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Department of  
Agriculture



Federal Crop  
Insurance  
Corporation

FCIC-25970 (09-2023)

# **CONTROLLED ENVIRONMENT PILOT 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**

<b>TITLE: Controlled Environment Pilot Loss Adjustment Standards Handbook</b>	<b>NUMBER: FCIC-25970</b> <b>OPI: Product Administration Standards Division</b>
<b>EFFECTIVE DATE: 2024 and Succeeding Crop Years</b>	<b>ISSUE DATE: September 27, 2023</b>
<b>SUBJECT:</b>  <b>Provides the procedures and instructions for administering the Controlled Environment Crop Insurance Program</b>	<b>APPROVED:</b>  <i>/s/ John W. Underwood for</i>  <b>Deputy Administrator for Product Management</b>

**REASON FOR ISSUANCE**

The CE Pilot Crop Insurance Program Loss Adjustment Standards Handbook is issued and is effective for the CE Pilot Crop Insurance Program available beginning with the 2024 crop year. This handbook is effective upon approval and until obsoleted.

# CONTROLLED ENVIRONMENT PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK

## TABLE OF CONTENTS

<b>PART 1 – GENERAL INFORMATION AND RESPONSIBILITIES .....</b>	<b>1</b>
1    General Information.....	1
2    AIP Responsibilities .....	2
3-10  (Reserved) .....	3
<b>PART 2 – POLICY INFORMATION .....</b>	<b>4</b>
11   Insurability .....	4
12   Causes of Loss .....	6
13   Provisions Not Applicable to CAT Level of Coverage .....	7
14   Unit Division .....	7
15   Multiple Benefits.....	7
16-20 (Reserved) .....	7
<b>PART 3 – APPRAISALS .....</b>	<b>8</b>
21   General Information.....	8
22   Crop Inspection Requirements.....	9
23   Dates .....	10
24   Grouping Plants during Appraisals .....	10
25   Determining Size Qualifications and Approved Sales Values.....	11
26   Basis for Indemnification.....	13
27   Establishing Pre-Loss Actual Unit Value.....	13
28   Establishing Post-Loss Damage Value.....	14
29   Disease or Contamination Claims.....	15
30   Cold-Related Claims .....	16
31   Special Considerations/Case Procedure .....	16
32   Deviations and Modifications.....	16
33   General Information for Worksheet Entries and Completion Procedures.....	16
34-40 (Reserved) .....	17
<b>PART 4 – INDEMNITY CALCULATIONS &amp; PRODUCTION WORKSHEET .....</b>	<b>18</b>
41   General Information.....	18
42   Indemnity Calculation Examples .....	18
43   Completing the Production Worksheet.....	24
<b>EXHIBITS .....</b>	<b>25</b>
Exhibit 1  Acronyms and Abbreviations.....	25
Exhibit 2  Definitions .....	26
Exhibit 3  Form Standards – Preliminary Appraisal Worksheet for a Specific Plant.....	28
Exhibit 4  Form Standards – Appraisal Worksheet .....	33
Exhibit 5  Form Standards – Production Worksheet.....	36

# PART 1 – GENERAL INFORMATION AND RESPONSIBILITIES

## 1 General Information

### A. Purpose and Objective

The loss adjustment standards for this crop are the official standard requirements for adjusting losses in a uniform and timely manner. These standards for this crop and crop year are in effect as of the signature date for this handbook located at [www.rma.usda.gov/en/Policy-and-Procedure/Loss-Adjustment-Standards---25000](http://www.rma.usda.gov/en/Policy-and-Procedure/Loss-Adjustment-Standards---25000).

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

### B. Related Handbooks

**Important:** Not all sections of related handbooks or all procedures in a section apply to the CE Program. See [Part 3](#) for more information.

The following table provides handbooks related to this handbook.

Handbook	Relation/Purpose
CE ISH	Provides instructions for underwriting CE crops under the CP to assure uniform acceptance of CE risks.
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.

## **1 General Information (Continued)**

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### **C. Source of Authority**

The FCIC Board of Directors approved the CE Pilot Crop Insurance Program on May 18, 2023, under the authority of Section 523 of the Federal Crop Insurance Act.

### **D. Title VI of the Civil Rights Act of 1964**

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

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

## **2 AIP Responsibilities**

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### **A. Standards Utilization**

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 3-5](#) are the minimum requirements for the Appraisal Worksheet and Claim Form (hereafter referred to as “Production Worksheet”). All entry items are “Substantive” (they are required).
- (2) The Privacy Act and Non-Discrimination statements are required statements that must be printed on all forms or provided to the insured as a separate document. These statements are not shown on the example form(s) in [Exhibits 3 and 4](#). The current Non-Discrimination Statement and Privacy Act Statement can be found on the RMA website at: [www.rma.usda.gov/About-RMA/Laws-and-Regulations/Required-Statements](http://www.rma.usda.gov/About-RMA/Laws-and-Regulations/Required-Statements), or successor website.
- (3) The certification statement required by the current DSSH must be included on the Production Worksheet directly above the insured’s signature block immediately followed by the statement below:  
  
“I understand the certified information on this Production Worksheet will be used to determine my loss, if any, to the above unit. The insurance provider may audit and approve this information and supporting documentation. The Federal Crop Insurance Corporation, an agency of the United States, subsidizes and reinsures this crop insurance.”
- (4) Refer to the DSSH for other crop insurance form requirements (such as point size of font, and so forth). The current DSSH can be found on the RMA website at: <https://www.rma.usda.gov/Policy-and-Procedure/Underwriting--24000> or successor website.

## PART 2 – POLICY INFORMATION

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

### 11 Insurability

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A CE producer may insure one or more of the plant production practices (soil, hydroculture, and all other growing media). At additional coverage, a CE producer may choose to insure only certain plant categories within each plant production practice insured. All plants within each insured plant category under a plant production practice must be insured.

- (1) If the insured selects CAT coverage for a plant production practice, all plant categories within the plant production practice must be insured at CAT coverage.
- (2) If the insured selects additional coverage for a plant production practice, a different coverage percentage may be selected for each insured plant category under the insured plant production practice.
- (3) The CEVR may be revised no more than twice during the crop year. The increased insurance will not attach until the 31<sup>st</sup> day after the AIP receives an acceptable revised CEVR. The revision can only increase SVs. CEVR revisions are allowed for the following situations:
  - (a) changes in the CE (increased growing area, inventory volume, or inventory value, etc.);
  - (b) clerical errors (The reason for the upward revision must be indicated in the remarks section of the CEVR form stating, “revised upward for clerical error correction.”);
  - (c) acquisition of another CE in the same county that did not have CE crop insurance coverage on its plants (Plants of the same insured plant categories can be included in a revised CEVR; however, new plant categories or new plant production practices may not be added.); or
  - (d) acquisition of another CE that had CE crop insurance in force (The existing CE policy can be transferred to the buyer in accordance with the BP. The revised CEVR in this situation is not considered one of the two allowable revisions.).
- (4) For a new application, coverage will not attach until the later of the start date of the crop year or the 31<sup>st</sup> day after the AIP receives a signed application, CEVR, and catalog, unless the AIP notifies the insured in writing that the CE does not meet insurability requirements, or the submitted documentation is not acceptable. In that case, insurance will attach the 31<sup>st</sup> day after the AIP receives an acceptable CEVR and catalog.
- (5) For each subsequent crop year, coverage will begin at the same coverage percentage and SV on June 1 or October 1, as applicable, provided the insured has provided the appropriate documentation or the required certification that there are no material changes in the CEVR previously submitted.



