damage or loss provisions of the policy, AIPs may elect to conduct inspections to determine the presence of uninsured cause of loss damage, causes of loss that may result in inadequate germination (due to drought, heat, hot winds, insects, etc.), and for other related purposes.

22 Selecting Representative Samples

A. Determine Minimum Samples

Determine the minimum number of required samples for a field or subfield by the field size and the variability of potential production within the field or subfield based on the variations in the percent of stand.

B. Splitting Fields

Split the field into subfields when:

- (1) variable damage (variations in plant stand) causes the crop potential to appear to be significantly different within the same field; or
- (2) the insured wishes to destroy a portion of a field.

C. Separate Appraisals

Each field or subfield must be appraised separately.

D. Minimum Samples

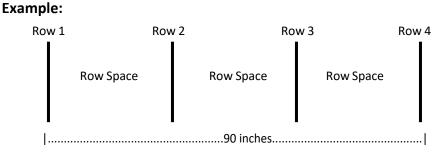
Take not less than the minimum number (count) of representative samples required in <u>Exhibit 5</u> (Minimum Representative Sample Requirements) for each field or subfield.

23 Measuring Row Width for Sample Selection

Use these instructions for all appraisal methods that require row width determinations.

- (1) Use a measuring tape marked in inches or convert a tape marked in tenths, to inches, to measure row width (refer to the LAM for conversion table).
- (2) Measure across three or more row spaces from the center of the first row to the center of the fourth row (or as many rows as needed). Divide the result by the number of row spaces measured across to determine an average row width to the nearest one-half inch.

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90 inches ÷ 3 row spaces = 30 inches average row width

- (3) Where rows are skipped for tractor and planter tires, refer to the LAM.
- (4) When two or more rows are used for a pattern, divide the length of a single row pattern by the number of rows in the pattern. The combined length of all rows must equal the single row length.
- (5) Apply the average row width to <u>Exhibit 6</u> to determine the length required for the sample row.

24 Sampling Procedure

Sampling procedures will be limited to acreage that will not be harvested (e.g., put to other use with consent, etc.).

- (1) Establish the time of damage:
 - (a) Fall planted emergence/seedling to harvest; or
 - (b) Spring planted emergence/seedling to harvest.

(1)(a) and (1)(b), above, represent Stage I.

- (2) Select different samples based on variation within the unit based on the number of plants in a normal plant stand:
 - (a) Fall planted: 3 plants per foot of row; or
 - (b) Spring planted: 3 plants per foot of row.

25 Appraisal Methods

A. General Information

These instructions provide information on the following appraisal method:

Appraisal Method	Use			
Stand Reduction Method	For all acreage that will not be harvested.			

B. Stand Reduction

- (1) Refer to the section in the LAM regarding deferred appraisals and non-emerged seed.
- (2) Surviving plant counts, at the time of appraisal, are converted to pounds per gross acre by multiplying (100 – the percent of yield loss) by the county yield for the applicable type (e.g., hybrid carrot seed-winter).
- (3) See <u>Exhibit 7</u>, Stand Reduction Percent Yield Loss to determine reduced yield potential (percent yield loss) due to female and male stand reduction.

26 Deviations and Modifications

No deviations or modifications in appraisal methods are authorized.

27 General Information for Appraisal Worksheet Entries and Completion Procedures

- (1) Include the AIP's name in the appraisal worksheet title if not preprinted on the worksheet or when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the AIP) when a worksheet entry is not provided.
- (3) Separate appraisal worksheets must be completed for each unit appraised, and for each field or subfield including fields or subfields with different approved yields (if applicable) - applicable to preliminary and final claims. Refer to <u>Paragraph 22</u> and <u>Exhibit 5</u> for sampling requirements.
- (4) For all zero appraisals, refer to the LAM.
- (5) Standard appraisal worksheet items are numbered consecutively in <u>Exhibit 3</u>. Example appraisal worksheets are also provided to illustrate how to complete item entries.
- (6) When a remarks section is not included on the form, document pertinent information about the appraisal, including any appropriate calculations, on a Special Report and attach to the worksheet.

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PART 4: PRODUCTION WORKSHEET

41 General Information for Production Worksheet Entries and Completion Information

- (1) The PW is a progressive form containing all notices of damage for all preliminary 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 or other reasons described in the LAM); or
 - (e) "No Indemnity Due" claims (which must be verified by an appraisal or notification from the insured that the value of production exceeded the guarantee).
- (4) The adjuster is responsible for determining if any of the insured's requirements under the notice and claim provisions of the policy have not been met. If any have not, the adjuster should contact the AIP.
- (5) Instructions labeled "PRELIMINARY" apply to preliminary inspections only. Instructions labeled "FINAL" apply to final inspections only. Instructions not labeled apply to all inspections.
- (6) If the AIP determines the claim is to be denied, refer to the LAM for PW completion instructions.
- (7) Standard PW items are numbered consecutively in <u>Exhibit 4</u>. An example PW is also provided to illustrate how to complete item entries.

42-50 Reserved

EXHIBITS

Exhibit 1 Acronyms and Abbreviations

Approved Acronyms	Term			
AD	Actuarial Documents			
AIP	Approved Insurance Provider			
ВР	Common Crop Insurance Policy Basic Provisions			
CAT	Catastrophic Risk Protection Endorsement			
CIH	Crop Insurance Handbook, FCIC-18010			
HVS CISH	Hybrid Vegetable Seed Crop Insurance Standards Handbook, FCIC-20500U			
СР	Crop Provisions			
DSSH	Document and Supplemental Standards Handbook, FCIC-24040			
FAD	Final Agency Determination			
FCIC	Federal Crop Insurance Corporation			
FSA	Farm Service Agency			
<mark>GPS</mark>	Global Positioning System			
GSH	General Standards Handbook, FCIC-18190			
HVS	Hybrid Vegetable Seed			
LAM	Loss Adjustment Manual, FCIC-25010			
<mark>LASH</mark>	Loss Adjustment Standards Handbook			
<mark>OPI</mark>	Office of Primary Interest			
PW	Production Worksheet			
QA	Quality Adjustment			
RMA	Risk Management Agency			
SP	Special Provisions			
<mark>SRA</mark>	Standard Reinsurance Agreement			
USDA	United States Department of Agriculture			

Exhibit 2 Definitions

<u>Amount of insurance (per gross acre)</u>: A dollar amount determined by multiplying the applicable county yield by the applicable price election and coverage level you select and subtracting any minimum guaranteed payment. If your hybrid vegetable seed processor contract contains a minimum guaranteed payment stated in pounds or kilograms, we will convert that value to dollars by multiplying it by the price election you selected.

