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MACHINE HARVESTED PICKLING CUCUMBER LOSS ADJUSTMENT STANDARDS HANDBOOK

2024 and Succeeding Crop Years

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

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| TITLE: MACHINE HARVESTED PICKLING CUCUMBER LOSS ADJUSTMENT STANDARDS HANDBOOK | NUMBER: FCIC-20230L |
| EFFECTIVE DATE: 2024 and succeeding crop years | OPI: Product Administration and Standards Division |
| SUBJECT: Provides procedures and instructions for administering the Machine Harvested Pickling Cucumber crop insurance program. | ISSUE DATE: December 06, 2023 APPROVED: <i>/s/ John W. Underwood for</i> Deputy Administrator for Product Management |

REASON FOR ISSUANCE

This handbook provides loss adjustment procedures and instructions for administering the Machine Harvested Pickling Cucumber Crop Insurance Program. This handbook replaces the 2022 Machine Harvested Pickling Cucumber Loss Adjustment Standards Handbook, FCIC-20230L (01-2022). This handbook is effective upon approval and until obsoleted. This handbook is not retroactive to any 2023 or prior crop year determinations.

Summary of Changes

This handbook has been revised as indicated below. Major changes have been highlighted. Three stars (***) identify where information has been removed. The major changes are as follows:

| Reference | Description of Change |
|---------------------------|--|
| Throughout | Updates based on latest External Handbook Standards. |
| Exhibit 1 | Added definition for Price Election. |
| Exhibit 3 | Clarified form entries and included form entries for Maximum Price, Grower Price Election, Price Reduction Factor, and Adjusted Production to Count. |
| Exhibit 4 | Updated for entries to reflect changes in Exhibits 3 and 5. |
| Exhibit 5 | Updated form to include Maximum Price, Grower Price Election, Price Reduction Factor, and Adjusted Production to Count. |

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MACHINE HARVESTED PICKLING CUCUMBER LOSS ADJUSTMENT STANDARDS HANDBOOK

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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. A bulletin or FAD can supersede selected portions of the handbook.

B. Program Duration

The MHPC Insurance Program is available beginning with the 2014 crop year and is authorized until cancelled or extended by the FCIC Board of Directors.

C. Source of Authority

Refer to the LAM for sources of authority.

D. Title VI of the Civil Rights Act of 1964

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

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

1 General Information (Continued)

E. Related Handbooks

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

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

- (1) Terms, abbreviations, and definitions general (not crop specific) to loss adjustment are identified in the GSH and the LAM.
- (2) Terms, abbreviations, and definitions specific to MHPC loss adjustment and this handbook are in [Exhibits 1](#) and [2](#), herein.

F. CAT Coverage

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

2 AIP Responsibilities

A. Utilization of Standards

All AIPs shall utilize these standards for both loss adjustment and loss training for the applicable crop year. These standards, which include crop appraisal methods, claims completion instructions, and form standards, supplement the general (not crop-specific) loss adjustment standards identified in the LAM.

B. Form Distribution

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

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

C. Record Retention

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

D. Form Standards

- (1) The entry items and completion instructions in [Exhibits 3](#) and [4](#) are the minimum requirements for the MHPC Appraisal Worksheets and PW. All entry items are "Substantive" (they are required).
- (2) The Privacy Act and Non-Discrimination statements are required. These statements are not shown on the example form(s) in [Exhibits 3](#) and [4](#). See the DSSH for statement requirements.
- (3) The certification statement required by the current DSSH must be included on the PW directly above the insured's signature block immediately followed by the statement below:

"I understand the certified information on this Production Worksheet will be used to determine my loss, if any, to the above unit. The insurance provider may audit and approve this information and supporting documentation. The Federal Crop Insurance Corporation, an agency of the United States, subsidizes and reinsures this crop insurance."
- (4) Refer to the DSSH for other crop insurance form requirements (such as point size of font, and so forth). The current DSSH can be found on the RMA website at www.rma.usda.gov.

3-10 (Reserved)

PART 2: POLICY INFORMATION

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

11 Insurability

A. General Information

- (1) This section provides most of the requirements to insure MHPC. Refer to the BP, CP, and SP for all insurability requirements.
- (2) The insured must provide a copy of all production contracts to the AIP on or before the acreage reporting date.
- (3) A late planting period is not applicable. Any cucumbers planted after the FPD will not be insured but must be reported as uninsurable on the acreage report.
- (4) The written agreement and prevented planting provisions in the BP are not applicable.

B. Insured Crop

- (1) The crop insured will be all the cucumbers in the county for which a premium rate is provided by the AD:
 - (a) in which the insured has a share;
 - (b) that are planted for machine-harvest and pickling; and
 - (c) that are grown in accordance with the requirements of a production contract executed on or before the acreage reporting date, and are not excluded from the processor contract for or during the crop year.
- (2) Insurance coverage is not provided against damage or loss of production due to:
 - (a) failure to follow the rotation requirement contained in the SP, if applicable;
 - (b) acreage bypassed due to breakdown or non-operation of equipment or facilities;
 - (c) the cucumbers not being timely harvested, unless such delay in harvesting is solely due to an insured cause of loss; and
 - (d) failure to follow the requirements contained in the production contract.
- (3) Unless allowed in the SP, cucumbers are not insurable if they are:
 - (a) interplanted with another crop;
 - (b) planted into an established grass or legume; or

B. Insured Crop (Continued)

- (c) planted following the harvest of any other crop, other than cucumbers, in the same crop year.
- (4) Refer to the CP for insurable causes of loss.
- (5) A spring and summer crop of cucumbers may be grown on the same acreage and both crops insured if the SP provide for both spring and summer FPDs.
- (6) Under the processor contract, the insured will be considered to have a share in the insured crop if:
 - (a) the insured retains control of the acres on which the cucumbers are grown;
 - (b) the insured's income from the insured crop is dependent on the amount of production delivered; and
 - (c) the production contract provides for delivery of the cucumbers under specified conditions and at stipulated base contract prices.
- (7) A commercial cucumber producer who is also a green shipper or processor may establish an insurable interest if the following requirements are met:
 - (a) the insured must comply with the CP;
 - (b) prior to the SCD, the Board of Directors or officers of the green shipper or processor must execute and adopt a resolution that contains the same terms as an acceptable production contract. Such resolution will be considered a production contract under the policy; and
 - (c) the AIP's inspection reveals the processing facilities comply with the definition of "green shipper" or "processor" contained in the CP.
- (8) The insured must replant any acreage of cucumbers damaged before the FPD to the extent that a majority of insureds in the area would not normally further care for the crop, unless the AIP agrees it is not practical to replant. It will be considered practical to replant only if the green shipper or processor agrees in writing that it will accept the production from the replanted acreage. Refer to [Part 3](#) for Replanting Payment Procedures.
- (9) Actual yields used in the insured's APH will include only production of insured cucumbers and not any off-grade or cull production. For example, if only MHPC are insured, only actual yields from MHPC will be used when calculating the approved yield. Actual yields from hand harvested acreage will not be used.

C. Production Contracts

- (1) When multiple production contracts are applicable to the insured acreage, one production contract may be fulfilled and additional bushels may continue to be accepted by the processor for that acreage. Refer to the LAM for additional information on production contracts.

Example: An insured has two contracts on a single unit, one with processor A for 5,000 bushels, and the other with processor B for 5,000 bushels. The insured delivers the cucumbers to processor A and fulfills the contracted bushels. However, the insured continues to deliver bushels to processor A because they have elected to accept additional bushels. The total bushels delivered to processor A was 6,000 bushels. As no bushels have yet been delivered to processor B, the contract is open to 5,000 bushels. The insurance unit liability will be limited to the lesser of the bushels remaining on the unit guarantee, or the bushels remaining on all contracts. If the unit guarantee is met, and the contract for processor B remains open, the result would be a “No Indemnity Due” claim. When the processor no longer accepts production under a remaining open contract, the insurance period ends for that unit, provided no other qualifying event has occurred earlier to end the insurance period. When the total bushels paid for exceed the total contracted bushels, the insurance liability has been met.

- (2) After harvest has begun on any acreage grown under the terms of an insured’s production contract that specifies the amount of production to be delivered, any indemnity for a unit will be limited to an amount based on the remaining amount of production necessary to fulfill the production contract. This limited amount is determined by multiplying the number of bushels remaining to be delivered by the insured’s price election and share. The number of bushels remaining to be delivered under the production contract is determined on the last day any harvested production from the unit is delivered to the green shipper or processor, or, if no production is harvested from the unit, on the day consent is given to put the acreage to another use.

Example: Production contract for 24,000 bushels and has four optional units. Insured was paid an indemnity due to early freeze damage on one unit (zero delivered production), and subsequently delivered 23,000 bushels from two other units on which there were no losses, resulting in 1,000 bushels remaining to be delivered under the production contract.

Insured’s price election and share are \$5.79 and 1.000, respectively. Insured’s indemnity will be limited to \$5,790 (1,000 × \$5.79 × 1.000) on the remaining fourth optional unit.

To implement this reduction, a value of PTC is included in element/item number 37 (Uninsured causes) of the PW. An example of the PW is included in [Exhibit 4](#).

11 Insurability (Continued)

C. Production Contracts (Continued)

The value of PTC to include is the difference between the indemnity calculated without regard to this limitation and at a 1.000 share, and the dollar amount determined by multiplying the remaining number of bushels to be delivered by the insured's price election. For example, if the indemnity amount without respect to this limitation and at a 1.000 share is \$10,000 and the remaining number of bushels to be delivered times the price election is \$5,790, the amount to be added to any other applicable amounts in element/item number 37 is \$4,210 ($\$10,000 - \$5,790 = \$4,210$).

- (3) Any lot of production rejected by the green shipper or processor or that is bypassed because it contains culls or off-grade production in excess of the amount allowed under the terms of the production contract, will not be PTC provided the excessive amount of cull or off-grade production is due to an insured cause of loss.
- (4) Refer to the CP, AD, and ISH for price election determination.

12 Unit Division

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

Optional units may be established by section, section equivalent, or FN, and by irrigated and non-irrigated practices. Separate optional units may also be established if each optional unit contains only spring planted cucumbers or only summer planted cucumbers and the county SP designate both spring and summer FPDs.

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

13 Quality Adjustment

There is no quality adjustment for cucumbers. If cucumbers do not meet the grade requirements specified in the production contract, there is no PTC.

14-20 (Reserved)

PART 3: REPLANTING PAYMENT PROCEDURES

21 Replanting Payment Procedures

A. Replanting using a practice that is uninsurable as an original planting

- (1) The liability for the unit will be reduced by the amount of the replanting payment that is attributable to the insured's share.
- (2) The premium will not be reduced.

B. Counties spring and summer FPDs

- (1) one replanting payment may be made for spring planted acreage; and
- (2) one replanting payment may be made for summer planted acreage.

22 Qualifications for Replanting Payment

Qualifying for replanting payment:

- (1) Insured crop must be damaged by an insurable cause;
- (2) AIP determines that it is practical to replant or requires replant (refer to the LAM);
- (3) Initially planted acres must not have been planted prior to the "earliest planting date" if such date has been established by the SP;
- (4) Per acre appraisal (or appraisal plus any appraisals for uninsured causes of loss) must be less than 90 percent of the per acre production guarantee for the acreage the insured intends to replant (refer to Part 4, Appraisals);
- (5) Acreage replanted must be at least the lesser of 20 acres or 20 percent of the insured planted acreage for the unit; and
- (6) AIP has given consent to replant.

In the Narrative of the PW or on a Special Report, show the appraisal and calculations to document that qualifications for a replanting payment have been met.

23 Maximum Replanting Payment

Unless otherwise specified in the SP, the amount of the replanting payment per acre will be the lesser of:

- (1) 20 percent of the production guarantee (per acre) multiplied by the price election, multiplied by the insured's share;
- (2) 30 bushels (maximum allowed by CP), multiplied by the price election, multiplied by the insured's share; or

23 Maximum Replanting Payment (Continued)

(3) the insured's actual cost to replant.

Compute the number of bushels per acre allowed for a replanting payment by dividing the maximum replanting payment amount by the insured's price election. Show all calculations in the Narrative of the PW or on a Special Report.

Example 1: The insured share in 125.0 insurable acres is 1.000. The insured's production guarantee per acre is 144.8 bushels, and the price election is \$5.79 per bushel. Thirty (30.0) acres meet all qualifications for a replant payment and are replanted.

(a) Insured's actual cost to replant = \$183.00 per acre.

(b) 30 bushels (maximum allowed by CP) × \$5.79 (price election) × 1.000 (share) = \$173.70 per acre.

(c) 20% × 144.8 bushels (production guarantee) = 29.0 bushels × \$5.79 (price election) × 1.000 share = \$167.91 per acre.

The number of bushels per acre used to determine the replant payment is based on the smallest dollar amount determined in (a), (b) or (c) above, divided by the insured's price election. In this example, $\$167.91 \div \$5.79 = 29.0$ bushels.

Example 2: The insured has a 0.500 share in 125.0 insurable acres. The insured's production guarantee (per acre) is 144.8 bushels, and the price election is \$5.79 per bushel. Thirty (30.0) acres meet all qualifications for a replant payment and are replanted.

(a) Insured's actual cost to replant = \$183.00 per acre.