- (6) If a carryover insured submits a new CEVR by the SCD, but the AIP notifies the insured the new CEVR is unacceptable, the insured must provide an acceptable CEVR within 30 days after the rejection of an unacceptable CEVR has been sent. If the new CEVR is still unacceptable, insurance will not attach for the crop year. If the new CEVR is acceptable, insurance attaches on the 31<sup>st</sup> day after the AIP receives all documents required for an acceptable CEVR.
- (7) If the carryover insured fails to submit a new CEVR or fails to submit a certification that the information for the prior crop year is appropriate, insurance will not attach for the crop year.
- (8) Changes to coverage percentages, SVs, insured plant production practices, or plant categories must be requested by submitting a new CEVR on or before the SCD.
- (9) Insurable plants within the plant production practice(s) insured will be all specific plants in the insured plant categories grown in the county for which a premium rate is provided by the actuarial documents and that:
  - (a) the insured has an insurable share;
  - (b) are determined by the AIP to be acceptable;
  - (c) are grown in a CE inspected by the AIP and determined to be acceptable;
  - (d) are grown in an appropriate medium;
  - (e) are irrigated, unless otherwise provided by the SP;
  - (f) are grown in accordance with good production practices for which premium rates have been established;
  - (g) are not stock plants;
  - (h) may produce edible fruits, nuts, buds, flower, or greenery for sale;
  - (i) are not any plants classified by a state or county as illegal to grow or sell in the county in which the CE is located. For example, growing or selling plants classified as invasive species is illegal in many states and counties. Further, insurance shall not attach or be provided for any plant considered a controlled substance under the provisions of the Food Security Act of 1985 (Pub. L. 99-198) and the regulations promulgated under the Act by USDA; and
  - (j) may include plants grown in containers with two or more different genera, species, subspecies, varieties, or cultivars of plants, so long as such production is consistent with good production practices and there is no reason to believe that such mixed production practice has any adverse effect on compliance with biosecurity protocols or the level of disease or contamination risk for the operation. The insured will specify which plant category the containers will be insured.

## 11 Insurability (Continued)

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- (10) Insurance ends on the basic unit at the earliest of:
- (a) the date of final adjustment of a loss when the total indemnities due equal the amount of insurance;
  - (b) harvest (Specific plants that produce edible fruits, nuts, buds, flowers, greenery or any portion of the plant are not considered harvested until the last month the plant no longer produces these products or the plant is removed from the growing medium to end production.);
  - (c) removal of all the specific plants from the CE (for any reason);
  - (d) failure of the structure or its equipment, where CE environment cannot be maintained.;
  - (e) midnight local time on May 31<sup>st</sup> or September 30<sup>th</sup>, as applicable, of the crop year;
  - (f) abandonment or destruction of the crop; or
  - (g) for specific plants, when meeting the definition of dead/ZMV plant.

## 12 Causes of Loss

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### A. Insured COLs

Insurance is provided for unavoidable damage caused only by the unknown introduction of a plant disease or contamination into the CE operation at no fault of the CE operator resulting in a destruction order that requires destruction of the plants. Unknown introduction means the infected plant material was not detected by biosecurity protocols.

### B. Uninsured COLs

In addition to the COLs excluded in Section 12 of the BP, the following are not covered COLs:

- (1) The inability to market the specific plants resulting solely from:
  - (a) the refusal of a buyer to accept such plans; or
  - (b) boycott.
- (2) Any damage or loss of production for any reason other than a disease or contamination that requires destruction of the insured plants;
- (3) Any cause of loss if the only damage suffered is a failure of specific plants to grow to an expected size; or
- (4) Any damage caused by not following recognized good production practices.

### **13 Provisions Not Applicable to CAT Level of Coverage**

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Basic Units by plant category are not applicable if CAT coverage is elected.

### **14 Unit Division**

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- (1) Unit division on a geographic basis (i.e., different sections, FSNs, etc.) is not available.
- (2) Section 34 of the BP is not applicable.
- (3) If the insured elects additional coverage for a plant production practice, a basic unit, as defined in Section 1 of the BP, will be divided into additional basic units for each insurable plant category the insured chooses within a plant production practice for which a premium rate is provided by the actuarial documents.
- (4) The unit number assigned for a unit must be specific for that particular unit. If a loss is reported for part of a unit, the entire unit must be appraised. Additionally, all plant categories within that unit must be appraised separately, even if only one plant category has been damaged by disease or contamination.
- (5) Only the plant categories listed in the actuarial documents are insurable.
- (6) For additional coverage, the plant categories the insured did not elect for insurance are uninsurable and not subject to adjustment in the event of a loss.

### **15 Multiple Benefits**

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In accordance with Section 3(b)(4) of the CP, if the insured has coverage under a CE policy and a Nursery Value Select or Nursery Field Grown & Container policy, refer to paragraph 806A(1) in the GSH.

### **16-20 (Reserved)**

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## PART 3 – APPRAISALS

### 21 General Information

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#### A. General Requirements:

Potential production will be appraised in accordance with the BP, CP, the SP, and with the procedures specified in this handbook and in the LAM.

In addition to insured's duties in Section 14 of the BP, in case of damage to the insured plants, the insured must:

- (1) protect non-infected plants from the disease or contamination;
- (2) give the AIP notice within 72 hours of the insured's initial discovery of damage, but not later than 15 days after the end of the insurance period;
- (3) cooperate with the AIP in the investigation or settlement of claim;
- (4) document insured plants have a plant disease or contamination and must be destroyed pursuant to a destruction order, as defined in the CP;
- (5) understand that if plants are destroyed without an order described in (4) above, those plants are not eligible for an indemnity unless a destroy order deadline is prior to the date an AIP can send out an adjuster. In that case, the insured may use documentation to be eligible for a claim; and
- (6) obtain written consent prior to changing or discontinuing normal growing practices with respect to care and maintenance of the insured plants. Failure to obtain the AIP's written consent will result in denial of the claim on the unit for which written consent was not obtained.

#### B. Duties of the Insured if Claiming an Indemnity

If the insured intends to claim an indemnity on any unit, the claim for indemnity must be submitted not later than 60 days after the date of the loss, but in no event later than 60 days after the end of the insurance period.

If the insured fails to meet the above requirements and such failure results in the AIP's inability to inspect the dead/ZMV production, all such production will be considered uninsurable, and the claim will be denied. Plants suffering uninsurable damage will not be considered insurable or indemnifiable if a subsequent loss occurs. Refer to the LAM for further instructions.

The insured must maintain the identity of plants that are damaged during the crop year due to a loss event, whether it is an insurable COL or not.

**B. Duties of the Insured if Claiming an Indemnity (Continued)**

The insured must maintain an inventory including the number of all specific plants that are determined to have insurable damage and their location in the CE and this inventory should be updated as changes in the status from alive and infected to destroyed (e.g., death) occurs. If requested, the insured must provide:

- (1) the most recent inventory; and
- (2) purchase and verifiable sales records from the date of the most recent inventory to the date of loss occurrence.

If possible and/or practicable, the infected plants may be moved to separate from non-infected plants. Such as attachment of uniquely number indelible labels attached to damaged plants or groups of plants. The AIP must evaluate the proposed method of preserving identity to determine if it is acceptable.

**22 Crop Inspection Requirements**

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In addition to any pre-acceptance CE inspection, any growing season and loss claim inspections are to be performed by loss adjusters. The loss adjuster reviews the insured's documentation such as inventory, a destruction order, biosecurity self-certification form and any additional documents insured can provide to support the claim. The loss adjuster completes the production worksheet and submits the supporting documentation complete the claim. The destruction order must be included in the supporting documentation. The use of a CE crop consultant or state or federal official in collaboration with the loss adjuster may be needed to complete the inspection or to complete a claim. The AIP is responsible for arranging for the crop consultant to assist the loss adjuster. The opinion of the consultant must meet or exceed the following minimum requirements:

- (1) The opinion must be in writing, signed and dated.
- (2) The opinion must include:
  - (a) a statement disclosing any familial or business relationship with the insured CE, AIP, loss adjuster, or agent other than a fee for providing a written opinion;
  - (b) the name of who requested the opinion;
  - (c) the name of the CE;
  - (d) the mailing and physical address of the CE, including the county where the CE is located;
  - (e) the date of inspection;
  - (f) the plant category(ies) inspected;
  - (g) the plant production practice inspected;

## **22 Crop Inspection Requirements (Continued)**

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- (h) the specific plants inspected;
  - (i) the total number of each of the specific plants in the unit inspected;
  - (j) the cause of damage is disease or contamination (included in the destruction order);
  - (k) the identified disease(s) or cause of contamination (included in the destruction order);
  - (l) for dead/ZMV plants, by specific plant, state:
    - (i) the name of disease(s) or cause of contamination sustained by the plants that results in the dead/ZMV determination;
    - (ii) the number of dead/ZMV plants; and
  - (m) provide the basis for the opinion (industry guidelines, state regulations, etc.), and provide all photographs of the damage, as appropriate, and documentation supporting the COL.
- (3) The AIP shall not accept written opinions that do not meet these minimum standards.

