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Federal Crop Insurance Corporation

FCIC-20500L (05-2019) FCIC-20500L-1 (04-2020) FCIC-20500L-2 (04-2021)

HYBRID VEGETABLE SEED LOSS ADJUSTMENT STANDARDS HANDBOOK

2022 and Succeeding Crop Years

RISK MANAGEMENT AGENCY KANSAS CITY, MO

TITLE: Hybrid Vegetable Seed Loss Adjustment Standards Handbook	NUMBER: 20500L 20500L-1 20500L-2
EFFECTIVE DATE: 2022 and Succeeding Crop Years	ISSUE DATE: April 27, 2021
SUBJECT:	OPI: Product Administration and Standards Division
Provides the procedures and instructions for administering the Hybrid Vegetable	APPROVED:
Seed crop insurance program	/s/ Richard Flournoy
	Deputy Administrator of Product Management

REASON FOR ISSUANCE

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

- 1. Paragraph 35B(b) and (c), page 9: Changed the basis for determining the appraised production on a percent of stand remaining to a percent of yield loss based on the relationship of surviving female and male plants using the Stand Reduction-Percent Yield Loss table added to this handbook and contained in Exhibit 7. These changes are intended to recognize the impact in the level of pollination that occurs as the number male plants is reduced.
- 2. Exhibit 2, page 13: Revised the definition of minimum guaranteed payment to specify the payment is based on the maximum payment amount specified in the vegetable seed processor contract if more than one payment amount is specified.
- 3. Exhibit 3, page 15-16, items 11 13 and 15: Changed the element names to Female Plant Spacing, Male Plant Spacing, Percent of Yield Loss in items 11 13 and added instructions regarding female and male plant entries and the determination of the percent yield loss from the Stand Reduction-Percent Yield Loss table contained in Exhibit 7.
- 4. Exhibit 3, page 17: Revised the appraisal worksheet to record the female and male plant spacing and percent of yield loss entries. Revised the values in columns 11-13, 15, and 17 to demonstrate the percent of potential calculation and the resulting appraisal.
- 5. Exhibit 4, pages 27-30: Added language specifying that contract price schedule yield range established on a gross acre basis must be converted to a female acre basis. Corrected calculations contained in the PW exhibit.
- 6. Added Exhibit 7, page 33-35: Stand Reduction-Percent Yield Loss containing the various spacings of female and male plants and the percent of yield reduction using different spacing combinations.

HYBRID VEGETABLE SEED LOSS ADJUSTMENT STANDARDS HANDBOOK

CONTROL CHART

	Hybrid Vegetable Seed Loss Adjustment Standards Handbook						
	TP Page(s)	TC Page(s)	Text Page(s)	Exhibit Number	Exhibit Page No.	Date	Directive Number
Remove	1-2	1-2	9-10	2 3 4 4	13-14 15-17 18 27-30	05-2019 04-2020 04-2020 05-2019	FCIC-20500L FCIC-20500L-1 FCIC-20500L-1 FCIC-20500-L
Insert	1-2	1-2	9-10	2 3 4 4 7	13-14 15-17 18 27-30 33-35	04-2021	FCIC-20500L-2
Current Index	1-2	1-2	1-6 7-8 9-10	1 2 2 3 4 4 4 5 6 7	11 12 13-14 15-17 18 19-26 27-30 31 32 33-35	04-2021 05-2019 04-2020 04-2021 05-2019 05-2019 04-2021 04-2021 05-2019 04-2021 05-2019 05-2019 04-2021	FCIC-20500L-2 FCIC-20500L FCIC-20500L-1 FCIC-20500L-2 FCIC-20500L FCIC-20500L-2 FCIC-20500L-2 FCIC-20500L-2 FCIC-20500L-2 FCIC-20500L-2 FCIC-20500L-2 FCIC-20500L-2 FCIC-20500L

FILING INSTRUCTIONS

This handbook replaces the 2021 Hybrid Vegetable Seed Loss Adjustment Standards Handbook, FCIC-20500L (04- 2020). This handbook is effective for the 2022 and succeeding crop years and is not retroactive to any 2021 or prior crop year determinations.