(b) 30 bushels (maximum allowed by CP) × \$5.79 (price election) × 0.500 (share) = \$86.85 per acre.

(c) 20% × 144.8 bushels (production guarantee) = 29.0 bushels × \$5.79 (price election) × 0.500 (share) = \$83.96 per acre.

The number of pounds per acre used to determine the replant payment is the smallest dollar amount determined in (a), (b), or (c) above, divided by the insured's price election. In this example, $\$83.96 \div \$5.79 = 14.5$ bushels.

24 Replanting Payment Inspections

Replanting payment inspections are to be prepared as final inspections on the PW only when qualifying for a replanting payment. Non-qualifying replanting-payment inspections (unless the claim is withdrawn by the insured) are to be handled as preliminary inspections. If qualified for a replanting payment, a Certification Form may be prepared on the initial farm visit. Refer to the LAM.

25-30 (Reserved)

PART 4: APPRAISALS

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

31 General Information

The following provides general guidance for conducting appraisals.

- (1) Cucumber production that is decayed, over mature, or damaged by freezing, sunburn, disease or insects is defined as culls and is not considered PTC.
- (2) Cucumber production including, but not limited to, cucumbers that are misshapen (nubs, ball shaped, crooked or curved), broken, or have a base contract price less than the amount specified in the SP for off-grade cucumbers is not considered PTC.
- (3) The insured's production contract specifies the size and grade of cucumber production to be delivered to the green shipper or processor. The cucumber production that meets those standards, will be considered PTC and will be used to determine the APH yield, except off-grade cucumbers will not be used to determine the APH yield.

32 Notice of Damage or Loss

Within the policy provisions is a requirement that insured's file a notice of damage or loss:

- (1) not later than 48 hours after:
 - (a) total destruction of the cucumbers on the unit; or
 - (b) discontinuance of harvest on the unit on which unharvested production remains.
- (2) within 3 days after the date harvest should have started on any acreage that will not be harvested. The insured must also provide acceptable documentation of the reason the acreage was bypassed. Failure to provide such documentation will result in the AIP's determination that the acreage was bypassed due to an uninsured cause of loss. If the crop will not be harvested and the insured wishes to destroy the crop, the insured must leave representative samples of the unharvested crop for the AIP's inspection.
- (3) at least 15 days prior to the beginning of harvest if the insured intends to claim an indemnity on any unit, or immediately if damage is discovered during the 15-day period or during harvest so the AIP may inspect the damaged production. If the insured fails to notify the AIP and such failure results in the AIP's inability to inspect the damaged production, the AIP will consider all such production to be undamaged and include it as PTC. The insured is not required to delay harvest.

33 Representative Samples for Appraisals

When selecting representative samples for appraisal:

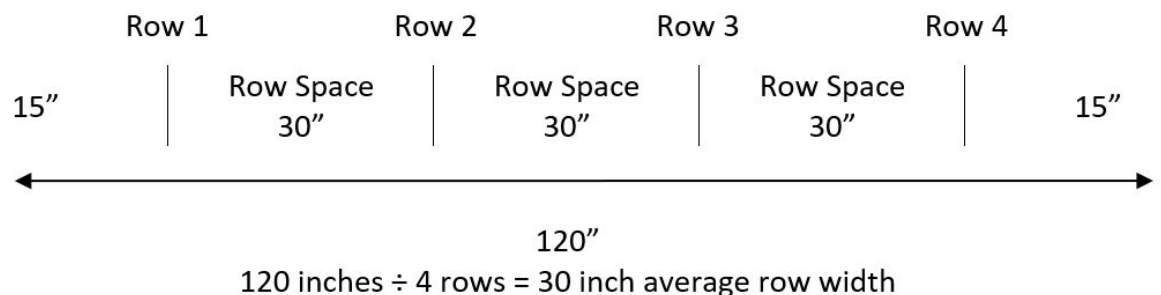
- (1) Determine the minimum number of required samples for a field or subfield by the field size, the average stage of growth, age (size), and general capabilities of the plants, and variability of potential production and plant damage within the field or subfield.
- (2) Split the field into subfields 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 subfield must be appraised separately.
- (4) Take not less than the minimum number (count) of representative samples required in [Exhibit 6](#) for each field or subfield.

34 Measuring Row Width for Sample Selection

Use these instructions for the stand reduction and defoliation appraisal methods.

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

Example:



- (3) Where rows are skipped for tractor or planter tires, refer to the LAM.
- (4) Use the average row width in [Exhibit 7](#) to determine the length of sample row required for a 1/100 of an acre sample.

35 Appraising Harvested and Unharvested Cucumbers

Use these instructions for appraising harvested and unharvested cucumbers.

- (1) Circumstances requiring an appraisal include but are not limited to:
 - (a) unharvested acreage of MHPC;
 - (b) as directed by the AIP;
 - (c) partially harvested acreage of cucumbers when harvesting was or will be possible and there is no intention of further harvesting;
 - (d) cucumber acreage that is bypassed by the processor, to verify the cause of loss (if any) and to make appraisals that accurately reflect the potential production that remains in the field. For additional instructions on bypassed acreage of MHPC, refer to [Paragraph 36](#) or contact the AIP;
 - (e) uninsured causes of loss; and
 - (f) damage to an immature crop such as hail, frost/freeze, flooding, pollination problems, etc. Defer appraisals to a later date in order to assess crop recovery and to obtain more accurate appraisals. Refer to the LAM for further instruction on deferred appraisals.
- (2) Refer to the LAM for additional circumstances that require appraisals.

36 Bypassed Cucumber Acreage

Guidelines for Bypassed Cucumber Acreage.

- (1) Bypassed acreage is land on which production is ready for harvest, but the processor elects not to accept such production, so it is not harvested.
 - (a) The AIP must inspect all unharvested acreage of cucumbers to verify the cause of loss and the reason the acreage was bypassed by the processor.
 - (b) Appraisals are not required on acreage bypassed due only to an insurable cause of loss. Appraisals will be made on all unharvested acreage when any uninsurable cause of loss prevented timely harvest of the crop.
- (2) The insured must provide acceptable documentation of the reason the acreage was bypassed. Failure to provide such documentation will result in the AIP's determination that the acreage was bypassed due to an uninsured cause of loss.
- (3) Production losses of cucumbers unharvested, not timely harvested, or bypassed are insurable if the losses are due to an insurable cause of loss (as stated in the CP), such as adverse weather conditions. Adverse weather includes, but is not limited to:

- (a) excessive moisture that prevents harvesting equipment from entering the field or that prevents the timely operation of harvesting equipment; and
- (b) abnormally hot or cold temperature that causes an unexpected number of acres over a large producing area to be ready for harvest at the same time, affecting the timely harvest of a large number of such acres or the processing of such production is beyond the capacity of the processor, either of which causes the acreage to be bypassed.

Note: The insured should contact the AIP immediately upon being notified the acreage will be bypassed so an inspection can be made by the AIP.

- (4) Insurance coverage is not provided on any loss of production if acreage is not timely harvested (unless such delay in harvesting is solely and directly due to an insured cause of loss) or is bypassed due to:
 - (a) breakdown or non-operation of equipment or facilities;
 - (b) the insured is the processor and did not harvest the insured acreage first;
 - (c) the availability of a crop insurance payment; or
 - (d) failure to follow the requirements contained in the processor contract.
- (5) The stage column on the PW will show UB for unharvested acreage that is bypassed or not timely harvested by the processor because the cucumbers are damaged due to insured causes of loss. The potential production per acre shown on the PW in the column for appraised potential for such acreage will be zero (0.0).
- (6) When there is damaged and undamaged cucumber acreage in the same field (and can be identified as such) and the processor chooses to bypass the entire field instead of harvesting the undamaged acreage, the damaged and undamaged acreage will be divided into separate subfields.
 - (a) an appraisal is not required on the damaged acres, provided the AIP can verify the damaged was due to an insurable cause of loss; and
 - (b) the undamaged acreage will be appraised and the production will be counted as PTC for claim purposes.
- (7) The stage column on the PW will show "PB" for unharvested (bypassed) acreage when insured cause(s) of loss did not prevent the processor from timely harvesting (for example: the processor over-contracted, equipment breakdown, etc.). The potential production per acre (as of the date the crop should have been harvested) shown on the PW in the column for appraised potential will be the appraised amount and will be counted as production against the guarantee for claim purposes.

36 Guidelines for “Bypassed Cucumber Acreage” (Continued)

- (a) A separate appraisal is required to assess production lost on acreage damaged by uninsured causes of loss (for example: livestock damage, failure to follow good farming practices, etc.). The appraised per acre production from such acreage will be shown on the PW in the item for uninsured causes.
 - (b) Although acreage may have been bypassed and an insured cause of loss did not prevent harvest (for example: the processor over-contracted, equipment breakdown, etc.), an appraisal which shows production below the unit guarantee due to insurable causes (for example: drought reduced the potential prior to bypass) may result in an indemnity.
- (8) When an insured cause of loss did not prevent timely harvest of cucumbers, the PTC for cucumber acreage that is bypassed or not timely harvested will include:
- (a) the appraised production on unharvested acreage;
 - (b) any production or value lost due to uninsured cause(s), whether harvested or unharvested acreage; or
 - (c) all harvested production delivered to the green shipper or processor from any acreage not timely harvested.
- (9) Do not include any processor payment for bypassed acreage in any appraisal or as PTC.

37 Appraisal Methods

A. General Information

| Appraisal Method... | Use... |
|------------------------|--|
| Stand Reduction Method | from emergence to first fruit set to determine the plant population when it is less than the original. This method is used alone or, if applicable, in conjunction with the defoliation method. |
| Defoliation Method | from emergence to first fruit set to determine when leaves are damaged or missing. This method is used alone or, if applicable, in conjunction with the stand reduction method and/or the fruit damage and final adjustment method(s). |
| Weight Method | when plants are in the reproductive stage (machine harvested operations, only). Do not use this method in conjunction with the stand reduction and/or defoliation method(s). |

A. General Information (Continued)

- (1) When additional damage occurs resulting in a reappraisal, the appraisal methods for stand reduction and defoliation can be used as individual appraisal methods or in combination. In situations where hail has damaged the crop before fruit set; delay the appraisal for 7-10 days. When hail damages the fruit, the adjuster should sample the field as soon as possible after the storm.
- (2) Refer to the SP for the minimum requirements for row and plant spacing for insurable practices. If applicable, document the calculations in the "Remarks" section of the appraisal worksheet.

Note: To determine the plants per acre, multiply the row width (in whole inches) times the plant spacing (nearest tenth of an inch) and divide the result into 6,272,640 square inches per acre (round result to the nearest whole number). (43,560 square feet per acre × 144 square inches = 6,272,640 square inches per acre.)

Example: Machine Harvest Operation
 4 in. Plant Spacing
 28 in. row width
 4 in. × 28 in. = 112 sq. in.
 6,272,640 sq. in./acre ÷ 112 sq. in. = 56,006 plants per acre

- (3) If the price election is limited to the maximum contract price per bushel specified in the AD, the value of PTC for:
 - (a) the stand reduction and/or defoliation appraisal method,
 - (b) the weight appraisal method for machine harvested operations, and
 - (c) sold production,

will be reduced by a factor determined by dividing the maximum contract price specified in the AD by the value per bushel determined in sections 3(a)(1) through 3(d) of the CP. Refer to [Exhibit 3](#) for detailed instructions.

B. Deferment of Cucumber Appraisals Before Maturity

- (1) If practical and the insured will agree, defer the appraisal until the cucumbers are in the reproductive stage, and then use the applicable appraisal methods for the reproductive stage.

Note: If there is no production potential, enter "0" appraised potential in the applicable item on the PW and complete the claim.

- (2) If not practical or if the insured will not agree to defer the appraisal until the cucumbers are in the reproductive stage, use the stand reduction and defoliation methods as outlined below.

B. Deferment of Cucumber Appraisals Before Maturity (Continued)

- (3) Complete the preliminary inspection with special attention to the type of damage and its severity.
- (4) If acreage will be released to be put to another use:
 - (a) inspect all fields or subfields thoroughly (it is important to observe the acreage that is not damaged);
 - (b) explain to the insured the amount of loss cannot be determined accurately, at this time;
 - (c) do not attempt to estimate the damage for the insured;
 - (d) mark the areas as instructed in the LAM for deferred appraisals; and
 - (e) advise the insured that if the crop is destroyed, the RSAs that the AIP specified must be preserved and cared for.
- (5) Refer to the LAM for additional instructions regarding deferred appraisals.

38 Stand Reduction Method

All sampling for this method shall be based on the number of remaining plants in 1/100 of an acre sample row length. This method may be used with the defoliation method. Do not use this method with the weight method for machine harvest operations.

- (1) Determine the row width for the MHPC field.
- (2) Refer to [Exhibit 7](#) Row Widths and Lengths for 1/100 Acre.
- (3) Refer to [Exhibit 6](#) Minimum Representative Sample Requirements.
- (4) Determine the normal number of plants for 1/100 of an acre by counting the original number of plants in the sample (living, dead, missing, or non-emerged).
- (5) Select RSAs of remaining MHPC plants from different parts of the field (see [Paragraph 33](#)).
- (6) Count the number of live plants in the sample area.
- (7) Divide the number of live plants by the normal number of plants per 1/100 acre (see item 4 above) to determine the percent of live plants remaining in the sample.
- (8) Refer to [Exhibit 8](#) Yield Factors for Stand Reduction Appraisal Method for the percent live plants remaining in item 7 above. Express the yield factor as a 3-place decimal.