<u>Certified seed test</u>: A warm germination test on clean seed according to specifications of the "Rules for Testing Seeds" of the Association of Official Seed Analysts.

<u>Clean seed</u>: Hybrid vegetable seed which has been conditioned by the processor/seed company.

<u>Commercial hybrid vegetable seed</u>: The offspring produced by crossing a female and male parent plant, each having a different genetic character. This offspring is the product intended for use by a grower to produce a commercial vegetable crop.

<u>Condition</u>: A process to remove the husk, chaff, immature and undersized seeds, weed seeds, inert matter, other crop seeds, and other materials from the field-run production to the extent such removal is possible, and subsequently drying the hybrid vegetable seed.

<u>County yield</u>: An amount contained in the actuarial documents that represents the yield a type of the hybrid vegetable seed crop would be expected to produce per gross acre. The applicable county yield is contained in the actuarial documents and will be based on records provided by the processor or seed company.

<u>Female parent plants</u>: Vegetable plants that are grown for the purpose of producing commercial hybrid vegetable seed and are male sterile.

Field-run: Commercial hybrid vegetable seed production before it has been conditioned.

Gross acre (acreage): Insurable acreage of male and female vegetable plants.

<u>Good farming practices</u>: In addition to the definition contained in the BP, good farming practices include those practices required by the hybrid vegetable seed processor contract.

Harvest: Combining and/or, threshing the female parent plants to obtain commercial hybrid vegetable seed.

<u>Hybrid vegetable seed processor contract</u>: A legal contractual written agreement executed between a hybrid vegetable seed producer and a processor/seed company containing, at a minimum:

- the producer's promise to plant and grow female and male parent plants and to deliver all fieldrun commercial hybrid vegetable seed produced from the female plants to the processor/seed company;
- (b) the processor/seed company's promise to purchase the commercial hybrid vegetable seed produced by the producer; and
- (c) a stated value, compensation, or method to derive a value that will be paid to the producer for the production as specified in the hybrid vegetable seed processor contract for the clean commercial hybrid vegetable seed variety.

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Inadequate germination: Germination less than 85 percent of the commercial hybrid vegetable seeds as determined using a certified seed test.

Insurable interest: Your share of the financial loss that occurs in the event seed production is damaged by a cause of loss specified in Section 10 of the Crop Provisions.

Male parent plants: Vegetable plants grown for the purpose of pollinating the female parent plants.

Minimum guaranteed payment: The total amount (often stated in dollars) of:

- (a) a minimum amount specified in your hybrid vegetable seed processor contract; and
- (b) any other amount applicable for any purpose that is specified in:
 - (i) your hybrid vegetable seed processor contract; and
 - (ii) any contract or payment method issued by the hybrid vegetable seed processor or seed company;

that will be paid or credited to you by the processor or seed company regardless of the quantity of seed produced. The minimum guaranteed payment amount will not be reduced by any limitations, exceptions, exclusions, or any other terms that are contained in the processor contract, any other contracts or payment methods authorized by the hybrid vegetable seed processor or seed company. If any of your contracts or methods of payment contain payment amounts that increase based on the insured crop's development, the highest payment amount stated in any of your contracts or methods of payment amount stated in any of your contracts or methods of payment amount stated in any of your contracts or methods of payment amount stated in any of your contracts or methods of payment amount stated in any of your contracts or methods of payment amount stated in any of your contracts or methods of payment amount stated in any of your contracts or methods of payment amount stated in any of your contracts or methods of payment amount stated in any of your contracts or methods of payment amount stated in any of your contracts or methods of payment amount stated in any of your contracts or methods of payment amount stated in any of your contracts or methods of payment will be used in determining the minimum guaranteed payment.

<u>Planted acreage</u>: In addition to the definition contained in the BP, the insured crop must be planted in rows wide enough to permit mechanical cultivation, unless otherwise provided by the Special Provisions.

Planting pattern: The arrangement of the rows of female and male parent plants in a field such as planting two consecutive rows of male parent plants and then two consecutive rows of female parent plants.

Pound: A unit of weight equal to 16 ounces avoirdupois.

<u>Practical to replant</u>: In addition to the definition contained in the BP, practical to replant applies to either the female or male parent plants. It will not be considered practical to replant unless production from the replanted acreage can be delivered under the terms of the hybrid vegetable seed processor contract, or the processor/seed company agrees in writing that it will accept the production from the replanted acreage.

Price election: The price contained on the actuarial documents for establishing the amount of insurance and the value of appraised production to count (for purposes of Section 12(c)(1)(ii) and (iii) of the Crop Provisions).

Processor: Any business enterprise regularly engaged in the processing of hybrid vegetable seed that possesses all licenses and permits for processing hybrid vegetable seed required by the state in which it operates and that owns or has contracted sufficient drying, screening, and bagging or packaging equipment to accept and process the hybrid vegetable seed within a reasonable amount of time after harvest.

Exhibit 2 Definitions (Continued)

Sample: For the purpose of the certified seed test, at least the minimum weight of randomly selected clean hybrid vegetable seed specified in the Special Provisions for each type of hybrid vegetable seed.