## **23 Dates**

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- (1) AIP representatives will confer with the insured(s) to set appraisal dates.
- (2) Appraise the unit as soon as possible after the date of damage.

## **24 Grouping Plants during Appraisals**

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- (1) While performing the appraisal, an inventory must be created to establish the total number of each specific plant in the unit. The quantity of each specific plant in the unit is evaluated to determine the insurable amount of undamaged plants not subject to a destruction order and dead/ZMV plants. Dead/ZMV plants will be destroyed. All plants in the unit must be accounted for.
- (2) CE records may be used to document the CE's inventory of undamaged plants not subject to a destruction order prior to a loss after these records have been verified to be acceptable. Acceptable CE records include purchase, planting, sale, and inventory records. Purchase and sales records must be verifiable. Verifiable purchase and sales records must show the purchase or sale of specific plants containing:
  - (a) the name and address of the purchaser;
  - (b) the date of sale; and
  - (c) the complete genera or common name of the specific plant(s) sold, number of each of these specific plants sold, and the actual wholesale price received for each specific plant. Exclude all discounts, shipping charges, or any amounts that do not directly relate to the wholesale value of the specific plants.

## 24 Grouping Plants during Appraisals (Continued)

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- (3) Records must be kept during this process. Records created by the insured after a loss are not acceptable records.
- (4) The CE Pilot Appraisal Worksheet ([Exhibit 3](#)) is used to determine pre-loss actual unit value and post-loss damage value.

## 25 Determining Size Qualifications and Approved Sales Values

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### A. Size Qualifications

- (1) Specific plants may be measured by caliper, height, or width, as per the insured's catalog.
- (2) Plants that are not of a size listed in the insured's catalog will be insurable at an approved sales value prorated based on the nearest sizes listed in the catalog and their approved sales value.
- (3) Plant height does not include the height of the root ball for balled-and-burlapped plants. Plant width measurements use the width of the crown (branches and foliage).

### B. Approved Sales Value

- (1) The approved sales value for each specific plant will be used when determining the pre-loss actual unit value and post-loss damage value.
- (2) The approved sales value for each specific plant is, in order of precedence:
  - (a) the insured's average weighted wholesale price (net of all discounts) for each specific plant within each plant category determined for, not to exceed 1.5 times the catalog price, unless otherwise specified in the Special Provisions:
    - (i) the 60-day period immediately preceding the date of the insured COL; or
    - (ii) if no sales occurred in the 60-day period immediately preceding the date of the insured COL, the 12 calendar months immediately preceding the date of the insured COL; or
  - (b) if no wholesale sales occurred for the specific plant during the 12 calendar months immediately preceding the date of the insured COL, average contract price (net of all discounts), not to exceed 1.5 times the wholesale catalog price, unless otherwise specified in the Special Provisions, for all future wholesale deliveries of the specific plant insured during the insurance period; or

**B. Approved Sales Value (Continued)**

- (c) if no wholesale sales occurred for the specific plant during the 12 calendar months immediately preceding the date of the insured COL or there is no contract price for future wholesale deliveries of the specific plant, then the insured’s wholesale catalog price for that specific plant multiplied by the difference between 1.00 and the largest percentage discount (calculated as a percentage if the discount is recorded as a dollar amount) that the insured provides to any buyer for any quantity of any specific plant.
  - (i) If the insured’s catalog does not contain all applicable discounts, the wholesale catalog price for the specific plant will be decreased by 10 percent.
  - (ii) Notwithstanding (c), discounts will not be applied to prices for plants grown under license from the holder of a patent issued by the US Patent and Trademark Office provided the license specifically establishes the required sales price.
  - (iii) A discount stated as a dollar value relative to a specific dollar amount or a range of dollar amounts for a purchase will be converted to a percentage rate by dividing the dollar amount of such discount by the dollar amount to which such discount applies.
- (3) If no records for a specific plant exist as outlined in 2(a) or 2(b) above, the approved sales value for that specific plant will be determined by prorating the approved sales values of the nearest size of that specific plant using first 2(a) then 2(b) above.

**Approved Sales Value Proration Procedures**

Step	Action
1	Identify the nearest sizes listed in the insured’s catalog for the plant identified by its complete botanical or common name. These are the reference plants.
2	Determine the approved sales value for the plants identified in 1.
3	Determine the difference in size between the larger and smaller sizes in 1 by subtracting the smaller size from the larger.
4	Determine the difference in the approved sales values determined in 2 by subtracting the smaller value from the larger.
5	Divide 4 by 3, retaining the units. This represents the approved sales value difference per size unit.
6	Determine the size difference between the specific plant and the next nearest plant from 1 by subtracting the smaller size from the larger.
7	Multiply the result of 6 by the result of 5. This is the value difference between the next nearest size plant and the specific plant.
8a	If the next nearest size plant is smaller than the specific plant, add the result of 7 to the approved sales value for the next nearest size plant.
8b	If the next nearest size plant is larger than the specific plant, subtract the result of 7 from the approved sales value for the next nearest size plant.



## 25 Determining Size Qualifications and Plant Prices (Continued)

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### B. Approved Sales Value (Continued)

- (4) Plants that are:
  - (a) Larger than the largest size listed in the insured's catalog will be insurable at the approved sales value for the largest size listed in the catalog.
  - (b) Smaller than the smallest size listed in the insured's catalog will be insurable at an approved sales value prorated based on actual size and the approved sales value for the smallest size listed in the catalog for that specific plant.

## 26 Basis for Indemnification

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Claims must be submitted as "final claims," each of which will build upon the information obtained from any previous "final claims" for the unit for the crop year. Each claim reduces the amount of insurance. A claim is payable whenever the percent of loss is greater than zero and the total of all indemnities to date is less than the amount of insurance.

## 27 Establishing Pre-Loss Actual Unit Value

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Market value establishment of CE plants differs from other crops because market reports that are available for most other insured crops are not available for CE. The CP requires that the insured submit a CEVR for each basic unit, for all growing locations and structures within the county, which includes the insured plant category, SV, coverage percentage, and the insured's share.

Prior to determining the amount of any loss, AIPs must request and verify documentation to support pre-loss inventories of specific plants and approved sales value used to determine the pre-loss actual unit value. No indemnity will be paid for specified plants for which the documentation is inadequate.

- (1) Pre-loss actual unit value of plants that are oversized relative to the current physical size of the plant will be adjusted for the size listed in the insured's catalog appropriate for the actual plant size.
- (2) Pre-loss actual unit value is established using the following, as applicable:
  - (a) The approved sales value for each specific plant is calculated as described in [Paragraph 25](#).
  - (b) The quantity of each specific plant in the unit prior to the loss.
    - (i) If possible, this number is to be obtained by taking an inventory (count) of the specific plants in the unit that existed before the loss event occurred.
    - (ii) Alternatively, this number may be established by subtracting appropriate sales and adding appropriate purchases from the number of that specific plant as documented by the insured's records from the most recent inventory record.

## 27 Establishing Pre-Loss Actual Unit Value (Continued)

- (A) The purchase records must be verifiable.
  - (B) The inventory record must have been produced prior to the loss, be dated, be the most recent available, and be certified by the insured as such.
- (3) If plants have disappeared due to an uninsurable COL (hurricane, tornado, flood, etc.), obtain records from the insured to establish the number of such plants and include that number in the totals for the respective specific plant.