HYBRID VEGETABLE SEED LOSS ADJUSTMENT STANDARDS HANDBOOK TABLE OF CONTENTS

PART 1	GENERAL INFORMATION AND RESPONSIBILITIES PAGE N
1	General Information
2	AIP Responsibilities
3-10	(Reserved)
PART 2	POLICY INFORMATION
11	Insurability4
12	Coverage Begins5
13	End of Insurance Period5
14	Unit Division5
15	Quality Adjustment5
16	Causes of Loss and Exclusions
17 18-3	Insured Duties
PART 3	APPRAISALS
31	General Information
32	Selecting Representative Samples
33	Measuring Row Width for Sample Selection
34	Sampling Procedure
35	Appraisal Methods9
36	Deviations and Modifications9
37	General Information for Appraisal Worksheet Entries and Completion Procedures9
38-5	(0 (Reserved)
PART 4	PRODUCTION WORKSHEET
51 52-6	General Information for Production Worksheet Entries and Completion Procedures10 (Reserved)
EXHIBI	rs
1	Acronyms and Abbreviations11
2	Definitions
3	Form Standards – Stand Reduction Method Appraisal Worksheet
4	Form Standards – Production Worksheet
5	Minimum Representative Sample Requirements31
6	Row Widths and Lengths
7	Stand Reduction – Percent Yield Loss

A. General Information

These instructions provide information on the following appraisal method:

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

B. Stand Reduction

- (1) Refer to the section in the LAM regarding deferred appraisals and non-emerged seed.
- ***

 Surviving plant counts, at the time of appraisal, are converted to pounds per female acre by multiplying (100 the percent of yield loss) by the county yield for the applicable type (e.g., hybrid carrot seed-winter).
 - (3) See Exhibit 7, Stand Reduction Percent Yield Loss to determine reduced yield potential (percent yield loss) due to male and female stand reduction.

36 Deviations and Modifications

No deviations or modifications in appraisal methods are authorized.

37 General Information for Appraisal Worksheet Entries and Completion Procedures

- (1) Include the AIP's name in the appraisal worksheet title if not preprinted on the worksheet or when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the AIP) when a worksheet entry is not provided.
- (3) Separate appraisal worksheets must be completed for each unit appraised, and for each field or subfield including fields or subfields with different approved yields (if applicable) applicable to preliminary and final claims. Refer to Part 3, paragraph 32 and Exhibit 5 for sampling requirements.
- (4) For all zero appraisals, refer to the LAM.
- (5) Standard appraisal worksheet items are numbered consecutively in Exhibit 3. Example appraisal worksheets are also provided to illustrate how to complete item entries.
- (6) When a remarks section is not included on the form, document pertinent information about the appraisal, including any appropriate calculations, on a Special Report and attach to the worksheet.

38-50 (Reserved)

PART 4 PRODUCTION WORKSHEET

51 General Information for Production Worksheet Entries and Completion Procedures

- (1) The PW is a progressive form containing all notices of damage for all preliminary and final inspections on a unit.
- (2) If a PW has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
 - (a) Acreage report errors.
 - (b) Delayed notices and delayed claims.
 - (c) Corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
 - (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use or other reasons described in the LAM).
 - (e) "No Indemnity Due" claims (which must be verified by an appraisal or notification from the insured that the value of production exceeded the guarantee).
- (4) The adjuster is responsible for determining if any of the insured's requirements under the notice and claim provisions of the policy have not been met. If any have not, the adjuster should contact the AIP.
- (5) Instructions labeled "**PRELIMINARY**" apply to preliminary inspections only. Instructions labeled "**FINAL**" apply to final inspections only. Instructions not labeled apply to all inspections.
- (6) If the AIP determines the claim is to be denied, refer to the LAM for PW completion instructions.
- (7) Standard PW items are numbered consecutively in Exhibit 4. An example PW is also provided to illustrate how to complete item entries.

52-60 (Reserved)

Definitions (Continued)

<u>Inadequate germination</u> – means germination less than 85 percent of the commercial hybrid vegetable seeds as determined using a certified seed test.

<u>Insurable interest</u> – means the insured's share of the financial loss that occurs in the event seed production is damaged by a cause of loss specified in section 10 of these Crop Provisions.