Seed: The applicable seed type for the specific hybrid vegetable seed crop. For example, the hybrid carrot seed crop is planted with either carrot seed or stecklings (transplanted roots).

<u>Seed company (commercial hybrid)</u>: A business enterprise that possesses all licenses for processing or marketing commercial hybrid vegetable seed required by the state in which it is domiciled or operates, and which possesses or has contractual access to facilities with enough drying and storage capacity to accept and process the insured crop within a reasonable amount of time after harvest. If the seed company is the insured, it must also be a corporation.

<u>Seed production</u>: All clean seed produced by female parent plants of appropriate dryness and size, with a germination rate of at least 85 percent as determined by a certified seed test unless a different percentage is specified in the Special Provisions.

Stage: The stages are as follows:

- (a) Stage I, extends from planting until harvest; and
- (b) Stage II, harvest of the insured crop.

Type: A category of hybrid vegetable seed identified as a type in the Special Provisions (e.g., hybrid carrot seed or other hybrid vegetable seed types, as applicable). Notwithstanding type as the basis for the insured crop, type may be separated into subcategories (e.g., winter or spring) solely for purpose establishing separate premium rates, prices elections, price percentages and other applicable purposes under hybrid vegetable seed policy.

Exhibit 3 Form Standards – Appraisal Worksheet

Verify and/or make the following entries for each appraisal worksheet item number/element. Completed appraisal worksheet examples are at the end of this exhibit. For general form standards and other general information, see <u>Subparagraph 2D</u> and <u>Paragraph 27</u>.

	Item Number/Element	Description
Com		Name of AIP, if not preprinted on the worksheet (Company Name).
1.	Insured's Name	Name of insured that identifies exactly the person (legal entity) to whom
		the policy is issued.
2.	Policy Number	Insured's assigned policy number.
3.	Unit Number	Unit number from the Summary of Coverage after it is verified to be
		correct.
3a.	Claim Number	Claim number as assigned by the AIP.
4.	Crop/Type	Applicable Crop Type/Type (e.g., hybrid carrot seed-winter or spring).
5.	Crop Year	Four-digit crop year, as defined in the policy, for which the claim is filed.
6.	FSA Farm No.	FSA Farm Number.
7.	Field ID	Field or subfield identification symbol.
	Number of Acres	
		Number of determined gross acres, to tenths, in the field or subfield
		appraised.
8.	Row Width	Row width to nearest inch. Refer to Paragraph 23 for row width
		determination information.
9.	County Yield	The county yield contained on the AD for the applicable type (e.g., hybrid
		carrot seed-winter).
10.	Sample Number	Make no entry.
11.	Female Plant Spacing	Revise the column heading to "Female Plant Spacing" (Strike through
	Normal Plant	Normal Population 1/100 Acre). Determine the average plant spacing for
	Population 1/100 acre	each 1/1000-acre sample (see <u>Exhibit 6</u>). Match the average plant spacing
		for the sample to the applicable spacing (round down to the nearest
		spacing) from Exhibit 7, Female Stand Loss, "Spacing Between Plants" row.
		Enter the spacing in Col. 11.
12.	Male Plant Spacing	Revise the column heading to "Male Plant Spacing" (strike through No. of
	Number of Surviving	Surviving Plants 1/100 Acre). Determine the average plant spacing for
	Plants 1/100 Acre	each 1/1000-acre sample (see <u>Exhibit 6</u>). Match the average plant spacing
		for the sample to the applicable spacing (round down to the nearest
		spacing) from Exhibit 7, Male Stand Loss, "Spacing Between Plants" row.
17	Doroopt of Ctored Vield	Enter the spacing in Col. 12.
13.	Percent of Stand Yield	Revise the column heading to Percent of Yield Loss (strike through Stand). Enter percent of yield loss in whole percent from the column intersection
	Loss	of the female and male plant spacings (e.g., for female plants, the Spacing
		Between Plants is 10.0 inches; for male plants, the Spacing Between plants
		is 8 inches; the yield loss from the Percent Yield Loss table is 35 percent –
		see Exhibit 7, Example 2).
		See <u>Exilise</u> , Example 2).

Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

It	tem Number/Element	Description			
14.	Round Col. 13 to	Make no entry.			
	Nearest 5 Percent				
15.	Percent of Potential	Subtract entry in Col. 13 from 100.			
16.	County Yield	Transfer the entry from item 9.			
17.	Appraisal for Sample	Result of multiplying percent of potential (item 15), expressed as a two- place decimal, by the county yield (item 16) rounded to the nearest whole pound.			
18.	Total	Sum of entries in item 17.			
19.	Stage of Growth at Time of Damage	Emergence/Seedling to Harvest (Stage I).			
20.	Total Appraisals for All Samples	Transfer entry from item 18.			
21.	Number of Samples	Total Number of Samples.			
22.	Appraisal Per Acre	Result in pounds per gross acre by dividing the total appraisals for all samples (item 20) by the total number of samples (item 21), rounded to the nearest whole pound.			
23.	Notes and Calculations	Enter pertinent information about the appraisal (e.g., note any appraisal for uninsured causes and the amount of the appraisal in whole pounds), including any appropriate calculations, or use a Special Report, and attach to the claim when remarks are needed.			

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

lt	Item Number/Element Description		
24.	Insured's Signature and Date	Insured's (or insured's authorized representative's) signature and date. Before obtaining signature, review all entries on the appraisal worksheet with the insured (or insured's authorized representative), particularly explaining codes, etc., which may not be readily understood.	
25.	Adjuster's Signature, Code Number and Dates	Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. If the appraisal is performed before signature date, document the date of the appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the PW.	
26.	Page Numbers	Page numbers. Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.	