38 Stand Reduction Method (Continued)

- (9) Multiply the yield factor for stand reduction method (item 8 above) times the insured's approved yield to determine the bushels per acre.

39 Defoliation Method

This method may be used with the stand reduction method. Do not use this method with the weight method for machine-harvest operations.

- (1) Determine the minimum number of samples to appraise (see [Exhibit 6](#) Minimum Representative Sample Requirements).
- (2) Select RSAs from different part of the field or subfield (see [Paragraph 33](#)).
- (3) Determine the stage of development of the cucumber field or subfield (see [Exhibit 10](#) Stage of Development for Machine Harvested Pickling Cucumbers).
- (4) To determine the percent defoliation:
 - (a) select 20 consecutive plants in a representative sample;
 - (b) count the number of live leaves on each plant;
 - (c) count the number of missing or damaged leaves on each plant;
 - (d) total (b) and (c) above; and
 - (e) divide (c) above by (d) above to obtain the percent defoliation for each plant.
- (5) In the field notes section of the Cucumber Appraisal Worksheet Stand Reduction and Defoliation individually record the percent of defoliation for each plant. Add the percentages together and divide by the number of plants evaluated to calculate the average percent of defoliation in the sample.
- (6) Determine the percent yield loss from [Exhibit 9](#) Machine Harvested Pickling Cucumbers Percent Yield Loss Due to Defoliation.
- (7) Subtract the percent yield loss (item 6 above) from 100.0 to calculate the yield factor for defoliation method for the sample area. Express as a 3-place decimal.
- (8) Multiply the yield factor (item 7 above) times the insured's approved yield or adjusted yield (whichever is applicable) to determine the bushels per acre. The approved yield is used when the defoliation method is the only method used to appraise the production loss. The bushels per acre (item 20) determined on the appraisal worksheet for stand reduction is used when the stand reduction method is used in conjunction with the defoliation method.

40 Weight Method for Machine-Harvested Operations

This method is used for machine-harvest operations only, and only when the cucumbers are in the reproductive stage.

- (1) Refer to [Exhibit 6](#) Minimum Representative Sample Requirements to determine the minimum number of samples.
- (2) Refer to [Exhibit 11](#) Determining Adjusted Acreage Factor for Grid Sample to determine the adjusted acreage factor.
- (3) Select RSAs from different parts of the field or subfield (see [Paragraph 33](#)).
- (4) Harvest all cucumbers in the sample area.
- (5) Discard culls and off-grade cucumbers. Sort the remaining harvested cucumbers, from the sample area, by the grades specified in the production contract. For example, grade 2A and smaller, grade 2B, grade 3A, and grade 3B.
- (6) Weigh the cucumbers by grade to the nearest tenth of a pound.
- (7) Add the weight of each grade together, and divide by the number of samples to determine the average weight per sample.
- (8) Multiply the average weight per sample by the determined adjusted acreage factor (see [Exhibit 11](#) Determining Adjusted Acreage Factor for Grid Sample) and round to tenths.
- (9) Multiply the number of bushels per acre by the yield loss factor (.90) to obtain the total potential bushels per acre. Obtain a factor. Multiply the factor by the total bushels for each grade for each field ID.

41 Deviations and Modifications

Use the following for deviations from and modifications to appraisal methods.

- (1) Deviations in appraisal methods require RMA written authorization (as described in the LAM) prior to implementation.
- (2) There are no pre-established modifications contained in this handbook. Refer to the LAM for additional information.

42 General Information for Worksheet Entries and Completion Procedures

Use the following procedures for worksheet entries and completion procedures.

- (1) Include the AIP's name in the appraisal worksheet title if not preprinted on the AIP's worksheet or when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the AIP), when a worksheet entry is not provided.

42 General Information for Worksheet Entries and Completion Procedures (Continued)

- (3) Separate appraisal worksheets are required for each field or subfield appraised (applicable to replant, preliminary, and final claims) and insured acreage damaged solely by uninsured causes. Refer to [Paragraph 33](#) for sampling requirements.
- (4) Standard appraisal worksheet items are numbered consecutively in [Exhibit 3](#). An example appraisal worksheet is also provided to illustrate how to complete item entries.
- (5) If the buyer rejects harvested production, the adjuster must determine if the damage is from an insurable cause of loss. The adjuster may use an official grading service or agriculture expert (as defined in the BP) to help make such determinations. All findings must be confirmed in writing.
- (6) The acreage must be destroyed or it may be gleaned if it is deemed unmarketable and is indemnified. Refer to the LAM for information on gleaning.

43-50 (Reserved)

PART 5: PRODUCTION WORKSHEET

51 General Information for Worksheet Entries and Completion Procedures

A. General Information

- (1) The PW is a progressive form containing all notices of damage for all preliminary and final inspections, including “No Indemnity Due” claims, on a unit.
- (2) Refer to the LAM for instructions regarding the following:
 - (a) Acreage report errors.
 - (b) Delayed notices and delayed claims.
 - (c) Corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
 - (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use, when acreage is being appraised for a replanting payment and all acreage on the unit has been initially planted, or other reasons described in the LAM).
 - (e) “No Indemnity Due” claims (which must be verified by an appraisal or notification from the insured that the production exceeded the guarantee).
- (3) 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.

B. Entries and Completion Procedures

- (1) 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.
- (2) Instructions labeled “Preliminary” apply to preliminary inspections only. Instructions labeled “Replant” apply to replant inspections only. Instructions labeled “Final” apply to final inspections only. Instructions not labeled apply to all inspections.
- (3) If the AIP determines the claim is to be denied, refer to the LAM for PW completion instructions.
- (4) Standard PW items are numbered consecutively in [Exhibit 4](#). An example PW is also provided to illustrate how to complete item entries.

B. Entries and Completion Procedures (Continued)

- (5) In the absence of acceptable records of disposition of harvested cucumbers, the disposition and amount of PTC for the unit will be the guarantee on the unit.
- (6) An example Summary of Machine Harvested Pickling Cucumber Production Worksheet is provided in [Exhibit 5](#) to illustrate how to complete entries. This form is used to record production of MHPC for which adequate harvesting records have been maintained. The amount of production will be transferred from this document to the PW. A separate worksheet is required for each unit. This worksheet also summarizes the insured's harvested cucumber production by the grade of cucumber specified in the insured's production contract. All appraised and harvested cucumber production must be itemized by grade before an indemnity can be determined.

EXHIBITS

Exhibit 1 Acronyms and Abbreviations

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

| Approved Acronym/Abbreviation | Term |
|----------------------------------|---|
| AD | Actuarial Documents |
| AIP | Approved Insurance Provider |
| APH | Actual Production History |
| BP | Basic Provisions |
| CAT | Catastrophic Risk Protection |
| CES | Cooperative Extension Service |
| CIH | Crop Insurance Handbook, FCIC-18010 |
| CLU | Common Land Unit |
| CP | Crop Provisions |
| DSSH | Document and Supplemental Standards Handbook, FCIC-24040 |
| FAD | Final Agency Determination |
| FCIC | Federal Crop Insurance Corporation |
| FDA | Food and Drug Administration |
| FN | FSA Farm Serial Number |
| FPD | Final Planting Date |
| FSA | Farm Service Agency |
| GPS | Global Positioning Satellite |
| GSH | General Standards Handbook, FCIC-18190 |
| LAM | Loss Adjustment Manual, FCIC-25010 |
| MHPC | Machine Harvested Pickling Cucumbers |
| MHPC ISH | Machine Harvested Pickling Cucumber Insurance Standards Handbook, FCIC-20230U |
| OPI | Office of Primary Interest |
| PE | Price Election |
| PW | Production Worksheet |
| PTC | Production to Count |
| RMA | Risk Management Agency |
| RSA | Representative Sample Area |
| SP | Special Provisions |
| SRA | Standard Reinsurance Agreement |
| USDA | United States Department of Agriculture |

Exhibit 2 Definitions

Approved yield: The actual production history (APH) yield, calculated and approved by the verifier, used to determine the production guarantee by summing the yearly actual, assigned, adjusted or unadjusted transitional yields and dividing the sum by the number of yields contained in the database, which will always contain at least four yields. The database may contain up to 10 consecutive crop years of actual or assigned yields. The approved yield may have yield adjustments elected under section 36 of the BP, revisions according to section 3 of the BP, or other limitations according to FCIC approved procedures applied when calculating the approved yield.

Base contract price: The price per bushel for each cucumber size and grade stipulated in the production contract (without regard to discounts or incentives) and that is used to determine the insured's price election. Base contract prices will not include any price for off-grade production.

Bushel: 50 pounds of cucumbers.

Bypassed acreage: Land on which production is ready for harvest but the production is not harvested.

Cucumbers: The fruit of *Cucumis sativus*, a plant in the Cucurbitaceae family.

Culls: Cucumbers that are decayed, over mature, or damaged by freezing, sunburn, disease or insects.

Good farming practices: The cultural practices required by the production contract in addition to the requirements in the definition of "good farming practices" contained in section 1 of the BP.

Green shipper: Any business enterprise regularly engaged in buying cucumbers, that possesses all licenses and permits required by the State in which it operates, and that possesses facilities, or has contractual access to facilities, for cleaning and sorting cucumbers prior to delivery to a processor.

Harvest: The removal of cucumbers from the plant by mechanical means using a machine specifically designed for this purpose.

Lot: A quantity of production that can be separated from other quantities of production by load, land location, or other distinctive feature.

Off-grade: Production including, but not limited to, cucumbers that are misshapen (nubs, ball shaped, crooked or curved), broken, or have a base contract price less than the amount specified in the SP for this purpose. Off-grade production does not include culls.

Practical to replant: In addition to the definition of "practical to replant" contained in the BP, it will be considered practical to replant only if the green shipper or processor agrees in writing that it will accept the production from the replanted acreage.

Price Election: The value per bushel, determined in accordance with section 3 of the MHPC CP (but not exceeding the maximum contract price specified in the AD), used for the purpose of determining the amount of premium and indemnity under the policy.

Processing cucumbers: Varieties of cucumbers with characteristics that enable them to be processed by pickling.

Exhibit 2 Definitions (Continued)

Processor: Any business enterprise regularly engaged in buying and processing cucumbers, that possesses all licenses and permits required by the State in which it operates, and that possesses facilities, or has contractual access to such facilities, with equipment appropriate for brining or other means of processing cucumbers.

Production contract: An agreement, in writing, between the producer and a green shipper or processor, containing at a minimum:

- (a) the producer's commitment to plant and grow cucumbers and to deliver the production to the green shipper or processor;
- (b) the green shipper's or processor's commitment to purchase all the production stated in the production contract; and
- (c) a base contract price for each cucumber size and grade stipulated in the production contract.

Production guarantee (per acre): The result of multiplying the insured's approved yield per acre by the coverage level percentage the insured elects.

Type: A category of cucumbers identified as a type in the SP.

Yield loss factor: Is 0.90 and is multiplied by the appraised potential per acre under the weight appraisal method since harvesting by machine can be expected to result in a 10 percent loss in yield as compared to the hand harvesting method.

Exhibit 3 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, refer to [Subparagraph 2D](#) and [Paragraph 42](#).