<u>Male parent plants</u> – means vegetable plants grown for the purpose of pollinating the female parent plants.

*** Minimum guaranteed payment — means the minimum amount (often stated in dollars) specified in the insured's hybrid vegetable seed processor contract that will be paid or credited to the insured by the processor or seed company regardless of the quantity of seed produced or value to the insured or any limitations, exceptions, or exclusions that are contained in the processor contract. If your contract contains payment amounts that increase based on the insured crop's development, the highest payment amount stated in your processor contract will be is used as the minimum guarantee payment. For purposes of the Crop Provisions, such payment will be converted to a female acre basis.

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

<u>Planting pattern</u> – means the arrangement of the rows of male and female parent plants in a field such as planting two consecutive rows of male parent plants and then two consecutive rows of female parent plants.

Pound – means a unit of weight equal to 16 ounces avoirdupois.

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

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

<u>Sample</u> – means for the purpose of the certified seed test, at least the minimum weight of randomly selected clean hybrid vegetable seed specified in the Special Provisions for each type of hybrid vegetable seed.

<u>Seed</u> – means the applicable seed type for the specific hybrid vegetable seed crop. For example, the hybrid carrot seed crop is planted with either carrot seed or stecklings (transplanted roots).

Definitions (Continued)

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

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

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

Verify and/or make the following entries for each appraisal worksheet element/item number. Completed appraisal worksheet examples are at the end of this exhibit. For general form standards and other general information, see subparagraph 2D and paragraph 37.

E	lement/Item Number	Description
Con	npany	Name of AIP, if not preprinted on the worksheet (Company Name).
1.	Insured's Name	Name of insured that identifies exactly the person (legal entity) to whom the policy is issued.
2.	Policy Number	Insured's assigned policy number.
3.	Unit Number	Unit number from the Summary of Coverage after it is verified to be correct.
3a.	Claim Number	Claim number as assigned by the AIP.
4.	Crop/Type	Applicable Crop Type/Type (e.g., hybrid carrot seed-winter or spring).
5.	Crop Year	Four-digit crop year, as defined in the policy, for which the claim is filed.
6.	FSA Farm No.	FSA Farm Number.
7.	Field ID Number of Acres	Field or subfield identification symbol. Number of determined acres (female), to tenths, in the field or subfield appraised.
8.	Row Width	Row width to nearest inch. Refer to Part 3, Para. 33 for row width determination information.
9.	County Yield	The county yield contained on the AD for the applicable type (e.g., hybrid carrot seed-winter).
10.	Sample Number	Make no entry.
11. ***	Female Plant Spacing Normal Plant Population 1/100 acre	Revise the column heading to "Female Plant Spacing" (Strike through Normal Population 1/100 Acre) Determine the average plant spacing for each 1/1000-acre sample (see Exhibit 6). Match the average plant spacing for the sample to the applicable spacing (round down to the nearest spacing) from Exhibit 7, Female Stand Loss, "Spacing Between Plants" column. Enter the spacing in Col. 11.
12. ***	Male Plant Spacing Number of Surviving Plants 1/100 Acre	Revise the column heading to "Male Plant Spacing" (strike through No. of Surviving Plants 1/100 Acre"). Determine the average plant spacing for each 1/1000-acre sample (see Exhibit 6). Match the average plant spacing for the sample to the applicable spacing (round down to the nearest spacing) from Exhibit 7, Male Stand Loss, "Spacing Between Plants" row. Enter the spacing in Col. 12.
13.	Percent of Stand-Yield Loss	Revise the column heading to Percent of Yield Loss (strike through Stand). Enter percent of yield loss in whole percent from the column intersection of the female and male plant spacings (e.g., for female plants, the Spacing Between Plants is 10.0 inches; for male plants, the Spacing Between plants is 8 inches; the yield loss from the Percent Yield Loss table is 35 percent – see Exhibit 7, Example 2).