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Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

HYBRIC	VEGETABLE SEED	COMPANY ANY CO	1.	1. INSURED NAME I.M. INSURED				2.	2. POLICY NUMBER XXXXXXX		
	ND REDUCTION	3. UNIT NO. 0001-0001BU							5. (CROP YEAR YYYY
		6. FSA FARM N 123	FSA FARM NO. 7. FIELD N				8. ROW WIE 36"		DTH		
OMPUTAT	IONS										
SAMPLE NO.	FEMALE PLANT SPACING NORMAL PLANT POPULATION 1/100 ACRE	MALE PLANT SPACING NO. OF SURVIVING PLANTS 1/100 ACRE	CING OF LOSS NEAREST 5 P -OF STAND PERCENT IVING NTS		NEAREST 5 POTENTI		CENT OF		INTY ELD	APPRAISAL FOR SAMPLE (COL. 15 X 16)	
10	11	12	13		14			15	1	.6	17
1	8.0	13.0	40					60	30	00	180
2	8.0	10.0	25					75	3(DO	225
3	3 10.0 8.0 35		65		30	00	195				
			_								
									18.	TOTAL	600
19 STAGE DAMA	OF GROWTH AT T IM GE		AL APPRAISAL PLES	S FOR A	LL	21. NO.	OF S/	AMPLES	22. A	PPRAIS/	AL PER ACRE
Fall-Plant-Emergence-Seedling to Harvest		600	600			3		200 LBS			
23. NOTES	AND CALCULATIONS					•		ľ			

For Illustration Purposes

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

Verify and/or make the following entries for each PW item number/element. A completed PW example is at the end of this exhibit. For general form standards and other general information, see <u>Subparagraph 2D</u> and <u>Paragraph 41</u>.

lte	m Number/Element	Description
1.	Crop/Code#	Enter the commodity name (Hybrid Vegetable Seed) and four-digit crop code as listed in the county actuarial documents for the hybrid seed crop insured.
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 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).

Iter	Item Number/Element Description						
6.	Insured Cause %	PRELIMINARY: Make no entry.					
	 FINAL: Whole percent of damage for the insured cause of damage listed in item 5 above. Enter additional "Insured Cause %" in the extra spaces, as needed. If additional space is needed, enter the additional determined "Insured Cause %" in the Narrative (or on a Special Report). The total of all "Insured Cause %" including those entered in the Narrative must equal 100%. If there is no insurable cause of loss, and a no indemnity due claim will be completed, make no entry. 						
		Example: Entries for items 4-6 and the Narrative, reflecting entries for multiple dates of damage, the corresponding insured causes of damage and insured cause percent of damage:					
		4. Date(s) of Damage MAY JUN 30 AUG					
		5. Cause(s) of Damage Excess Moisture Heat Wind					
		6. Insured Cause % 40 20 30					
		Narrative: Additional Date of Damage – SEP 5; Cause of Damage – Freeze; Insured Cause Percent – 10%.					
7.	Company/Agency	Name of company and agency servicing the policy.					
8.	Name of Insured	Name of the insured that identifies exactly the person (legal entity) to whom					
		the policy is issued.					
9.	Claim #	Claim number as assigned by the AIP.					
10.	Policy #	Insured's assigned policy number.					
11.	Crop Year	Four-digit crop year, as defined in the policy, for which the claim is filed.					
12.	Additional Units	 PRELIMINARY: Make no entry. FINAL: Unit number(s) for all non-loss units for the crop at the time of final inspection. A non-loss unit is any unit for which a PW has not been completed. Additional non-loss units may be entered on a single PW. If more spaces are needed for non-loss units, enter the unit numbers, identified as "Non-Loss Units," in the Narrative or on an attached Special Report. 					
13.	Est. Prod. Per Acre	PRELIMINARY: Make no entry.FINAL: Estimated yield per gross acre, in whole pounds, of all non-loss units for the crop at the time of final inspection.					

lter	n Number/Element	Description		
14.	Date(s) Notice of	PRELIMINARY:		
	Loss	a) Date the first or second notice of damage or loss was given for the in item 2, in the 1st or 2nd space, as applicable. Enter the complet date (MM/DD/YYYY) for each notice.		
		b) A notice of damage or loss for a third preliminary inspection (if nee requires an additional set of PWs. Enter the date of notice for a th preliminary inspection in the 1st space of item 14 on the second se PWs.	ird	
		c) Reserve the "Final" space on the first page of the first set of PWs for date of notice for the final inspection.	or the	
		d) If the inspection is initiated by the AIP, enter "Company Insp." inste the date.	ead of	
		 e) If the notice does not require an inspection, document as directed "Narrative" instructions. 	in the	
		FINAL: Transfer the last date (in the 1st or 2nd space from the first or second tet of PWs) to the final space on the first page of the first set of PWs if a finspection should be made as a result of the notice. Always enter the combate of notice (MM/DD/YYYY) for the "FINAL" inspection in the final space he first set of PWs. For a delayed notice of loss or delayed claim, refer to AM.	nal nplete e on	
15.	Companion Policy(s)	 a) If no other person has a share in the unit (insured has 100 percent share), make no entry. 		
		b) In all cases where the insured has less than a 100 percent share of loss-affected unit, ask the insured if the other person sharing in the has a multiple-peril crop insurance policy (i.e., not crop-hail, fire, end If the other person does not, enter "NONE."	e unit	
		(1) If the other person has a multiple-peril crop insurance polic it can be determined that the same AIP services it, enter the policy number. Handle these companion policies according AIP instructions.	e	
		(2) If the other person has a multiple-peril crop insurance polic a different AIP or agent services it, enter the name of the A and/or agent (and policy number) if known.	-	

Item Number/Element		Description
15.	Companion Policy(s) (Continued)	(3) If unable to verify the existence of a companion policy, enter "Unknown" and contact the AIP for further instructions.
	. ,	(c) Refer to the LAM for further information regarding companion policies.