A. Cucumber Appraisals Worksheet – Stand Reduction and Defoliation

| Item/Element | Description |
|--------------------------|---|
| 1. Insured's Name | Enter the Insured's Name. |
| 2. Policy Number | Enter the Policy Number. |
| 3. Crop Year | Enter the Crop Year. |
| 4. Unit Number | Enter the Unit number. |
| 5. Cause of Damage | Enter primary cause of damage. If insured cause of damage is coded as "Other," explain in the Remarks. |
| 6. Date of Damage | First three letters of the month during which most of the insured damage occurred including losses caused by progressive damage. Include a specific date where applicable, as in the case of hail damage. |
| 7. Field ID | Field identification symbol. |
| 8. Acres | Enter determined acres to tenths of an acre for the field or sub-field being appraised. |
| 9. Date Planted | Enter date planted. |
| 10. Crop/Code | Cucumbers – 0132. |
| 11. Row Width | The row width to the nearest inch for the appraised crop. Refer to Paragraph 34 and Exhibit 7 for row width determination information. |
| 12. Appraisal Date | Date the appraisal is completed (in MM/DD/YYYY format). |
| 13. Stage of Development | The stage of development on the date of damage and stage of development on the date of adjustment (see Exhibit 10). |

Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

A. Cucumber Appraisal Worksheet – Stand Reduction and Defoliation (Continued)

Defoliation Method

| Item/Element | Description |
|--------------------------------|--|
| 14. Sample Number | Enter sample number. If more samples are needed, use additional pages, and number accordingly. Refer to Paragraph 39 for information on determining the percent of defoliation. |
| 15. Sampled Plants | For each sample, record the percent defoliation of each plant sampled (sample plants 1-20). |
| 16. Total item 15 | Sum the entries for each sample in Item 15. |
| 17. Number of Plants Evaluated | Enter the number of sampled plants in item 15. |
| 18. Percent Defoliation | For each sample, divide Item 16 by Item 17. |
| 19. Percent Yield Loss | In Exhibit 9 , find the percent yield loss for the percent defoliation (item 18) at the applicable stage of development (item 13). |
| 20. Yield Factor | For each sample, subtract item 19 from 100.0 percent and round to 3 decimal places to determine the yield factor for the defoliation method. Example: $1.00 - 0.81 = 0.190$ |

Stand Reduction Method

| Item/Element | Description |
|--|---|
| 21. Sample Number | Make no entry if sample numbers are preprinted on worksheet, otherwise number consecutively. |
| 22. Normal Number of Plants Per 1/100 Acre | For each sample, determine the potential (living, dead, missing, or non-emerged) by counting plants in a length of row equivalent to 1/100 acre. |
| 23. Live Plants Per 1/100 Acre | For each sample, enter the number of live plants in the sample area. |
| 24. Percent Live Plants Remaining | For each sample, divide item 23 by item 22, to three decimal places. Multiply the result by 100 and enter the result as a percentage. Example: $15 \div 300 = 0.050 \times 100 = 5.0$ percent. |
| 25. Yield Factor | Using Exhibit 8 : For each sample, enter the yield factor corresponding to the entry in item 24. |
| 26. Approved Yield | Enter the insured's Approved Yield. |
| 27. Bushels Per Acre | For each sample, multiply item 25 times item 26 and enter the result to the nearest tenth of a bushel. |

Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

A. Cucumber Appraisal Worksheet – Stand Reduction and Defoliation (Continued)

| Item/Element | Description |
|--|---|
| 28. Approved Yield or Adjusted Yield | For each sample, enter item 26 if stand reduction method has not been used. Transfer the entry from item 27 if the stand reduction method has been used. |
| 29. Bushels Per Acre | If the defoliation method is used independently or in conjunction with the stand reduction method, multiply item 20 (for defoliation method) by item 28, and enter the result to the nearest tenth of a bushel. |
| 30. Bushels Per Acre | If the stand reduction method is the only method used, transfer entries from item 28. If stand reduction method is used in conjunction with the defoliation method, transfer the entries from item 29. |
| 31. Total Sample Bushels | Total of item 30. |
| 32. Number of Samples | Enter number of samples from item 14. |
| 33. Bushels Per Acre | Divide item 31 by item 32, rounded to the nearest tenth of a bushel. |
| 34. Total Bushels | Multiply item 8 by item 33. |
| 35. Grade | Enter the insurable size grades specified in the production contract. |
| 36. Unit Grade Factors | Enter grade factor for each insurable grade for the unit. |
| 37. Base Contract Price | Enter the base contract price for each insurable grade specified in the insured's contract. |
| 38. Bushels | For the grades specified in item 35, multiply item 34 times item 36. |
| 39. Grade Value | For each grade, multiply item 37 times item 38. |
| 40. Price election | Enter the grower's price election as specified in section 3(a) through 3(d) of the CP before any AD Maximum Price reduction. |
| 41. AD Max price | Enter the maximum price election allowed as shown on the AD. |
| 42. Price election factor | Divide item 41 by item 40, with the result not to exceed 1.00. |
| 43. Total Grade Value | Total of all grade factor values in item 39. |
| 44. PTC | Multiply item 42 by item 43. |
| 45. Remarks | Space for remarks. |
| 46. Adjuster's Code No., Signature, 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 the appraisal in the Remarks section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the PW. |
| 47. 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. |
| 48. Page Number | Page numbers. Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.). |

Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

B. Cucumber Appraisal Worksheet – Weight Method for Machine Harvest Operations

| Element/Item Number | Description |
|-------------------------------------|--|
| 1. Insured's Name/Insurance Company | Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued and name of the AIP (Company Name) if not preprinted on the worksheet. |
| 2. Policy Number | Insured's assigned policy number. |
| 3. Crop Year | Four-digit crop year, as defined in the policy, for which the claim has been filed. |
| 4. Unit#/FN/Claim | Unit number from the Summary of Coverage verified to be correct, FN, if applicable, and claim number as assigned by the AIP. |
| 5. Cause of Damage | Insured cause of damage. If insured cause of damage is coded as "Other," explain in the narrative. |
| 6. Date of Damage | First three letters of the month during which most of the insured damage occurred including progressive damage. Include specific date where applicable, as in the case of hail damage. |
| 7. Acres | Number of determined acres to tenths, in field or sub-field being appraised. |
| 8. Date Planted | Date planted in MM/DD/YYYY format. |
| 9. Crop/Code | Cucumbers – 0132. |
| 10. Field ID | Field identification symbol. |
| 11. Acres | Acreage to tenths in field identified by item 10. |
| 12. Sample Area Size | Square-foot area used for sampling (e.g., 6' x 6', 8' x 8', etc.). Refer to Exhibit 11 . |
| 13a,b,c,d. Weight by Grade | *** Weight in pounds to tenths for each insurable cucumber grade shown in the insured's contract. Refer to Exhibit 4 for the required number of samples. Discard culls and off-grade production before weighing. |
| 14. Total Weight of All Samples | Weight in pounds of all cucumber grades in item 13 rounded to tenths. |
| 15. Number Sample Plots | Number of representative areas sampled in the field or subfield. |
| 16. Average Weight Per Sample | ***For each sample, item 14 divided by item 15, recorded in pounds to tenths. |
| 17. Adjusted Acreage Factor | See Exhibit 11 . |
| 18. Bushels Per Acre | ***For each sample, multiply item 16 by item 17, enter in bushels to tenths. |
| 19. Yield Loss Factor | Enter 0.90. (A 10 percent yield loss is expected with machine harvesting. This factor compensates for harvesting loss.) |
| 20. Total Bushels Per Acre | ***For each sample, multiply item 18 by item 19, enter in bushels rounded to tenths. |

Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

B. Cucumber Appraisal Worksheet – Weight Method for Machine Harvest Operations (Continued)

| Element/Item Number | Description |
|--|---|
| 21. Total Bushels Per Field ID | ***For each sample, multiply item 20 by item 11, recorded in bushels to tenths. |
| 22. Total Bushels | ***Sum bushels shown in item 21. |
| 23. Field ID | Field identification symbol. |
| 24. Grade | ***List all insurable grades shown in item 13a through 13d. |
| 25. Grade Factor | ***For each sample and for each grade, divide item 13 by item 14, round to 3 decimal places. |
| 26. Base Contract Price | Enter the base contract price for each insurable grade on the production contract. |
| 27. Bushels by Grade | ***For each sample and for each grade, multiply item 21 by item 25, rounded to tenths. |
| 28. PTC Value | ***For each sample and for each grade, multiply item 26 by item 27, entered in dollars and cents. |
| 29. AD Maximum Price | ***Enter the maximum price election shown on the AD. |
| 30. Price Election | ***Enter the grower's price election as specified in section 3(a) through 3(d) of the CP before any AD Maximum Price reduction. |
| 31. Total | ***For each sample, sum the column entries in item 28. |
| 32. Price Election Factor | ***For each sample, divide item 29 by item 30 with the result not to exceed 1.00. |
| 33. Adjusted PTC | ***Multiply item 31 by item 32. |
| 34. Remarks | Space for remarks. |
| 35. Adjuster's Code No., Signature, 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 the appraisal in the Remarks section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the PW. |
| 36. 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. |
| 37. Page Number | Page numbers. Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.). |

Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

Stand Reduction and Defoliation Example

| | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|--|-----------------------------|------------------------------------|------------------|-----------------------------------|---------------------------------|----------------------|----------------------|-------------------------------|----------------------------------|----------------------|----|--------------------------------|----|----------------------|----|----------------------|----|----|----|-------------------|------------------|--------------|------------------|------------------|
| Cucumber Appraisal Worksheet Stand Reduction and Defoliation (Illustration Only) | Company ANY COMPANY Claim Number XXXXXXXX | | 1. Insured's Name I. M. Insured | | 2. Policy Number XXXXXXX | | 3. Crop Year YYYY | | 4. Unit Number 0001-0001OU | | | | | | | | | | | | | | | | |
| | 5. Cause of Damage Hail | 6. Date of Damage JUN 30 | 7. Field ID. 1A | 8. Acres 20.0 | 9. Date Planted 05/20/YYYY | 10. Crop/Code Cucumbers/0132 | | 11. Row Width 36" | | 12. Appraisal Date 06/20/YYYY | 13. Stage. 6 | | | | | | | | | | | | | | |
| Defoliation Method | | | | | | | | | | | | | | | | | | | | | | | | | |
| 15. Sampled Plants | | | | | | | | | | | | | | | | | | | | | | | | | |
| 14. Sample # | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 16. Total item 15 | 17. Plants Eval. | 18. % Defol. | 19. % Yield Loss | 20. Yield Factor |
| 1 | 90 | 87 | 83 | 80 | 86 | 89 | 87 | 83 | 85 | 88 | 82 | 84 | 89 | 81 | 84 | 86 | 80 | 82 | 86 | 91 | 1,703 | 20 | 85 | 81 | .190 |
| 2 | 99 | 93 | 92 | 95 | 99 | 87 | 95 | 99 | 89 | 88 | 98 | 98 | 99 | 97 | 98 | 97 | 99 | 99 | 90 | 94 | 1,905 | 20 | 95 | 93 | .070 |
| 3 | 86 | 87 | 83 | 88 | 89 | 85 | 99 | 93 | 90 | 88 | 86 | 86 | 88 | 94 | 86 | 99 | 97 | 92 | 93 | 86 | 1,795 | 20 | 90 | 87 | .130 |
| Stand Reduction Method | | | | | | | | | | | | | | | | | | | | | | | | | |
| 21. Sample Number | 22. Normal No. Plants Per 1/100 Acre | | 23. Live Plants Per 1/100 Acre | | 24. Percent Live Plants Remaining | | 25. Yield Factor | | 26. Approved Yield | | 27. Bushels Per Acre | | 28. Approved or Adjusted Yield | | 29. Bushels Per Acre | | 30. Bushels Per Acre | | | | | | | | |
| 1 | 300 | | 15 | | 5.0% | | .100 | | 160 | | 16.0 | | 16.0 | | 3.0 | | 3.0 | | | | | | | | |
| 2 | 300 | | 30 | | 10.0% | | .200 | | 160 | | 32.0 | | 32.0 | | 2.2 | | 2.2 | | | | | | | | |
| 3 | 300 | | 22 | | 7.3% | | .146 | | 160 | | 23.4 | | 23.4 | | 3.0 | | 3.0 | | | | | | | | |
| 35. Grade | | 2A | 2B | 3A | 3B | 40. Price Election | | \$5.79 | 31. Total item 30 | | 8.2 | | | | | | | | | | | | | | |
| 36. Unit Grade Factor | | .05 | .20 | .40 | .35 | 41. AD Max Price | | \$6.05 | 32. # Samples | | 3 | | | | | | | | | | | | | | |
| 37. Base Contract Price | | \$6.00 | \$6.50 | \$6.50 | \$4.70 | 42. Price Election Factor | | 1.00 | 33. Bu. Per Acre | | 2.7 | | | | | | | | | | | | | | |
| 38. Bushels | | 2.7 | 10.8 | 21.6 | 18.9 | 43. Total Grade Value | | \$315.63 | 34. Total Bushels | | 54.0 | | | | | | | | | | | | | | |
| 39. Grade Value | | \$16.20 | \$70.20 | \$140.40 | \$88.83 | 44. PTC | | \$315.63 | | | | | | | | | | | | | | | | | |
| 45. Remarks | | | | | | | | | | | | | | | | | | | | | | | | | |

Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

Weight Method for Machine Harvest Operations Example

| | | | | | | | | | | | | | | |
|---|--------|--------------------|--|-------------------|--------------------------|---------------------------|------------------------------|------------------------|-------------------------------|-------------------|--|-------------------|--------------------|-----------|
| CUCUMBER APPRAISAL WORKSHEET WEIGHT METHOD FOR MACHINE HARVEST OPERATIONS (ILLUSTRATION ONLY) | | | 1. Insured's Name/Insurance Company I. M. Insured / Any Company | | | | 2. Policy Number XXXXXXXX | | 3. Crop Year YYYY | | 4. Unit# /FN /Claim# 0001-0001OU/XXX/XXXX | | | |
| | | | 5. Cause of Damage Excess Moisture | | 6. Date of damage JUN | | 7. Acres 21.0 | | 8. Date Planted MM/DD/YYYY | | 9. Crop/Code Cucumbers/0132 | | | |
| 10. | 11. | 12. | 13a. | 13b. | 13c. | 13d. | 14. | 15. | 16. | 17. | 18. | 19. | 20. | 21. |
| Field ID | Acres | Sample Area Size | Weight of Each Grade | | | | Total Weight All Samples | Number of Sample Plots | Ave. Weight Per Sample | Adj. Acre. Factor | Bu. Per Acre | Yield Loss Factor | Total Bu. Per Acre | Total Bu. |
| | | | 2A | 2B | 3A | 3B | | | | | | | | |
| 2D | 12.0 | 6' x 6' | 2.3 | 4.7 | 6.9 | 6.1 | 20.0 | 5 | 4.0 | 24.2 | 96.8 | .90 | 87.1 | 1045.2 |
| 2E | 9.0 | 8' x 8' | 4.9 | 5.5 | 10.0 | 7.6 | 28.0 | 4 | 7.0 | 13.6 | 95.2 | .90 | 85.7 | 771.3 |
| | | | | | | | | | | | | 22. Total Bushels | 1816.5 | |
| 23 | 24 | 25 | 26 | 27 | 28 | 23 | 24 | 25 | 26 | 27 | 28 | | | |
| Field ID | Grade | Factor | Contract Price | Bu. by Grade | PTC Value | Field ID | Grade | Factor | Contract Price | Bu. by Grade | PTC Value | | | |
| 2D | 2A | 0.115 | \$6.00 | 120.2 | \$721.20 | 2E | 2A | 0.175 | \$6.00 | 135.0 | \$810.00 | | | |
| 2D | 2B | 0.235 | \$6.50 | 245.6 | \$1,596.40 | 2E | 2B | 0.196 | \$6.50 | 151.2 | \$982.80 | | | |
| 2D | 3A | 0.345 | \$6.50 | 360.6 | \$2,343.90 | 2E | 3A | 0.357 | \$6.50 | 275.4 | \$1,790.10 | | | |
| 2D | 3B | 0.305 | \$4.70 | 318.8 | \$1,498.36 | 2E | 3B | 0.271 | \$4.70 | 209.0 | \$982.30 | | | |
| 29. AD Maximum price | \$6.05 | 30. Price Election | \$5.79 | 31. Total col. 28 | \$6,159.86 | 29. AD Maximum price | \$6.05 | 30. Price Election | \$5.79 | 31. Total col. 28 | \$4,565.20 | | | |
| 32. Price Election Factor | | 1.00 | 33. Adjusted PTC | | \$6,159.86 | 32. Price Election Factor | | 1.00 | 33. Adjusted PTC | | \$4,565.20 | | | |
| 34. Remarks | | | | | | | | | | | | | | |

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

Exhibit 4 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, refer to [Subparagraph 2D](#) and [Paragraph 51](#).

| Element/Item Number | Description |
|-------------------------|---|
| 1. Crop/Code # | Cucumbers/0132. |
| 2. Unit # | Unit number from the Summary of Coverage verified as correct. |
| 3. Location Description | Land location that identifies the legal description, if available, and the location of the unit (section, township, and range; FSA FN; FSA CLU and tract numbers; GPS identifications; or grid identifications) as applicable for the crop. |
| 4. Date(s) of Damage | <p>First three letters of the month(s) during which the determined insured damage occurred for the inspection and the cause(s) of damage listed in item 5 below. If no entry in item 5 below make no entry.</p> <p>(1) For progressive damage, enter in chronological order the month that identified when the majority of insured damage occurred. Include the specific date where applicable as in the case of hail damage.</p> <p>Example: Aug 11.</p> <p>(2) Enter additional dates of damage in extra spaces, as needed. If more space is needed, document additional dates of damage in the Narrative or on a Special Report. Refer to the illustration in item 6 below.</p> <p>Make no entry if there is no insurable cause of loss and a no indemnity due claim will be completed.</p> |
| 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.</p> <p>(1) If an insured cause(s) of damage is coded as “Other,” explain in the Narrative.</p> <p>(2) Enter additional causes of damage in the extra spaces, as needed. If more space is needed, document additional determined insured causes of damage in the Narrative or on a Special Report. Refer to the illustration in item 6 below.</p> <p>(3) If it is evident that no indemnity is due, enter “No Indemnity Due” across the column in item 5.</p> <p>Refer to the LAM for more information on no indemnity due claims.</p> |

Exhibit 4 Form Standards – Production Worksheet (Continued)

| Element/Item Number | Description | | | | | | | | | | | | | | | | | | |
|-------------------------|---|-------------------|--------|---------|--------|-----|-----|-----------------------|-----------------|---------|------|---------|------|--------------------|----|----|----|----|----|
| 6. Insured Cause % | <p>Preliminary: Make no entry.</p> <p>Replant and 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.</p> <p>(1) If additional space is needed, enter additional determined “Insured Cause %” in the Narrative or on a Special Report. The total of all “Insured Cause %” including those entered in the Narrative must equal 100%.</p> <p>(2) Make no entry if there is no insurable cause of loss, and a no indemnity due claim will be completed. Example entries for items 4 thru 6 and the Narrative are listed below, with entries for multiple dates of damage, corresponding insured causes of damage and insured cause percentages:</p> <table border="1" data-bbox="532 915 1516 1035"> <tr> <td>4. Date 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>6. Insured Cause %</td> <td>10</td> <td>20</td> <td>15</td> <td>25</td> <td>20</td> </tr> </table> <p>Narrative: Sep 5 additional date of damage, freeze cause of damage, 10% insured cause percent.</p> | 4. Date of Damage | May | Jun 30 | Jun 30 | Aug | Aug | 5. Cause(s) of Damage | Excess-Moisture | Tornado | Hail | Drought | Heat | 6. Insured Cause % | 10 | 20 | 15 | 25 | 20 |
| 4. Date of Damage | May | Jun 30 | Jun 30 | Aug | Aug | | | | | | | | | | | | | | |
| 5. Cause(s) of Damage | Excess-Moisture | Tornado | Hail | Drought | Heat | | | | | | | | | | | | | | |
| 6. Insured Cause % | 10 | 20 | 15 | 25 | 20 | | | | | | | | | | | | | | |
| 7. Company/Agency | Name of the AIP 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 # | Claim number as assigned by the AIP. | | | | | | | | | | | | | | | | | | |
| 10. Policy # | Insured’s assigned policy number. | | | | | | | | | | | | | | | | | | |
| 11. Crop Year | Four-digit crop year, as defined in the policy, for which the claim is filed. | | | | | | | | | | | | | | | | | | |
| 12. Additional Units | <p>Preliminary and Replant: 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.</p> <p>Additional non-loss units may be entered on a single PW.</p> <p>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 and Replant: Make no entry.</p> <p>Final: Estimated yield per acre, in whole pounds, of all non-loss units for the crop at the time of final inspection.</p> | | | | | | | | | | | | | | | | | | |

Exhibit 4 Form Standards – Production Worksheet (Continued)

| Element/Item Number | Description |
|--|---|
| <p>14. Date(s) of Notice of Loss (Continued)</p> | <p>Preliminary:</p> <ul style="list-style-type: none"> (1) Date the first or second notice of damage or loss was given for the unit in item 2, in the 1st or 2nd space, as applicable. Enter the complete date (MM/DD/YYYY) for each notice. (2) A notice of damage or loss for a third preliminary inspection (if needed) requires an additional set of PWs. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set of PWs. (3) Reserve the “Final” space on the first page of the first set of PWs for the date of notice for the final inspection. (4) If the inspection is initiated by the AIP, enter “Company Insp.” instead of the date. (5) If the notice does not require an inspection, document as directed in the Narrative instructions. <p>Replant and 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> |
| <p>15. Companion Policy(s)</p> | <ul style="list-style-type: none"> (1) If no other person has a share in the unit (insured has 100 percent share), make no entry. (2) 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 policy (i.e., not crop-hail, fire, etc.). If the other person does not, enter “None.” <ul style="list-style-type: none"> (a) If the other person has a multiple-peril crop insurance policy and it can be determined that the same AIP services it, enter the contract number. Handle these companion policies according to AIP instructions. (b) If the other person has a multiple-peril crop insurance policy and a different AIP or agent services it, enter the name of the AIP and/or agent (and contract number) if known. (c) If unable to verify the existence of a companion contract, enter “Unknown” and contact the AIP for further instructions. (3) Refer to the LAM for further information regarding companion contracts. |

Section I – Determined Acreage Appraised, Production, and Adjustments

Make separate line entries for varying:

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

| Element/Item Number | Description |
|----------------------|--|
| 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 | <p>Replant: Make no entry.</p> <p>Preliminary and Final: 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.</p> |
| 18. Reported Acres | In the event of over-reported acres, handle in accordance with the individual AIP’s instructions. In the event of under-reported acres, enter the reported acres to tenths for the field or sub field. If there are no under-reported acres, make no entry. |
| 19. Determined Acres | <p>Determined acres to tenths for which consent is given for other use and/or:</p> <ol style="list-style-type: none"> (1) put to other use without consent; (2) abandoned; (3) damaged by uninsured causes; (4) for which the insured failed to provide acceptable records of production; or (5) from which production is sold by direct marketing or sold for cash if the insured failed to meet the requirements contained in the CP. <p>Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements.</p> |

Exhibit 4 Form Standards – Production Worksheet (Continued)

| Element/Item Number | Description |
|-------------------------------------|--|
| 19. Determined Acres (Continued) | <p>Replant: Determined acres, to tenths, of replanted acreage. Make a separate line entry for any part of a field not replanted.</p> <p>(1) Determine the planted acreage of any fields not replanted. Consolidate it into a single line entry unless the usual reasons for separate line entries apply. Record the field identities in the “Narrative.”</p> <p>(2) Account for all planted acreage in the unit.</p> <p>Preliminary and Final: Determined acres to tenths. Acreage breakdowns within a unit may be estimated if a determination is impractical. 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 | Three-digit code for the correct “Rate Class” specified on the AD. If a “Rate Class” or “High Risk Area” is not specified on the AD, 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. |
| 22. Type | Three-digit code, entered exactly as specified on the AD for the type grown by the insured. If “No Type Specified” is shown in the AD, enter the appropriate three-digit code from the AD (e.g., 997). If a type is not specified on the AD, make no entry. |
| 23. Class | Three-digit code, entered exactly as specified on the AD for the class grown by the insured. If “No Class Specified” is shown in the AD, enter the appropriate three-digit code from the AD (e.g., 997). If a class is not specified on the AD, make no entry. |
| 24. Sub-Class | Three-digit code, entered exactly as specified on the AD for the sub-class grown by the insured. If “No Sub-Class Specified” is shown in the AD, enter the appropriate three-digit code from the AD (e.g., 997). If a sub-class is not specified on the AD, make no entry. |
| 25. Intended Use | Three-digit code, entered exactly as specified on the AD for the intended use of the crop grown by the insured. If “No Intended Use Specified” is shown in the AD, enter the appropriate three-digit code from the AD (e.g., 997). If an intended use is not specified on the AD, make no entry. |

Exhibit 4 Form Standards – Production Worksheet (Continued)

| Element/Item Number | Description | | | | | | | | | | | | | | | | | | | | | | |
|-----------------------|--|--------------|--------------------|-----------|--|------------|------------------------|------------|---|--------------|--------------------|-----------|--|-----------|------------|------------|---|------------|----------------------------|------------|------------------------------|------------|---|
| 26. Irr. Practice | Three-digit code, entered exactly as specified on the AD for the irrigated practice carried out by the insured. If “No Irrigated Practice Specified” is shown in the AD, enter the appropriate three-digit code from the AD (e.g., 997). If an irrigated practice is not specified on the AD, make no entry. | | | | | | | | | | | | | | | | | | | | | | |
| 27. Cropping Practice | Three-digit code, entered exactly as specified on the AD for the cropping practice (or practice) carried out by the insured. If “No Cropping Practice Specified” is shown in the AD, enter the appropriate three-digit code from the AD (e.g., 997). If a cropping practice is not specified on the AD, make no entry. | | | | | | | | | | | | | | | | | | | | | | |
| 28. Organic Practice | Three-digit code, entered exactly as specified on the AD for the organic practice carried out by the insured. If “No Organic Practice Specified” is shown in the AD, enter the appropriate three-digit code from the AD (e.g., 997). If an organic practice is not specified on the AD, make no entry. | | | | | | | | | | | | | | | | | | | | | | |
| 29. Stage | <p>Preliminary: Make no entry.</p> <p>Replant: Stage abbreviation as shown below.</p> <table border="0"> <thead> <tr> <th data-bbox="495 913 576 945"><u>Stage</u></th> <th data-bbox="706 913 868 945"><u>Explanation</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="495 987 576 1018">“R”</td> <td data-bbox="706 987 1518 1018">Acreage replanted and qualifying for replanting payment.</td> </tr> <tr> <td data-bbox="495 1060 576 1092">“NR”</td> <td data-bbox="706 1060 1006 1092">Acreage not replanted.</td> </tr> <tr> <td data-bbox="495 1134 576 1165">“RN”</td> <td data-bbox="706 1134 1518 1165">Acreage replanted and not qualified for a replanting payment.</td> </tr> </tbody> </table> <p>Final: Stage abbreviation as shown below.</p> <table border="0"> <thead> <tr> <th data-bbox="495 1302 576 1333"><u>Stage</u></th> <th data-bbox="706 1302 868 1333"><u>Explanation</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="495 1375 576 1407">“P”</td> <td data-bbox="706 1375 1518 1564">Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide acceptable records of production to the AIP. Failure to give notice when the insured is a green shipper or processor of cucumbers.</td> </tr> <tr> <td data-bbox="495 1606 576 1638">“H”</td> <td data-bbox="706 1606 852 1638">Harvested.</td> </tr> <tr> <td data-bbox="495 1680 576 1711">“UH”</td> <td data-bbox="706 1680 1307 1711">Unharvested or put to other use with consent.</td> </tr> <tr> <td data-bbox="495 1753 576 1785">“UB”</td> <td data-bbox="706 1753 1055 1785">Bypassed (insured causes).</td> </tr> <tr> <td data-bbox="495 1827 576 1858">“PB”</td> <td data-bbox="706 1827 1088 1858">Bypassed (uninsured causes).</td> </tr> <tr> <td data-bbox="495 1900 576 1932">“TZ”</td> <td data-bbox="706 1900 1518 1932">UUF/Third Party Damage – zero production on same acreage.</td> </tr> </tbody> </table> | <u>Stage</u> | <u>Explanation</u> | “R” | Acreage replanted and qualifying for replanting payment. | “NR” | Acreage not replanted. | “RN” | Acreage replanted and not qualified for a replanting payment. | <u>Stage</u> | <u>Explanation</u> | “P” | Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide acceptable records of production to the AIP. Failure to give notice when the insured is a green shipper or processor of cucumbers. | “H” | Harvested. | “UH” | Unharvested or put to other use with consent. | “UB” | Bypassed (insured causes). | “PB” | Bypassed (uninsured causes). | “TZ” | UUF/Third Party Damage – zero production on same acreage. |
| <u>Stage</u> | <u>Explanation</u> | | | | | | | | | | | | | | | | | | | | | | |
| “R” | Acreage replanted and qualifying for replanting payment. | | | | | | | | | | | | | | | | | | | | | | |
| “NR” | Acreage not replanted. | | | | | | | | | | | | | | | | | | | | | | |
| “RN” | Acreage replanted and not qualified for a replanting payment. | | | | | | | | | | | | | | | | | | | | | | |
| <u>Stage</u> | <u>Explanation</u> | | | | | | | | | | | | | | | | | | | | | | |
| “P” | Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide acceptable records of production to the AIP. Failure to give notice when the insured is a green shipper or processor of cucumbers. | | | | | | | | | | | | | | | | | | | | | | |
| “H” | Harvested. | | | | | | | | | | | | | | | | | | | | | | |
| “UH” | Unharvested or put to other use with consent. | | | | | | | | | | | | | | | | | | | | | | |
| “UB” | Bypassed (insured causes). | | | | | | | | | | | | | | | | | | | | | | |
| “PB” | Bypassed (uninsured causes). | | | | | | | | | | | | | | | | | | | | | | |
| “TZ” | UUF/Third Party Damage – zero production on same acreage. | | | | | | | | | | | | | | | | | | | | | | |