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

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

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

HYBRID VEGETABLE SEED		COMPANY 1. ANY COMPANY		1. INSURED NAME I.M. INSURED			2. POLICY NUMBER XXXXXXX	
STAND REDUCTION APPRAISAL WORKSHEET		3. UNIT NO. 0001-0001BU	4. CLAIM NUI	MBER 4. CROP/TYPE			5.0	CROP YEAR YYYY
		6. FSA FARM N			F ACRES	8. ROW WID		JNTY YIELD
COLERE		123	A		10.0	36"		600
	TATIONS	MALEDIANE	DED CENTE OF	DOLINID	COL 12	DED CENT OF	COLINERY	A DDD AICAI
SAMPLE NO.	FEMALE PLANT SPACING NORMAL POPULATION 1/100 ACRE	MALE PLANT SPACING NO. OF SURVIVING PLANTS 1/100 ACRE	PERCENT OF YIELD LOSS STAND	TO NEA	AREST 5	PERCENT OF POTENTIAL (100 – Col.13)	COUNTY YIELD	APPRAISAL FOR SAMPLE (COL. 15 X 16)
10	11	12	13	1	4	15	16	17
1	8 <mark>.0</mark>	13.0	<mark>40</mark>			<mark>60</mark>	600	<mark>360</mark>
2	8.0	10.0	<mark>25</mark>			<mark>75</mark>	600	450
3	10.0	8.0	<mark>35</mark>			<mark>65</mark>	600	390
4								
5								
6								
7								
8								
9								
10								
11								
12								
13								
	18.TOTAL 1,200							
19. STAGE OF GROWTH AT TIME OF DAMAGE 20. TOTAL APPRAISALS FOR ALL 21. NO. OF SAMPLES 22. APPRAISAL PER A				SAL PER ACRE				
Harvest	-Emergence-Seedli		1,200			3		400 LBS

For Illustration Purposes

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

Verify and/or make the following entries for each PW element/item number. A completed PW example is at the end of this exhibit. For general form standards and other general information, see subparagraph 2D and paragraph 51.

Element/Item Number	Description
1. Crop/Code #	Enter the commodity name "Hybrid Vegetable Seed" and four-digit
	crop code (0066) as listed in the county actuarial documents for the
	hybrid seed crop insured.
2. Unit #	Unit number from the Summary of Coverage after it is verified to be
	correct.
3. Location Description	Land location that identifies the legal description, if available, and the
	location of the unit (e.g., section, township, and range; FSA Farm Numbers;
	FSA Common Land Units (CLU) and tract numbers; GPS identifications;
	or Grid identifications) as applicable for the crop.
4. Date(s) of Damage	First three letters of the month(s) during which the determined insured
	damage occurred for the inspection and cause(s) of loss listed in item 5
	below. If no entry in item 5 below make no entry. For progressive
	damage, enter the month that identifies when the majority of the insured
	damage occurred. Include the specific date where applicable as in the case
	of hail damage (e.g., Aug 11). Enter additional dates of damage in the extra
	spaces, as needed. If more space is needed, document the additional dates of damage in the Narrative (or on a Special Report). Refer to the
	illustration in item 6 below.
	musuation in tem o below.
	If there is no insurable cause of loss, and a no indemnity due claim will
	be completed, make no entry.
5. Cause(s) of Damage	Name of the determined insured cause(s) of damage for this crop as
	listed in the LAM for the date of damage listed in item 4 above. If an
	insured cause(s) of damage is coded as "Other," explain in the
	Narrative. Enter additional causes of damage in the extra spaces, as
	needed. If more space is needed, document the additional determined
	insured causes of damage in the Narrative (or on a Special Report).
	Refer to the illustration in item 6 below.
	If it is evident that no indemnity is due, enter "NO INDEMNITY DUE"
	across the columns in item 5 (refer to the LAM for more information on
	no indemnity due claims).