Step	Action
1	Determine the number of each specific plant that was in the unit immediately prior to the occurrence of the COL.
2	Multiply the approved sales value for each insured specific plant by the number of that specific plant in the unit.
3	Sum all the values obtained in step 2.

## 28 Establishing Post-Loss Damage Value

Refer to the CP for definition of dead/ZMV plant. In determining the post-loss damage value, AIPs must use the same approved sales value for specific plants that was used to determine pre-loss actual unit value (Paragraph 27).

The damage factor for establishing the post-loss damage value is 1.0 for plants included in a destruction order .

The loss adjuster performs all the actions in the table below for each specific plant.

Step	Action
1	Use the number of each specific plant that was used to determine pre-loss actual unit value.
2	The adjuster classifies plants from step 1 into one of two groups: <ul style="list-style-type: none"><li>(a) plants which are not included in destroy order; or</li><li>(b) plants included in destroy order.</li></ul>
3	The adjuster multiplies the number of each specific plant in the group of plants not included in the destroy order by the applicable approved sales value.
4	The adjuster sums the results from step 3 to obtain the post-loss damage value.

## 28 Establishing Post-Loss Damage Value (Continued)

Use the following to address issues with plants that require special attention during the loss adjustment procedures.

Group	Information
Omitted plant: Specific plants in an insured plant category not listed in the catalog.	If the complete botanical or common name is missing, but the genus, species, or a common name (ignoring the variety, cultivar, or color) <b>is</b> listed in the catalog, use the lowest approved sales values for plants in that broader grouping.  If the complete botanical or common name is missing and the genus, species, or a common name (ignoring the variety, cultivar, or color) <b>is not</b> listed in the catalog, the plant is uninsurable and not included in either the pre-loss actual unit value or the post-loss damage value.
Plants in uninsured plant categories.	For additional coverage, all specific plants in plant categories the insured has elected not to insure are uninsurable. Neither pre-loss unit value nor post-loss damage value is calculated for these plant categories. If there is any doubt about a plant belonging to a plant category, consult an expert. Refer to the SP and USDA Plants website for guidance: <a href="https://plants.sc.egov.usda.gov/">https://plants.sc.egov.usda.gov/</a> . For CAT coverage, all plant categories under the insured plant production practice must be insured.
Prohibited plants.	A prohibited plant is any plant classified by any government entity as illegal to grow or sell in the county in which the CE is located and is uninsurable, even if otherwise qualifying as insurable.  Insurance shall not attach to or be provided for any plant considered a controlled substance under the provisions of the Food Security Act of 1985 (Pub. L. 99-198) and the regulations promulgated under the Act by USDA.  If during any inspection or settlement of a claim, it is determined that prohibited plants are being grown, reduce the pre-loss unit value and post-loss damage value of any affected unit by the value of the prohibited plant(s).

## 29 Disease or Contamination Claims

The CP specifies that insurance is not provided against any loss due to any natural peril other than a disease or contamination that requires destruction of the plants pursuant to an order issued as described in Section 10 of the CP.

Plants with a disease or contamination and that are covered by a destruction order must be destroyed and that destruction must be verified before a claim for indemnity can be finalized. Such plants are considered to have ZMV. The destruction order may include non-damaged plants in a buffer zone. Those plants in buffer are eligible for an indemnity.

A claim must include a destruction order, as defined in the CP

A claim must include a completed biosecurity self-certification document, as defined in the CP.

## 30 Cold-Related Claims

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The CP specify that insurance is not provided against any loss caused by cold temperatures.

## 31 Special Considerations/Case Procedure

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- (1) Grafted or budded plants are insurable only after the graft union has formed. The approved sales value for grafted or budded plants will be in the catalog if that is how it is sold.
- (2) Insurable damage that occurs at the end of the insurance period is to be covered by the AIP of record at the time damage occurred, provided timely NOL is given.
- (3) Once liability is accepted by the assuming company, the assuming company is liable for coverage from that date. The inspection affirms the CE's potential to produce a marketable product without undue probability of loss.
- (4) A revised CEVR must be made no later than 30 days before the end of the crop year. A timely-filed revised CEVR will be in effect on the 31<sup>st</sup> day after the written request to change coverage is submitted unless, within the 30-day waiting period:
  - (a) the proposed increase in the SV was rejected in writing by the AIP; or
  - (b) a loss occurred on the unit for which the revised report was prepared.

**Note:** Downward revisions and premium reductions are only allowed when appropriate to correct AIP clerical errors and to remove values for uninsurable plants. Complete any revisions to the CEVR according to instructions provided by the AIP.

## 32 Deviations and Modifications

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

## 33 General Information for Worksheet Entries and Completion Procedures

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- (1) The completion instructions for the required entry items on the Appraisal Worksheets in [Exhibits 3](#) and [4](#) are "Substantive" (i.e., they are required).
- (2) Include the AIP's name in the Appraisal Worksheet title if not preprinted on the Appraisal Worksheet or when a worksheet entry is not provided.
- (3) Include the claim number on the Appraisal Worksheet (when required by the AIP), when a worksheet entry is not provided.
- (4) CE appraisals are to be made when directed by the AIP or when a notice of damage has been received. Refer to the LAM for additional reasons for appraisals.
- (5) Make separate appraisals for each insured specific plant in each insured plant category within a basic unit.

**33 General Information for Worksheet Entries and Completion Procedures (Continued)**

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- (6) Document all uninsured COLs in the Remarks section.
- (7) Document different specific plants in the insured plant category on the Appraisal Worksheets.
- (8) A separate Appraisal Worksheet is required for each insured plant category in each basic unit inspected.

**34-40 (Reserved)**

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## PART 4 – INDEMNITY CALCULATIONS & PRODUCTION WORKSHEET

### 41 General Information

Successive indemnities may be paid on the same basic unit. Each indemnity paid reduces the amount of insurance remaining on the basic unit unless the producer has filed a revised CEVR to report an upward revision in the number of plants.

The maximum indemnity is limited to the amount of insurance for the basic unit. When the amount of indemnity paid equals the amount of insurance, no additional coverage is available for the remainder of the crop year. However, coverage can be increased or re-established if the CE is restocked and a revised CEVR is completed and approved by the AIP.

### 42 Indemnity Calculation Examples

#### Example 1. First Claim CAT Coverage Pre-loss Actual Unit Value Less than SV

Step	Action	Result
<b>Established with the Application</b>		
A	Enter share as a decimal percentage	1.0000
B	Coverage Percentage = for CAT coverage, enter 0.50 <b>OR</b> for additional coverage, enter the elected coverage percentage	0.50
C	Price = for CAT coverage, enter 0.55 <b>OR</b> for additional coverage, enter 1.00	0.55
D	Enter SV	\$100,000
E	Initial amount of insurance = $A \times B \times C \times D$	\$27,500

#### Values at the Time of Loss

F	Enter Pre-loss Actual Unit Value	\$80,000
G	Enter Post-loss Damage Value	\$60,000
H	Percent of Loss = $(G/F)$	0.750000
I	Total amount from previous loss occurrences, excluding price and share	0
J	Total amount of any previous indemnity payments	0
K	Indemnity = lesser of $(E - J)$ or $(A \times B \times C \times H \times \text{lesser of } (F \text{ or } (D - I)))$	\$16,500
L	Remaining amount of insurance $(E - J - K)$	\$11,000

**Example 2. First Claim Additional Coverage  
Pre-loss Actual Unit Value Less than SV**

Step	Action	Result
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**Established with the Application**

A	Enter share as a decimal percentage	1.0000
B	Coverage Percentage = for CAT coverage, enter 0.50 <b>OR</b> for additional coverage, enter the elected coverage percentage	0.75
C	Price = for CAT policies 0.55 <b>OR</b> for additional coverage enter 1.00	1.00
D	Enter SV	\$100,000
E	Initial amount of insurance = $A \times B \times C \times D$	\$75,000