Exhibit 4 Form Standards – Production Worksheet (Continued)

| Element/Item Number | Description | | | | | | | | | | | | | | | | | | | | | | |
|----------------------------|---|------------|--------------------|-----------------|--------------------|---------------------|------------------------|-------------------|--------------------------|-------------|----------------------------|------------|-------------------|-------------|----------------------------|-----------|------------|------------|---------------------|------------|--------------|------------------|----------------------------|
| 29. Stage (Continued) | <p>“TA” UUF/Third Party Damage – appraised production on same acreage.</p> <p>“TH” UUF/Third Party Damage – harvested production on same acreage.</p> <p>Gleaned Acreage: Refer to the LAM for information on gleaning.</p> | | | | | | | | | | | | | | | | | | | | | | |
| 30. Use of Acreage | <p>Enter the applicable abbreviation as follows:</p> <table border="0"> <thead> <tr> <th data-bbox="511 600 755 636"><u>Use</u></th> <th data-bbox="755 600 1518 636"><u>Explanation</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="511 678 755 714">“Replant”</td> <td data-bbox="755 678 1518 714">Acreage replanted.</td> </tr> <tr> <td data-bbox="511 756 755 791">“Not Replanted” ...</td> <td data-bbox="755 756 1518 791">Acreage not replanted.</td> </tr> <tr> <td data-bbox="511 833 755 869">“Bulldozed”</td> <td data-bbox="755 833 1518 869">Use made of the acreage.</td> </tr> <tr> <td data-bbox="511 911 755 947">“WOC”</td> <td data-bbox="755 911 1518 947">Other use without consent.</td> </tr> <tr> <td data-bbox="511 989 755 1024">“SU”</td> <td data-bbox="755 989 1518 1024">Solely uninsured.</td> </tr> <tr> <td data-bbox="511 1066 755 1102">“ABA”</td> <td data-bbox="755 1066 1518 1102">Abandoned without consent.</td> </tr> <tr> <td data-bbox="511 1144 755 1180">“H”</td> <td data-bbox="755 1144 1518 1180">Harvested.</td> </tr> <tr> <td data-bbox="511 1222 755 1257">“HI”</td> <td data-bbox="755 1222 1518 1257">Harvest Incomplete.</td> </tr> <tr> <td data-bbox="511 1299 755 1335">“UH”</td> <td data-bbox="755 1299 1518 1335">Unharvested.</td> </tr> <tr> <td data-bbox="511 1377 755 1413">“Bypassed”</td> <td data-bbox="755 1377 1518 1413">Bypassed by the processor.</td> </tr> </tbody> </table> <p>Verify any “Use of Acreage” 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 “Use of Acreage.”</p> <p>Gleaned Acreage: Refer to the LAM for information on gleaning.</p> | <u>Use</u> | <u>Explanation</u> | “Replant” | Acreage replanted. | “Not Replanted” ... | Acreage not replanted. | “Bulldozed” | Use made of the acreage. | “WOC” | Other use without consent. | “SU” | Solely uninsured. | “ABA” | Abandoned without consent. | “H” | Harvested. | “HI” | Harvest Incomplete. | “UH” | Unharvested. | “Bypassed” | Bypassed by the processor. |
| <u>Use</u> | <u>Explanation</u> | | | | | | | | | | | | | | | | | | | | | | |
| “Replant” | Acreage replanted. | | | | | | | | | | | | | | | | | | | | | | |
| “Not Replanted” ... | Acreage not replanted. | | | | | | | | | | | | | | | | | | | | | | |
| “Bulldozed” | Use made of the acreage. | | | | | | | | | | | | | | | | | | | | | | |
| “WOC” | Other use without consent. | | | | | | | | | | | | | | | | | | | | | | |
| “SU” | Solely uninsured. | | | | | | | | | | | | | | | | | | | | | | |
| “ABA” | Abandoned without consent. | | | | | | | | | | | | | | | | | | | | | | |
| “H” | Harvested. | | | | | | | | | | | | | | | | | | | | | | |
| “HI” | Harvest Incomplete. | | | | | | | | | | | | | | | | | | | | | | |
| “UH” | Unharvested. | | | | | | | | | | | | | | | | | | | | | | |
| “Bypassed” | Bypassed by the processor. | | | | | | | | | | | | | | | | | | | | | | |
| 31. Appraised Potential | <p>Replant: Enter the bushels per acre allowed for replanting, rounded to the nearest tenth, as determined from the replant calculation documented in the Narrative. Refer to Part 3, “Replanting Payment Procedures,” for qualifications and computations.</p> | | | | | | | | | | | | | | | | | | | | | | |

Exhibit 4 Form Standards – Production Worksheet (Continued)

| Element/Item Number | Description |
|-------------------------------------|---|
| 31. Appraised Potential (Continued) | <p>Preliminary and Final: Make the following entries in bushels rounded to tenths:</p> <p>(1) For:</p> <p>(a) Cucumber Appraisal Worksheet – Stand Reduction and Defoliation (Exhibit 3) appraisals, enter item 33;</p> <p>(b) Cucumber Appraisal Worksheet – Weight Method for Machine Harvest Operations (Exhibit 3) appraisals, for each field ID, enter item 20.</p> <p>(2) If there is no potential on UH acreage, enter “0.0” (zero).</p> <p>(3) If “UB” is entered in column 29 enter “0.0.” (For unharvested acreage that is bypassed by the processor due to insured causes of loss, no appraised potential PTC should be shown on the PW.)</p> <p>(4) If “PB” is entered in column 29 enter the appraised production. (For unharvested acreage, and/or acreage that is bypassed when no insured cause of loss prevented the processor from harvesting, the potential production must be appraised and counted as PTC.)</p> <p>Refer to the LAM for procedures for documenting zero yield appraisals.</p> |
| 32a. Moisture % | Make no entry. |
| 32b. Factor | Make no entry. |
| 33. Shell%, Factor, or Value | Make no entry. |
| 34. Production Pre QA | Enter the result of column 19 (Determined Acres) multiplied by column 31 (Appraised Potential), in bushels rounded to tenths. |
| 35. Quality Factor | Make no entry. |
| 36. Production Post QA | <p>For:</p> <p>(1) Cucumber Appraisal Worksheet – Stand Reduction and Defoliation (Exhibit 3) appraisals enter the value from the PTC from item 44.</p> <p>(2) Cucumber Appraisal Worksheet – Weight Method for Machine Harvest Operations (Exhibit 3) appraisals enter the PTC adjusted total from item 33.</p> |
| 37. Uninsured Causes | <p>Replant: Make no entry.</p> <p>Preliminary and Final: Make the following entries in dollars. For uninsured cause appraisals, use the appropriate appraisal worksheet and use it only for this purpose. Determine the PTC value due to uninsured causes.</p> |

Exhibit 4 Form Standards – Production Worksheet (Continued)

| Element/Item Number | Description |
|--|--|
| 37. Uninsured Causes (Continued) | <p>(1) Hail and Fire exclusion not in effect.</p> <p>(a) Enter not less than the insured’s production guarantee per acre times the PE, (calculate by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form and the PE) for any “P” stage acreage. On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged solely by uninsured causes separate from other production.</p> <p>(b) For acreage that is damaged partly by uninsured causes, enter the appraised value of the PTC. Refer to the LAM for information regarding assessing uninsured cause appraisals.</p> <p>(2) Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.</p> <p>(3) Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.</p> <p>(4) For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.</p> <p>(5) Add any amount determined in accordance with Subparagraph 11C(2).</p> |
| 38. Total to Count | Column 36 plus column 37, result in dollars. |
| 39. Total | Total of column 19 acres rounded to tenths. |
| 40. Quality | Make no entry. |
| 41. Mycotoxins exceed FDA, State, or other health organization maximum limits? | Make no entry. |
| 42. Totals | Separately total columns 34 (bushels – rounded to tenths), 36, 37, and 38 (dollars). If a column has no entries, make no entry. |

Narrative Instructions

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

For illustration purposes, the example PW in shows bushels of cucumber production divided into grades in the narrative. This may be used for APH purposes.

- (1) If no acreage is released on the unit, enter “No acreage released,” adjuster’s initials, and date.
- (2) If notice of damage was given and no inspection is required, enter “No Inspection,” the unit number(s), date, and adjuster’s initials. The insured’s signature is not required.
- (3) Explain any uninsured causes, unusual, or controversial cases.
- (4) If there is an appraisal in Section I, column 37 for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
- (5) 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.
- (6) 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.
- (7) Explain any errors found on the Summary of Coverage.
- (8) Explain any commingled production. Refer to the LAM.
- (9) Explain any entry for “Production Not to Count” in Section II, column 62 and/or any production not included in Section II, column 56 entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).
- (10) Explain a “NO” checked in item 44, “Damage Similar to Other Farms in the Area?”
- (11) 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 or to replant;
 - (2) if uninsured causes are present; or
 - (3) for unusual or controversial cases.
- (12) Indicate on the aerial photo or sketch map, the disposition of acreage destroyed or put to other use with or without consent.
- (13) Explain any difference between the date of inspection and signature dates. For an absentee insured, enter the date of the inspection and the date of mailing the PW for signature.
- (14) When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and the date of inspection.

Narrative Instructions (Continued)

- (15) Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with the AIP’s instructions.
- (16) Explain any delayed notices or delayed claims as instructed in the LAM.
- (17) Document any authorized estimated acres, as instructed in the LAM, shown in Section I, column 19.
- (18) Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- (19) Document the appraisal (plus appraisal for uninsured causes of loss, if applicable) for replanted acreage, and the calculations to show that the qualifications for a replanting payment have been met. Refer to Part 3, [Paragraph 22](#).
- (20) If any acreage to be replanted in the unit does not qualify for a replanting payment, enter Field No., “NOT QUAL FOR RP PAYMENT,” date of inspection, adjuster’s initials, and reason not qualified.
- (21) Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- (22) Document any other pertinent information, including any data to support any factors used to calculate the production. If on an attachment, enter “See attachment.”

Section II – Determined Harvested Production

- (1) When all acreage has been harvested, determine total production from green shipper or processor receipts verified by the adjuster and supported by written records from the first handler, as applicable. This production will be the basis for computing losses on the PW for insured and uninsured causes of damage.
- (2) Account for all harvested production for all entities sharing in the crop except production appraised before harvest and shown in section I herein because the quantity cannot be determined later.
- (3) For production commercially stored, sold, and so forth, enter the name and address of storage facility, buyer, or packing house, as applicable in columns 49 through 52.
- (4) The insured must maintain satisfactory records of all production sold. Verify any storage facility/buyer/packing house records. If acceptable sales records are not available, refer to the LAM.
- (5) If additional lines are necessary, the data may be entered on a continuation sheet. Use separate lines for:
 - (a) different first handlers (green shippers or processors). The insured must have maintained satisfactory records of all production sold or stored. Verify any buyer, packing house, or processor records;
 - (b) harvested cucumbers that failed to meet the applicable grade (quality) requirements because of insured damage;
 - (c) varying shares; e.g., 50 percent and 75 percent shares on same unit; and
 - (d) harvested production from more than one insured practice (or crop) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in columns 47a through 66 by crop. If production has been commingled, refer to the LAM.
- (6) There will generally be no harvested production entries in columns 47a through 66 for preliminary inspections.