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

Element/Item Number	Description			
49 55.	Enter the name of the processor or seed company, as applicable.			
56. Bu., Ton, Lbs., Cwt.	Circle "Lbs." in column heading. Production in whole pounds of conditioned seed production obtained from summary or settlement sheets.			
	Split the column into the number of cells required to enter the production allocated by the price level contained in the hybrid vegetable seed processor contract. (Instead of splitting the column, these entries may be made on separate lines for items 56, 61, 62, 63, and 66.)			
	Example:			
	Contract Price Schedule 6,000 lbs. PTC/20 Female Acres (per Female Acre)* 300 lbs. PTC/Female Acre Allocated Production			
	\$25/lb 1st 175 lbs. 20 Ac. x 175 lbs. = 3,500 lbs.			
	\$15/lb Next 300 lbs. $20 \text{ Ac. x } \underline{125 \text{ lbs.}} = \underline{2,500 \text{ lbs.}}$			
	\$10/lb Excess of 475 lbs. 20 Ac. x 300 lbs. 6,000 lbs.			
	*If the contract price schedule is established on a gross acre basis, each			
	yield range applicable to each contract price in the contract price			
	schedule must be converted to a female acre basis (multiply the yield by 2.)			
	Gross Acre Price Schedule Female Acre Price Schedule			
	\$25/lb 1st 87.5 lbs. (87.5 x 2) \$25/lb 1 st 175 lbs.			
57. – 60b.	Make no entry.			
61. Adjusted Production	Split the column into the number of cells required and enter the allocated production from column 56.			
62. Prod. Not to Count	Net production not to count, in whole pounds, when acceptable records identifying such production are available, from harvested acreage which has been assessed an appraisal of not less than the guarantee per female acre, or from other sources (e.g., other units or uninsured acreage).			
	Split the column into the number of cells required and allocate the production not to count in the same proportion as the production in column 61 is to the total production of column 61.			
	This entry must never exceed production shown on the same line. explain any "production not to count" in the narrative.			
63. Production Pre-QA	Split the column into the number of cells required and enter the results of subtracting column 62 from column 61. When there is no entry in item 62, transfer entry from item 61			
64a. Value and 64b.	Split the column into the number of cells required and enter the contract prices contained in the hybrid vegetable seed processor contract applicable to the allocated production contained in column 63.			
64b. Value MKT Price	See the allocation Example in item 56 for applying the applicable contract price to the applicable allocated production.			

Elen	nent/Item Number	Description
65.	Quality Factor	Make no entry.
66.	Production to Count	Split the column into the number of cells required. Multiply column 63 times column 64a. and 64b., rounded to whole dollars.
67.	Total of Column 63	Total of column 63. If no entry in column 63, make no entry.
type	s, etc., within the unit, an	arate line entries are made for varying share, stages, approved yields, d totals need to be kept separate for calculating indemnities, make no structions; otherwise, make the following entries.
68.	Section II Total:	PRELIMINARY: Make no entry.
		FINAL: Enter Totals of column 66.
69.	Section I Total	PRELIMINARY: Make no entry.
		FINAL: Enter figure from Section I, column 38 total.
70.	Unit Total	PRELIMINARY: Make no entry.
		FINAL: Total of column 68 and column 69.
71.	Allocated Prod	Make no entry.
72.	Total APH Prod.	Make no entry.
		ies are not illustrated on the PW example below.
73.	Insured's Signature and Date	Insured's (or insured's authorized representative's) signature and date. Before obtaining the signature, review all entries on the PW with the insured (or insured's authorized representative), particularly explaining codes, etc., that may not be readily understood. Final indemnity inspections should be signed on bottom line.
74.	Adjuster's Signature, Code #, and Date	Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. For an absentee
		insured, enter adjuster's code number only. The signature and date will be entered after the absentee has signed and returned the PW.
		Final indemnity inspections should be signed on bottom line.
75.	Page	PRELIMINARY: Page numbers – "1," "2," etc., at the time of inspection.
		FINAL: Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

