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NORTHERN POTATO LOSS ADJUSTMENT STANDARDS HANDBOOK

2021 and Succeeding Crop Years

**RISK MANAGEMENT AGENCY
KANSAS CITY, MO 64133**

TITLE: Northern Potato Loss Adjustment Standards Handbook	NUMBER: FCIC-25361
EFFECTIVE DATE: 2021 and Succeeding Crop Years	ISSUE DATE: December 15, 2020
SUBJECT: Provides the procedures and instructions for administering the Northern Potato crop insurance program	OPI: Product Administration and Standards Division
	APPROVED: <i>/s/ Richard H. Flournoy</i> Deputy Administrator for Product Management

REASON FOR ISSUANCE

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

1. Revised the handbook to incorporate the most recent FCIC loss adjustment handbook standards format and standard language. Many paragraphs and sections within the handbook were rewritten or relocated to increase clarity and understanding. Throughout the handbook, references were revised to reflect the new handbook format, removal and rearrangement of various sections and tables. Throughout the amended pages, changes were made to correct spelling, punctuation, formatting and to correct subparagraph and section numbering.
2. Paragraph 28 (1) – Reorganized steps in paragraph.
3. Paragraph 41 (4) – Revised to comply with Office of General Council opinion.
4. Exhibit 2 – Updated to include all policy and endorsement definitions.

NORTHERN POTATO LOSS ADJUSTMENT STANDARDS HANDBOOK

CONTROL CHART

Northern Potato Loss Adjustment Standards Handbook							
	TP Page(s)	TC Page(s)	Text Page(s)	Exhibit Number	Exhibit Page(s)	Date	FCIC Number
Remove	Entire Handbook					03-2019	FCIC-25361
Insert	Entire Handbook					12-2020	FCIC-25361
Current Index	1-2	1-2	1-29	1-11	30-67	12-2020	FCIC-25361

FILING INSTRUCTIONS:

This handbook replaces the 2019 Northern Potato Loss Adjustment Standards Handbook, FCIC-25361-1 (03-2019). This handbook is effective for the 2021 and succeeding crop years and is not retroactive to any 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.

This handbook remains in effect until superseded by reissuance of either the entire handbook or selected portions (through amendments, bulletins, or FADs).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

B. Related Handbooks

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

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

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

C. CAT Coverage

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

D. Irrigated Practice

Refer to the 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.

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 3-4 are the minimum requirements for the Appraisal Worksheet and Claim Form (hereafter referred to "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. The statements are not shown on the example forms in exhibits 3-4. The current Non-Discrimination Statement and Privacy Act Statement can be found on the RMA website at: www.rma.usda.gov or successor website.
- (3) The certification statement required by the current DSSH must be included on the Production Worksheet 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/ or successor website.

3-10 (Reserved)

PART 2 POLICY INFORMATION

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

11 Insurability

- (1) The following policies, provisions and endorsements are available for Northern Potato Crop Insurance coverage:
 - (a) BP;
 - (b) Northern Potato CP attaches to the BP;
 - (c) Catastrophic Risk Protection Endorsement;
 - (d) Northern Potato Quality Endorsement attaches to and is made part of the Northern Potato CP (optional);
 - (e) Northern Potato Processing Quality Endorsement attaches to and is made part of the Northern Potato CP and the Northern Potato Quality Endorsement (optional);
 - (f) Potato Certified Seed Endorsement attaches to and is made part of the Northern Potato CP (optional);
 - (g) The Northern Potato Storage Coverage Endorsement attaches to and is made part of the Northern Potato CP. If the Storage Coverage Endorsement is in effect, all insurable potatoes grown will be covered except production grown under a contract that requires the production to be delivered to a buyer within three days of harvest (optional).
- (2) The following may not be a complete list of insurability requirements. Refer to the SP, Northern Potato CP, and any applicable endorsements for a complete list.
 - (a) Insured Northern potatoes in the county in which the insured has a share, which have been planted for harvest as certified seed stock or for human consumption (unless otherwise specified in the SP), and for which a premium rate is provided by the actuarial documents.
 - (b) No insurance is allowed for acreage on which the rotation requirements specified in the SP are not met.
 - (c) No insurance is allowed for acreage on which the requirement to plant certified seed, unless allowed otherwise by the actuarial documents, is not met.
 - (d) Damage to potatoes that occurs or becomes evident after the end of the insurance period, including but not limited to damage that occurs in storage or becomes evident in storage is uninsurable, unless the Storage Endorsement is in effect.

11 Insurability (Continued)

- (e) Coverage in storage for potato production grown under a contract that require the production to be delivered to a buyer within three days of harvest is not allowed. Refer to the Storage Endorsement for further information.
- (f) Potatoes (unless allowed by the SP or by written agreement) interplanted with another crop or planted into established grass or legumes are not insurable.
- (g) Ninety percent (90%) of the insured's price election must be used to determine the indemnity if the production from any acreage of the insured crop is not harvested or if potatoes are damaged to the extent that other producers in the area would not normally further care for the crop even though the insured continues to care for such potato acreage. Potatoes that are lifted to the soil surface and not removed from the field will also receive the price election for unharvested acreage.
- (h) The CP require that the insured file a "notice of damage or loss," and if the insured is going to destroy any acreage of the insured crop that will not be harvested, he or she must leave representative samples at least 10 feet wide and extending the entire length of the field in the unit.
- (i) Any acreage of the insured crop damaged before the final planting date, to the extent that the majority of growers in the area would normally not further care for the crop, must be replanted unless the AIP agrees that replanting is not practical. Refer to the LAM for replanting provision issues.
- (j) If the Processing Quality Endorsement is in effect, and the processor contract requires the processor or broker to purchase a stated amount of production rather than all the production from a stated number of acres, the insurable acreage will be determined by dividing the stated amount of production by the approved yield for the acreage. The number of acres insured under this endorsement will not exceed the actual number of acres planted to the potato types needed to fulfill the contract.
- (k) If the Certified Seed Endorsement is in effect, all potatoes grown on insurable acreage and that are entered into the potato seed certification program administered by the state in which the seed is grown must be insured unless limited by section 4 of the endorsement.

12 Grade Inspection

- (1) The AIP must be given the opportunity to perform a grade inspection on the potatoes from any unit which the insured has given notice of damage (i.e., inspect the potatoes before they leave the field).
 - (a) Prior to any grade inspection, the insured must notify the AIP of the intended use of the potatoes so the appropriate United States standards will be applied (the AIP may request previous sales records to verify the claimed intended use or base the intended use on the type of potato grown if such potatoes are not usually grown for the intended use reported by the insured).

12 Grade Inspection (Continued)

- (b) No QA will apply for any production that is disposed of without timely notification of a quality loss by the insured. In addition, an appraisal of not less than the production guarantee will be made for acreage from which any production is disposed of without a grade inspection. (See definition of “disposed” in exhibit 2.)
 - (c) If harvested potatoes are going directly to storage and Storage Coverage Endorsement is not applicable, samples must be obtained no later than the time the potatoes are placed in storage (refer to section 11(c) of the Northern Potato CP). Further, a grade inspection must be completed no later than 21 days after the EOIP. For potatoes covered under the Storage Coverage Endorsement, refer to paragraph 12(5).
- (2) When it is necessary to have a grade inspection performed to determine quality deficiencies:
- (a) For un-harvested acreage, select at least a representative aggregate of 25 pounds of potatoes per unit from the required number of samples per field in exhibit 5. All samples must be obtained by the adjuster or a disinterested third party approved by the AIP.
 - (b) If the potatoes have already been harvested one aggregate sample of at least 25 pounds per unit or storage bin (when there are multiple bins for a unit) is the minimum acceptable sample size, refer to paragraph 12(5)(a).
 - (c) Place each 25-pound sample bag in burlap bags or other ventilated containers.
 - (d) If a laboratory or Federal/State grader(s) will determine grade, the laboratory Federal/State grader(s) may require a minimum amount of potatoes from the samples obtained for insurance purposes. If necessary, the number of pounds submitted for grading will be adjusted to the amount requested by the laboratory or Federal/State grader(s).
- (3) Representative sample selections for grade determination must be made prior to the sale or disposal of any lot of potatoes, or any portion of a lot or within the time allotted by the Storage Coverage Endorsement. The potatoes must be evaluated and quality (grade) determinations must be made by:
- (a) A laboratory approved by the AIP; or
 - (b) A potato grader licensed or certified by the applicable State or USDA, in accordance with the United States Standards for Grades of Potatoes (State Marketing Orders as applicable or allowed by the SP).

12 Grade Inspection (Continued)

- (4) Sample selection will be graded according to the applicable USDA standards or State Marketing Orders only, unless provided otherwise on the SP. Refer to paragraph 12(1)(a) and paragraph 14(1)(c). The number and size of samples required will be determined in accordance with this handbook. Sampling requirements in the USDA standards or State Marketing Orders or in the rules or instructions for such standards are not applicable. If the potatoes are delivered direct from the field to the packer/processor, a dockside inspection can be used if sampling and grading requirements contained in the CP and this handbook are fulfilled.
- (5) If the Storage Coverage Endorsement is in effect:
 - (a) Representative samples of stored damaged production that may qualify for QA under the storage endorsement must be obtained by the adjuster or a disinterested third party approved by the AIP prior to the sale or disposal of any lot of potatoes. Or, if production is not sold or disposed of within 60 days after the end of the insurance period, representative samples must be obtained within 60 days after the end of the insurance period and the quality (grade) determination must be completed within 21 days of sampling. One representative aggregate sample of at least 25 pounds from each unit or storage bin (when there are multiple bins for a unit) is an acceptable quantity to make grade and quality determinations. However, at the time of adjustment the producer has the right to request more than one sample to be taken. Additional samples must also be taken when the adjuster notices variances in stored potatoes, including variation between bins when there are multiple storage bins for a unit.
 - (b) Damage that becomes evident more than 60 days after the potatoes have been placed in storage is not insurable.
- (6) If the Storage Coverage Endorsement is not in effect:
 - (a) The extent of any insurable quality loss must be determined within 21 days of the end of the insurance period based on representative samples obtained by the adjuster or a third party approved by the AIP no later than the time the potatoes are placed in storage, if the production is stored prior to sale, or the date the potatoes are delivered to a buyer, wholesaler, packer, broker, or other handler if production is not stored.
 - (b) The 21-day period in the Northern Potato CP is provided to allow ample time for grading and/or pricing of the representative samples that were obtained prior to storage or delivery. Adjustments to production will be made on the results of the grade inspection. Any additional damage that becomes evident after production is placed in storage will not be recognized.
- (7) If a Quality Endorsement is in effect, the PTC for potatoes destroyed, stored or marked without timely notification and an acceptable grade inspection will be 100 percent of the gross weight of such potatoes.

12 Grade Inspection (Continued)

- (8) The adjuster is required to verify the actual grade of potatoes (from Federal/State inspection certificates) where the grower's settlement sheets do not exist or do not indicate the grade of potatoes.

It is imperative that all gross (field run) production is graded for the appropriate characteristics according to the CP, endorsement(s) and United States Grade Standards for potatoes. The characteristics found in the grading process must be documented (i.e., percent freeze damage, percent soft rot or wet breakdown, percent other tuber rot conditions, percent by size, percent not grading U.S. No. 2, etc.).

13 Unit Division

Refer to the insurance contract for unit provisions. Unless limited by the CP or SP, a basic unit, as defined in the BP, may be divided into OUs if, for each OU all conditions stated in the applicable provisions are met.

For information on Enterprise, Multi-County Enterprise, and Whole-Farm Units, refer to the CIH and the LAM.

14 Quality Adjustment

Potato production that is eligible for QA will be adjusted as specified in the Northern Potato CP, the Quality Endorsement, and Processing Quality Endorsement, as applicable.

- (1) Potato production covered under the Northern Potato CP is eligible for QA if:
- (a) The potatoes have freeze damage and/or tuber rot that is evident at, or prior to, the end of the insurance period;
 - (b) A grade inspection is completed no later than 21 days after the end of the insurance period (if the Northern Potato Storage Coverage Endorsement is applicable, samples must be obtained within 60 days after the EOIP and quality (grade) determinations must be completed within 21 days of sampling);
 - (c) Prior to any grade inspection, the insured must notify the AIP of the intended use of the potatoes so the appropriate United States standards will be applied (AIP may request previous sales records to verify the insured's claimed intended use or base the intended use on the type of potato grown if such potatoes are not usually grown for the intended use the insured reported); or

14 Quality Adjustment (Continued)

- (d) Substances or conditions are present that are identified by the Food and Drug Administration or other public health agency of the United States as being injurious to human or animal health.

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

(2) **If the** Quality Endorsement in effect:

- (a) Coverage is extended to provide QA for potatoes that grade less than U.S. No. 2 (refer to paragraph 14(4)) due to internal defects, if such defects are in excess of the tolerance allowed for U.S. No. 2 grade potatoes on a lot basis and cannot be separated from undamaged production using methods used by the potato packers or processors to whom the potatoes are normally delivered.
- (b) Provides QA coverage for insurable types of potatoes that do not grade U.S. No. 2 (refer to paragraph 14(4)) due to factors other than internal defects, tuber rot or freeze (i.e., size, shape, external defects). Refer to subsection 5(a) of the Quality Endorsement for more information.

(3) **If the** Processing Quality Endorsement in effect:

- (a) In addition to the quality coverage provided by the Quality Endorsement (refer to subsection 5(a) and (b) of the endorsement), this endorsement provides additional coverage for insurable types of potatoes that are under contract with a processor.
- (b) Adjustment of production will be made for potatoes that grade less than U.S. No. 2 (U.S. No. 1 if available in the county and elected by the insured) due to internal defects (the amount of production with such defects must be in excess of the tolerance allowed for the applicable grade on a lot basis and must not be separable from undamaged production using methods used by potato packers or processors to whom the insured normally delivers potato production), that do not meet a standard contained in the processor contract, have a specific gravity lower than the lesser of 1.074 or the minimum acceptable amount specified in the processor contract, a fry color of No. 3 or darker due to either sugar exceeding 10 percent or sugar ends exceeding 19 percent, or has an Agtron rating lower than 58. Refer to sections 6 and 7 of Processing Quality Endorsement for more information.

14 Quality Adjustment (Continued)

- (4) The actuarial documents may provide “U.S. No. 1” in place of “U.S. No. 2” as used in the Quality Endorsement or Processing Quality Endorsement. If both U.S. No. 1 and 2 are available in the actuarial documents, the insured may elect U.S. No. 1 or 2 by potato type or group, if separate types or groups are specified in the SP. If both fresh and processing types are specified in the actuarial documents, the insured cannot elect the fresh type for any potatoes grown for processing or chipping.

15 Replanting Payment Procedures

There is currently no replanting payment for Northern potatoes. Refer to the BP and the CP for this crop for replanting requirements prior to the final planting date (refer to paragraph 11 (2)(i)).