Exhibit 4 Form Standards – Production Worksheet (Continued)

| Element/Item Number | Description |
|---|--|
| <p>43. Date Harvest Completed: (Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM.)</p> | <p>Preliminary: Make no entry.</p> <p>Replant and Final:</p> <p>(1) 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.</p> <p>(2) 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.”</p> <p>(3) 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.”</p> <p>(4) If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, and so forth. Refer to the LAM.</p> |
| <p>44. Damage Similar to Other Farms in the Area?</p> | <p>Preliminary: Make no entry.</p> <p>Replant and 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.</p> |
| <p>45. Assignment of Indemnity?</p> | <p>Check “Yes” only if an assignment of indemnity is in effect for the crop year; otherwise, check “No.” Refer to the LAM.</p> |
| <p>46. Transfer of Right to Indemnity?</p> | <p>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.</p> |
| <p>47a. Share</p> | <p>Record only varying shares on same unit to three decimal places.</p> |
| <p>47b. Field ID</p> | <p>(1) If only one practice and/or type of harvested production is listed in Section I, make no entry.</p> <p>(2) 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>48. Multi-Crop Code</p> | <p>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.</p> |
| <p>49.-52. Length or Diameter/Width/Depth/Deduction</p> | <p>For cucumbers sold, enter the name and address of the green shipper or processor, as applicable. For cucumbers otherwise disposed of, indicate the method of disposition.</p> |

Exhibit 4 Form Standards – Production Worksheet (Continued)

| Element/Item Number | Description |
|--------------------------|---|
| 53.-55. | Make no entry. |
| 56. Bu., Ton, Lbs., Cwt. | Circle “Bu.” in column heading. Enter the number of bushels rounded to tenths. Include all harvested marketable production from insured acreage. Include all harvested marketable production from the green shipper or processor, as applicable. |
| 57.-60b. | Make no entry. |
| 61. Adjusted Production | Transfer entry from item 18 under column 17 of the Summary of Machine Harvested Pickling Cucumber Production Worksheet (Exhibit 5). If more than one summary is required, sum the entry totals and enter the sum on a blank summary. Only complete items 1 through 4 and item 18 under column 17 and staple this summary on the top of the other summaries. |
| 62. Prod. Not to Count | <p>Net production <u>not to count</u> in bushels rounded 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 such as other units or uninsured acreage. Explain any “Production not to Count” in the Narrative. This amount of production must be multiplied by the contract price for the grade and subtracted from item 68. This computation must be shown in the narrative.</p> <p>This entry shall never exceed production shown on the same line.</p> |
| 63. Production Pre-QA | Column 61 minus column 62, results in bushels rounded to tenths. |
| 64a. Value | Make no entry. |
| 64b. Market Price | Make no entry. |
| 65. Quality Factor | Make no entry. |
| 66. Production to Count | Make no entry. |
| 67. Total | Make no entry. |
| 68. Section II Total | Transfer the entry from item 22 of the Summary of Machine Harvested Pickling Cucumber Production Worksheet (Exhibit 5). |
| 69. Section I Total | Transfer the entry from item 42 under column 38. |
| 70. Unit Total | Enter the sum of item 68 and item 69. |
| 71. Allocated Prod. | Make no entry. |
| 72. Total APH Prod. | Make no entry. Bushels of production by grade are entered in the narrative. |

Exhibit 4 Form Standards – Production Worksheet (Continued)

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

| Element/Item Number | Description |
|--|---|
| 73. 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 and final replanting payment inspections should be signed on bottom line. |
| 74. 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 and final replanting payment inspections should be signed on bottom line. |
| 75. Page | Preliminary: Page numbers – "1," "2," etc., at the time of inspection. Replant and Final: Page numbers. Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.). |

Exhibit 4 Form Standards – Production Worksheet (Continued)

| Production Worksheet Example for Illustration Only | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|------------|------------------------|------------------------------------|--|------------|------------------------------------|---|-------------------|---|---------------------|--------------------|--|--------------------------------|------------------------------|---------------------|-----------------------|--------|---------------------|--------------------|-------------------|--------------------|---------------------|---------------------|---------------------|---|-------------|
| 1. Crop Code Cucumber/0132 | | 2. Unit # 0001-0001 | | 3. Location Description 5W1-96N-30W | | | 7. Company Best AP Agency Your Friendly Agent | | | | | | 8. Name of Insured John Doe | | | | | | | | | | | | | |
| 4. Date(s) of Damage 6/1 | | 6/10 | | | | | | | | | | | | 9. Claim xxxxxxx | | 11. Crop Year 20XX | | | | | | | | | | |
| 5. Cause(s) of Damage X5 Moist | | Hail | | | | | | | | | | | | 10. Policy # #12345678 | | | | | | | | | | | | |
| 6. Insured Cause % 80% | | 20% | | | | | | | | | | | | 14. Date(s) 1st | | 2nd | | Final | | | | | | | | |
| 12. Additional Units | | | | | | | | | | | | | | Notice of Loss MM/DD/YYYY | | | | | | | | | | | | |
| 13. Est. Prod. Per Acre | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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 | 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 | | | Shell %, Factor, or | Production Pre-QA | Quality Factor | Production Post-QA | Uninsured Causes | Total to Count | | | |
| 2D | NS | | 12.0 | 1.000 | | 476 | | | 102 | | | | UH | UH | 87.1 | | | | 1045.2 | | \$6,159.86 | | \$6,159.86 | | | |
| 2E | NS | | 9.0 | 1.000 | | 476 | | | 102 | | | | UH | UH | 85.7 | | | | 771.3 | | \$4,565.20 | | \$4,565.20 | | | |
| 1A | NS | | 20.0 | 1.000 | | 476 | | | 102 | | | | UH | UH | 2.7 | | | | 54 | | \$315.63 | | \$315.63 | | | |
| 4Z | NS | | 25.0 | 1.000 | | 476 | | | 102 | | | | H | H | | | | | | | | | \$0.00 | | | |
| 39. Total | | | 66.0 | 40. | Quality | | TW | | Aflatoxin | | Vomitoxin | | Fumonisin | | Garlicky | | | | | | | | | | | |
| | | | | 41. | Dark Roast | | Sclerotinia | | Ergoty | | CoFo | | Other | | None | | | 42. Totals | 1870.5 | | \$11,040.69 | | \$11,040.69 | | | |
| 41. Do any Mycotoxins exceed FDA, State or other health organization maximum limits? Yes | | | | | | | | | | | | | | | | | | | | | | | | | | |
| NARRATIVE (If more space is needed, attach a Special Report) Bushels by grade: Appraisals 1045.2 = 120.2 bu. for 2A, 245.6 bu. for 2B, 360.6 bu. for 3A, and 318.8 bu. for 3B; 770.6 = 135.0 bu. for 2A, 151.2 bu. for 2B, 275.4 bu. for 3A, and 209.0 bu. for 3B; 54.0 bu. = 2.7 bu. for 2A, 10.8 bu. for 2B, 21.6 for 3A, and 18.9 for 3B. Sold 183.4 for 2A, 378.6 for 2B, 732.6 for 3A, and 952.4 for 3B. Grand Totals: 2A = 441.3 bu., 2B = 786.0 bu., 3A = 1,390.2, and 3B = 1,499.1. | | | | | | | | | | | | | | | | | | | | | | | | | | |
| SECTION II – DETERMINED HARVESTED PRODUCTION | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 43. Date Harvest Completed Oct-10 | | | 44. Damage like other Farms Y N | | | 45. Assignment of Indemnity Y N | | | 46. Transfer of Right to Indemnity Y N | | | | | | | | | | | | | | | | | |
| A. Measurements | | | | | | B. Gross Production | | | | | | C. Adjustments to Harvested Production | | | | | | | | | | | | | | |
| 47a | 47b | 48 | 49 | 50 | 51 | 52 | 53 | 54 | 55 | 56 | 57 | 58 | 58a | 59 | 59a | 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 | Market Price | Quality Factor | Production to Count | | |
| 1 | A | NS | ABC Packing Co. Anytown, Any State | | | | | | | | | | | | | | | | | | | | | | - | |
| 1 | B | | 2A | 2B | 3A | 3B | | | | | | | | | | | | | | | | | | - | | |
| 1 | C | | 183.4 | 378.6 | 732.6 | 952.4 | | | | | | | | | | | | | | | | | | - | | |
| | | | | | | | | | | | | | | | | | | | 67. TOTAL | 2,247.0 | | 68. Section 2 Total | \$12,799.48 | | | |
| This form does not illustrate all required entries (e.g. certification statements, signatures, etc.) | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | 69. Section 1 Total | | | \$11,040.69 |
| | | | | | | | | | | | | | | | | | | | | | | | 70. Unit Total | | | \$23,840.17 |
| | | | | | | | | | | | | | | | | | | | | | | | 71. Allocated Prod | | | |
| | | | | | | | | | | | | | | | | | | | | | | | 72. Total APH Prod | | | \$23,840.17 |

Exhibit 4 Form Standards – Production Worksheet (Continued)

PRODUCTION WORKSHEET EXAMPLE – REPLANT

| | | | | |
|-------------------------------|-----------------------------|--------------------------------------|---|--|
| 1. Crop/Code#: Cucumbers/0132 | 2. Unit #: 0001-0001OU | 3. Location Description: SW1-96N-30W | 7. Company Agency: Any Company / Any Agency | 8. Name of Insured: I. M. Insured |
| 4. Date(s) of Damage: MAY 10 | 5. Cause(s) of Damage: Hail | 6. Insured Cause %: 100% | 12. Additional Units: | 13. Est. Prod. Per Acre: |
| 9. Claim #: XXXXXX | | | | 11. Crop Year: YYYY |
| 10. Policy #: XXXXXXX | | | | 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. 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 Acres | 31. Appraised Potential | 32a. Moisture % | 32b. Price of Damaged Factor Price Election | 33. Shell %, Factor, or Value | 34. Production Pre QA | 35. Quality Factor | 36. Production Post QA | 37. Unins. Causes | 38. Total to Count |
| A | | | 30.0 | 1.000 | | 476 | | | 102 | | | | R | Replant | 29.0 | | | | 870.0 | | 870.0 | | 870.0 |
| B | | | 95.0 | 1.000 | | 476 | | | 102 | | | | NR | Not Replanted | | | | | | | | | |
| 39. TOTAL | | | 125.0 | 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 type="checkbox"/> | | | | | | | | | | | | 42. TOTALS | | 870.0 | | 870.0 | | 870.0 | |
| 41. Do any mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | | |

NARRATIVE (If more space is needed, attach a Special Report) Actual replant cost = \$183.00 per acre, 30 bushels x \$5.79 PE x 1.000 share = \$173.70, 20.0% x 144.8 bu. x \$5.79 PE x 1.000 share = \$167.91. Lowest amount \$167.91 + \$5.79 PE = 29.0 bu.

SECTION II – DETERMINED HARVESTED PRODUCTION

| 43. Date Harvest Completed | | | | | 44. Damage similar to other farms in the area? Yes <input type="checkbox"/> No <input type="checkbox"/> | | | | | 45. Assignment of Indemnity Yes <input type="checkbox"/> No <input type="checkbox"/> | | | | | 46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input type="checkbox"/> | | | | | | | | | | | | | | | | | | | |
|----------------------------|---------------------|------------------------|-----------|-----------|--|--------------------|-----------------------|----------------|-----------------------|---|-----------|-------------|-----------------|-------------|---|-------------|-------------------------|-----------------------|-----------------------|----------------------|-----------------|--------------------|-------------------------|--|--|----------------|--|--|---------------------|--|--|---------------------|--|--|
| A. MEASUREMENTS | | | | | B. GROSS PRODUCTION | | | | | C. ADJUSTMENTS TO HARVESTED PRODUCTION | | | | | | | | | | | | | | | | | | | | | | | | |
| 47a. Share | 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 % | 58b. Factor | 59a. Moisture % | 59b. Factor | 60a. Test Wt. | 60b. 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 | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 67. TOTAL | | | | | | | | | | | | | | | | | | | | 68. Section II Total | | | 69. Section I Total | | | 70. Unit Total | | | 71. Allocated Prod. | | | 72. Total APH Prod. | | |

This form example does not illustrate all required entry items (e.g., certification statements, signature, etc.)