**Values at the Time of Loss**

F	Enter Pre-loss Actual Unit Value	\$80,000
G	Enter Post-loss Damage Value	\$60,000
H	Percent of Loss = $(G/F)$	0.750000
I	Total amount from previous loss occurrences, excluding price and share	0
J	Total amount of any previous indemnity payments	0
K	Indemnity = lesser of $(E - J)$ or $(A \times B \times C \times H \times (\text{lesser of } F \text{ or } (D - I)))$	\$45,000
L	Remaining amount of insurance $(E - J - K)$	\$30,000

**Example 3. First Claim Additional Coverage  
Pre-loss Actual Unit Value More than SV**

Step	Action	Result
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**Established with the Application**

A	Enter share as a decimal percentage	1.0000
B	Coverage Percentage = for CAT coverage, enter 0.50 <b>OR</b> for additional coverage, enter the elected coverage percentage	0.75
C	Price = for CAT policies 0.55 <b>OR</b> for additional coverage enter 1.00	1.00
D	Enter SV	\$100,000
E	Initial amount of insurance = $A \times B \times C \times D$	\$75,000

**Values at the Time of Loss**

F	Enter Pre-loss Actual Unit Value	\$160,000
G	Enter Post-loss Damage Value	\$100,000
H	Percent of Loss = $(G/F)$	0.625000
I	Total amount from previous loss occurrences, excluding price and share	\$0
J	Total amount of any previous indemnity payments	\$0
K	Indemnity = lesser of $(E - J)$ or $(A \times B \times C \times H \times (\text{lesser of } F \text{ or } (D - I)))$	\$46,875
L	Remaining amount of insurance $(E - J - K)$	\$28,125



**Example 4. Second Claim Additional Coverage  
Cumulative Pre-loss Actual Unit Values More than SV**

Step	Action	Result
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**Established with the Application**

A	Enter share as a decimal percentage	1.0000
B	Coverage Percentage = for CAT coverage, enter 0.50 <b>OR</b> for additional coverage, enter the elected coverage percentage	0.75
C	Price = for CAT policies 0.55 <b>OR</b> for additional coverage enter 1.00	1.00
D	Enter SV	\$100,000
E	Initial amount of insurance = $A \times B \times C \times D$	\$75,000

**Values at the Time of Loss**

F	Enter Pre-loss Actual Unit Value	\$80,000
G	Enter Post-loss Damage Value	\$60,000
H	Percent of Loss = $(G/F)$	0.750000
I	Total amount from previous loss occurrences, excluding price and share	\$47,250
J	Total amount of any previous indemnity payments	\$47,250
K	Indemnity = lesser of $(E - J)$ or $(A \times B \times C \times H \times (\text{lesser of } F \text{ or } (D - I)))$	\$27,750
L	Remaining amount of insurance $(E - J - K)$	\$0

**Example 5. First Claim Additional Coverage  
Pre-loss Actual Unit Value Less than SV**

Step	Action	Result
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**Established with the Application**

A	Enter share as a decimal percentage	1.0000
B	Coverage Percentage = for CAT coverage, enter 0.50 <b>OR</b> for additional coverage, enter the elected coverage percentage	0.75
C	Price = for CAT policies 0.55 <b>OR</b> for additional coverage enter 1.00	1.00
D	Enter SV	\$100,000
E	Initial amount of insurance = $A \times B \times C \times D$	\$75,000

**Values at the Time of Loss**

F	Enter Pre-loss Actual Unit Value	\$80,000
G	Enter Post-loss Damage Value	\$60,000
H	Percent of Loss = $(G/F)$	0.750000
I	Total amount from previous loss occurrences, excluding price and share	\$0
J	Total amount of any previous indemnity payments	\$0
K	Indemnity = lesser of $(E - J)$ or $(A \times B \times C \times H \times (\text{lesser of } F \text{ or } (D - I)))$	\$27,750
L	Remaining amount of insurance $(E - J - K)$	\$0

**Example 6. Second Claim Additional Coverage  
Cumulative Pre-loss Actual Unit Value More than SV**

Step	Action	Result
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**Established with the Application**

A	Enter share as a decimal percentage	1.0000
B	Coverage Percentage = for CAT coverage, enter 0.50 <b>OR</b> for additional coverage, enter the elected coverage percentage	0.75
C	Price = for CAT policies 0.55 <b>OR</b> for additional coverage enter 1.00	1.00
D	Enter SV	\$100,000
E	Initial amount of insurance = $A \times B \times C \times D$	\$75,000

**Values at the Time of Loss**

F	Enter Pre-loss Actual Unit Value	\$80,000
G	Enter Post-loss Damage Value	\$40,000
H	Percent of Loss = $(G/F)$	0.500000
I	Total amount from previous loss occurrences, excluding price and share	\$45,000
J	Total amount of any previous indemnity payments	\$45,000
K	Indemnity = lesser of $(E - J)$ or $(A \times B \times C \times H \times (\text{lesser of } F \text{ or } (D - I)))$	\$20,625
L	Remaining amount of insurance $(E - J - K)$	\$9,375

- (1) The completion instructions for the required entry items on the Production Worksheet in [Exhibit 4](#) are “Substantive” (i.e., they are required).
- (2) The Production Worksheet is a form specific to CE loss adjustment. A separate set of Production Worksheets is needed for each basic unit loss inspection; a Production Worksheet must document all the insured plant categories in the basic unit.
- (3) If a change or correction is necessary, strike out entry and enter correct entry above previous entry. The adjuster and insured should initial all changes.
- (4) Refer to the LAM for instructions regarding the following:
  - (a) Delayed notices and delayed claims.
  - (b) Corrected claims or fire losses (double coverage) and cases involving uninsured COLs, unusual situations, controversial claims, concealment, or misrepresentation.
  - (c) “No Indemnity Claims” (which must be verified by a CE inspection or notification from the insured that the value of the plants remaining after the loss is equal to or more than the SV minus any prior indemnity payments).
- (5) The loss adjuster is responsible for determining if the insured has complied with the requirements under the notice and claim provisions of the CP. If the insured has not, the loss adjuster should contact the AIP for guidance.
- (6) All CE inspections initiated through a NOL are considered final inspections.
- (7) Specific loss calculations are discussed in the instructions for the completion of the Production Worksheet. For each loss occurrence, the claim is settled on a unit basis.

## EXHIBITS

### Exhibit 1 Acronyms and Abbreviations

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

Approved Acronym/Abbreviation	Term
AIP	Approved Insurance Provider
BP	Common Crop Insurance Policy, Basic Provisions
CAT	Catastrophic Risk Protection
CE	Controlled Environment
CEVR	Controlled Environment Value Report
CFR	Code of Federal Regulations
CIH	Crop Insurance Handbook, FCIC-18010
COL	Cause of Loss
CP	CE Pilot Crop Provisions
DSSH	Document and Supplemental Standards Handbook, FCIC-24040
FAD	Final Agency Determination
FCIC	Federal Crop Insurance Corporation
FSN	Farm Serial Number
GSH	General Standards Handbook FCIC-18190
ISH	CE Pilot Insurance Standards Handbook, FCIC-24420
LAM	Loss Adjustment Manual, FCIC-25010
NOL	Notice of Loss
CEVR	CE Value Report
OPI	Office of Primary Interest
RMA	Risk Management Agency
SCD	Sales Closing Date
SP	Special Provisions
SRA	Standard Reinsurance Agreement
SV	Selected Value
USDA	United States Department of Agriculture
XPS	Excluding Price and Share Calculation
ZMV	Zero market value

## Exhibit 2 Definitions

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See the BP, GSH, CP, ISH, and LAM for definitions not specific to loss adjustment.

**Biosecurity self-certification:** A document the insured completes, that certifies the implementation of good production practices regarding phytosanitary and biosecurity processes.

**Botanical name:** The Latin, scientific, or legal form of a plant name. Parts of the name may be genus, specific epithet (species), subspecies, variety, and cultivar.