16-20 (Reserved)

PART 3 APPRAISALS

21 General Information

- (1) Potential production will be appraised in accordance with procedures specified in this handbook and the LAM.
- (2) Prior to harvest and when loss situation is probable or a notice of loss is filed, the AIP must complete a pre-harvest inspection if it is determined the insurable entity is a broker, packer, or processor. Follow the instructions in the LAM for completing a pre-harvest inspection. Refer to the LAM for additional reasons for appraisals.
- (3) Appraisals to be made in addition to those specified in the LAM are as follows:
 - (a) An appraisal will be made for production lost due to harvesting the crop prior to full maturity (i.e., early harvest). PTC from such acreage will be determined by increasing the amount of harvested production by 2 percent each day the potatoes are harvested earlier than 45 days prior to the calendar date for the end of the insurance period, unless a time period other than 45 days is specified in the SP. The early harvest adjustment to potato production will not be made if potatoes are damaged by an insurable cause of loss and leaving the crop in the field would either reduce production or decrease quality.

Example: The insured harvested 1,000 Cwt. of potatoes 50 days (early harvest) before the calendar date for the end of the insurance period.

50 days – 45 days = 5 days

2% x 5 days = 10% increase in production

.10 x 1,000 Cwt. = 100.0 Cwt.

1,000.0 Cwt. + 100.0 Cwt. = 1,100.0 Cwt. PTC.

- (b) In certain instances, for example, when planting takes place earlier than normal, the full maturity date established by the policy could be later than necessary and result in increasing production even though the production is fully mature. In such cases, AIPs should document that the production did reach full maturity prior to the “fully mature date” established by the CP (or if applicable, the date established by the SP) and that the “early harvest” factor was not applied.
- (c) If there are any multiple days of early harvest, compute the increased production for each day and add the results of each day’s calculation together. Enter the total PTC for early harvest in Section II, column 56 of the PW.

22 Other Loss Adjustment Considerations

Insured’s Awareness of Disease Problem:

- (1) When preparing claims involving damage resulting from disease, such as late blight or Pythium leak, follow the instructions and guidelines in the LAM in the section entitled “Claims Involving Severe Insect, Disease, or Weed Infestation” to determine whether appraisals for uninsured causes of loss are applicable.

22 Other Loss Adjustment Considerations (Continued)

- (2) **Contact local agricultural experts**, such as university or extension plant pathologists or potato specialists. Samples of diseased potatoes may be taken to the plant pathologist to properly identify and document diseases present and acquire their assistance in determining the percent of damage. Current recommendations or proper management practices should be verified.
- (3) If it is determined that the insured was aware of the disease problem in the current or preceding crop year but did not follow recognized good farming practices, some or all the loss will be considered an uninsurable loss. Failure to follow recognized, good farming practices might include, but is not limited, to the following:
 - (a) Failure to adequately dispose of infected potatoes from prior year's production according to methods recommended by representatives from CSREES, local universities, and/or State Department of Agriculture;
 - (b) Failure to apply appropriate fungicides; or
 - (c) Failure to follow recommended rotation practices following a disease problem.

23 Selecting Representative Samples

- (1) Determine the minimum number of required samples for a field or subfield by the field size, (take not less than the minimum number (count) of representative samples required in exhibit 5 (Minimum Representative Sample Requirements) for each field or subfield), the average stage of growth, age (size), and general capabilities of the plants, and variability of potential production and plant damage within the field or subfield.
- (2) Split the field into subfields when:
 - (a) Variable damage causes the crop potential to appear to be significantly different within the same field; or
 - (b) The insured wishes to destroy a portion of a field.
- (3) Each field or subfield must be appraised separately.

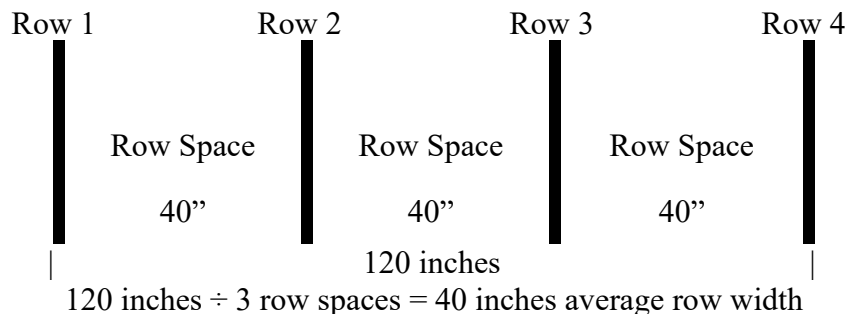
24 Measuring Row Width for Sample Selection

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

- (1) Use a measuring tape marked in inches or convert a tape measure marked in tenths of a foot, 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 fourth row (or as many rows needed) and divide the result by the number of row spaces measured across, to determine an average row width in whole inches.

24 Measuring Row Width for Sample Selections (Continued)

Example:



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

25 Special Instructions for Representative Sample if Potatoes Have a Tuber Rot Condition

- (1) If tuber-rot symptoms are evident, the adjuster or a party approved by the AIP is to take representative samples from infested areas which the potatoes are left in the field or from representative samples of harvested production prior to storage to determine the percentage of tuber rot. Damaged and undamaged production should be kept separate, particularly when damaged production can cause damage to or contamination of the undamaged production.
- (2) If the tubers show no symptoms of tuber rot at the time of field inspection, however disease or other insurable conditions that may later lead to tuber rot are evident in the vines or field, the adjuster must document this fact and inform the insured to notify the AIP immediately if symptoms of tuber rot are subsequently discovered prior to harvest or early phase of storage.

Representative aggregate sample for the unit must be obtained by the adjuster or a disinterested third party approved by the AIP no later than the time the potatoes are placed in storage, if the production is stored prior to sale or the date they are delivered to a buyer, wholesaler, packer, broker, or other handler if production is not stored. If there is a possibility of damage due to insured causes occurring during transportation, representative aggregate samples should be obtained prior to transporting the potatoes.

25 Special Instructions for Representative Sample if Potatoes Have Tuber Rot Condition (Continued)

- (3) If the Storage Coverage Endorsement is in effect, and 5.1 percent or more (by weight) is affected by tuber rot in storage, the insured must notify the AIP within 72 hours of the initial discovery. The adjuster or a disinterested third party approved by the AIP must obtain representative samples of damaged production to determine the percent of damage prior to the sale or disposal of any lot of potatoes. If production is not sold or disposed of within 60 days after the end of the insurance period, samples must be obtained within 60 days after the end of the insurance period and the quality (grade) determination must be completed within 21 days of sampling. This coverage is applicable only if the insured potatoes were damaged within the insurance period by an insurable cause other than freeze that resulted in tuber rot.

If laboratory facilities are needed for testing, contact the AIP for a list of available facilities.

26 Appraisal Methods

A. General Information

These instructions provide information on appraisal methods for:

Appraisal Method...	Use...
For Emergence to Maturity	From emergence up to the stage where the number and weight of mature potatoes can accurately be determined.
After Maturity – (Weight Method)	For mature potatoes where the number and mature weight of the potatoes can be determined.

B. From Emergence to Maturity

- (1) Select the required number of representative sample areas from exhibit 5 and the required sample row-length for 1/100 acre from exhibit 6.
- (2) Count the live plants (capable of producing tubers) in each sample row. If more than one sprout has emerged at the point where the seed segment was planted, count the “cluster” as a single plant.
- (3) Divide the total live plants by the number of samples to determine the average plants per sample.
- (4) Multiply the average plants per sample by the pounds per plant factor from exhibit 8 to determine the Cwt. per acre appraisal.

C. Appraisals After Maturity (Weight Method)

- (1) Select the required number of representative sample areas of 1/1000-acre each from exhibit 5 and the required sample row-length from exhibit 6.

C. Appraisals After Maturity (Weight Method) (continued)

- (2) Weigh all potatoes in each representative sample that are harvestable size (i.e., recoverable by harvesting equipment). This includes (but is not limited to) knobs, growth cracks, sunburn, hollow heart, scab, and freeze. Convert the weight of all representative samples to an appraisal per acre in Cwt., to tenths.
- (3) If the representative samples of potatoes obtained from the appraisal for the field or subfield contain potatoes that would qualify as tuber rot or freeze, the following steps must be taken:
 - (a) Separate and weigh such potatoes by type of damage.
 - (b) Calculate each type of damage as a percent of the entire sample by dividing it by the weight of the entire sample. Round the percent to tenths.
 - (c) Use the Tuber Rot and/or Freeze Damage Table (exhibit 9) to obtain the percent of damage factor for determining the PTC. Refer to paragraph 27 for adjustments to PTC.

This determination (percent) of non-storability potatoes has not been adjusted for quality.

Example: The 25-pound sample has potatoes damaged by tuber rot and/or freeze. (If within the sample, a tuber has both tuber rot and freeze damage, the tuber will be counted as having tuber rot only.)

One pound = tuber rot
One pound = freeze damage
 $1 \div 25 = 4$ percent tuber rot
 $1 \div 25 = 4$ percent freeze

D. Field Inspection Requirements if Tuber Rot Condition Exists

- (1) When AIPs receive notification from insured that a tuber rot condition exists, the adjuster must:
 - (a) Inspect the fields prior to harvest to detect whether tuber rot, or organisms or conditions that lead to tuber rot are present; and
 - (b) Document the findings of this inspection in the policy holder's file as stated in subparagraph 26 E. However, if disease or conditions are general and widespread in the area and this prevents the adjuster from making a timely inspection prior to harvest or if access to field(s) is being restricted to avoid spreading disease to other fields, the inspection can be made during or immediately after harvest, provided representative samples can be obtained prior to potatoes being placed in storage.

D. Field Inspection Requirements if Tuber Rot Condition Exists (continued)

- (2) Severely affected areas must be marked off and handled separately from the rest of the field. If the insured intends to harvest these areas separately, AIPs are to inform the insured to keep the production from the affected areas separate from production from unaffected areas.
- (3) If resources and conditions permit, the adjuster is to dig representative samples. However, if vine kill prevents visual detection of vine infestation and/or it has been recommended not to dig representative samples at this time to avoid spreading disease to the tubers, AIPs are to use any practical means to verify the infestation (e.g., obtaining or verifying copies of chemical receipts and spraying records to substantiate efforts taken to control the cause of the infestation).

E. Documentation

The adjuster must document the following when tuber rot or symptoms of tuber rot is suspected:

- (1) Date and time of each inspection or telephone contact including storage facility inspections;
- (2) Producer's management practices;
- (3) Fields and units where organisms and/or conditions causing tuber rot were present;
- (4) Extent of tuber rot discovered (indicate the percentage and type of infection in each representative sample taken);
- (5) Date of harvest and date of storage; and
- (6) Any other pertinent information.

F. Special Instructions for Appraised Freeze-Damaged Potatoes

- (1) The adjuster should contact the AIP for equipment, facilities, and any special instructions when freeze damage or symptoms of freeze damage has occurred. If cold weather continues or intensifies before the unit can be harvested, it may be necessary to appraise or reappraise the acreage.
- (2) Appraisals must be initiated promptly for freeze damaged potatoes. The adjuster or a party approved by the AIP must identify production damaged by freeze, take representative samples, and segregate the freeze damaged potatoes in connection with making the earliest possible determination of the percent of freeze damage.

F. Special Instructions for Appraised Freeze-Damaged Potatoes (continued)

If a unit has been partially harvested (lifted) and some or all the potatoes that were harvested were not removed from the field before freeze damage occurred, only the unharvested (not lifted) potatoes can be adjusted for freeze damage. The potatoes that had been harvested, even though not removed from the field, cannot be adjusted for freeze damage. The potatoes that had been harvested, even though not removed from the field, cannot be adjusted for freeze damage because the freeze damage occurred outside of the insurance period (the end of the insurance period ends upon harvest of the potatoes).

- (3) In addition to determining the percent of freeze damage in accordance with the instructions in subparagraph 26 C(1) through (3) above, adhere to the following:
 - (a) The adjuster must immediately clean and weigh all potatoes in each representative sample (i.e., before any thawing/dehydration). Put all the sample potatoes in burlap bags or in other ventilated container. Place the representative samples in secure storage which is as near to normal storage conditions as possible. Leave the samples in storage for 10 to 15 days unless the determination must be made sooner. In that case, contact the AIP for further instructions.
 - (b) After the required storage period, deliver samples to Federal/State grader(s), a laboratory approved by the AIP, or thoroughly examine the potato sample(s) as described below.
 - (i) Cutting objectives – Unless damage is obvious (as in the case of completely frozen potatoes), cut representative potatoes in each sample to expose characteristic “gray spots” or other damage. Include potatoes that may appear undamaged. Use these potatoes for comparison to the other potatoes in representative sample.
 - (ii) Amount – Cut as many sample potatoes as may be necessary, but not less than 25 percent by weight, to determine accurately which potatoes are damaged.
 - (c) Identify the exact acreage of potatoes affected by freeze before the insured begins (or continues) harvest operations. Document with a sketch map or aerial photo.
 - (d) Obtain, from the insured, the location in the facility where any freeze damaged potatoes will be stored. Document this on a Special Report. Also determine where undamaged potatoes, if any, are stored.
 - (e) Advise the insured that representative samples of any freeze damaged potatoes must be obtained by the adjuster before storage (for testing purposes). Initiate a record of the representative samples for use in calculating the percent of damage.

F. Special Instructions for Appraised Freeze-Damaged Potatoes (continued)

- (f) Explain that freeze damaged potatoes must be stored separately in a location that the insured has designated. Freeze damaged and undamaged production should be kept separate particularly when damaged production can cause damage to, or contamination of, the undamaged production.
- (g) Insured's statement.
 - (i) Insert the following statement on the Special Report (for signature by the insured):

“I/We hereby agree:

- (A) To have any representative samples of freeze damaged potatoes obtained when harvested and before storage for loss-appraisal purposes;
 - (B) To designate a segregated storage location for any freeze damaged potatoes in my/our storage facility and keep such potatoes in that segregated storage until I/we determine the manner of disposition and notify the AIP;
 - (C) That when sample-test results become available, I/we will notify the AIP of my/our determination as to the destruction or other disposition of any potatoes with freeze damage in excess of 13.5 percent;
 - (D) To provide the AIP with a reasonable time and opportunity to verify the destruction of any potatoes disposed of in that manner; and
 - (E) Furthermore, I/we understand and agree that the PTC for any of my/our potatoes with 13.5 percent or less freeze damage will be computed in accordance with section 11(g)(2) of the Northern Potato CP.”
- (ii) Explain the agreement to the insured. Obtain his/her signature. Date the agreement.
 - (iii) Give the insured a copy. Retain the original and one copy for addition of your signed and dated notation when destruction of the freeze damaged potatoes is completed and verified. At that time, the insured may be given the second carbon copy which shows adjuster-verification of satisfactory destruction of the potatoes.

G. Disposition of Potatoes with Major Tuber Rot and/or Freeze Damage

Producer's options are as follows:

- (1) With the AIP's permission, discard any harvested production, within 21 days (60 days if the Northern Potato Storage Coverage Endorsement is applicable), after the end of the insurance period from affected acreage that has tuber rot and/or freeze damage in excess of 5.1 percent and the AIP determined the production could not be sold, resulting in zero PTC.