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

- (1) rate classes, types, irrigated practices, or organic practices, as applicable;
- (2) appraisals;
- (3) stages or intended use(s) of acreage;
- (4) shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (5) appraisals for damage due to hail or fire if Hail and Fire Exclusion is in effect.

Item Number/Element		Description		
16.	Field ID	The field identification symbol from a sketch map or an aerial photo. Refer to		
		the Narrative.		
17.	Multi-Crop Code	Make no entry.		
18.	Reported Acres	In the event of over-reported (gross) acres, handle in accordance with the		
		individual AIP's instructions. In the event of under-reported acres (gross), enter		
		the reported acres to tenths for the field or sub field. If there are no under-		
		reported acres, make no entry.		
19.	Determined	Refer to the LAM for definition of acceptable determined acres (gross) used		
	Acres	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 (gross) are		
		allowed and documentation requirements.		

Item	Number/Element	Description
19.	Determined Acres	PRELIMINARY AND FINAL: Determined acres to tenths.
	(Continued)	Acreage breakdowns within a unit or field may be estimated (refer to the LAM) if a determination is impractical.
		Account for all planted acreage (gross) 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" as 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	Three-digit code number, entered exactly as specified on the actuarial documents for the applicable type (e.g., 255 for hybrid carrot seed – winter) 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 documenty.
23.	Class	Make no entry.
24.	Subclass	Make no entry.
25.	Intended Use	Make no entry.
26.	Irrigation 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	Make no entry.
28.	Organic Practice	Make no entry.
29.	Stage	PRELIMINARY: Make no entry.

Item Number/Element		Description
29. Stage	FINAL: Stage abbreviation as shown below.	
(Continued)	<u>STAGE</u>	EXPLANATION
	"P"	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide acceptable records of production to the AIP.
	"H"	Harvested <mark>(Stage II)</mark> .
	" UH"	Unharvested or put to other use with consent (Stage I).
	"TZ"	UUF/Third-Party Damage – Zero Production on same acreage.
	"ТА"	UUF/Third-Party Damage – Appraised production on same acreage.
	"TH"	UUF/Third-Party Damage – Harvested production on same acreage.
	GLEANED ACREAG	E: Refer to the LAM for information on gleaning.
30. Use of Acreage		e the following "Intended Use" abbreviations.
	<u>USE</u>	EXPLANATION
	"Plowed"	Use made of the acreage.
	"WOC"	Other use without consent.
	"SU"	Solely uninsured.
	"ABA"	Abandoned without consent.
	"H"	Harvested.
	"UH"	Unharvested.
	strike out the origin	ed Use" entry. If final use of the acreage was not as indicated, nal line and initial it. Enter all data on a new line showing the 'Refer to the LAM regarding "WOC" and short rated acreage.
	GLEANED ACREAG	E: Refer to the LAM for information on gleaning.

Item Number/Element		Description
31. Appraised Potential		Per-gross-acre appraisal of potential in whole pounds as shown on the appraisal worksheet. Refer to Part 3, "Appraisals" for additional instructions.
		If there is no potential on UH acreage, enter "0." Refer to the LAM for
		procedures on documenting "0" yield appraisals.
32a.	Moisture	Make no entry.
32b.	Factor	Make no entry.
33.	Shell %, Factor, or Value	Make no entry.
34.	Production Pre QA	Result of multiplying column 31 times column 19, rounded to whole pounds.
25	Ovelity Fester	If no entry in column 31, make no entry.
35.	Quality Factor	Enter the price election for the applicable type. If no entry in column 34, make no entry.
36.	Production Post QA	Result of multiplying column 34 times column 35 and rounded to whole dollars. If no entry in column 34, make no entry.
37.	Uninsured Cause	Result of per gross acre appraisal for uninsured causes (taken from appraisal worksheet or other documentation) multiplied by column 19, multiplied by column 35 and rounded to whole dollars. Refer to the LAM for information on how to determine uninsured cause appraisals.
		If no uninsured causes, make no entry.
		(a) Hail and Fire exclusion not in effect.
		 Enter the result of multiplying column 19 entry by not less than the insured's dollar amount of insurance per gross acre for any "P" stage acreage.
		(2) On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged solely by uninsured causes separate from other production. Refer to the LAM for information on how to determine uninsured cause appraisals.
		(3) For acreage that is damaged partly by uninsured causes, enter the result of multiplying the appraised uninsured loss of production per gross acre in whole pounds (from the appraisal worksheet or other documentation), by column 19 multiplied by column 35 and rounded to whole dollars for any such acreage.
		(b) Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.
		(c) Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.

Item Number/Element		Description	
37.	Uninsured Cause	(d) For fire losses, if the insured also has other fire insurance (double	
	(Continued)	coverage), refer to the LAM.	
38.	Total to Count	Result of adding Item 36 and item 37.	
39.	Total	PRELIMINARY: Make no entry.	
		FINAL: Total determined acres (gross) (column 19), to hundredths.	
40.	Quality	Check "None."	
41.	Mycotoxins	Make no entry.	
42.	Totals	Total of entries in columns 34, 36, 37, and 38. If a column has no entries, make	
		no entry.	

NARRATIVE INSTRUCTIONS

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

2	If no acroage is released on the unit onter No acroage released adjuster's initials, and date		
a. b.	If no acreage is released on the unit, enter No acreage released, adjuster's initials, and date. If notice of damage was given and No Inspection is required, enter "No Inspection," the unit number(s), date, and adjuster's initials (do not enter unit numbers for which notice has not been given). The insured's signature is not required.		
C.	Explain any uninsured causes, unusual, or controversial cases.		
d.	If there is an appraisal in Section I, column 37 for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per gross acre and the hail/fire indemnity per gross acre.		
e.	Document the actual appraisal date if an appraisal was performed prior to the adjuster's signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the appraisal worksheet.		
f.	State that there is No other fire insurance when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Also refer to the LAM.		
g.	Explain any errors found on the Summary of Coverage.		
h.	Explain any entry for Production Not to Count in Section II, column 62 and/or any production not included in Section II, column 56 (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).		
i.	Explain a "No" checked in item 44.		
j.	 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.		
k.	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.		