**Common name:** The name by which a plant may be known in everyday commerce.

**Caliper:** The diameter of a tree, measured at a point 6 inches above the ground line if the resulting measurement is no more than 4 inches. If the resulting measurement is more than 4 inches, the measurement is made at a point 12 inches above the ground line.

**Catalog:** Any document in a format that meets the requirements set forth in Section 6(k) of the CP issued by the CE operation and used to advise actual and/or potential wholesale buyers of the amount the insured is charging for the purchase of each specific plant that are offered for sale, including all applicable discounts. Such documents may be by season or any other basis consistent with the CE operation's practices. If the insured has plants in an insured plant category in the CE operation that are not yet available for sale and are not included in the catalog, the insured must submit a supplement to the catalog that meets the requirements of Section 6(k) of the CP.

**Coverage percentage:** The percentage of the SV the insured elects to insure. For additional level of coverage, the insured may select from 50.0 percent to 75.0 percent in 5.0 percent increments. For CAT level of coverage, the coverage percentage is 50 percent.

**Dead/ZMV plant:** A specific plant that, due to an insured cause of loss, must be destroyed pursuant to a destruction order.

**Destruction Order:** An order issued by an official authorized to enforce the terms of the Plant Protection Act or similar regulations established by a State requiring destruction of plants.

**Percent of loss:** Post-loss damage value divided by pre-loss actual unit value.

**Price election percentage:** A value equal to 1.00 if the insured elects additional coverage or 0.55 if the insured elects CAT coverage.

## Exhibit 2 Definitions (Continued)

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**Prohibited plants:** Any plant classified by a state or county as illegal to grow or sell in the county in which the CE is located and is uninsurable, even if otherwise qualifying as insurable. Further, insurance shall not attach to or be provided for any plant considered a controlled substance under the provisions of the Food Security Act of 1985 (Pub. L. 99-198) and the regulations promulgated under the Act by USDA. For example, growing or selling plants classified as invasive species is illegal in many states and counties. No indemnity will be paid on any such plant. If during any inspection of the CE or during the settlement of a claim, the AIP determines that prohibited plants are being grown or held for sale, the AIP will reduce the inventory value (mandatory CEVR revision) of any affected unit by the value of the prohibited plant(s). For additional information on prohibited plants, refer to [Paragraph 28](#).

**Specific plant:** A plant identified by the complete botanical or common name as listed in the insured's catalog, or as otherwise defined in the Special Provisions. The products of plants being grown solely for harvest of buds, flowers, greenery, or any portion of the plant are also considered specific plants.

**Quantity:** For specific plants sold by the count, the actual number of such plants. For specific plants that are harvested, and the production is sold by weight, the number of pounds. The number of cartons or other containers will be converted to an equivalent number of pounds if such measures are used for sale.

**Wholesale:** The sale of specific plants to retailers for resale and not directly to the end-user, except to end-users including but not limited to landscape contractors, government entities or organizations, restaurants, grocers, and commercial vegetable and fruit producers.

**Exhibit 3 Form Standards – Preliminary Appraisal Worksheet for a Specific Plant**

An example of a specific plant Appraisal Worksheet that illustrates completed entry items is provided at the end of this exhibit. Separate worksheets are completed for each specific plant insured in a basic unit. A summary Appraisal Worksheet is then used to combine values for all specific plants in a plant category within the basic unit. Finally, the Production Worksheet is then used to combine values from different plant categories within the basic unit. Example specific plant Appraisal Worksheet items are numbered consecutively below. See [Paragraphs 2D](#) and [33](#) for additional requirements and information.

Element/Item Number	Description
1. Insured’s Name	Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. Policy Number	Insured’s assigned policy number.
3. Unit Number	(1) For an additional level of coverage, enter the basic unit number from the CEVR after it is verified to be correct.  (2) For CAT level of coverage, enter a unit number to represent the basic unit by share and plant production practice.
4. Crop Year	Four-digit crop year, as defined in the CP, for which the claim has been filed.
5. Cause(s) of Damage	Name of the insured cause(s) of loss for this crop as listed in the LAM.
6. Date of Damage	Enter a SPECIFIC DATE of damage. This consists of the first three letters of the month and the specific date (e.g., Sep 11) or, for additional damage due to a subsequent loss, with attention to a specific date of damage occurring following any applicable increased amount of insurance (due to an upward-revised CEVR) in effect at the time damage was occurring.
7. Inspection Number	Number of the inspection for the crop year (e.g., 1).
8. Plant Production Practice Code	Three-digit code number, entered exactly as specified on the actuarial documents for the plant production practice (practice) carried out by the insured, e.g., (204) Soil; (205) Hydroculture; or (206) All other growing media, as applicable.
9. State Code	Enter the numeric state code (e.g., 12).
10. County Code/Zip Code	Enter the numeric county code and zip code (e.g., 55/33825).
11. CAT Policy	Check the appropriate box; “Yes” if the insured elected CAT coverage or “No” if the insured elected additional coverage.



**Exhibit 3 Form Standards – Preliminary Appraisal Worksheet for a Specific Plant (Continued)**

Element/Item Number	Description
12. Unit Structure	<p>Check the appropriate box, depending on the unit structure the insured selected:</p> <p>(1) basic units by plant production practice; or</p> <p>(2) basic units by plant category.</p> <p>Only additional coverage policies may have basic units by plant category. CAT coverage policies must have basic units by plant production practice.</p>
13. Plant Category Code	Enter the three-digit code for each plant category as specified on the actuarial documents.
14. Field ID	For plants grown in separate locations (i.e., separate structures) but insured as a single basic unit, enter any combination of letters and/or numbers up to 5 characters, identifying the location of the specific plants appraised (e.g., B2), and provide a separate Preliminary Appraisal Worksheet for a specific plant for each location. Otherwise leave blank.
15. Specific Plant Name/Size	Include specific plant name and size details as necessary to establish the plant identity approved value (item 16) for the Appraisal Worksheet line.
16. Approved Sales Value	Enter the approved sales value of the specific plant as determined in accordance with <a href="#">Paragraph 25B</a> .
17. Number of the Specific Plant in the Unit.	Enter the total number of the specific plant in the basic unit as determined by procedures described in <a href="#">Paragraph 27</a> .
18. Required Number of Plants in the Sample	Leave blank.
19. Actual Number of Plants in the Sample	Leave blank.
20. Adjuster Determination of Number of Plants in Sample by Condition	<p>For a specific plant in a basic unit, enter the number in each of the following damage groups:</p> <p>20a. UD: Plants not diseased or contaminated and will not be destroyed.</p> <p>20b. D/Z: Plants affected by a covered disease or contamination and that must be destroyed.</p> <p>20c. Leave blank.</p> <p>21d. Leave blank.</p>
21. Final Determination of Number of Plants in Sample by Condition	<p>21a. Leave blank.</p> <p>21b. Leave blank.</p> <p>21c. Leave blank.</p> <p>21d. Leave blank.</p>