If production with damage in excess of 13.5 percent is not discarded within 21 days (60 days if the Northern Potato Storage Coverage Endorsement is applicable), after the end of the insurance period, 15 percent of such production will be counted.

- (2) When the percent of tuber rot and or freeze damage is determined to be 13.5 percent or greater and the production is not harvested or has been harvested and permission has been given to destroy such production, the PTC will be zero.

27 Adjustment to Potato Production

A. General Information

- (1) The Northern Potato CP, Quality Endorsement, and Processing Quality Endorsement provide for a reduction in the PTC when the quality of harvested or appraised production is reduced due to an insured cause of loss occurring within the insurance period. The quantity of PTC is reduced only when a grade inspection is performed, and the production meets the requirements specified in the CP and applicable endorsements.
- (2) The Storage Coverage Endorsement extends the number of days an insured has to discover and report certain covered quality deficiencies. Subparagraphs B and C describe adjustments made to production for various quality deficiencies and coverage combinations.
- (3) All damage percentages are determined on a weight basis and any price used for adjustment of the damaged production must be reflective of the value of the actual damaged production. Document the market price for damaged production in the Narrative of the PW. Adjusters need to make certain that prices received for damaged production are representative of the local market. Damaged production must be sold at the agreed upon price or delivered to a buyer at the agree upon price before that price can be used for adjustment.
- (4) For damaged potatoes that have a zero-market value in the insured's local marketing area and a net zero value at a market within a reasonable distance outside the local marketing area, no production will be counted if the production is discarded in a manner acceptable to the AIP. Refer to exhibit 2 for the definition of net zero value.

A. General Information (continued)

(5) When PTC has been determined as zero, the insured must certify destruction of such production.

(a) Follow the instructions in the LAM for completing and leaving Certification Forms with the insured.

(b) Include the following statement on the Certification Forms:

“Failure to use recognized, recommended methods to destroy unharvested or discarded potatoes to ensure destruction of pathogenic organisms may result in the same type of disease being considered uninsurable the next crop year.”

B. Adjustments for Tuber Rot/Freeze Damage; or a Combination of Tuber Rot, Freeze Damage and Quality Deficiencies Covered Under Quality Endorsement(s)

(1) Complete adjustments for tuber rot and/or freeze damage first.

(a) If tuber rot and/or freeze damage is 5.0 percent (by weight) or less, the production is adjusted in accordance with the Tuber Rot and/or Freeze Damage Table in exhibit 9.

Example: If 3.0 percent of the representative sample is affected by tuber rot and 1.5 percent is freeze damaged, the factor would be 9.55 (1.000-.045) and the PTC would be 95.5 percent of the weight of the production being adjusted.

(b) If eligible for QA with 5.1 percent (by weight) or greater:

(i) If sales price for damaged production is agreed upon in writing between the insured and a buyer within 21 days (60 days if the Storage Coverage Endorsement is applicable) after the end of the insurance period, or the production is delivered to a buyer within 21 days (60 days if the Storage Coverage Endorsement is applicable) after the end of the insurance period, the amount of production will be determined by:

(A) Dividing the price per Cwt. received by the highest available price election designated in the Special Provisions or addendum thereto for the insured potato type (if the production is sold for a price lower than the value appropriate to and representative of the local market, determine the value of the production based on the price the insured could have received in the local market); and

B. Adjustments for Tuber Rot/Freeze Damage; or a Combination of Tuber Rot, Freeze Damage and Quality Deficiencies Covered Under Quality Endorsement(s) (continued)

- (B) Multiplying the result (not to exceed 1.0) by the number of Cwt. sold or to be sold production (this may be verified after the production has actually been sold).

Once this method of adjustment is used, no further adjustment is necessary.

- (c) If a sales price is not agreed upon between the insured and a buyer and the production is not delivered within 21 days (60 days if the Storage Coverage Endorsement is applicable) after the end of the insurance period, and remains in storage 22 or more days (61 or more days if the Storage Coverage Endorsement is applicable) after the end of the insurance period, the amount of production will be the greater of (comparisons cannot be made until final disposition of the potatoes is known):
 - (i) Dividing the price per Cwt. received, or that will be received after the end of the applicable insurance period, by the highest price election designated in the SP or addendum thereto for the insured potato type (if the production is sold for a price lower than the value appropriate to the representative of the local market, determine the value of the production based on the price the insured could have received in the local market); and
 - (ii) Multiplying this result (not to exceed 1.0) by the number of Cwt. sold or to be sold production (This may be verified after the production has actually been sold); or
 - (iii) Amount of production reduced according to the percent of damage factors contained in the Tuber Rot and/or Freeze Damage Table, exhibit 9, or including 15 percent of the production when damage is in excess of 13.5 percent.
- (d) For any production discarded later than 21 days, (60 days if the Storage Coverage Endorsement is applicable) after the end of the insurance period, the amount of PTC will be:
 - (i) Zero if the adjuster determined the production could not have been sold; or
 - (ii) Reduced in accordance with the percent of damage factors from the Tuber Rot and/or Freeze Damage Table (exhibit 9) if it is determined that the production could have been sold.

B. Adjustments for Tuber Rot/Freeze Damage; or a Combination of Tuber Rot, Freeze Damage and Quality Deficiencies Covered Under Quality Endorsement(s) (continued)

- (e) For any production discarded within 21 days (60 days if the Storage Coverage Endorsement is applicable) after the end of the insurance period, the amount of PTC will be reduced for the percent of damage in accordance with the factors contained in the Tuber Rot and/or Freeze Damage Table (exhibit 9). Refer to example 5 on page 63.
- (2) Adjustment for quality deficiencies covered under the Quality or Processing Quality Endorsement.
 - (a) Production grading less than U.S. No. 2 (U.S. No. 1 if available in the county AD and elected by the insured) due to internal defects (the amount of production with such defects must be in excess of the tolerance allowed for the applicable grade on a lot basis and must not be separable from undamaged production using methods used by the potato packers or processors to whom the insured normally delivers potato production); and, for production covered under the Processing Quality Endorsement that did not meet U.S. No. 2 due to internal defects, has a specific gravity lower than the lesser of 1.074 or the minimum acceptable amount specified in the processor contract, or a fry color of No. 3 or darker due to sugar exceeding 19.0 percent, or an Agtron rating lower than 58 or fails to meet the same standards in the processor contract if the contract is less stringent, is adjusted as follows:
 - (i) If a sales price for a damaged production is agreed upon in writing between the insured and a buyer within 21 days (60 days if the Storage Coverage Endorsement is applicable) after the end of the insurance period, or the production is delivered to a buyer within 21 days (60 days if the Storage Coverage Endorsement is applicable) after the end of the insurance period, the amount of production will be determined by:
 - (A) Dividing the price per Cwt. received or that will be received by the highest price election designated in the SP or addendum thereto for the insured potato type (if the production is sold for a price lower than the value appropriate to and representative of the local market, determine the value of the production based on the price the insured could have received in the local market); and
 - (B) Multiplying the result (not to exceed 1.0) by the number of Cwt. sold or to be sold production (This may be verified after the production has actually been sold).

Once this method of adjustment is used, no further adjustment is necessary. Refer to Example 2 page 61.

B. Adjustments for Tuber Rot/Freeze Damage; or a Combination of Tuber Rot, Freeze Damage and Quality Deficiencies Covered Under Quality Endorsement(s) (continued)

- (b) If a sales price is not agreed upon between the insured and a buyer and the production is not delivered within 21 days (60 days if the Storage Coverage Endorsement is applicable) after the end of the insurance period, and remains in storage 22 or more days (61 days if the Storage Coverage Endorsement is applicable) after the end of the insurance period, the amount of production will be the greater of (comparisons cannot be made until final disposition of the potatoes is known):
 - (i) Dividing the price per Cwt. received, or that will be received after the end of the applicable insurance period, by the highest price election designated in the SP or addendum thereto for the insured potato type (if the production is sold for a price lower than the value appropriate to and representative of the local market, we will determine the value of the production based on the price the insured could have received in the local market); and
 - (ii) Multiplying this result (not to exceed 1.0) by the number of Cwt. sold or to be sold production (This may be verified after the production has actually been sold); or the amount of production determined as follows:
 - (iii) The combined weight of sampled potatoes grading U.S. No. 2 (U.S. No. 1 if available in the **county AD** and elected by the insured) or better (the amount of potatoes grading U.S. No. 2 will be based on a grade inspection completed no later than 21 days after the end of the insurance period, (if the Northern Potato Storage Coverage Endorsement is applicable), samples must be obtained within 60 days after the end of the insurance period and a grade inspection completed within 21 days of sampling) and are damaged by freeze and/or tuber rot will be divided by the total sample weight;
 - (iv) The percentage determined in (iii) above will be divided by the percentage factor determined in accordance with the SP.
 - (v) The result of the above will be multiplied by the amount of PTC determined in accordance with section 15 of the BP and section 11 of the Northern Potato CP.
 - (vi) Production grading less than U.S. No. 2 (U.S. No. 1 if available in the **county AD** and elected by the insured) for reasons other than those identified in subparagraph 27B(2)(a) above (e.g., external defects, size shape, specific gravity, fry color, sugar, sugar ends, Agtron rating) will be adjusted using the historical percentage factor.

27 Adjustment to Potato Production (Continued)

B. Adjustments for Tuber Rot/Freeze Damage; or a Combination of Tuber Rot, Freeze Damage and Quality Deficiencies Covered Under Quality Endorsement(s) (continued)

- (c) For any production discarded within 21 days (60 days if the storage coverage is applicable) after the end of the insurance period, the amount of PTC will be:
 - (i) Zero if the adjuster determined the production could not have been sold; or
 - (ii) Determined in accordance with 27B(2)(b) if the adjuster determines the production could have been sold.
- (d) For any production discarded later than 21 days (60 days if the Storage Coverage Endorsement is applicable) after the end of the insurance period, the amount of PTC will be determined in accordance with subparagraph 27B(2)(b).

Potatoes harvested or appraised prior to full maturity that do not grade U.S. No. 2 (U.S. No. 1 if available in the **county AD** and elected by insured) due solely to size will be considered to have met U.S. No. 2 (U.S. No.1 if applicable) standards unless the potatoes are damaged by an insurable cause of loss and leaving the crop in the field would either reduce production or decrease quality.

28 Adjusting Potatoes Insured Under the Certified Seed Endorsement

A. Pre-appraisal Preparation

Upon receipt of the notice of loss but before proceeding to adjust the loss, contact the insured to determine that they have the current seed inspection records (from the “Certified Seed” inspector). Also determine that aerial photos are available.

- (1) The insured must notify the AIP of any loss under this endorsement not later than 14 days after the insured received notice from the state certification agency that any acreage or production failed certification.
- (2) Verifications:
 - (i) Verify at least three years of certified seed production by the insured. The insured must provide acceptable records of certified seed potato acreage and production for the previous three years unless a WA provides otherwise. These records must clearly indicate the number of the insured’s acres entered into the potato seed certification program administered by the state in which the seed is grown.
 - (ii) Verify that the certified acreage is not greater than 125 percent of the average number of acres entered into and passing certification in the certified seed program in the three previous calendar years, unless a WA provides otherwise. If the insured enters more than this number of acres into the certification program, the insured’s certified seed production guarantee for the current crop year will be reduced as follows:

A. Pre-appraisal Preparation (continued)

- (A) Multiply the average number of the insured's acres entered into and passing certification in the potato seed program the three previous years by 1.25 and dividing the result by the number of acres grown by the insured for certified seed in the current crop year.
- (B) Multiply the result of above (not to exceed 1.0) by the production guarantee for certified seed for the current crop year.

Example: 3-year average acreage = 100.0 acres
Current year acreage = 150.0 acres
100.0 acres x 1.25 (factor) = 125
125 ÷ 150 acres = .833
400 Cwt. production guarantee for certified acres
400 x .833 = 333.2 Cwt. production guarantee

- (iii) Verify the insured's compliance with field rotation requirements. Check seed production records.
- (iv) Verify the insured's seed source (supplier) and the quantity relative to planted acreage. Check seed tags, "import" permits, or if the insured used their own seed, the previous year's certification records. Record such information on the Field Identification and Certification Record in subparagraph 28C, herein.
- (v) Verify the insured's compliance with all applicable certification requirements.
- (vi) Verify the unit structure.

Acreage covered under the terms of the Certified Seed Endorsement will have the same unit structure as provided under the BP and the Northern Potato CP.

Example: If the insured has two optional units and elects the Certified Seed Endorsement, the insured will also have two optional units for certified seed potato coverage, provided the certified seed potatoes are grown in both units.

If the insured has two basic units for and elects the Certified Seed Endorsement, the insured will also have two basic units for certified seed coverage, provided that certified seed potatoes are grown in both units.

In the event certified seed acreage is not grown in the same optional or basic units as acreage covered under the BP and the Northern Potato CP, certified seed potato units will be established in accordance with the unit division provisions contained in the BP and the Northern Potato CP. For example, if a basic unit is divided into two optional units for potato acreage covered under the BP and the Northern Potato CP, but certified seed potatoes are grown only one of those optional units, the certified seed acreage will be insured as one basic unit.

B. Indemnity Payment for Certified Seed Loss

- (1) If, due to insurable causes occurring within the insurance period, the amount of certified seed production falls below the certified seed production guarantee, the claim will be settled by:
 - (a) Multiplying the insured acreage by its respective certified seed production guarantee;
 - (b) Multiplying each result in (a) above by the dollar amount per Cwt. contained in the SP for production covered under the Certified Seed Endorsement;
 - (c) Total the results of (b) above;
 - (d) Multiplying the number of Cwt. of production that qualify as certified seed and any amount of production lost due to uninsured causes, or that does not qualify as certified seed due to uninsured causes, by the dollar amount per Cwt. contained in the SP for production covered under the Certified Seed Endorsement.
 - (e) Subtracting the result of (b) above from the result of (c) above; and
 - (f) Multiplying the result of (e) by the insured's share.
- (2) Any production that does not qualify as certified seed because of varietal mixing or the insured's failure to follow the standard practices and procedures required for certification will be considered as lost due to uninsured causes.

C. Completion

Complete the PW as outlined in exhibit 4 (an appraisal worksheet will be completed if an appraisal is necessary).