$\underline{Form\ Standards-Production\ Worksheet\ (Continued)}$

1. Crop/Code# 2. Unit# 3. Location Description 7. Company ANY COMPANY							8. Name of Insured															
Hybrid Vegetable Seed				Agency ANY AGENCY								I.M. INSURED										
				SW1-9	6N-3W									Clair				11. Cr	op Year			
	ate(s) of		JUN 15														XXXXX				YYY	
		fDamage	EX. MOIST	URE											10. Pol					XXXXX		
	sured Ca		100												14. Dat	. ,	1st		2nd	F	inal	
	Addition		0002-000	1BU											Notice of			D/YYYY			MM/DD	/YYYY
		. Per Female	600												15. Co	mpanion Po	licy(s)	NONE				
	cre	DECE	NATIVED A	CDEAG	E A DDD	LOED	DDODI	ICETO	NI A NID	A D III G	DA GERAGE	<u> </u>										
			RMINED A	CKEAG	E APPRA	AISED,	PRODU	CHO	N AND	ADJUST	IMENT	8		1	D DOM		TITE D					
A. A	CTUA	KIAL	1		<u> </u>	-			ı	1	ı	1		ı	B. POT	ENTIAL	YIELD	ı		1		1
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	Reported Acres	Determine Acres	ed Interest or	Risk	Туре	Class	Sub- Class	Intended Use	Irr Practice	Cropping Practice		Stage	Use of Acreage	Appraised Potential		Shell %, Factor,	Production Pre OA	Quality Factor	Production Post OA	Uninsured Causes	Total to Count
	Code	Acres	10.0	Share 1.000		255		Class	Osc	002	Tractice	Tractice	UH	Plowed	400	Factor	or Value	4.000	15.00	60.000	Causes	60.000
A															400			4,000	13.00	00,000		00,000
В			20.0	1.000		255				002			Н	H								
													/									
				40 Oua	lity: TW) □ Afl:	atovin [l Vomit	ovin □ I	Fumonisi	n □ Gar	licky□	Dark Ro	ast 🗆							
		39. TOTAI	30.0	Scle	rotinia 🗆 cotoxins ex	Ergoty	☐ CoFo	Otl	her 🗆 N	one 🗵			-	Durk Ro	ust =	42.	TOTALS	4,000		60,000		60,000
NARI	RATIVE	If more spac	e is needed a							/				ontract Pr	ices by Pro	duction Lev	el (\$25/lb_f	or <mark>the first 1</mark>	75 lbs · \$1	.5/lb. for <mark>the</mark> r	evt 300 lbs	·\$10/lb_for
lbs. ex	cess of 47	5 lbs.						J111g 1 D1	e i o una	тарт тош	/			2011/10011	1000 03 110	duction 2501	οι (φ2ο/10/1	<u> </u>	7 C 1001, W1		<u> </u>	, φ10/10/101
			RMINED	HARVES																		
43. I	Date Har	est Comple			44. Dam	age simi		er farms	in the are	a? /		45. As	signmen	t of Inden				46. Trai		ight to Inder		
		MM/DD/			Yes X No B. GROSS PRODUCTION					Yes C. ADJUSTMENTS TO HARVESTED PRO					No					Yes No X		
		REMENT	.'S	1	B. GRO	DSS PR	ODUCT	TON	C.					TED PR	ODUCT	ION				1		
47a 47b	48.	49.	50. 51.	52.	53.	54.	55.	50	5. 5		8a. 8b.	59a. 59b.	60a. 60b.	61		62.	63.		64a. 64b.	65.		66.
Shai			X7. 141 E - 3	Deduc-	Net	Conver-	Gross	Bu T			M% N	Moisture %	Test W	1 Laja.	Pr	od. Not	Product	l l	Value	0 .11: 5		roduction
Fiel ID			Width Deptl	tion	Cubic Feet	sion Factor	. Prod.	CV (Lb		igar ctor Fa	actor	Factor	Factor	Produ	ction to	Count	Pre-Q		kt. Price	·· Quality Fa	icior to	Count
		GOOD	ΓIMES PRO	CESSOR				3,5	00					3,50	00		3,500)	25.00		8	37,500
[1		OWN, ANY					2,5						2,50	00	F	2,500)	15.00	7	3	37,500
																				-		
																mor : T	6.000				m	25.000
															67.	TOTAL	6,000)		Section II		25,000
									1	For Illu	ictrati.	on Piii	rnacas	,					6	9. Section I 70. Unit		50,000 85,000
				7D1 • 4				4 •1					-		•	. 4	1.4	. 4 . 3	71	. Allocated		85,000
				1 nis f	orm ex	ample	e aoes	not 1	uustra	te all i	requir	ea ent	ry itei	ns (e.g	., sign	atures,	aates, o	etc.).		Total APH		