Exhibit 5 Summary of Machine Harvested Pickling Cucumber Production Worksheet

| Element/Item Number | Description |
|--|--|
| 1. Insured's Name/Insurance Company | Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued and name of the AIP if not preprinted on the worksheet. |
| 2. Policy Number | Insured's assigned policy number. |
| 3. Crop Year | Four-digit crop year, as defined in the policy, for which the claim has been filed. |
| 4. Crop/Code | Cucumbers – 0132. |
| 5. Field ID | Field identification symbol. |
| 6. Acres | Number of determined acres to tenths, in field or sub-field harvested. |
| 7. Planting Period | Plant period (spring or summer). See the acreage report for the planting date and the SP to determine the planting period. |
| 8. Name, Address, and Phone Number of Buyer/Packer | Name, address, and telephone number (with area code) of the buyer of the production. Make no entry for unsold production. |
| 9. Unit # | Unit number from the Summary of Coverage verified as correct. |
| 10. FN/Claim # | FN, if applicable, and claim number as assigned by the AIP. |
| 11. Date | Date the load of cucumbers was sold in MM/DD/YYYY format. Enter "unsold" for unsold production (harvested but could not be sold due to insured causes). |
| 12. Load Number | Ticket number of load sold. For unsold production enter the number of the USDA certificate of inspection and attach a copy of the certificate to the Cucumber Summary of Harvested Production Worksheet, if available. |
| 13. Bushels of Cucumbers Grade 2A | Bushels of cucumbers that graded 2A from each load in item 12. When the settlement sheet shows percent rather than bushels multiply the percent number by total bushels to determine bushels by grade and enter both. |
| 14. Bushels of Cucumbers Grade 2B | <p>Bushels of cucumbers that graded 2B from each load in item 12. When the settlement sheet shows percent rather than bushels multiply the percent number by total bushels to determine bushels by grade and enter both.</p> <p>Note: Some green shipper/processor records may include a category of production called "chip stock" (a combination of size grades 2B, 3A, and 3B). If separate production amounts cannot be determined for each of the size grades included in "chip stock," allocate such production to each of the size grades 2B, 3A, and 3B based on the grade factors published in the SPs for contracts that provide for grades 2B, 3A, and 3B.</p> |
| 15. Bushels of Cucumbers Grade 3A | Bushels of cucumbers that graded 3A from each load in item 12. When the settlement sheet shows percent rather than bushels multiply the percent number by total bushels to determine bushels by grade and enter both. |

Exhibit 5 Summary of Machine Harvested Pickling Cucumber Production Worksheet (Continued)

| Element/Item Number | Description |
|-----------------------------------|---|
| 16. Bushels of Cucumbers Grade 3B | Bushels of cucumbers that graded 3B from each load in item 12. When the settlement sheet shows percent rather than bushels multiply the percent number by total bushels to determine bushels by grade and enter both. |
| 17. Total Bushels by Load | Total bushels of sold production, to tenths, for each load in item 12. |
| 18. Total Bushels | Total the bushels of sold cucumber production, by column, for items 13, 14, 15, 16, and 17. |
| 19. Base Contract Price | Base contract price for each applicable grade in items 13 – 16. |
| 20. Sold Value | Result of multiplying the total bushels of each grade in item 18 by the respective base contract price. |
| 21. Total Sold Value | Sum of the results in item 20. |
| 22. Price Election | Enter the grower's price election as specified in section 3(a) through 3(d) of the CP before any AD Maximum Price reduction. |
| 23. AD Maximum Price | Enter the Maximum Price Election shown on the AD. |
| 24. Price Reduction Factor | Divide 23 by 22 with the result not to exceed 1.00. |
| 25. Adjusted Total Sold Value | Multiply item 21 by item 24. The result is transferred to item Section II item 68 on the PW. |
| 26. Remarks | Space for remarks. |

Exhibit 5 Summary of Machine Harvested Pickling Cucumber Production Worksheet (Continued)

EXAMPLE – Summary of Machine Harvested Pickling Cucumber Production Worksheet

| | | | | | | |
|--|-------------------------|--|--|--------------------------------|---------------------------------------|-----------------------------|
| SUMMARY OF MACHINE HARVESTED PICKLING CUCUMBER PRODUCTION WORKSHEET (For Illustration Purposes Only) | | | 1. Insured's Name / Insurance Company I. M. INSURED / ANY COMPANY | | | |
| | | | 2. Policy Number XXXXXXXX | 3. Crop Year YYYY | 4. Crop/Code CUCUMBERS/0132 | |
| 5. Field ID(s) 4Z | 6. Acres 25.0 | 7. Plant Period Spring | 8. Buyer Name: ABC Company Address 1: 123 Any Street Address 2: City, St., Zip: My Town, My State, My Zip Buyer Phone #: (000) 000-0000 | | | |
| 9. Unit # 0001-0001OU | | 10. FN/Claim # 22323 / 12345 | | | | |
| Number and/or Percent of Bushels at Grade | | | | | | |
| 11. Date | 12. Load # | 13. 2A Bu. | 14. 2B Bu. | 15. 3A Bu. | 16. 3B Bu. | 17. Total Bu. |
| MM/DD/YY | XXX | 93.1 | 180.2 | 382.0 | 424.9 | 1080.2 |
| MM/DD/YY | YYY | 90.3 | 198.4 | 350.6 | 527.5 | 1166.8 |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| 18. Bu. Total | | 183.4 | 378.6 | 732.6 | 952.4 | 2247.0 |
| 19. Base Contract Price | | \$6.00 | \$6.50 | \$6.50 | \$4.70 | 21. Total Sold Value |
| 20. Sold Value | | \$1,100.40 | \$2,460.90 | \$4,761.90 | \$4,476.28 | |
| 22. Price Election | | | \$5.79 | 23. AD Maximum Price | | \$6.05 |
| 24. Price Reduction Factor | | | 1.00 | 25. Adjusted Total Sold | | \$12,799.48 |
| Remarks | | | | | | |

Exhibit 6 Minimum Representative Sample Requirements

| Acres in Field or Sub-field | Minimum No. of Samples |
|------------------------------------|-------------------------------|
| 0.1 – 10.0 | 4 |
| 10.1 – 20.0 | 5 |

Add one additional sample for each additional 10.0 acres (or fraction thereof) in the field or sub-field.

Exhibit 7 Row Widths and Lengths for 1/100 Acre

| Row Width (Inches) | Sample Row Length (ft) 1/100 Acre | Row Width (Inches) | Sample Row Length (ft) 1/100 Acre |
|--------------------|--------------------------------------|--------------------|--------------------------------------|
| 12 | 435.6 | 28 | 186.7 |
| 14 | 373.4 | 30 | 174.2 |
| 16 | 326.7 | 32 | 163.4 |
| 18 | 290.4 | 34 | 153.7 |
| 20 | 261.4 | 36 | 145.2 |
| 22 | 237.6 | 38 | 137.6 |
| 24 | 217.8 | 40 | 130.7 |
| 26 | 201.0 | 42 | 124.5 |

For row widths other than those listed above, determine the sample row length as follows:

- (1) Divide row width in inches (nearest one-half inch) by 12 in./ft. and round to the nearest thousandth.
- (2) Divide 43,560 sq. ft./acre) by the determined row width in item (1) above and round to the nearest thousandth.
- (3) Divide 100 (for 1/100 acre) by the result in item (2) above and round to the nearest tenth.

Example: Measured row width in the field is 37 in.

$$37 \text{ in.} \div 12 \text{ in./ft.} = 3.083 \text{ ft.}$$

$$43,560 \text{ sq. ft./acre} \div 3.083 \text{ ft.} = 14,129.095$$

$$14,129.095 \div 100 = 141.3 \text{ ft. row length}$$

Exhibit 8 Yield Factors for Stand Reduction Appraisal Method

| | | | | | | | | | | | | | | | | | | | | | |
|--------------------------------|---|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|-------|
| % Live Plants Remaining | 0 | 5 | 10 | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 | 55 | 60 | 65 | 70 | 75 | 80 | 85 | 90 | 95 | 100 |
| Yield Factor | 0 | .100 | .200 | .300 | .520 | .672 | .674 | .680 | .688 | .700 | .713 | .729 | .749 | .771 | .795 | .823 | .852 | .885 | .921 | .959 | 1.000 |

Interpolation Example:

The percent live plants remaining is calculated to be 7.3 percent in the sample area. The yield factor for 5 percent live plants remaining and 10 percent live plants remaining is .100 and .200, respectively. The difference in the percent live plants remaining is 5 ($10 - 5 = 5$) and the difference in the yield factor is .100 ($.200 - .100 = .100$). Divide the difference in the yield factors by the difference of the percent live plants remaining to calculate each 1.0 increment of percent live plants remaining rounded to a 3-place decimal ($.100 \div 5 = .020$). The difference between the sample's percent live plants remaining and the lower of the charted percent live plants remaining is 2.3 ($7.3 - 5.0 = 2.3$). Multiply 2.3 by .020 and add this result to .100 ($2.3 \times .020 = .046 + .100 = .146$). Enter as a 3-place decimal. Therefore, a 7.3 percent stand loss equals a .146 yield factor.

Exhibit 9 Machine Harvested Pickling Cucumbers Percent Yield Loss Due to Defoliation

Percent Defoliation

| Life Cycle Stage Number | 10 | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 | 55 | 60 | 65 | 70 | 75 | 80 | 85 | 90 | 95 | 100 |
|-------------------------|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|-----|
| 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 1 | 2 | 2 | 2 |
| 2 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 1 | 1 | 1 | 2 | 2 | 2 | 2 | 2 | 2 | 3 | 3 |
| 3 | 0 | 0 | 1 | 1 | 1 | 1 | 2 | 2 | 3 | 3 | 3 | 4 | 4 | 5 | 5 | 6 | 7 | 9 | 10 |
| 4 | 1 | 1 | 2 | 3 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 11 | 12 | 14 | 15 | 19 | 21 | 25 | 29 |
| 5 | 2 | 4 | 8 | 10 | 11 | 13 | 16 | 19 | 21 | 23 | 26 | 33 | 37 | 40 | 45 | 56 | 61 | 72 | 83 |
| 6 | 5 | 8 | 13 | 17 | 21 | 25 | 29 | 33 | 37 | 42 | 48 | 54 | 63 | 69 | 75 | 81 | 87 | 93 | 100 |
| 7 | 4 | 6 | 10 | 12 | 14 | 17 | 21 | 24 | 26 | 29 | 34 | 40 | 45 | 48 | 54 | 66 | 78 | 84 | 97 |
| 8 | 3 | 5 | 9 | 11 | 13 | 16 | 19 | 22 | 24 | 26 | 31 | 37 | 42 | 45 | 48 | 58 | 72 | 79 | 94 |
| 9 | 2 | 4 | 6 | 8 | 9 | 12 | 14 | 16 | 17 | 19 | 23 | 26 | 29 | 31 | 34 | 43 | 52 | 56 | 65 |
| 10 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 16 | 20 | 24 | 28 | 30 |
| 11 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 2 | 2 | 3 | 3 | 4 | 4 | 4 | 5 | 5 | 6 | 6 |

Exhibit 10 Stage of Development for Machine Harvested Pickling Cucumbers

| Stage Number | Stage of Development | Plant Length | Number of Leaves | Plant Characteristics |
|---------------------|-----------------------------------|---------------------|----------------------------|---|
| 1 | Vegetative | 0.1" – 1.0" | Cotyledons | Emergence from Soil |
| 2 | Vegetative | 1.1" – 3.0" | First True Leaves Unfolded | Formation of Secondary Leaves Between Cotyledons |
| 3 | Vegetative | 3.1" – 5.0" | 2 – 3 | Vertical Growth of Plant Stem |
| 4 | Vegetative | 5.1" – 7.0" | 4 – 5 | End of Vertical Growth, Increase of Stem Diameter and Leaf Surface Area |
| 5 | Vegetative | 7.1" – 9.0" | 6 – 7 | Beginning of Horizontal Growth of Plant, First Sign of Vine Tip |
| 6 | Vegetative, Start of Reproductive | 9.1" – 11.0" | 8 – 9 | Horizontal Growth and Leaf Development Increasing, Onset of Primary Blossoms at Center of Plant |
| 7 | Vegetative, Early Reproductive | 11.1" – 14.0" | 10+ | Flowering and Fruit Setting, Continued Growth of Plant Stem in Length and Diameter Along with Foliage Development |
| 8 | Late Vegetative, Reproductive | 14.1" – 18.0" | 10+ | Flowering, Fruit Setting, and Small Fruit Ranging from 0.5" – 2.0" in Length |
| 9 | Reproductive | Over 18.0" | 10+ | Fruit 2.0" – 3.0" in Length, Grades 1 and 2 Prevalent in Field |
| 10 | Reproductive | Over 18.0" | 10+ | Fruit 3.0" – 6.0" in Length, Grades 1, 2, and 3 Represented in Field |
| 11 | Late Reproductive | Over 18.0" | 10+ | Beginning of Oversized (Mature) Fruit in Field, Blossoming Discontinues |

Exhibit 11 Determining Adjusted Acreage Factor for Grid Sample

Use these instructions for weight method appraisal for machine harvest operations.

- (1) Use at least a 36 square foot grid sample (e.g., 6' × 6', 4' × 9', 3' × 12', etc.).

Note: Do not include more than one-half the distance of a normal row width in the sample area if there is land that is not planted in excess of the normal planted row width (e.g., if the cucumbers are planted in beds with alleys between the beds).

- (2) Multiply the sample area size (e.g., 6' × 6', 8' × 8', etc.) to obtain the square-foot area.
- (3) Divide 43,560 square feet by the square-foot area in (2) above and divide the result by 50 (number of pounds in a bushel) to obtain the adjusted acreage factor, rounded to tenths, for calculating the bushels per acre.

Example:

6' times 6' = 36 square feet

43,560 square feet/acre ÷ 36 square feet = 1,210.0 acre equivalent

1,210.0 acre equivalent ÷ 50 pounds/bushel = 24.2 adjusted acreage factor