28 Adjusting Potatoes Certified Under Certified Seed Endorsement (Continued)

C. Completion (continued)

POTATO Field Identification and Certification Record (FOR ILLUSTRATION PURPOSES ONLY)						
						Page <u>1</u> of <u>1</u>
NAME OF INSURED <i>I.M. Insured</i>		UNIT <i>0001-0001</i> BU		CONTRACT NO. <i>XXXXXXX</i>		
AERIAL PHOTO OR MAP NO.					FN	<i>A101</i>
LEGAL DESCRIPTION <i>S13-12N-12W</i>						
Ferris Road						
CERTIFICATION RECORD						
(1) FIELD	(2) FIELD	(3) ACRES	(4) VARIETY	(5) SEED	(6) INSPECTION	(7)
<i>A</i>	<i>84-032</i>	<i>10.0</i>	<i>C77 Belrus</i>	<i>High View Farm Rt. 2</i>	<i>7-20-YYYY OK</i>	
<i>B</i>	<i>84-033</i>	<i>11.3</i>	<i>C93 Superior</i>	<i>ABC Potato Co. Box XX</i>	<i>7-20-YYYY OK</i>	
<i>C</i>	<i>84-034</i>	<i>24.3</i>	<i>C93 Kennebeck</i>	<i>ABC Potato Co. Box XX</i>	<i>7-20-YYYY OK</i>	
<i>D</i>	<i>84-035</i>	<i>4.4</i>	<i>C93 Superior</i>	<i>ABC Potato Co. Box XX</i>	<i>7-20-YYYY OK</i>	
REMARKS:						

29 Appraisal Deviations and Modifications

A. Deviations

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

B. Modifications

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

30-40 (Reserved)

PART 4 PRODUCTION WORKSHEET

41 General Information and Worksheet Entries and Completion Procedures

- (1) The PW is a progressive form containing all notices of damage for all preliminary and final inspections on a unit (including “No Indemnity Due” claims).
- (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 or 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).
 - (e) “No Indemnity Due” claims (which must be verified by an appraisal or notification from the insured that the production exceeded the guarantee).
- (4) Additional liability provided by the Potato Certified Seed Endorsement **is** only applicable to insured acreage of potatoes intended for seed. *******
- (5) The adjuster is responsible for determining if the insured has complied with all their requirements under the notice and claim provisions of the policy. If they have not, the adjuster should contact the AIP.
- (6) Instruction labeled “Preliminary” apply to preliminary inspections only. Instructions labeled “Final” apply to final inspections only. Instructions not labeled apply to all inspections.
- (7) Items labeled “Production” apply to inspection involving seed-potato acreage for harvest as seed or for human consumption that are insured under the Northern Potato CP, the Potato Quality Endorsement, the Processing Potato Quality Endorsement, or the Storage Endorsement.
- (8) Items labeled “Certification” apply only to inspections involving seed-potato acreage for which certification of the harvested potatoes is guaranteed under the provisions of the Certified Seed Potato Endorsement.

41 General Information and Worksheet Entries and Completion Instructions (Continued)

- (9) Item numbers not labeled apply to inspections of “Production,” and “Certification” (guarantee) inspections.
- (10) If the AIP determines the claim is to be denied, refer to the LAM for PW completion instructions.

42-50 (Reserved)

Acronyms and Abbreviations

Approved Acronym/Abbreviation	Term
AIP	Approve Insurance Provider
APH	Actual Production History
BP	Basic Provisions
CAT	Catastrophic Risk Protection
CIH	Crop Insurance Handbook
CP	Crop Provisions
CSREES	Cooperative Research, Education, and Extension Service
Cwt.	Hundredweight
DSSH	Document and Supplement Standards Handbook
EOIP	End of Insurance Period
FAD	Final Agency Determination
FCIC	Federal Crop Insurance Corporation
FSA	Farm Service Agency
GSH	General Standards Handbook
LAM	Loss Adjustment Handbook
PP	Prevented Planting
PPSH	Prevented Planting Standards Handbook
PTC	Production to Count
PW	Production Worksheet
QA	Quality Adjustment
QAF	Quality Adjustment Factor
RMA	Risk Management Agency
SP	Special Provisions
SRA	Standard Reinsurance Agreement
USDA	United States Department of Agriculture
WA	Written Agreement

Definitions

Broker means any business enterprise regularly engaged in the buying and selling of processing potatoes, that possesses all licenses and permits as required by the state in which it operates, and when required, has the necessary facilities or the contractual access to such facilities, with enough equipment to accept and transfer processing potatoes to the broker within a reasonable amount of time after harvest or the typical storage period.

Buyer means a business entity in the business of buying or processing potatoes, that possesses all the licenses and permits required by the state in which it operates and has the facilities to accept the potatoes purchased.

Certified seed means potatoes that were entered into the potato certified seed program and that meet all requirements for production to be used to produce a seed crop for the next crop year or a potato crop for harvest for commercial uses in the next crop year.

Discard means disposal of production by insured, or a person acting for insured, without receiving any value for it.

Disposed means any disposition of the crop including but not limited to sale or discard.

Early Harvest means any potato acreage harvested earlier than 45 days prior to the calendar date for the end of the insurance period, unless otherwise specified in the Special Provisions.

External Defects means defects which can be detected externally. However, cutting may be required to determine the extent of the injury. See the United States Standards for Grades of Potatoes for classification of internal defects.

Grade inspection means an inspection in which samples of production are obtained by us, or a party approved by us, prior to the sale, storage, or disposal of any lot of potatoes, or any portion of a lot and the potatoes are evaluated and quality (grade) determinations are made by us, a laboratory approved by us, or a potato grader licensed or certified by the applicable State or the United States Department of Agriculture, in accordance with the United States Standards for Grades of Potatoes. The United States standards used to determine the quality (grade) deficiencies will be: for potatoes produced for chipping, the United States Standards for Grades of Potatoes for Chipping; for potatoes produced for processing, the United States Standards for Grades of Potatoes for Processing, for potatoes produced for seed, the United States Standards for Grades of Seed Potatoes, and for all other potatoes, the United States Standards for Grades of Potatoes. The quantity and number of samples required will be determined in accordance with procedure issued by FCIC.

Harvest means lifting potatoes from within the soil to the soil surface.

Hundredweight means one hundred (100) pounds avoirdupois.

Definitions (continued)

Local market means the area in which the insured potatoes are normally sold.

Lot means a quantity of production that can be separated from other quantities of production by grade characteristics, load, location or other distinctive features.

Net Zero Value means the value of production when the cost to transport the potatoes to a market within a reasonable distance outside the insured's local marketing area (distant market) is equal to or exceeds the value in the distant market. Additional cost means cost in excess of cost to transport to the local marketing area.

Percentage Factor means the historical average percentage of potatoes grading U.S. No. 2 or better, by type, determined from your records. If at least 4 continuous years of records are available, the percentage factor will be the simple average of the available records not to exceed 10 years. If less than 4 years of records are available, the percentage factor will be determined based on a combination of your records and the percentage factor contained in the Special Provisions so that such a combination would be the functional equivalent of 4 years of records.

Potato certified seed program means the state program administered by a public agency responsible for the seed certification process within the state in which the seed is produced.

Processor means any business enterprise regularly engaged in processing potatoes for human consumption, that possesses all licenses and permits for processing potatoes required by the state in which it operates, and that possesses facilities, or has contractual access to such facilities, with enough equipment to accept and process processing potatoes grown under a processing contract within a reasonable amount of time after harvest or the typical storage period.

Processor contract means a written agreement between the producer and processor, or between a producer and a broker, containing at a minimum:

- (a) The producer's commitment to plant and grow processing potatoes, and to deliver the potato production to the processor or broker;
- (b) The processor's or broker's commitment to purchase all the production stated in the processing contract; and
- (c) A price or pricing mechanism to determine the value of delivered production.

Tare Percentage means the percent of undesirable material (e.g., dirt rocks, plant material, etc.) from either a representative sample of harvested potatoes or lot of potatoes delivered to the processor as noted on the settlement sheet.

Tuber rot means any soft, mushy, or leaky condition of potato tissue (soft rot or wet breakdown as defined in the United States Standards for Grades of Potatoes), including, but not limited to, breakdown caused by Southern Bacterial Wilt, Ring Rot, or Late Blight.

Form Standards – Appraisal Worksheet

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

Element/Item Number	Standard
Company:	Name of the AIP, if not preprinted on the worksheet (Company Name).
Claim No.:	Claim number as assigned by the AIP.
1. Insured's Name:	Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.
2. Policy Number:	Insured's assigned policy number.
3. Unit Number:	Unit number from the Summary of Coverage after it is verified to be correct.
4. Crop Year:	Four-digit crop year, as defined in the policy, for which the claim has been filed.
Part I – From Emergence to Mature Stage	
5. Field ID:	Field identification symbol.
6. Acreage in Field:	Acreage in the field or sub-field being appraised (to the nearest tenth) identified in item 5.
7. Row Space:	Measure across 3 or more row spaces and enter the average row space in whole inches. Refer to paragraph 24 and exhibit 6 for row-length sample requirements for the determined row width (1/100 of an acre sample).
8. Type:	Three-digit code entered exactly as specified on the actuarial documents, for the type grown by the insured. If "No Type Specified," enter appropriate 3-digit code number from the actuarial documents.
9. Number of Plants:	Number of live plants per sample. (Refer to length of sample for 1/100 acre in exhibit 6).
10. Total Plants All Samples:	Total live plants from all samples.
11. Number of Samples:	Total number of samples in item 9.
12. Average Number Plants:	Result of dividing Total Plants All Samples (item 10) by Number of Samples (item 11) rounded to nearest tenth.
13. Factor:	Enter the pounds-per-plant factor, to the nearest hundredth, for the applicable guarantee (refer to exhibit 8). Show the calculation in the narrative.
14. Cwt. Per Acre Appraisal:	Result of multiplying the average number of plants (item 12) by the pounds-per-plant factor (item 13) rounded to nearest tenth.
Part II – Weight Method	
15. Field ID:	Field identification symbol.
16. Acreage in Field:	Acreage in field or subfield (to nearest tenth) identified in item 15.
17. Row Space:	Enter the row width (average space in inches), and the 3-digit code of the variety and type of potato exactly as specified in the actuarial documents for the type grown by the insured. If "No Type Specified," enter appropriate 3-digit code from the actuarial documents.

Form Standards – Appraisal Worksheet (Continued)

Element/Item Number	Standard
18. Number of Plants and Weight of Mature Potatoes:	Line 1 – Number of live plants per sample. (Refer to length of sample for 1/1000) acre – exhibit 6). Line 2 – Enter gross weight (pounds) of harvestable-size tubers from each sample.
19. Total Pounds:	Total weight of tubers, in pounds to tenths, for all samples in Line 2 of item 18.
20. Number of Samples:	Total number of samples in item 18.
21. Average Lbs. Per Sample:	Result of dividing Total Pounds (item 19) by Number of Samples (item 20) round to nearest tenth.
22. Conv. Factor to Cwt.	If the conversion factor is not preprinted on the appraisal worksheet, enter 10.
23. Cwt. Per Acre Appraisal:	Results of multiplying Average Lbs. Per Sample (item 21) by Conversion Factor “10” (item 22) to tenths.

Narrative

If more space is needed, document on a Special Report, and enter “See Special Report.” Attach the Special Report to the Appraisal Worksheet.

a.	For each field in item 15, show the percent-of-sample calculation (U.S. No. 2 or better under applicable standards) for the acreage insured under the Quality Endorsement (as applicable) and the Tuber Rot and/or Freeze percent (percent to count).
b.	Enter and designate the percent of heat necrosis, rot, etc. Refer to paragraph 27 for information pertaining to percent damage as it relates to tuber-rot damage.
c.	For the Unit – Show the historic “Percent Factor” as originated by the AIP on the APH form if this was done. Otherwise, use the actuarial documents factor.
d.	For unharvested potatoes under Processing Quality Endorsement, if applicable, show that “Field (field ID) of unharvested processing potatoes is appraised at 0.0 due to (list cause).”

The following required entries are not illustrated on the Appraisal Worksheet

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

Form Standards – Production Worksheet

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

Element/Item Number	Standard																		
1. Crop/Code #:	“Potatoes” (0084)																		
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 Numbers; FSA Common Land Units (CLU) and tract numbers; GPS 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 damage listed in item 5 below. If no entry in item 5 below make no entry. For progressive damage, enter the month that identifies when the primary 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, document the additional dates of damage in the Narrative (or on a Special Report). Refer to the illustration in item 6 below.																		
5. Cause(s) of Damage:	<p>Name of the determined insured cause(s) of damage for this crop as listed in the LAM for the date of damage listed in item 4 above for this inspection. If an insured cause(s) of damage is coded as “Other,” explain in the Narrative. Enter additional causes of damage in the extra spaces as needed. If more space is needed, document the additional determined insured causes of damage in the Narrative (or on a Special Report). Refer to the illustration below.</p> <p>If it is evident that no indemnity is due, enter “No Indemnity” across the column in Item 5 (refer to the LAM for more information on no indemnity due claims).</p>																		
6. Insured Cause %:	<p>Preliminary: Make no entry.</p> <p>Final: Whole percent of damage for the insured cause of damage listed in item 5 above for this inspection. Enter additional “Insured Cause %” in the extra spaces as needed. If additional space is needed, enter the determined “Insured Cause %” in the Narrative (or on a Special Report). The total of all “Insured Cause %” including those entered in the Narrative must equal 100%.</p> <p>If there is no insurable cause of loss, and no indemnity due claim will be completed, make no entry.</p> <p>Example entries for items 4-6 and the Narrative, reflecting entries for multiple dates of damage, the corresponding insured causes of damage and insured cause percentages:</p> <table border="1" data-bbox="456 1675 1511 1822"> <tr> <td>4. Date(s) of Damage</td> <td>May</td> <td>JUN 30</td> <td>JUN 30</td> <td>AUG</td> <td>AUG</td> </tr> <tr> <td>5. Cause(s) of Damage</td> <td>Excess Moisture</td> <td>Tornado</td> <td>Hail</td> <td>Drought</td> <td>Heat</td> </tr> <tr> <td>Insured Cause %</td> <td>10</td> <td>20</td> <td>15</td> <td>25</td> <td>20</td> </tr> </table> <p>Narrative: Additional date of damage – SEP 5; Cause of Damage – Freeze, Insured cause Percent – 10%</p>	4. Date(s) of Damage	May	JUN 30	JUN 30	AUG	AUG	5. Cause(s) of Damage	Excess Moisture	Tornado	Hail	Drought	Heat	Insured Cause %	10	20	15	25	20
4. Date(s) of Damage	May	JUN 30	JUN 30	AUG	AUG														
5. Cause(s) of Damage	Excess Moisture	Tornado	Hail	Drought	Heat														
Insured Cause %	10	20	15	25	20														

Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
7. Company/Agency:	Name of the company and agency servicing the contract.
8. Name of Insured:	Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.
9. Claim Number:	Claim number as assigned by the AIP.
10. Policy Number:	Insured’s assigned policy number.
11. Crop Year:	Four-digit crop year, as defined in the policy, for which the claim is filed.
12. Additional Units:	<p>Preliminary: Make no entry.</p> <p>Final: Unit number(s) for all non-loss units for the crop at the time of final inspection. A non-loss unit is any unit for which a PW has not been completed. Additional non-loss units may be entered on a single PW. If more spaces are needed for non-loss units, enter the unit numbers identified as “Non-Loss Units,” in the Narrative or on an attached Special Report.</p>
13. Est. Prod. Per Acre:	<p>Preliminary: Make no entry.</p> <p>Final: Estimated yield per acre, in whole Cwt., of all non-loss units for the crop at the time of final inspection.</p>
14. Date(s) Notice of Loss:	<p>Preliminary:</p> <ul style="list-style-type: none"> a. Date the first or second notice of damage or loss was given for the unit in item 2, in the 1st or 2nd space, as applicable. Enter the complete date (MM/DD/YYYY) for each notice. b. A notice of damage or loss for a third preliminary inspection (if needed) requires an additional set of PWs. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set of PWs. c. Reserve the “Final” space on the first page of the first set of PWs for the date of notice for the final inspection. d. If the inspection is initiated by the AIP, enter “Company Insp” instead of the date. e. If the notice does not require an inspection, document as directed in the Narrative instructions. <p>Final: Transfer the last date (in the 1st or 2nd space from the first or second set of PWs) to the final space on the first page of the first set of PWs if a final inspection should be made as a result of the notice. Always enter the complete date of notice (MM/DD/YYYY) for the “Final” inspection in the final space on the first set of PWs. For a delayed notice of loss or delayed claim, refer to the LAM.</p>

Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
15. Companion Policies:	a. If no other person has a share in the unit (insured has 100 percent share), make no entry. b. In all cases where the insured has less than a 100 percent share of a loss-affected unit, ask the insured if the other person sharing in the unit has a multiple-peril crop insurance contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter “None.”