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NARRATIVE INSTRUCTIONS (Continued)

١.	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.		
m.	Explain the reason for a No Indemnity Due claim. "No Indemnity Due" claims are to be distributed in		
	accordance with the AIP's instructions.		
n.	Explain any delayed notices or delayed claims as instructed in the LAM.		
0.	Document any authorized estimated acres, as instructed in the LAM, shown in Section I, column 19.		
р.	Document the method and calculation used to determine acres for the unit. Refer to the LAM.		
q.	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.		
r.	Document the name and address of the charitable organization when gleaned acreage is applicable.		
	Refer to the LAM for more information on gleaning.		
s.	Document any other pertinent information, including any data to support any factors used to		
	calculate the production. If on an attachment, enter "See attachment."		
t.	Document any production with inadequate germination.		
u.	Document the contract prices by production level contained in the hybrid vegetable seed contract.		

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) There will generally be no harvested production entries in columns 47 through 66 for preliminary inspections.
- (3) For production delivered to the processor/seed company, enter in columns 49-52 the name of the processor or seed company.
- (4) Production to count (pounds per gross acre) must be based on the amount of production delivered to the HVS processor/seed company's plant after the seed conditioning process (i.e., drying, shelling, screening, etc.).

Item Number/Element		Description		
43.	Date Harvest Completed	Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM.		
		PRELIMINARY: Make no entry.		
		FINAL:		
		 (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, etc. Refer to the LAM.		
44.	Damage similar to	PRELIMINARY: Make no entry.		
	other farms in the area?	FINAL: Check "Yes" or "No." Check "Yes" if the amount and cause of damage due to insurable causes is similar to the experience of other farms in the area. If "No" is checked, explain in the Narrative.		
45.	Assignment of Indemnity	Check "Yes" only if an assignment of indemnity is in effect for the crop year; otherwise, check "No." Refer to the LAM.		
46.	Transfer of Right to Indemnity	Check "Yes" only if a transfer of right to indemnity is in effect for the unit for the crop year; otherwise, check "No." Refer to the LAM.		
47a.	Shares	Record only varying shares on same unit to three decimal places.		
47b.	Field ID	 (a) If only one practice and/or type (e.g., hybrid carrot seed-winter) 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 yield exists (e.g., by practice), indicate for each practice/type the corresponding Field ID (from Section I, column 16). 		
48.	Multi-Crop Code	Make no entry.		

Item Number/Element 4955.		Description		
		Enter the name of the processor or seed company, as applicable.		
<u>495</u>	5. Bu., Ton, Lbs., Cwt.	Circle "Lbs." in column heading. Production in whole pounds of conditioned seed production obtained from summary or settlement sheets. Split the column into the number of cells required to enter the production allocated by the price level contained in the hybrid vegetable seed processor contract. (Instead of splitting the column, these entries may be made on separate lines for items 56, 61, 62, 63, and 66.) Example: Contract Price Schedule (per Gross Acre)		
		\$25/lb 1st 85 lbs.		
		\$15/lb Next 150 lbs. \$10/lb Excess of 235 lbs.		
5760.		Make no entry.		
61.	Adjusted	Split the column into the number of cells required and enter the allocated		
• = .	Production	production from column 56.		
62.	Production 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 gross acre, or from other sources (e.g., other units or uninsured acreage). Split the column into the number of cells required and allocate the production not to count in the same proportion as the production in column 61 is to the total production of column 61. This entry must never exceed production shown on the same line. Explain any		
		"production not to count" in the narrative.		
63.	Production Pre- QA	Split the column into the number of cells required and enter the results of subtracting column 62 from column 61. When there is no entry in item 62, transfer entry from item 61.		
64a. and 64b. Value		Split the column into the number of cells required and enter the contract prices contained in the hybrid vegetable seed processor contract applicable to the allocated production contained in column 63.		
		See the allocation Example in item 56 for applying the applicable contract price to the applicable allocated production.		

lte	em Number/Element	Description
65.	Quality Factor	Make no entry.
66.	Production to Count	Split the column into the number of cells required. Multiply column 63 times column 64a. and 64b., rounded to whole dollars.
67.	Total of Column 63	Total of column 63. If no entry in column 63, make no entry.

For items 68 – 72. When separate line entries are made for varying share, stages, approved yields, types, etc., within the unit, and totals need to be kept separate for calculating indemnities, make no entry and follow the AIP's instructions; otherwise, make the following entries.

lte	em Number/Element	Description				
68.	Section II Total	PRELIMINARY: Make no entry.				
		FINAL: Enter Totals of column 66.				
69.	Section I Total PRELIMINARY: Make no entry.					
		FINAL: Enter figure from Section I, column 38 total.				
70.	Unit Total	PRELIMINARY: Make no entry.				
		FINAL: Total of column 68 and column 69.				
71.	Allocated Production	Make no entry.				
72.	Total APH Production	Make no entry.				

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

lte	em Number/Element	Description
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. Final indemnity inspections should be signed on bottom line.
75.	Page	PRELIMINARY: Page numbers – "1," "2," etc., at the time of inspection. FINAL: Page numbers. Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.