**Exhibit 3 Form Standards – Preliminary Appraisal Worksheet for a Specific Plant (Continued)**

Element/Item Number	Description
22. Damage Factor	<p>For a specific plant (item 15) in a specific location (item 14), enter the damage factor for the damage groups UD and D/Z:</p> <p>22a. UD: Leave blank.                  22b. D/Z: Dead/ZMV = 1.00.                  22c. Leave blank.                  22d. Leave blank.</p>
23. Specific Plant Sample Pre-Loss Value	<p>Enter the product of the Approved Sales Value of the Specific Plant multiplied by the Actual Number of Plants (item 16 × item max(20a or 20b)). Round to two decimal places.</p>
24. Specific Plant Sample Post-Loss Damage Value	<p>Enter the product of the Approved Sales Value of the Specific Plant multiplied by number of Plants and by the applicable Damage Factor (item 23 × max(22a, 22b)). Round to two decimal places.</p>
25. Percent of Loss	<p>Enter the result of dividing the Specific Plant Sample Post-loss Damage Value by the Specific Plant Sample Pre-loss Value (item 24 / item 23). Round to six decimal places.</p>
26. Pre-Loss Value of the Specific Plant in the Unit	<p>Enter the product of the Approved Sales Value of the Specific Plant multiplied by the Number of the Specific Plant in the Unit (item 16 × item 17). Round to two decimal places.</p>
27. Post-Loss Damage Value of the Specific Plant in the Unit	<p>Enter the product of the Percent of Loss multiplied by the Pre-Loss Value of the Specific Plant in the Unit (item 25 × item 26). Round to two decimal places.</p>
28. Remarks	<p>On the last page of the Appraisal Worksheet for a Specific Plant, enter:</p> <ol style="list-style-type: none"> <li>(1) Date of appraisal.</li> <li>(2) Documentation for any adjustment in plant value due to uninsured causes.</li> <li>(3) Cause assessed for uninsured COL appraisals.</li> <li>(4) Plants grown in the CE not belonging to the insured or plants belonging to the insured but grown in a CE not owned by the insured.</li> <li>(5) Any other pertinent information pertaining to the inspection.</li> </ol> <p>If additional space is needed, use and attach a Special Report and refer to the attachment in the Remarks section.</p>
29. Insured’s Signature and Date	<p>Insured’s (or insured’s authorized representative’s) signature and date. BEFORE obtaining insured’s signature, REVIEW ALL ENTRIES on the Appraisal Worksheet WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.</p>
30. Adjuster’s Signature, Code Number, and Date	<p>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 Appraisal Worksheet.</p>

**Exhibit 3 Form Standards – Preliminary Appraisal Worksheet for a Specific Plant (Continued)**

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<b>Element/Item Number</b>	<b>Description</b>
31. Consultant's Name and Date	Name of consultant and date, if present and assisting with the appraisal.
32. Page Number	Page number and total number of pages for the UNIT/CATEGORY (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

**Exhibit 3 Form Standards – Preliminary Appraisal Worksheet for a Specific Plant (Continued)**

(1)	Company	ABC Company			Claim	xxxxx								
<b>CE PILOT PRELIMINARY APPRAISAL WORKSHEET FOR A SPECIFIC PLANT</b>					1. INSURED'S NAME				2. POLICY NUMBER		3. UNIT NUMBER			
					IM Insured				XXXXXX		0001-0001-BU			
					4. Crop Year		5. CAUSE(S) OF DAMAGE				6. DATE OF DAMAGE		7. INSPECTION NUMBER	
					YYYY		DISEASE							
8. PRACTICE CODE		9. STATE CODE		11. CAT POLICY		12. UNIT STRUCTURE SELECT ONE				13. PLANT CATEGORY CODE				
204		47		Yes		Basic Units by Plant Production Practice		X						
				10. COUNTY CODE/ZIP CODE		No						Basic Unit by Plant Category		
		61/37339		x						857				
14. FIELD ID		15. Specific Plant (Name/Size)			16. Approved Sales Value of the Specific Plant		17. NUMBER OF THE SPECIFIC PLANT IN THE UNIT		18. REQUIRED NUMBER OF PLANTS		19. ACTUAL NUMBER OF PLANTS			
1		Peace Rose/6-inch pot			\$3.00		200		Make no Entry		Make no Entry			
20. Adjuster Determination of Number of Plants			21. Final Determination of Number of Plants				22. DAMAGE FACTOR BY CONDITION				23. SPECIFIC PLANT PRE-LOSS VALUE (16 x 19)		24. SPECIFIC PLANT POST-LOSS DAMAGE VALUE (16 x max(20a,20b)x (22a x 22b)	
20a	20b	20c	21a	21b	21c	21d	22a	22b	22c	22d	\$600.00		600	
UD	D/Z							D/Z						
0	200							1.00						
25. PERCENT OF LOSS (24 / 23)				26. PRE-LOSS VALUE OF the Specific Plant in the Unit (16x 17)						27. POST-LOSS DAMAGE VALUE THE SPECIFIC PLANT IN THE UNIT (25 x 26)				
1.000000				\$600.00						\$600.00				
28. REMARKS:														
NN specific plant name and number used for propagation.  Appraisal completed MM/DD/YYYY.														
29. Insured's signature			Date		30. Adjuster's signature and Code Number			Date		31. Consultant's name		Date		

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

**Exhibit 4 Form Standards – Appraisal Worksheet**

An example of an Appraisal Worksheet that illustrates completed entry items is provided at the end of this exhibit. Separate Appraisal Worksheets are completed for each plant category insured in a basic unit. The Production Worksheet is then used to combine values from different plant categories within the basic unit. Standard Appraisal Worksheet items are numbered consecutively below. See [Paragraphs 2D](#) and [33](#) for additional requirements and information.

<b>Element/Item Number</b>	<b>Description</b>
1. Insured’s Name	Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. Policy Number	Insured’s assigned policy number.
3. Unit Number	(1) For additional coverage, enter the basic unit number from the CEVR after it is verified to be correct.  (2) For CAT coverage, enter a unit number to represent the basic unit by share and plant production practice.
4. Crop Year	Four-digit crop year, as defined in the CP, for which the claim has been filed.
5. Cause(s) of Damage	Name of the insured cause of loss for this crop is plant disease (code 81) or for contamination use (code 72). Use supporting documentation to identify the name of the disease or contamination that occurred. State in the Remarks section.
6. Date of Damage	Enter a SPECIFIC DATE the disease or contamination was discovered. This consists of the first three letters of the month and the specific date (e.g., Sep 11).
7. Inspection Number	Number of the inspection for the crop year (e.g., 1).
8. Practice Code	Three-digit code, entered exactly as specified on the actuarial documents for the plant production practice (practice) carried out by the insured.
9. State Code	Enter the numeric state code (e.g., 12).
10. County Code/Zip Code	Enter the numeric county code and zip code (e.g., 55/33825).
11. CAT Policy	Check the appropriate box; “Yes” if the insured selected CAT coverage or “No” if the insured selected additional coverage.
12. Unit Structure	Check the appropriate box, depending on the unit structure the insured selected:  (1) basic units by plant production practice; or  (2) basic units by plant category.  Only additional coverage policies may have basic units by plant category. CAT coverage policies must have basic units by plant production practice.
13. Plant Category Code	Enter the three-digit code for each plant category as specified on the actuarial documents.
14. Field ID	Enter any combination of letters and/or numbers up to 5 characters, identifying the location of the plants (e.g., B2).

**Exhibit 4 Form Standards – Appraisal Worksheet (Continued)**

Element/Item Number	Description
15. Specific Plant Name/Size	Include specific plant name and size for all plants in the plant category being documented. Make one entry for each insured specific plant from the corresponding Preliminary Appraisal Worksheet for a Specific Plant.
16. Specific Plant Pre-Loss Actual Unit Value	Enter the appropriate value (item 26) from the Preliminary Appraisal Worksheet for the Specific Plant.
17. Specific Plant Post-Loss Damage Value	Enter the appropriate value (item 27) from the Preliminary Appraisal Worksheet for the Specific Plant.
18. Pre-Loss Actual Unit Value – This Page	Enter the sum of the item 16 values on each Appraisal Worksheet page. Enter values rounded to whole dollars.
19. Post-Loss Damage Value – This Page	Enter the sum of the item 17 values on each Appraisal Worksheet page. Enter values rounded to whole dollars.
20. Pre-Loss Actual Unit Value – Category	On the last page enter the sum of the item 18 values on all the Appraisal Worksheet pages. Enter values rounded to whole dollars. Otherwise leave blank.
21. Post-Loss Damage Value – Category	On the last page enter the sum of the item 19 values on all the Appraisal Worksheet pages. Enter values rounded to whole dollars. Otherwise leave blank.
22. Remarks	<p>On the last page of the Appraisal Worksheet for each plant category in the basic unit, enter:</p> <ul style="list-style-type: none"> <li>(1) Date of appraisal.</li> <li>(2) Documentation for any adjustment in plant value due to, uninsured causes.</li> <li>(3) Cause assessed for uninsured COL appraisals, identified by specific plant.</li> <li>(4) Any other pertinent information pertaining to the inspection.</li> </ul> <p>If additional space is needed, use and attach a Special Report and refer to the attachment in the Remarks section.</p>
23. Insured’s Signature and Date	Insured’s (or insured’s authorized representative’s) signature and date. BEFORE obtaining insured’s signature, REVIEW ALL ENTRIES on the Appraisal Worksheet WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.
24. Adjuster’s Signature, Code Number, and Date	Signature of adjuster, code number, and date signed after the insured (or insured’s authorized representative) has signed. 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 Appraisal Worksheet.
25. Consultant’s Name and Date	Name of consultant and date, if present and assisting with the appraisal.
26. Page Number	Page number and total number of pages for the UNIT/CATEGORY (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