Section I Determined Acreage Appraised, Production and Adjustments

Make separate line entries for varying:

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

Element/Item Number	Standard
16. Field ID.:	The field or subfield identification symbol from a sketch map or an aerial photo. Refer to the Narrative instructions.
17. Multi-Crop Code:	The applicable two-digit code for first crop and second crop. Refer to the LAM for instructions regarding entry of first crop and second crop codes.
18. Reported Acres:	In the event of over-reported acres, handle in accordance with the individual AIP’s instructions. In the event of under-reported acres, enter the reported acres to tenths for the field or subfield. If there are no under-reported acres, make no entry.

Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
19. Determined Acres:	<p>Refer to the LAM for definition of acceptable determined acres used herein. Enter the determined acres to tenths for the field or subfield for which consent is given for other use and/or:</p> <ul style="list-style-type: none"> a. Put to another use without prior consent. b. Abandoned. c. Damaged by uninsured causes. d. For which the insured failed to provide acceptable records of production. <p>Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements.</p> <p>Acreage breakdown within a unit or field may be estimated (refer to the LAM) if a determination is impractical.</p> <p>Account for all planted acreage in the unit.</p>
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:	<p>Three-digit code for the correct "Rate Class" specified on the actuarial documents. If a "Rate Class" or "High Risk Area" is not specified on the actuarial documents, make no entry. Verify with the Summary of Coverage and if the rate class is found to be incorrect, revise according to the AIP's instructions. Refer to the LAM.</p> <p>Unrated land in uninsurable without a WA.</p>
22. Type:	Three-digit code entered exactly as specified on the actuarial documents for the type (or variety) grown by the insured. If "No Type Specified" or "No Variety Specified" is shown on the actuarial documents, enter the appropriate three-digit code from the actuarial documents (e.g., 997). If a type (or variety) is not specified on the actuarial documents, make no entry.
23. Class:	Three-digit code entered exactly as specified on the actuarial documents for the class grown by the insured. If "No Class Specified" is shown on the actuarial documents, enter the appropriate three-digit code from the actuarial documents (e.g., 997). If a class is not specified on the actuarial documents, make no entry.
24. Sub-Class:	Three-digit code entered exactly as specified on the actuarial documents for the sub-class grown by the insured. If "No Sub-Class Specified" is shown on the actuarial documents, enter the appropriate three-digit code from the actuarial documents (e.g., 997). If a sub-class is not specified on the actuarial documents, make no entry.

Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard														
25. Intended Use:	Three-digit code entered exactly as specified on the actuarial documents for the intended use carried out by the insured. If “No Intended Use Specified” is shown on the actuarial documents, enter the appropriate three-digit code from the actuarial documents (e.g., 997). If an intended use is not specified on the actuarial documents, make no entry.														
26. Irr. Practice:	Three-digit code entered exactly as specified on the actuarial documents for the irrigated practice carried out by the insured. If “No Irrigated Practice Specified” is shown on the actuarial documents, enter the appropriate three-digit code from the actuarial documents (e.g., 997). If an irrigated practice is not specified on the actuarial documents, make no entry.														
27. Cropping Practice:	Three-digit code entered exactly as specified on the actuarial documents for the cropping practice (or practice) carried out by the insured. If “No Cropping Practice Specified” or “No Practice Specified” is shown on the actuarial documents enter the appropriate three-digit code from the actuarial documents (e.g., 997). If a cropping practice (or practice) is not specified on the actuarial documents, make no entry.														
28. Organic Practice:	Three-digit code entered exactly as specified on the actuarial documents for the organic practice carried out by the insured. If “No Organic Practice Specified” is shown on the actuarial documents, enter the appropriate three-digit code from the actuarial documents (e.g., 997). If an organic practice is not specified on the actuarial documents, make no entry.														
29. Stage:	<p>Preliminary: Make no entry.</p> <p>Final: Stage abbreviations as shown below.</p> <p>Production:</p> <table border="0" data-bbox="483 1260 1502 1795"> <thead> <tr> <th data-bbox="483 1260 787 1291"><u>STAGE</u></th> <th data-bbox="812 1260 1047 1291"><u>EXPLANATION</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="483 1291 787 1480">“P”</td> <td data-bbox="812 1291 1502 1480">Acreage abandoned without consent, damaged solely by uninsured cause(s), put to other use or vines that were destroyed without consent, or for which the insured failed to provide acceptable records of production to the AIP.</td> </tr> <tr> <td data-bbox="483 1480 787 1512">“H”</td> <td data-bbox="812 1480 1502 1512">Harvested.</td> </tr> <tr> <td data-bbox="483 1512 787 1585">“UH”</td> <td data-bbox="812 1512 1502 1585">Unharvested or put to other use or destroyed with consent.</td> </tr> <tr> <td data-bbox="483 1585 787 1659">“TZ”</td> <td data-bbox="812 1585 1502 1659">UUF/Third Party Damage – Zero production on same acreage.</td> </tr> <tr> <td data-bbox="483 1659 787 1732">“TA”</td> <td data-bbox="812 1659 1502 1732">UUF/Third Party Damage – Appraised production on same acreage.</td> </tr> <tr> <td data-bbox="483 1732 787 1795">“TH”</td> <td data-bbox="812 1732 1502 1795">UUF/Third Party Damage – Harvested production on same acreage.</td> </tr> </tbody> </table>	<u>STAGE</u>	<u>EXPLANATION</u>	“P”	Acreage abandoned without consent, damaged solely by uninsured cause(s), put to other use or vines that were destroyed without consent, or for which the insured failed to provide acceptable records of production to the AIP.	“H”	Harvested.	“UH”	Unharvested or put to other use or destroyed with consent.	“TZ”	UUF/Third Party Damage – Zero production on same acreage.	“TA”	UUF/Third Party Damage – Appraised production on same acreage.	“TH”	UUF/Third Party Damage – Harvested production on same acreage.
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Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard								
29. Stage (continued):	<p>If production from any acreage of the insured crop is not harvested, the price used to determine the indemnity will be 90 percent of the insured’s price election.</p> <p>Prevented Planting: Refer to the PPSH for proper codes for any eligible PP acreage.</p> <p>Gleaned Acreage: Refer to the LAM for information on gleaning.</p> <p>Certification:</p> <table border="0" data-bbox="483 667 1495 926"> <thead> <tr> <th data-bbox="483 667 722 709"><u>STAGE</u></th> <th data-bbox="748 667 992 709"><u>EXPLANATION</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="483 709 722 856">“P”.....</td> <td data-bbox="748 709 1495 856">Acreage abandoned without consent, damaged solely by uninsured cause(s), put to other use or vines that were destroyed without consent, or for which the insured failed to provide acceptable records of production to the AIP.</td> </tr> <tr> <td data-bbox="483 856 722 888">“C”.....</td> <td data-bbox="748 856 1495 888">Certified.</td> </tr> <tr> <td data-bbox="483 888 722 926">“NC”.....</td> <td data-bbox="748 888 1495 926">Not certified due to insured causes.</td> </tr> </tbody> </table>	<u>STAGE</u>	<u>EXPLANATION</u>	“P”.....	Acreage abandoned without consent, damaged solely by uninsured cause(s), put to other use or vines that were destroyed without consent, or for which the insured failed to provide acceptable records of production to the AIP.	“C”.....	Certified.	“NC”.....	Not certified due to insured causes.
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Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard																														
<p>30. Use of acreage:</p>	<p>Use the following “Intended Use” abbreviations.</p> <p>Production:</p> <table border="0"> <thead> <tr> <th data-bbox="483 415 548 449"><u>USE</u></th> <th data-bbox="1008 415 1247 449"><u>EXPLANATION</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="483 449 980 483">“To soybeans,” “plowed,” etc.....</td> <td data-bbox="1008 449 1406 483">Other use made of the acreage.</td> </tr> <tr> <td data-bbox="483 483 980 516">“WOC”.....</td> <td data-bbox="1008 483 1352 516">Other use without consent.</td> </tr> <tr> <td data-bbox="483 516 980 550">“SU”.....</td> <td data-bbox="1008 516 1235 550">Solely uninsured.</td> </tr> <tr> <td data-bbox="483 550 980 583">“ABA”.....</td> <td data-bbox="1008 550 1377 583">Abandoned without consent.</td> </tr> <tr> <td data-bbox="483 583 980 617">“H”.....</td> <td data-bbox="1008 583 1146 617">Harvested.</td> </tr> <tr> <td data-bbox="483 617 980 651">“UH”.....</td> <td data-bbox="1008 617 1179 651">Unharvested.</td> </tr> </tbody> </table> <p>Certification:</p> <table border="0"> <thead> <tr> <th data-bbox="483 779 548 812"><u>USE</u></th> <th data-bbox="1003 779 1242 812"><u>EXPLANATION</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="483 812 980 846">“To peas,” “plowed,” etc.....</td> <td data-bbox="1003 812 1398 846">Other use made of the acreage.</td> </tr> <tr> <td data-bbox="483 846 980 879">“WOC”.....</td> <td data-bbox="1003 846 1347 879">Other use without consent.</td> </tr> <tr> <td data-bbox="483 879 980 959">“SU”.....</td> <td data-bbox="1003 879 1495 959">Solely uninsured acreage or uninsured cause(s) of non-certification.</td> </tr> <tr> <td data-bbox="483 959 980 993">“ABA”.....</td> <td data-bbox="1003 959 1372 993">Abandoned without consent.</td> </tr> <tr> <td data-bbox="483 993 980 1026">“H”.....</td> <td data-bbox="1003 993 1141 1026">Harvested.</td> </tr> <tr> <td data-bbox="483 1026 980 1060">“Leafroll,” etc.....</td> <td data-bbox="1003 1026 1219 1060">Insured cause(s).</td> </tr> <tr> <td data-bbox="483 1060 980 1094">“UH”.....</td> <td data-bbox="1003 1060 1172 1094">Unharvested.</td> </tr> </tbody> </table> <p>Verify any preliminary “Intended Use” entry. If the final use of the acreage was not as indicated, strike out the original line and initial it. Enter all data on a new line showing the correct “Final Use.”</p> <p>Prevented Planting: Refer to the LAM for proper codes for any eligible prevented planting acreage.</p> <p>Gleaned Acreage: Refer to the LAM for information on gleaning.</p>	<u>USE</u>	<u>EXPLANATION</u>	“To soybeans,” “plowed,” etc.....	Other use made of the acreage.	“WOC”.....	Other use without consent.	“SU”.....	Solely uninsured.	“ABA”.....	Abandoned without consent.	“H”.....	Harvested.	“UH”.....	Unharvested.	<u>USE</u>	<u>EXPLANATION</u>	“To peas,” “plowed,” etc.....	Other use made of the acreage.	“WOC”.....	Other use without consent.	“SU”.....	Solely uninsured acreage or uninsured cause(s) of non-certification.	“ABA”.....	Abandoned without consent.	“H”.....	Harvested.	“Leafroll,” etc.....	Insured cause(s).	“UH”.....	Unharvested.
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<p>31. Appraised Potential:</p>	<p>Per-acre appraisal in Cwt., to tenths, if potential production for the acreage appraised as shown on the appraisal worksheet. Refer to exhibit 3 for additional instructions. If there is no potential on UH acreage or if appraised unharvested potatoes could not be sold or discarded, enter “0.0.”</p> <ol style="list-style-type: none"> a. From emergence to maturity – Enter the appraisal per acre from item 14 of the appraisal worksheet. b. After maturity – Enter the total production per acre of all harvestable size potatoes regardless of damage (including potatoes with heat necrosis, rot freeze, or other damage specified by FCIC) from item 23 of the appraisal worksheet. 																														
<p>32a.-32b.</p>	<p>Make no entry.</p>																														

Form Standard – Production Worksheet (Continued)

Element/Item Number	Standard
33. Shell and/or Quality Factor:	From emergence to maturity. Make no entry.
34. Production Pre QA:	Result of multiplying column 31 times column 19, and if applicable, multiplying the result times column 33, Cwt., rounded to tenths. If no entry in column 31, make no entry.
35. Quality Factor:	<p>For mature unharvested production which due to insurable causes qualifies for QA as provided in the Northern Potato CP.</p> <ul style="list-style-type: none"> a. Enter the three-digit factor after calculating the percent of damage for the qualifying production and applying such percentage to the Tuber Rot and/or Freeze Damage Table (exhibit 9). Refer to paragraph 27 for information on calculating the combination factor. b. Enter the applicable three-digit factor if the damage is due to internal or external defects and the Quality Endorsement(s) is in effect. Refer to paragraph 27 for information on calculating the factor. c. Document in the Narrative of the PW (or on a Special Report) the percent of damaged determined. If the QAF is zero, enter “.000.” Include a copy of all supporting documentation in the insured’s claim file. For additional QA definitions, instructions, documentation, qualifications, and testing requirements, refer to the LAM and the applicable Official United States Standards for Potatoes. d. Under section 15(j) of the BP, if due to insured causes, a Federal or State agency has ordered the appraised insured crop or production to be destroyed, enter the factor “.000.” Instruct the insured to complete and submit a Certification Form stating the date the crop or production was destroyed and the method of destruction (refer to item 40 and the Narrative below). Also refer to the LAM for additional information. Otherwise, make no entry.
36. Production Post QA:	Result of multiplying column 34 times column 35, Cwt., to tenths. If no entry in column 35 transfer the entry from column 34.
37. Uninsured Cause:	<p>Result of per acre appraisal for uninsured causes (taken from appraisal worksheet or other documentation) multiplied by column 19, rounded to Cwt., to tenths. Refer to the LAM for information on how to determine uninsured cause appraisals. If no uninsured causes, make no entry.</p> <ul style="list-style-type: none"> a. Hail and Fire exclusion not in effect. <p>(1) Enter the result of multiplying column 19 entry by not less than the insured’s production guarantee per acre in Cwt., to tenths, for the line, calculated by multiplying the elected coverage level percentage times the approved APH yield per acre (shown on the APH form) for any “P” stage acreage.</p>

Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard													
37. Uninsured Cause(s) (continued)	<p>(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.</p> <p>(3) For acreage that is damaged partly by uninsured causes, enter the appraised uninsured loss of production per acre in Cwt., to tenths, multiplied by column 19 entry for any such acreage.</p> <p>b. When there is late-planted acreage, the applicable per-acre production guarantee for such acreage is the production guarantee per acre that has been reduced for late-planting acreage, multiplied by column 19 entry for any such acreage.</p> <p>c. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.</p> <p>d. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.</p> <p>For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.</p>													
38. Total to Count:	Result of adding column 36 and column 37 (to tenths).													
39. Total:	<p>Preliminary: Make no entry.</p> <p>Final: Total determined acres (column 19), to tenths.</p>													
40. Quality:	<p>Check the applicable qualifying QA condition(s) affecting the unit’s production (refer to Table below). Check all qualifying conditions that apply to the unit’s appraised and harvested production (refer to the CP and SP).</p> <table border="1" data-bbox="472 1367 1500 1894"> <tr> <td>Qualifying QA Condition:</td> </tr> <tr> <td>Test Weight (TW)</td> </tr> <tr> <td>Kernel Damage (KD) and Total Defects</td> </tr> <tr> <td>Garlicky (Grade)</td> </tr> <tr> <td>Aflatoxin</td> </tr> <tr> <td>Vomitoxin</td> </tr> <tr> <td>Fumonisin</td> </tr> <tr> <td>Dark Roast (for Sunflowers only)</td> </tr> <tr> <td>Sclerotinia (for Sunflowers only)</td> </tr> <tr> <td>Ergoty</td> </tr> <tr> <td>COFO (commercially objectionable foreign odor) (includes Musty and Sour Odor)</td> </tr> <tr> <td>Other</td> </tr> <tr> <td>None</td> </tr> </table>	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	COFO (commercially objectionable foreign odor) (includes Musty and Sour Odor)	Other	None
Qualifying QA Condition:														
Test Weight (TW)														
Kernel Damage (KD) and Total Defects														
Garlicky (Grade)														
Aflatoxin														
Vomitoxin														
Fumonisin														
Dark Roast (for Sunflowers only)														
Sclerotinia (for Sunflowers only)														
Ergoty														
COFO (commercially objectionable foreign odor) (includes Musty and Sour Odor)														
Other														
None														

Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
40. Quality (continued)	<p>a. For all qualifying QA conditions checked, in the Narrative (or on a Special Report):</p> <p>(1) Document the level for each qualifying QA condition as indicated by approved test results, and the name and location of each testing facility that verifies the presence of the qualifying QA condition and the date of the test(s); or</p> <p>(2) Enter “See documentation included in the claim file” (e.g., include copy of the test facility certificate, grade certificate, summary or settlement sheet, etc., that documents the QA condition).</p> <p>b. If “Other is checked in addition to the above documentation requirements, document in the Narrative (or on a Special Report):</p> <p>(1) A description of qualifying QA condition;</p> <p>(2) The name of the controlling authority that considers this qualifying QA condition to be injurious to human or animal health and why.</p> <p>c. Check “None” if none of the production qualifies for QA.</p>
41. Mycotoxins exceed FDA, State, or other health organization maximum limits? Check “Yes.”	<p>Check “Yes” if any mycotoxins listed in item 40 (including any identified as “Other”) exceed the FDA, state, or other health organization maximum limits, otherwise leave blank. Document in the Narrative (or on a Special Report), the disposition of the production that was:</p> <p>a. Sold, (Document the name and address of the buyer); or</p> <p>b. Not sold, (Document the date(s) of the disposition, how the production was used, or how it was destroyed.)</p> <p>Refer to the LAM and the SP for additional information on claims involving mycotoxins.</p>
42. Totals:	Total of entries in columns 34, 36, 37, and 38 (to tenths). If a column has no entries, make no entry.

Narrative

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

a.	If no acreage is released on the unit, enter “No acreage released,” adjuster’s initials, and date.
b.	If notice of damage was given and no inspection is necessary, enter the unit number(s), “No Inspection,” date, and adjuster’s initials. 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 and Fire Exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.

Form Standards – Production Worksheet (Continued)

e.	Document the actual appraisal date if an appraisal was performed prior to the adjuster's signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the appraisal worksheet.
f.	State that there is "No other fire insurance" when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Also, refer to the LAM.
g.	Explain any errors found on the Summary of Coverage.
h.	Explain any commingled production. Refer to the LAM. Attach a Special Report showing the computations used to prorate commingled production, if applicable, when unit is covered under the Storage Coverage Endorsement. (Storage Coverage Endorsement not applicable to Certified Seed Coverage).
i.	Explain any entry for "Production Not to Count" in Section II, column 62 and/or any production not included in Section II, column 56 or column 49-52 entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit.)
j.	Explain a "No" checked in item 44, "Damaged Similar to Other Farms in the Area."
k.	Attach a sketch map or aerial photo to identify the total unit: (1) If consent is or has been given to put part of the unit to another use; (2) If uninsured causes are present; or (3) For unusual or controversial cases. Indicate on the aerial photo or sketch map, the disposition of acreage destroyed or put to other use with or without consent.
l.	Explain any difference between 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 date of inspection.
n.	Explain the reason for a "No Indemnity Due" claim. "No Indemnity Due" claims are to be distributed in accordance with the AIP's instructions.
o.	Explain any delayed notices or delayed claims as instructed in the LAM.
p.	Document any authorized estimated acres, as instructed in the LAM, shown in Section I, column 19.
q.	Document the method and calculation used to determine acres for the unit. Refer to the LAM.
r.	Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. List control measures used and explain why they did not work.
s.	Include a cross-reference to other unit number for the same acreage covered by the Certified Seed Endorsement and the Northern Potato CP. Document the amount of harvested production that failed certification in Section II.
t.	Document the percent of damage due to tuber rot, freeze or other quality deficiencies. Explain any allowed transportation costs.
u.	Document and show the calculations for any increased harvested production due to early digging of potatoes not fully mature.
v.	Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
w.	Document any other pertinent information, including any data to support any factors used to calculate the production.

Form Standards – Production Worksheet (Continued)

<p>x.</p>	<p>For production ordered to be destroyed by a Federal or State agency due to the presence of injurious substances or conditions, document the following:</p> <p>(1) Explain any “.000” factor entered in column 35 and 65.</p> <p>(2) A description of the injurious substance or condition for which a destruction order was issued. The circumstances that caused the crop to be affected by an injurious substance or condition, the date the crop was destroyed and the method of destruction. Attach to the claim the insured’s completed Certification Form, a copy of the destruction order issued by the Federal or State agency and (if applicable) a copy of the laboratory test results that confirms the presence of injurious substances or conditions.</p> <p>Refer to the LAM for additional documentation requirements.</p>
<p>y.</p>	<p>Document all calculations when determining the Greater of comparisons in the narrative of the PW or in a Special Report.</p>

Section II – Determined Harvested Production

General Information:

- (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.
- (2) Columns 49 through 52 are for structure measurement entries (Rectangular, Round, Conical Pile, etc.). If structures are a combination of shapes, break into a series of average measurements, if possible. Enter “Odd Shape” if production is stored in an odd shaped structure. Document measurements on a Special Report or other FCIC-approved worksheet used for this purpose.
- (3) If farm-stored production has been weighed prior to storage and acceptable weight tickets are available showing weights, enter “Weighed and Stored on Farm” in columns 49 through 52. Refer to LAM for acceptable weight tickets.
- (4) For production commercially stored, sold, etc., make entries in columns 49 through 52 as follows:
 - (a) Name and address of facility or buyer.
 - (b) “Seed,” “Fed,” etc.
- (5) If acceptable sales or weight tickets are not available, refer to the LAM.
- (6) If additional lines are necessary, the data may be entered on a continuation sheet.
 - (a) Separate storage facilities.
 - (b) Varying determinations of productions (market value, factors).
 - (c) Varying names and addresses of buyers or sold production.
 - (d) Varying shares; e.g., 50 percent and 74 percent shares on the same unit.

Form Standards – Production Worksheet (Continued)

- (e) Separate processors.
 - (f) Different varieties and types.
 - (g) Potatoes harvested prior to full maturity (early harvest) for which production is increased by applicable percentage. Refer to paragraph 21.
 - (h) Conical piles. Do not add the cone in the top or bottom of a storage structure to the height of other potatoes in the structure. For computing the production in cones and conical piles, refer to the LAM.
- (7) There will generally be no harvested production entries in columns 47a through 66 for preliminary inspections.
- (8) If there is harvested production from more than one insured practice (or type) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in columns 47 through 66 by type or practice. If production has been commingled, refer to the LAM or the Storage Coverage Endorsement, if applicable.
- (9) For mycotoxin damage, refer to the LAM for special instructions.

Element/Item Number	Standard
<p>43. Date Harvest Completed: (Used to determine if there is a delayed notice or delayed claim. Refer to the LAM.)</p>	<p>Preliminary: Make no entry.</p> <p>Final:</p> <ul style="list-style-type: none"> a. The earlier of the date the entire acreage on the unit was (1) harvested, (2) destroyed, (3) put to another 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 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. <p>Certification: Enter the date the insured received the results of the last inspection (including the Florida winter test reading) for all the acreage on the unit. Enter “Incomplete,” if, at the time of receipt of the final inspection results and/or certification, there is any existing acreage which is unharvested. If none of the acreage was harvested, nor will be harvested, enter “No Harvest.”</p>

Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
44. Damage Similar to Other Farms in the Area?:	<p>Preliminary: Make no entry.</p> <p>Final: Check “Yes” or “No.” Check “Yes” if amount and cause of damage due to insurable causes is similar to the experience of other farms in the area. If “No” is checked, explain in the Narrative.</p>
45. Assignment of Indemnity:	Check “Yes” only if an assignment of indemnity is in effect for the crop year; otherwise, check “No.” Refer to the LAM.
46. Transfer of Right to Indemnity:	Check “Yes” only if a transfer of right to indemnity is in effect for the unit for the crop year; otherwise, check “No.” Refer to the LAM.
47a. Share:	Enter only varying shares on same unit to three decimal places.
47b. Field ID:	<p>a. If only one practice and/or type of harvested production is listed in Section I, make no entry.</p> <p>b. If more than one practice and/or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type the corresponding Field ID (from Section I, column 16).</p> <p>c. For certified seed production that passed or failed certification, enter the corresponding Field ID for the applicable acreage shown in Section I.</p>
48. Multi-Crop Code:	The applicable two-digit code for first crop and second crop. Refer to the LAM for instructions regarding entries of first crop and second crop codes.
49. Length or Diameter:	<p>Internal measurement in feet to tenths of structural space occupied by the crop.</p> <p>a. Length if rectangular.</p> <p>b. Diameter if round or conical pile. Refer to the LAM to convert circumference to diameter if internal diameter measurement is not possible.</p>
50. Width:	Internal width measurement in feet, to tenths, of space occupied by crop in structure if rectangular. If round, enter “RND.” If conical pile, enter “Cone.”
51. Depth:	Depth measurement in feet, to tenths, of space occupied by crop in structure if rectangular. If conical pile, enter the height of the cone. If there is production in the storage structure from other units or sources, refer to the LAM.
52. Deduction:	Cubic feet, to tenths, of crop space displaced by chutes, vents, studs, crossties, etc. Refer to the LAM for computation instructions.
53. Net Cubic Feet:	Net cubic feet of crop in the storage structure. Refer to the LAM for computation instructions rounded to tenths
54. Conversion Factor:	Enter Conversion Factor as 0.4167.
55. Gross Production:	<p>Multiply column 53 times column 54 in Cwt. rounded to tenths. Accounting for any dirt weight or non-potato weight (only if documentation can be provided to establish the amount) in the stored production is accomplished using Shell/Sugar factor column 57.</p> <p>For production lost due to harvest prior to full maturity, the PTC must be increased. Refer to paragraph 21.</p>

Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
56. Bu., Ton, Lbs., Cwt:	<p>Circle “Cwt.” in column heading. Production in Cwt., rounded to tenths. All harvested production regardless of damage or grade defects:</p> <p>For production lost due to harvest prior to full maturity, the PTC must be increased. Refer to paragraph 21.</p> <ol style="list-style-type: none"> a. Weighed and stored on the farm. b. Sold/and or commercial storage – Obtain gross production for the unit from the summary and/or settlement sheets. (Individual load slips will not suffice unless the storage facility or buyer will not provide summary and/or settlement sheets to the insured and this is documented in the Narrative). c. Stored in odd-shaped structure. The adjuster must compute the amount of gross production. (Refer to the LAM for cubic footage and production computations). A copy of all production calculations must be left in the file folder. d. Enter the PTC for early harvest. Show all computations in the Narrative or a Special Report. If there are multiple days, compute each day accordingly; add the results of each day’s calculations together. Enter total PTC for early harvest. e. For certified seed potatoes, enter the hundred weight of harvested production that passed certification. If all or part of the production failed certification, enter the applicable Cwt. that failed on a separate line from production that passed certification.
57. Shell/Sugar Factor:	<p>Enter the percent of PTC, rounded to the nearest tenth of a percent as a three-place decimal such as .955 (95.5 percent) after subtracting the tare percentage also rounded to the nearest tenth of a percent, such as 0.045 (4.5 percent). Percent tare plus percent to count must equal 100 percent. Calculate percentages from harvested samples or settlement figures, where available. For units covered the Certification Seed Endorsement, tare shall also include the percentage of production not meeting the applicable certification standards. (Not to exceed 1.00.)</p>
58a.-60b.	Make no entry.
61. Adjusted Production:	<p>Enter production from column 55 or column 56 x column 57. Column 56 x column 57 only if dirt, rocks, etc., have not been eliminated. No adjustments have been made to production at this point except for increased production due to harvest prior to full maturity or if the tare percentage is applicable.</p>
62. Prod. Not to Count:	<p>Net production not to count, in Cwt. to tenths, when acceptable records identifying such production are available, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., other units or uninsured acreage) in the same structure (if the storage entries include such production).</p> <p>This entry must never exceed production shown on the same line. Explain the total structure contents (storage facility, depth, etc.) and any “Production Not to Count” in the Narrative.</p>

Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
63. Production Pre-QA:	Result of subtracting column 62 from column 61 to tenths.
64a. Value:	<p>Production: Refer to paragraph 27 for instructions on determining value. Document in the Narrative the percent of damage and cause.</p> <p>Certification: Make no entry.</p>
64b. Mkt. Price	<p>Production: Refer to paragraph 27 instructions. Document in the Narrative the percent of damage and cause.</p> <p>Certification: Make no entry.</p>
65. Quality Factor:	<p>If due to insured causes, a Federal or State agency has ordered the insured harvested crop production to be destroyed, enter the factor “.000.” Refer to instructions for items 35 and 40 above for additional information and the Narrative for required documentation. Otherwise, make no entry.</p> <p>Production: Enter the appropriate factor (three decimal places) determined as outlined in paragraph 27. Document the percent of damage and cause in the Narrative.</p> <p>Certification: Make no entry.</p>
66. Production to Count:	Enter result from multiplying column 63 times column 65 in Cwt. rounded to tenths.
67.	Total of column 63 to tenths. If no entry in column 63, make no entry.
For items 68-72, when separate line entries are made for varying shares, stages, APH Yields, Price Elections, types, etc., within the unit, and totals need to be kept separate for calculating indemnities. Make no entry and follow the AIP’s instructions; otherwise, make the following entries.	
68. Section II Total:	<p>Preliminary: Make no entry.</p> <p>Final: Total of column 66 Cwt. to tenths.</p>
69. Section I Total:	<p>Preliminary: Make no entry.</p> <p>Final: Enter figure from Section I, column 38 total</p>
70. Unit Total:	<p>Preliminary: Make no entry.</p> <p>Final: Total of column 68 and column 69, to tenths.</p>
71. Allocated Prod:	Refer to the LAM for instructions for determining allocated production. Enter the total production, to Cwt. rounded to tenths, allocated to this unit that is included in Section I or II of the PW. Document how allocated production was determined and record supporting calculations in the Narrative or on a Special Report.
72. Total APH Prod:	Result, to tenths, of subtracting the total of column 37 (item 42 “Totals”) and item 71 (Allocated Prod.) from item 70 (Unit Total). If no entries in item 37 and item 71, transfer the entry in item 70. Make no entry when separate APH yields are maintained by type, practice, etc., within the unit.