Exhibit 7

Stand Reduction – Percent Yield Loss

							Male	Stand Re	eduction education								
	I		Spacing Between Plants	<mark>8"</mark>	8.8"	10"	12"	13"	<mark>16"</mark>	<mark>20"</mark>	<mark>30"</mark>	<mark>40"</mark>	80"	0			
	l 1		Plants./ft.	1.5	1.35	1.20	1.00	0.90	0.75	0.60	0.40	0.30	0.15	0.00			
	Spacing Between Plants	Plants./Ft.	Percent Stand Reduction	<mark>0%</mark>	10%	20%	30%	<mark>40%</mark>	<mark>50%</mark>	<mark>60%</mark>	<mark>70%</mark>	80%	90%	100%			
				Percent Yield Loss													
	<mark>4"</mark>	3.0	<mark>0%</mark>	<mark>0%</mark>	<mark>0%</mark>	<mark>0%</mark>	<mark>20%</mark>	<mark>30%</mark>	<mark>40%</mark>	<mark>50%</mark>	<mark>75%</mark>	<mark>85%</mark>	<mark>95%</mark>	100%			
	<mark>4.4"</mark>	<mark>2.7</mark>	<mark>10%</mark>	<mark>0%</mark>	<mark>0%</mark>	<mark>0%</mark>	<mark>20%</mark>	<mark>30%</mark>	<mark>40%</mark>	<mark>50%</mark>	<mark>75%</mark>	<mark>85%</mark>	<mark>95%</mark>	100%			
tion	<mark>5"</mark>	<mark>2.4</mark>	<mark>20%</mark>	<mark>0%</mark>	<mark>0%</mark>	<mark>0%</mark>	<mark>20%</mark>	<mark>30%</mark>	<mark>40%</mark>	<mark>50%</mark>	<mark>75%</mark>	<mark>85%</mark>	<mark>95%</mark>	100%			
Stand Reduction	<mark>5.7"</mark>	2.1	<mark>30%</mark>	<mark>0%</mark>	<mark>0%</mark>	0%	<mark>20%</mark>	30%	<mark>40%</mark>	<mark>50%</mark>	<mark>75%</mark>	<mark>85%</mark>	<mark>95%</mark>	100%			
nd R	<mark>6.6"</mark>	1.8	<mark>40%</mark>	<mark>0%</mark>	<mark>0%</mark>	0%	<mark>20%</mark>	30%	<mark>40%</mark>	<mark>50%</mark>	<mark>75%</mark>	<mark>85%</mark>	<mark>95%</mark>	100%			
	8.0"	1.5	<mark>50%</mark>	<mark>25%</mark>	<mark>25%</mark>	25%	<mark>25%</mark>	<mark>40%</mark>	<mark>60%</mark>	<mark>60%</mark>	80%	<mark>90%</mark>	<mark>95%</mark>	100%			
Female	10.0"	1.2	<mark>60%</mark>	<mark>35%</mark>	<mark>35%</mark>	<mark>35%</mark>	<mark>35%</mark>	<mark>60%</mark>	<mark>70%</mark>	<mark>70%</mark>	90%	<mark>95%</mark>	<mark>95%</mark>	100%			
Fe	13.3"	0.9	<mark>70%</mark>	<mark>50%</mark>	<mark>50%</mark>	<mark>50%</mark>	<mark>50%</mark>	<mark>70%</mark>	<mark>70%</mark>	80%	90%	<mark>95%</mark>	<mark>95%</mark>	100%			
	<mark>20"</mark>	0.6	<mark>80%</mark>	<mark>75%</mark>	<mark>75%</mark>	<mark>75%</mark>	<mark>75%</mark>	<mark>80%</mark>	<mark>80%</mark>	<mark>90%</mark>	<mark>95%</mark>	<mark>95%</mark>	<mark>95%</mark>	100%			
	<mark>40"</mark>	0.3	<mark>90%</mark>	<mark>95%</mark>	<mark>95%</mark>	<mark>95%</mark>	<mark>95%</mark>	<mark>95%</mark>	<mark>95%</mark>	<mark>95%</mark>	<mark>95%</mark>	<mark>95%</mark>	<mark>95%</mark>	100%			
	<mark>0"</mark>	0.0	100%	100%	<mark>100%</mark>	100%	<mark>100%</mark>	100%	100%	100%	100%	100%	100%	100%			