1. Cro	p/Code #	ŧ	2. Ur	nit #	3. Lo	cation Des	cription	7	. Compa	ny		A	NY COMPA	ANY		8. Name	of Insured						
Hyt	rid Vegeta	ble Seed							Agency				ANY AGEN	CY					I.M. I	NSURED			
	0066		000	01-0001B	U	SW1-9	6N-3W									9. Claim	#			11. Cro	op Year		
4. Da	te(s) of D	amage		JUN 15													200	XXXXXX			Y	YYY	
5. Ca	use(s) of	Damage	EX.	MOISTUR	RE											10. Polic	:y #			XX	0000X		
	ured Cau	<u> </u>		100												14. Date		1st		2nd	F	Final	
	dditional		00	02-0001BI	J		+					\neg				Notice o		MM/D	D/YYYY	+		MM/DE	D/YYYY
13 F	t Prod F	Per Fernale	-														panion Pol		IONE				
	re			600																			
		ETERMIN		CREAGE		ISED, PRO				MENTS	2												
	TUARIA			CILAU		IJLD, FIL	DOCIN		ADJUJI	IVILIAIS	2						TIAL YIEL	•					
A. A		L	_								1					D. PUICI			-				I
16.	17.	18.		19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a. 32b.	33.	34.	35.	36.	37.	38.
\vdash	A				1								-					01-11-07					
Field	Multi-	Reported	Dete	ermined	Interest	Dist.	-	~	Sub-	Intended	d Irr	Croppin	g Organic		Use of	Appraised	Moisture %		Production	Quality	Production	Uninsured	Total to
ID	Crop	Acres	A	cres	or Share	Risk	Type	Class	Class	Use	Practice	Practice	e Practice	Stage	Acreage	Potential	Factor	Factor, or Value	Pre QA	Factor	Post QA	Causes	Count
	Code		<u> </u>	10.0			055				000				-	000	1 decor	or value	0.000	45.00	20.000		20.000
A			-	10.0	1.000		255				002			UH	Plowed	200			2,000	15.00	30,000		30,000
в				20.0	1.000		255				002			н	н		<u></u>						
																		r					
					40.0	lity: TW [1 48-4								<u> </u>		L					
		39. TOTA		30.0		otinia 🗆						onisin 🗆	Gariicky	L Dark	Koast L			2. TOTALS	2,000		30,000		30,000
		59. TOTA	۹L .	50.0		otinia 🗆	÷ ,					naviour	n limite V				4	2. IOTALS	2,000		50,000		50,000
NARRA	TIVE (If m	ore snace is	needed	attach :											Prices by P	roduction L	evel (\$25/lb	for the first	85 lbs.: \$15	/lb. for the	next 150 lbs	: \$10/lb. for	lbs. excess
of 235		ore apace ia	The second s	a, accació	a special is	aparej. bate		cres using	124 270 1	ta map.	Woold Inca	are men	in 5 percent	. contract	THE STOP	rouge tion of		Tor the mat	05 103., 925	/10. 101 the	110AC 250 102	, 920/10.101	Ind. excerts
SECT	ON II – I	DETERMI	NED H	ARVES	TED PRO	DUCTION	N N								-								
		st Comple				44. Dama		ar to othe	r farms ir	h the are	ea?	1	45. Ass	signment	of Indemn	itv			46. Tran	sfer of Rig	ht to Indem	nity?	
		MM/DD					0	Yes		No					Yes	No	Х			Yes	No	X	
ΔΜ	EASURE	· ·	,			B. GROS			_			IENTS T	O HARVE	STED PR									
47a.						Di Ghos	J		<u> </u>			58a.	59a.	60a.						64a.			
47b.	- 48.	49.	50.	51.	52.	53.	54.	55.	56		57 E	8b.	59b.	60b.	- 61		62.	63.		64b.	65.		66.
	+	+						+					Moisture		_								
Share		Length			Deduc-	Net	Conver-	Gross	Bu T			M%	%	Test W	T Adjus	ted Pro	od. Not	Producti		Value			roduction
Field	- Crop		Width	Depth	tion	Cubic	sion	Prod	(Lbs		ugar – – -				- Produc		Count	Pre-Q/			Quality Fa	actor t	o Count
ID	Code	Diameter				Feet	Factor		CW	T Fa	actor Fa	actor	Factor	Factor					₩	lkt. Price			
<u> </u>	+	+							1,70	10					1,70	0		1,700		25.00			42,500
	-	6000		S PROCE	SSOR				3,00		h	· †			3,00		F	3,000		15.00	-		45,000
	+	-		I, ANY ST					1,30	_					1,30			1,300		10.00			13,000
	-			,					2,20	~	-				2,30	-	F	1,000			-		20,000
	+	<u>†</u> т																					
	-											· +			-						-		
L							1										7. TOTAL	6,000		6	8. Section I	Total 1	100,500
																6	7. TOTAL	0,000					30,000
											30,000 130,500												
	This form example does not illustrate all required entry items (e.g., signatures, dates, etc.).										50,500												
					This fo	orm exa	mple	does	not ill	ustrat	te all re	quire	d entry	/ items	s (e.g.,	signatu	ıres, da	tes, etc	.).				
													-				-			/2	. Total APH	Froa.	

April 2024

Acres in Field or Subfield	Minimum Number of Samples*
0.1 - 10.0	3

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

ROW WIDTH (INCHES)	ROW LENGTH (FEET) FOR 1/100 ACRE	ROW LENGTH (FEET) FOR 1/1000 ACRE
42	124.5	12.4
40	130.7	13.1
38	137.6	13.8
36	145.2	14.5
34	153.7	15.4
32	163.4	16.3
30	174.2	17.4
28	186.7	18.7
26	201.0	20.1
24	217.8	21.8
22	237.6	23.8
20	261.4	26.1
18	290.4	29.0
16	326.7	32.7
14	373.4	37.3

For row widths not listed in Exhibit 6, use the following formula:

43,560 sq. ft./acre ÷ <u>row width in inches</u> <u>12"</u> <u>100 ft.</u> or <u>1000 ft.</u> or <u>2000 ft.</u> (for 1/100 acre) (for 1/2000 acre)