Form Standards – Production Worksheet (Continued)

The following required entries are not illustrated on the Production Worksheet example below.	
73. Insured's Signature and Date:	Insured's (or insured's authorized representative's) signature and date. Before obtaining insured's signature, review all entries on the PW with the insured (or insured's authorized representative), particularly explaining codes, etc., that may not be readily understood. Final indemnity inspections should be signed on bottom line.
74. Adjuster's Signature, Code # and Date:	Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. For an absentee insured, enter adjuster's code number only. The signature and date will be entered after the absentee has signed and returned the PW. Final indemnity inspections should be signed on bottom line.
Page Numbers:	Page numbers – (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

Form Standards – Production Worksheet (Continued)

PRODUCTION WORKSHEET

1. Crop/Code # Potatoes 0084	2. Unit # 0001-0001BU	3. Location Description SW32-143N-55W	7. Company Agency ANY COMPANY ANY AGENCY	8. Name of Insured I.M. INSURED
4. Date(s) of Damage JUN 10 JULY	5. Cause(s) of Damage HAIL DROUGHT	6. Insured Cause % 60 40	12. Additional Units 0001-0002BU	9. Claim # XXXXXXXX
13. Est. Prod. Per Acre 1,200	10. Policy # XXXXXXXX			11. Crop Year YYYY
				14. Date(s) Notice of Loss 1st MM/DD/YYYY
				2nd MM/DD/YYYY
				Final MM/DD/YYYY
				15. Companion Policy(s)

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL															B. POTENTIAL YIELD							
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a. 32b.	33.	34.	35.	36.	37.	38.
Field ID	Multi-Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Type	Class	Sub-Class	Intended Use	Irk Practice	Cropping Practice	Organic Practice	Stage	Use of Acreage	Appraised Potential	Moisture % Factor	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count
A	NS		15.6	1.000		080				002			UH	TO PLOW	32.5			507.0		507.0		507.0
B	NS		3.1	1.000		080				002			UH	UH	26.0			80.6		80.6		80.6
C	NS		10.1	1.000		080				002			P	WOC							898.9	898.9
D&E	NS		34.3	1.000		080				002			H	H								
39. TOTAL			63.1	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> Cocoa <input type="checkbox"/> Other <input checked="" type="checkbox"/> None												42. TOTALS		587.6		587.6	898.9	1486.5
												41. Mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/>										

NARRATIVE (If more space is needed, attach a Special Report) Section I, Field B., 10% freeze damage . Field C destroyed without consent. Section II: Line 2 potatoes stored without grade determination. Line 1 65% grade U.S. No.2 or better with 80% historical average (.65 ÷ .80 = .813) Line 4 – 9% freeze damage = .600 factor from exhibit 9. Line 3 – harvested 1,000 CWT 5 days early (2% x 5 = 10% increase) 1000 x 10% = 1100 cwt PTC. Determined acres using FSA measured acres.

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed MM/DD/YYYY					44. Damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>					45. Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>						
A. MEASUREMENTS					B. GROSS PRODUCTION					C. ADJUSTMENTS TO HARVESTED PRODUCTION											
47a. 47b.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a. 58b.	59a. 59b.	60a. 60b.	61.	62.	63.	64a. 64b.	65.	66.		
Share Field ID	Multi-Crop Code	Length or Diameter	Width	Depth	Deduct-ton	Net Cubic Feet	Conversion Factor	Gross Prod.	Bu Ton Lbs. (CWT)	Shell/Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production	Prod. Not to Count	Production Pre-QA	Value Mkt. Price	Quality Factor	Production to Count		
	NS	16.0	12.5	8.0		1,600.0	0.4167	666.7						666.7		666.7		.813	542.0		
	NS	9.0	5.0	4.0		180.0	0.4167	75.0						75.0		75.0			75.0		
	NS	XYZ Potato Co. Any town, USA								1100.0					1100.0		1100.0			1100.0	
	NS	XYZ Potato Co. Any town, USA								336.9					336.9		336.9		.600	202.1	
67. TOTAL																	2178.6	68. Section II Total		1919.1	
																	69. Section I Total		1486.5		
																	70. Unit Total		3405.6		
																	71. Allocated Prod.				
																	72. Total APH Prod.		2506.7		

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

Form Standards – Production Worksheet (Continued)

PRODUCTION WORKSHEET Example corresponding unit insured under the Northern Potato CPs with Certified Seed Endorsement

1. Crop/Code # Potatoes 0084	2. Unit # 0002-0002BU	3. Location Description SW32-143N-55W	7. Company Agency ANY COMPANY ANY AGENCY	8. Name of Insured I.M. INSURED
4. Date(s) of Damage JUN 10 JULY	5. Cause(s) of Damage FREEZE DISEASE	6. Insured Cause % 70 30	12. Additional Units 0003-0003BU	9. Claim # XXXXXXXX
13. Est. Prod. Per Acre 150	10. Policy # XXXXXXX			11. Crop Year YYYY
				14. Date(s) Notice of Loss 1st MM/DD/YYYY 2nd Final MM/DD/YYYY
				15. Companion Policy(s)

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL															B. POTENTIAL YIELD								
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a. 32b.	33.	34.	35.	36.	37.	38.	
Field ID	Multi-Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Type	Class	Sub-Class	Intended Use	Irr Practice	Cropping Practice	Organic Practice	Stage	Use of Acreage	Appraised Potential	Moisture % Factor	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count	
A	NS		34.3	1.000		077				002			H	H									
B	NS		11.3	1.000		077				002			UH	UH	26.0			293.8		293.8			293.8
C	NS		4.4	1.000		077				002			P	SU	91.0						400.4	400.4	
D	NS		50.0	1.000		077				002			H	H									
39. TOTAL			100.0	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input type="checkbox"/> None <input checked="" type="checkbox"/>											42. TOTALS		293.8		293.8	400.4	694.2		
				41. Mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/>																			

NARRATIVE (If more space is needed, attach a Special Report) Corresponding Certified Seed Unit is 0003-0003-BU. Field C – solely uninsured. Section 11 Line 1, column 57 – 2% dirt (tare). Calculate factor 0.980 (1.000 minus 0.020 = 0.980). Line 3 9% freeze damage = .600 factor from exhibit 9. Determined acres using FSA measured acres.

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed MM/DD/YYYY						44. Damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>						45. Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>						46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					
A. MEASUREMENTS						B. GROSS PRODUCTION						C. ADJUSTMENTS TO HARVESTED PRODUCTION											
47a. 47b.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a. 58b.	59a. 59b.	60a. 60b.	61.	62.	63.	64a. 64b.	65.	66.				
Share Field ID	Multi-Crop Code	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod.	Bu Ton Lbs. (CWT)	Shell/Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production	Prod. Not to Count	Production Pre-QA	Value Mkt. Price	Quality Factor	Production to Count				
***	NS	17.5	20.0	6.0	58.5	2041.5	0.4167	850.7		0.980				833.7		833.7			833.7				
***	NS	XYZ Dehydrator Co. Anytown, State							1100.0						1100.0		1100.0			1100.0			
***	NS	XYZ Potato Co. Anytown, State							1000.0						1000.0		1000.0		.600	600.0			
67. TOTAL																2933.7	68. Section II Total		2533.7				
																69. Section I Total		694.2					
																70. Unit Total		3227.9					
																71. Allocated Prod.							
																72. Total APH Prod.		2827.5					

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

Form Standards – Production Worksheet (Continued)

PRODUCTION WORKSHEET (Northern Potato CPs with Certified Seed Endorsement)

1. Crop/Code # Potatoes 0084	2. Unit # 0003-0003BU	3. Location Description SW32-143N-55W	7. Company Agency ANY COMPANY ANY AGENCY	8. Name of Insured I.M. INSURED
4. Date(s) of Damage AUG	5. Cause(s) of Damage DISEASE	6. Insured Cause % 100	12. Additional Units 0004-0004BU	9. Claim # XXXXXXXX
13. Est. Prod. Per Acre 150	10. Policy # XXXXXXX			11. Crop Year YYYY
14. Date(s) Notice of Loss 1st MM/DD/YYYY				Final MM/DD/YYYY
15. Companion Policy(s)				

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL															B. POTENTIAL YIELD								
16. Field ID	17. Multi-Crop Code	18. Reported Acres	19. Determined Acres	20. Interest or Share	21. Risk	22. Type	23. Class	24. Sub-Class	25. Intended Use	26. Irr Practice	27. Cropping Practice	28. Organic Practice	29. Stage	30. Use of Acreage	31. Appraised Potential	32a. Moisture % Factor	32b. Shell %, Factor, or Value	33. Production Pre QA	34. Quality Factor	35. Production Post QA	36. Uninsured Causes	37. Total to Count	
A	NS		10.0	1.000		077				002			C	H									
B	NS		11.3	1.000		077				002			C	UH	26.0			293.8		298.3		298.3	
C	NS		24.3	1.000		077				002			NC	H									
D	NS		4.4	1.000		077				002			P	WOC	91.0						400.4	400.4	
39. TOTAL			50.0	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input type="checkbox"/> None <input checked="" type="checkbox"/>												42. TOTALS		293.8		298.3	400.4	698.7	
41. Mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/>																							

NARRATIVE (If more space is needed, attach a Special Report) Field C 24.3 acres failed and production failed to certify due to excessive virus infection. Production sold to dehydrator. Determined acres by FSA measurements. Field D Destroyed without consent. Section II, Line 1 column 57 – 4.9% of seed did not make grade due to undersize. Also 2% Dirt (tart). Calculate factor – 0.049 plus 0.020 = 0.069. 1.000 – 0.069 = 0.931 factor. Unit 0003-0003-BU corresponding unit covered under the Basic Potato Provisions.

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed MM/DD/YYYY					44. Damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>					45. Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>								
A. MEASUREMENTS					B. GROSS PRODUCTION					C. ADJUSTMENTS TO HARVESTED PRODUCTION													
47a. Share Field ID	48. Multi-Crop Code	49. Length or Diameter	50. Width	51. Depth	52. Deduction	53. Net Cubic Feet	54. Conversion Factor	55. Gross Prod.	56. Bu Ton Lbs. (CWT)	57. Shell/Sugar Factor	58a. FM% Factor	58b. FM% Factor	59a. Moisture % Factor	59b. Moisture % Factor	60a. Test WT Factor	60b. Test WT Factor	61. Adjusted Production	62. Prod. Not to Count	63. Production Pre-QA	64a. Value	64b. Mkt. Price	65. Quality Factor	66. Production to Count
	NS	17.5	20.0	6.0	58.5	2041.5	0.4167	850.7		0.931							792.0		792.0				792.0
XYZ Dehydrator Co. Anytown, State									1100.0	0.000						0.0		0.0					0.0
67. TOTAL																			792.0				
68. Section II Total																						792.0	
69. Section I Total																						698.7	
70. Unit Total																						1490.7	
71. Allocated Prod.																							
72. Total APH Prod.																						1090.3	

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

Minimum Sample Requirement

ACRES IN FIELD OR SUBFIELD	MINIMUM NO. SAMPLES
0.1 - 10.0	3
One additional sample is required for each additional 40.0 acres (or fraction thereof) in the field or subfield.	

Row Width and Length Table

ROW WIDTH	LENGTH - 1/100 ACRE	LENGTH - 1/1000 ACRE
42"	124'	12.4'
40"	131'	13.1'
38"	138'	13.8'
36"	145'	14.5'
34"	154'	15.4'
32"	163'	16.3'
30"	174'	17.4'
28"	187'	18.7'
26"	201'	20.1'
24"	218'	21.8'
22"	238'	23.8'
20"	261'	26.1'
18"	290'	29.0'
16"	327'	32.7'
14"	373'	37.3'

When 2 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.

In-Row Plant Spacing Factors

IN-ROW PLANT SPACING	FACTOR
6"	.500
8"	.667
10"	.833
12"	1.000
14"	1.167
16"	1.333
18"	1.500
20"	1.677
22"	1.833
24"	2.000

Calculate the factor for any plant spacings not listed by dividing the row spacing by 12.