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

							Male	Stand Ro	eduction education								
1	ı		Spacing Between Plants	<mark>8"</mark>	8.8"	10"	12"	<mark>13"</mark>	<mark>16"</mark>	<mark>20"</mark>	<mark>30"</mark>	<mark>40"</mark>	80"	0			
	I		Plants./ft.	1.5	1.35	1.20	1.00	0.90	0.75	0.60	0.40	0.30	0.15	0.00			
	Spacing Between	Plants./Ft.	Percent Stand Reduction	0%	10%	20%	30%	<mark>40%</mark>	<mark>50%</mark>	<mark>60%</mark>	<mark>70%</mark>	<mark>80%</mark>	<mark>90%</mark>	100%			
	Plants			Percent Yield Loss													
	<mark>4"</mark>	<mark>3.0</mark>	<mark>0%</mark>	0%	<mark>0%</mark>	0%	20%	<mark>30%</mark>	<mark>40%</mark>	<mark>50%</mark>	<mark>75%</mark>	<mark>85%</mark>	<mark>95%</mark>	100%			
ion	<mark>4.4"</mark>	<mark>2.7</mark>	<mark>10%</mark>	0%	<mark>0%</mark>	<mark>0%</mark>	<mark>20%</mark>	<mark>30%</mark>	<mark>40%</mark>	<mark>50%</mark>	<mark>75%</mark>	<mark>85%</mark>	<mark>95%</mark>	100%			
duct	<mark>5"</mark>	<mark>2.4</mark>	<mark>20%</mark>	0%	<mark>0%</mark>	<mark>0%</mark>	<mark>20%</mark>	<mark>30%</mark>	<mark>40%</mark>	<mark>50%</mark>	<mark>75%</mark>	<mark>85%</mark>	<mark>95%</mark>	100%			
Stand Reduction	<mark>5.7"</mark>	2.1	<mark>30%</mark>	<mark>0%</mark>	<mark>0%</mark>	<mark>0%</mark>	<mark>20%</mark>	<mark>30%</mark>	<mark>40%</mark>	<mark>50%</mark>	<mark>75%</mark>	<mark>85%</mark>	<mark>95%</mark>	100%			
Stan	<mark>6.6"</mark>	1.8	<mark>40%</mark>	0%	<mark>0%</mark>	<mark>0%</mark>	<mark>20%</mark>	<mark>30%</mark>	<mark>40%</mark>	<mark>50%</mark>	<mark>75%</mark>	<mark>85%</mark>	<mark>95%</mark>	100%			
Female 3	<mark>8.0"</mark>	1.5	<mark>50%</mark>	<mark>25%</mark>	<mark>25%</mark>	<mark>25%</mark>	<mark>25%</mark>	<mark>40%</mark>	<mark>60%</mark>	<mark>60%</mark>	80%	<mark>90%</mark>	<mark>95%</mark>	100%			
Fen	10.0"	1.2	<mark>60%</mark>	<mark>35%</mark>	<mark>35%</mark>	<mark>35%</mark>	<mark>35%</mark>	<mark>60%</mark>	<mark>70%</mark>	<mark>70%</mark>	<mark>90%</mark>	<mark>95%</mark>	<mark>95%</mark>	100%			
	13.3"	0.9	<mark>70%</mark>	<mark>50%</mark>	<mark>50%</mark>	<mark>50%</mark>	<mark>50%</mark>	<mark>70%</mark>	<mark>70%</mark>	80%	<mark>90%</mark>	<mark>95%</mark>	<mark>95%</mark>	100%			
	<mark>20"</mark>	<mark>0.6</mark>	<mark>80%</mark>	<mark>75%</mark>	<mark>75%</mark>	<mark>75%</mark>	<mark>75%</mark>	<mark>80%</mark>	<mark>80%</mark>	<mark>90%</mark>	<mark>95%</mark>	<mark>95%</mark>	<mark>95%</mark>	100%			
	<mark>40"</mark>	0.3	<mark>90%</mark>	<mark>95%</mark>	<mark>95%</mark>	<mark>95%</mark>	<mark>95%</mark>	<mark>95%</mark>	<mark>95%</mark>	<mark>95%</mark>	<mark>95%</mark>	<mark>95%</mark>	<mark>95%</mark>	100%			
	<mark>0"</mark>	0.0	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%			

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

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