EXAMPLE

$$\frac{43,560 \text{ sq. ft./acre} \div \frac{25''}{12''}}{100 \text{ ft.}} = \frac{43,560 \text{ sq. ft.} \div 2.083}{100 \text{ ft.}} = \frac{20,912.146}{100 \text{ ft.}} = 209.121 \text{ ft. or} 209.1 \text{ ft. row length}$$

							Male	e Stand Re	duction						
			Spacing Between Plants	8"	8.8"	10"	12"	13"	16"	20"	30"	40"	80"	0	
			Plants./ft.	1.5	1.35	1.20	1.00	0.90	0.75	0.60	0.40	0.30	0.15	0.00	
	Spacing Between Plants./Ft. Plants		Percent Stand Reduction	0%	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%	
				Percent Yield Loss											
	4"	3.0	0%	0%	0%	0%	20%	30%	40%	50%	75%	85%	95%	100%	
	4.4"	2.7	10%	0%	0%	0%	20%	30%	40%	50%	75%	85%	95%	100%	
tion	5"	2.4	20%	0%	0%	0%	20%	30%	40%	50%	75%	85%	95%	100%	
educ	5.7"	2.1	30%	0%	0%	0%	20%	30%	40%	50%	75%	85%	95%	100%	
Female Stand Reduction	6.6"	1.8	40%	0%	0%	0%	20%	30%	40%	50%	75%	85%	95%	100%	
e Sta	8.0"	1.5	50%	25%	25%	25%	25%	40%	60%	60%	80%	90%	95%	100%	
male	10.0"	1.2	60%	35%	35%	35%	35%	60%	70%	70%	90%	95%	95%	100%	
Fe	13.3"	0.9	70%	50%	50%	50%	50%	70%	70%	80%	90%	95%	95%	100%	
	20"	0.6	80%	75%	75%	75%	75%	80%	80%	90%	95%	95%	95%	100%	
	40"	0.3	90%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	100%	
	0"	0.0	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	

Example 1: The insurance adjuster takes stand counts in representative locations in the carrot seed field and determines that the male stand averages 1 plant every 10 inches (1.2 plants/ft.) which equates to a 20% stand reduction in male plants and that the female stand averages 1 plant every 6.6 inches (1.8 plants/ft.) which equates to a 40% stand reduction in female plants. The Percent Yield Loss table section indicates a 0% yield loss for the field.

							Male	Stand Re	duction							
			Spacing Between Plants	8"	8.8"	10"	12"	13"	16"	20"	30"	40"	80"	0		
			Plants./ft.	1.5	1.35	1.20	1.00	0.90	0.75	0.60	0.40	0.30	0.15	0.00		
	Spacing Between	Plants./Ft.	Percent Stand Reduction	0%	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%		
	Plants			Percent Yield Loss												
	4"	3.0	0%	0%	0%	0%	20%	30%	40%	50%	75%	85%	95%	100%		
u	4.4"	2.7	10%	0%	0%	0%	20%	30%	40%	50%	75%	85%	95%	100%		
Reduction	5"	2.4	20%	0%	0%	0%	20%	30%	40%	50%	75%	85%	95%	100%		
d Re(5.7"	2.1	30%	0%	0%	0%	20%	30%	40%	50%	75%	85%	95%	100%		
Stand	6.6"	1.8	40%	0%	0%	0%	20%	30%	40%	50%	75%	85%	95%	100%		
Female	8.0"	1.5	50%	25%	25%	25%	25%	40%	60%	60%	80%	90%	95%	100%		
Fen	10.0"	1.2	60%	35%	35%	35%	35%	60%	70%	70%	90%	95%	95%	100%		
	13.3"	0.9	70%	50%	50%	50%	50%	70%	70%	80%	90%	95%	95%	100%		
	20"	0.6	80%	75%	75%	75%	75%	80%	80%	90%	95%	95%	95%	100%		
	40"	0.3	90%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	100%		
	0"	0.0	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%		

Exhibit 7 Stand Reduction – Percent Yield Loss (Continued)

Example 2: The insurance adjuster takes stand counts in representative locations in the carrot seed field and determines that the male stand averages 6 plants/ft (1 plant every 2 inches which equates to a 0% stand reduction in male plants) and that the female stand averages 1.2 plants/ft (1 plant every 10.0 inches which equates to a 60% stand reduction in female plants). The Percent Yield Loss table section indicates a 35% yield loss for the field.

							Male	Stand Re	duction								
			Spacing Between Plants	< 8"	8.8"	10"	12"	13"	16"	20"	30"	40"	80"	> 80″			
			Plants./ft.	> 1.5	1.35	1.20	1.00	0.90	0.75	0.60	0.40	0.30	0.15	< 0.15			
	Spacing Between	Plants./Ft.	Percent Stand Reduction	0%	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%			
	Plants				Percent Yield Loss												
	4"	3.0	0%	0%	0%	0%	20%	30%	40%	50%	75%	85%	95%	100%			
u	4.4"	2.7	10%	0%	0%	0%	20%	30%	40%	50%	75%	85%	95%	100%			
Reduction	5"	2.4	20%	0%	0%	0%	20%	30%	40%	50%	75%	85%	95%	100%			
d Re	5.7"	2.1	30%	0%	0%	0%	20%	30%	40%	50%	75%	85%	95%	100%			
Stand	6.6"	1.8	40%	0%	0%	0%	20%	30%	40%	50%	75%	85%	95%	100%			
Female	8.0"	1.5	50%	25%	25%	25%	25%	40%	60%	60%	80%	90%	95%	100%			
Fen	10.0"	1.2	60%	35%	35%	35%	35%	60%	70%	70%	90%	95%	95%	100%			
	13.3"	0.9	70%	50%	50%	50%	50%	70%	70%	80%	90%	95%	95%	100%			
	20"	0.6	80%	75%	75%	75%	75%	80%	80%	90%	95%	95%	95%	100%			
	40"	0.3	90%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	100%			
	0"	0.0	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%			