Formula for Determining Pounds-Per-Plant Factor

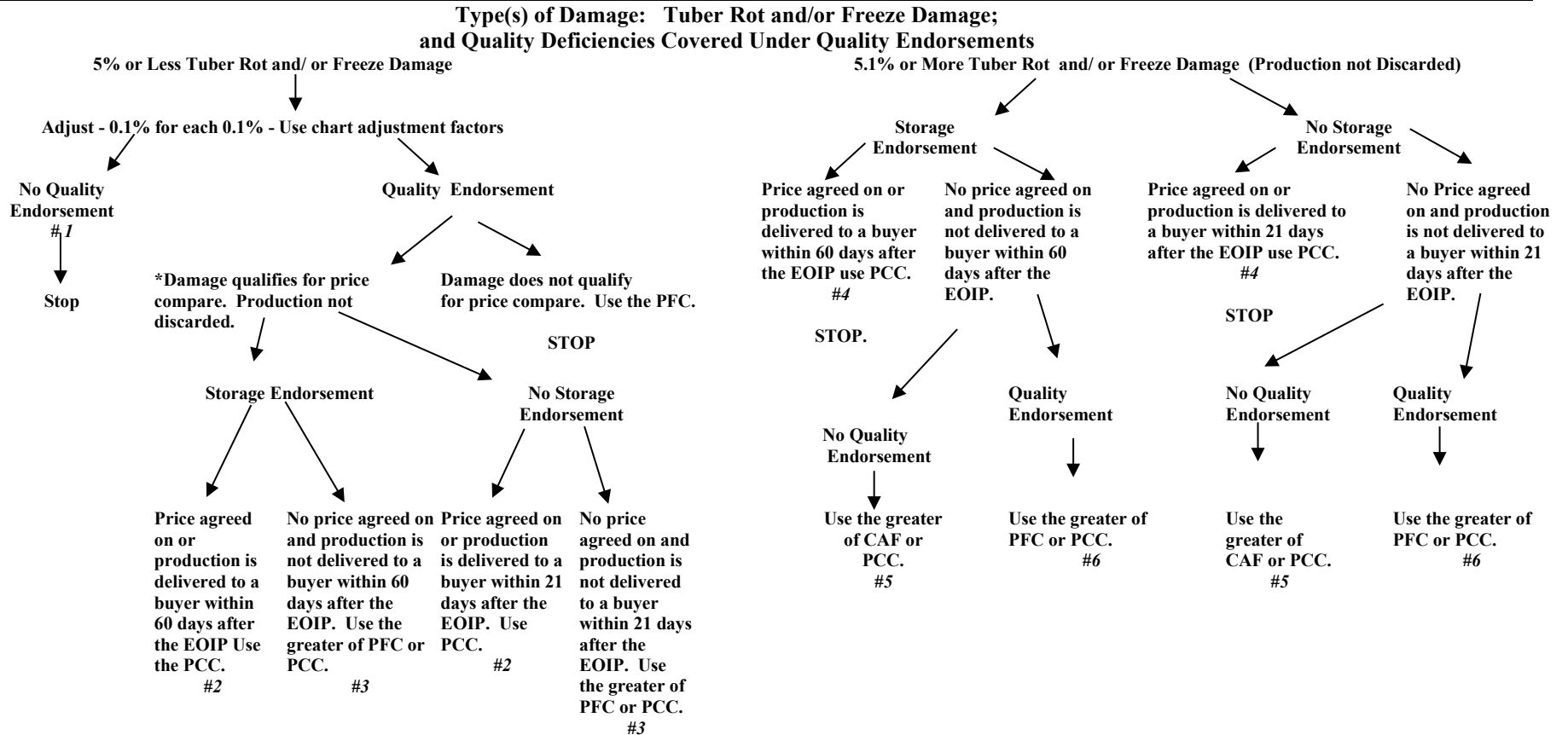
Approved APH yield divided by the length of row equivalent to 1/100-acre times in-row plant spacing factor (from exhibit 7) equals pounds-per-plant factor. Round to nearest hundredth.

APH yield	250 Cwt.
Row Spacing	32 inches
In-row Spacing	10 inches
Length or row (1/100 acre from exhibit 6)	163 Feet
$250 \div 163 \times .833 = 1.28$ Factor	

Tuber Rot and/or Freeze Damage Table Combined Chart

WHOLE PERCENT DAMAGE	TENTH OF PERCENT - DAMAGE									
	0	1	2	3	4	5	6	7	8	9
0	1.000	.999	.998	.997	.996	.995	.994	.993	.992	.991
1	.990	.989	.988	.987	.986	.985	.984	.983	.982	.981
2	.980	.979	.978	.977	.976	.975	.974	.973	.972	.971
3	.970	.969	.968	.967	.966	.965	.964	.963	.962	.961
4	.960	.959	.958	.957	.956	.955	.954	.953	.952	.951
5	.950	.945	.940	.935	.930	.925	.920	.915	.910	.905
6	.900	.890	.880	.870	.860	.850	.840	.830	.820	.810
7	.800	.790	.780	.770	.760	.750	.740	.730	.720	.710
8	.700	.690	.680	.670	.660	.650	.640	.630	.620	.610
9	.600	.590	.580	.570	.560	.550	.540	.530	.520	.510
10	.500	.490	.480	.470	.460	.450	.440	.430	.420	.410
11	.400	.390	.380	.370	.360	.350	.340	.330	.320	.310
12	.300	.290	.280	.270	.260	.250	.240	.230	.220	.210
13	.200	.190	.180	.170	.160	.150	.150	.150	.150	.150

Flow Chart for All Northern Potato Coverage Combinations



*Internal defects not separable and in excess of grade tolerance, or if Processing Quality Endorsement is also in effect, low specific gravity or excess sugar/sugar ends or dark fry color or low Agtron rating.

DEFINITIONS

Chart Adjustment Factors (CAF) – Refer to tuber rot/freeze chart in Northern Potato Loss Adjustment Standards Handbook. 15 % of the production is included when damage is in excess of 13.5 % and production is retained 22 or more days (61 or more days if the Northern Potato Storage Coverage Endorsement is applicable).

EOIP – End of Insurance Period.

Percentage Factor Computation (PFC) – The combined weight of sampled potatoes that grade U.S. #2 or better, (U.S. #1, if applicable), and that are damaged by tuber rot and/or freeze is divided by the total sample weight to determine the percentage of production grading U.S. #2, (U.S. #1, if applicable). This percentage is then divided by the percentage factor (historical average or default percentage listed in the SP if no historical percentage is available). This result is then multiplied by the amount of production.

Price Comparison Computation (PCC) – Price received divided by the highest price election. This result is then multiplied (not to exceed 1.0) by # of Cwt. of sold or to be sold production to determine the amount of PTC.

DISCARDED PRODUCTION

(A) Under the Northern Potato CP – for any qualifying production discarded within 21 days (60 days if the Northern Potato Storage Coverage Endorsement is applicable), after the EOIP, the amount of production will be: zero if the AIP determine the production could not have been sold; or determined according to the chart adjustment factors if the production could be have been sold. Later than 21 days (60 days if the Northern Potato Storage Coverage Endorsement is applicable), after the EOIP, the amount of production will be determined according to the CAF.

(B) Under the Quality Endorsement or the Processing Quality Endorsement – for any qualifying production discarded within 21 days (60 days if the Northern Potato Storage Coverage Endorsement is applicable), after the EOIP, the amount of production will be: zero if AIPs determine the production could not have been sold; or determined according to the PFC. Later than 21 days (60 days if the Northern Potato Storage Coverage Endorsement is applicable), after the EOIP, the amount of production will be determined according to the PFC.

Examples

For all Examples: Assume production was not discarded.

Example 1: Illustrates harvested production with:
 Coverage not under a Quality Endorsement;
 5% or less Tuber Rot and/or Freeze Damage;
 No other damage.
 Quality adjustment is based on the Chart Adjustment Factor (CAF).

Total Harvested Production	10,000 cwt.
% of Tuber Rot and/or Freeze Damage	4.5%
Chart Adjustment Factor	.955
10,000 x .955 = 9,550 cwt. PTC	

Total harvested production 10,000 cwt. Multiplied by the Chart Adjustment Factor .955 equals PTC.

Example 2: Illustrates harvested production with:
 Coverage under a Quality Endorsement;
 5% or Less Tuber Rot and/or Freeze Damage;
 Internal damage greater than the minimum for the respective quality endorsement;
 Price agreed on within 21 days of the EOIP or within 60 days of the EOIP with the Storage Endorsement.
 Quality adjustment is based on a Price Comparison Computation (PCC).

Total Harvested Production	10,000 cwt.
Price received per cwt.	\$3.00
Highest Price Election in AD	\$4.00
Price Comparison Computation $\$3.00 \div \$4.00 = .750$ factor	

Number of cwt. of sold or to be sold production equals 10,000 cwt. x .750 = 7,500 cwt PTC.
 If production is sold within 21/60 days no adjustment is made for tuber rot and/or freeze damage.

Examples (Continued)

Example 4: Illustrates harvested production with:
 Coverage not under a Quality Endorsement;
 5.1% or More Tuber Rot and/or Freeze Damage;
 Price agreed on within 21 days of the EOIP or within 60 days of the EOIP with the Storage Endorsement.
 Quality adjustment is based on a Price Comparison Computation (PCC).
 Total Harvested Production 10,000 cwt.
 Price Received per cwt. \$3.00
 Highest Price Election in SP \$4.00
 Price Comparison Computation $\$3.00 \div \$4.00 = .750$ factor
 Number of cwt. of sold or to be sold production equals $10,000 \text{ cwt.} \times .750 = 7,500 \text{ cwt.}$ PTC.
 If production is sold within 21/60 days no adjustment is made for tuber rot and/or freeze damage.

Example 5: Illustrates harvested production with:
 Coverage not under a Quality Endorsement;
 5.1% or more Tuber Rot and/or Freeze Damage;
 Price not agreed upon within 21 days of the EOIP or within 60 days of the EOIP with the Storage Endorsement.
 Quality adjustment and PTC is based on the greater of the Chart Adjustment Factor (CAF) or the Price Comparison Computation (PCC).

Total Harvested Production 10,000 cwt

CAF

% of Tuber Rot and/or Freeze Damage 6.0%
 Chart Adjustment Factor .900
 $10,000 \text{ cwt.} \times .900 = 9,000 \text{ cwt.}$ equals PTC

OR

PCC

Price Received per cwt. \$3.00
 Highest Price Election in SP \$4.00

Price Comparison Computation $\$3.00 \div \$4.00 = .750$ factor

This factor is multiplied by the amount of production sold or to be sold, 9,000 cwt. was sold after the 21/60 days.

$9,000 \times .750 = 6,750 \text{ cwt.}$ PTC

In this example the Chart Adjustment Factor results in the greater amount of PTC (9,000 cwt.). The difference in the production that was harvested and the production that was sold is 1,000 cwt. which had no value.

Examples (Continued)

Example 6: Illustrates harvested production with:
 Coverage under a Quality Endorsement;
 5.1% or More Tuber Rot and/or Freeze Damage.
 Price not agreed on within 21 days of the EOIP or within 60 days of the EOIP with the Storage Endorsement.

Total Harvested Production 10,000 cwt.

Quality adjustment and PTC is based on the greater of the Percentage Factor Computation (PFC) or the Price Comparison Computation (PCC):

PFC

% of Tuber Rot and/or Freeze Damage 6.0%
 Chart Adjustment Factor .900

The combined weight of sampled potatoes that grade U.S. #2 or better, (U.S. #1, if applicable), and that are damaged by tuber rot and/or freeze is divided by the total sample weight to determine the percentage of production grading U.S. #2, (U.S. #1, if applicable). This percentage is then divided by the percentage factor (historical average or default percentage listed in the SP if no historical percentage is available). This result is then multiplied by the amount of production.

% of Potatoes grading US #2 (54% (U.S. #2s) + 6% (tuber rot/freeze damage))	60%
Historical % Average	75%
Percentage Factor Computation	(65% ÷ 75%) = .800

10,000 x .900 x .800 = 7,200 cwt. PTC

OR

PCC

Price Received per cwt.	\$3.00
Highest Price Election in SP	\$4.00

Price Comparison Computation $\$3.00 \div \$4.00 = .750$ factor.

This factor is multiplied by the amount of production sold or to be sold, 9,000 cwt. was sold after the 21/60 days.

9,000 x .750 = 6,750 cwt PTC

In this example the Price Comparison Computation results in the greater amount of PTC (7,200 cwt.). The difference in the production that was harvested and the production that was sold is 1,000 cwt. which had no value.

Examples (Continued)

Example 7: Illustrates when a portion of production is sold before 21 days and remainder of production is settled after 21 days:
 Coverage under the Quality Endorsement;
 5.1% or more Tuber Rot and/or Freeze Damage.
 Price Comparison Computation (PCC) for amount of production sold within 21/60 days, greater of PCC or Percentage Factor Computation (PFC).

A fresh market producer with the Quality Endorsement (QE/QA option) has potatoes graded at harvest time. A total of 10,000 cwt. was harvested. The graders determine 6% freeze damage, 7% soft rot and the potatoes have a 40% grade #1. The producer's historical percentage factor for #1's is 65%. The producer stores his potatoes for 15 days and then sells 6,000 cwt to a processor for \$2.50 per cwt. Of the remaining 4,000 cwt. of production the producer sells 2,500 cwt. two months later for \$1.00 per cwt., the remaining 1,500 cwt. have no value.

Assume the highest price election is \$6.00 cwt. and will be used throughout this example:

According to the Northern Potato CPs section 11(g)(1), a price of \$2.50 was agreed on between the buyer and the producer for 6,000 cwt. within 21 days (60 days if the Northern Potato Storage Coverage Endorsement is applicable) after the end of the insurance period.

Section 11(g)(1)(i) divide the price per Cwt. received or that will be received by the highest price election designated in the SP ($\$2.50 \div \$6.00 = .417$).

Section 11(g)(1)(ii), multiply the result in Section 11(g)(1)(i) (not to exceed 1.0) by the number of Cwt. of sold or to be sold production (6,000 cwt. multiplied by $.417 = 2502$ cwt.) PTC.

According to the Northern Potato CP section 11(g)(2), since a price was not agreed upon between a buyer and the producer for 4,000 cwt. and the production is not delivered within 21 days (60 days if the Northern Potato Storage Coverage Endorsement is applicable) after the end of the insurance period the amount of production will be the greater of:

Section 11(g)(2)(i)(B), multiply the result of the above paragraph (not to exceed 1.0) by the number of Cwt. of sold or to be sold, (2,502 cwt multiplied by $.167 = 418$ cwt).

OR

Section 11(g)(2)(ii), reducing the production by the factors in the chart, 6% freeze damage plus 7% soft rot equals a total of 13%. The factor from the Tuber Rot and/or Freeze Damage Table for 13% damage is .200. Multiply this factor by 4,000 cwt. (4,000 cwt. multiplied by $.200 = 800$ cwt.) According to section 5(a)(2)(ii) of the Northern Potato Crop Insurance Quality Endorsement divide the percentage of potatoes grading U.S. No. 1, according to the actuarial documents U.S. No. 1 and multiply the resulting factor by the 800 cwt. ($40 (27\% + 13\%) \div 65 = .615$ factor, 800 multiplied by $.615 = 492$ cwt.). Assumption is made that the 40% Grading No. 1 includes the potatoes with 13% damage due to tuber rot and freeze.

Examples (Continued)

The PTC for this example will be 2,502 cwt. plus 492 cwt., (492 cwt. is greater than 418 cwt.) equals 2,994 cwt. PTC.

Document all calculations in the Narrative of the PW or in a Special Report.

Example 8: A producer has coverage under the Northern Potato CP and the Quality Endorsement for US No. 1. What is the PTC if the insured had 100,000 cwt. that was graded at 25% scab (external damage) and the entire lot was rejected by the packer, and they could not separate the damaged and undamaged production?

Insured historical US No. 1 percentage factor is 80%.

The PTC for this example will be determined based on the Northern Potato CP and section 5 of the Quality Endorsement.

Insured had selected the Quality Endorsement for U.S. No. 1.

Harvested production = 100,000 cwt.

External damage due to scab = 25% damage.

Insured's historical average for U.S. No. 1's = 80%.

Packer rejected potatoes as it was not economical to separate such damaged potatoes from the good potatoes.

According to section 5(a)(2)(ii) of the Northern Potato Crop Insurance Quality Endorsement divide the percentage of potatoes grading U.S. No. 1, according to the actuarial documents U.S. No. 1 is available for the county and was elected by the producer, the producer's historical factor for U.S. No. 1 and multiply the resulting factor by the 100,000 cwt. $75\% \div 80\% = .9375$ or $.938$ multiplied by 100,000 = 93,800 Cwt. PTC.