**Exhibit 4 Form Standards – Appraisal Worksheet (Continued)**

(1)		Company: ABC COMPANY		Claim No.: XXXXXX				
<b>For Illustration Purposes Only</b> <b>CE PILOT SUMMARY</b> <b>APPRAISAL WORKSHEET</b>				1. INSURED'S NAME		2. POLICY NUMBER	3. UNIT NUMBER	
				I M INSURED		XXXXXXX	0001-0001-BU	
				4. CROP YEAR	5. CAUSE(S) OF DAMAGE		6. DATE OF DAMAGE	7. INSPECTION NUMBER
				yy	Disease			
8. PRACTICE CODE	9. STATE CODE	11. CAT POLICY		12. UNIT STRUCTURE SELECT ONE				
204	47	Yes	X	Basic Units by Plant Production Practice		13. PLANT CATEGORY CODE	14. Field ID	
	10. COUNTY CODE/ZIP CODE			Basic Unit by Category				
61/37339		No				857	1	
15. Specific Plant (Name/Size)				16. SPECIFIC PLANT PRE-LOSS ACTUAL UNIT VALUE		17. SPECIFIC PLANT POST-LOSS DAMAGE VALUE (19d)		
Peace Rose/6-inch pot				\$600.00		\$600.00		
Peace Rose/8-inch pot				\$800.00		\$800.00		
Peace Rose/10-inch pot				\$1,000.00		\$1,000.00		
Olympiad Rose/6-inch pot				\$11,120.00		\$11,120.00		
Olympiad Rose/8-inch pot				\$1,200.00		\$1,200.00		
Olympiad Rose/10-inch pot				\$47,235.00		\$47,235.00		
Lincoln Rose/6-inch pot				\$8,500.00		\$8,500.00		
Lincoln Rose/8-inch pot				\$15,200.00		\$15,200.00		
Lincoln Rose/10-inch pot				\$19,000.00		\$19,000.00		
Rosa rugosa/bare root				\$42,000.00		\$42,000.00		
				18. PRE-LOSS ACTUAL UNIT VALUE - THIS PAGE		19. POST-LOSS DAMAGE VALUE - THIS PAGE		
				\$146,655		\$146,655		
				20. CATEGORY PRE-LOSS ACTUAL UNIT VALUE		21. CATEGORY POST-LOSS DAMAGE VALUE		
				\$958,253		\$697,510		
22. REMARKS: Specific plant name and number used for propagation. None Specific plant name and number lost due to uninsured damage. None. Appraisal completed MM/DD/YYYY								
23. Insured's signature		24. Adjuster's signature and code number			25. Consultant's name		Date	

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

**Exhibit 5 Form Standards – Production Worksheet**

Example Production Worksheets that illustrate completed entry items are provided at the end of this exhibit. Standard Production Worksheet items are numbered consecutively below. See [Paragraphs 2D](#) and [41](#) for additional requirements and information.

Element/Item Number	Description
1. Crop/Code #	"CE"/code 1020
2. Unit Number	Unit number from the CEVR, after it is verified to be correct.
3. Cropping Practice	Three-digit code, entered exactly as specified on the actuarial documents for the plant production practice (practice) carried out by the insured, as applicable.
4. Location Description	Land location that identifies the legal description, if available, and the location of the basic unit (e.g., section, township, and range; FSA Farm Numbers; FSA Common Land Units (CLU) and tract numbers; GPS identifications; or Grid identifications) as applicable for the crop.
5. Date(s) of Damage	First three letters of the month(s) during which the determined insured damage occurred for the inspection and cause(s) of damage listed in item 6.
6. Causes(s) of Damage	Name "plant disease" or "contamination" as the loss for this crop. The insured cause of damage is coded as "plant disease" (code 81) or for contamination use (code 72). State the name of the disease or contamination that occurred by using the insured's supporting documents, such as the destroy order, for the claim. If it is evident that no indemnity is due, enter "No Indemnity Due" and enter the insured cause of damage in the Narrative or on a Special Report.
7. Insured Cause %	Enter 100%.
8. Company/Agency	Name of the AIP and agency servicing the contract.
9. Name of Insured	Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
10. Claim #	Claim number as assigned by the AIP.
11. Policy #	Insured's assigned policy number.
12. Crop Year	Four-digit crop year, as defined in the CP, for which the claim is filed.
13. Date Notice of Loss	The date the notice of damage was given for the unit in item 2. Enter the Date of Notice (MM/DD/YYYY).
14. Assign. of Indemnity	Check the appropriate box, check "Yes" ONLY if an assignment of indemnity for CE is in effect for the crop year; otherwise, check "No." Refer to the LAM.
15. Unit Division	<p>Check the appropriate box:</p> <p>(1) by plant category, if insured selected basic units by plant category; or</p> <p>(2) by plant production practice, if insured selected basic units by plant production practice.</p> <p>Only additional coverage policies may have basic units by plant category. All CAT coverage policies must have basic units by plant production practice.</p> <p>Enterprise, optional and whole-farm units are not allowed.</p>



**Exhibit 5 Form Standards – Production Worksheet (Continued)**

Element/Item Number	Description
16. Transfer of Right to Indemnity	Check the appropriate box, check “Yes” ONLY if a transfer of right to an indemnity is in effect for the unit for the crop year; otherwise, check “No.” Refer to the LAM.
17. SV	Enter the value declared on the most recently accepted CEVR of the insurable specific plants in a basic unit in whole dollars.
18. Companion Policies	<p>(1) If no other person has a share in the unit (insured has 100 percent share), MAKE NO ENTRY.</p> <p>(2) In all cases where the insured has LESS than a 100 percent share of a loss-affected basic unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril crop insurance contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter “NONE.”</p> <p>(a) If the other person has a multiple-peril contract and it can be determined that the SAME AIP services it, enter the contract number. Handle these companion policies according to AIP instructions.</p> <p>(b) If the OTHER person has a multiple-peril crop insurance contract and a DIFFERENT AIP or agent services it, enter the name of the AIP and/or agent (and contract number) if known.</p> <p>(c) If unable to verify the existence of a companion contract, enter “Unknown,” and contact the AIP for further instructions.</p> <p>(3) Refer to the LAM for information regarding companion contracts. Differing ownership (share) constitutes a basis for additional units.</p>

**SECTION I – IMMEDIATELY PRIOR TO THIS LOSS**

19a. Basic Unit XPS Liability	Basic unit amount of insurance, prior to reduction for price election percent and share. It is the current SV reported on the most recently accepted CEVR (item 17) multiplied by the coverage percentage (item 22a) as a decimal, rounded to whole dollars. Complete this entry on only the first page of each inspection when multiple-page unit claim forms are required.
19b. Basic Unit Previous Indemnity(ies)	<p>Sum of “Preliminary Indemnities” (item 34) from Production Worksheets as calculated during previous loss occurrences for the unit.</p> <p>(1) For all cases, if the Inspection Number equals 1 enter “0.”</p> <p>(2) Enter the sum of all “Preliminary Indemnities” (item 34) calculated during previous loss occurrences.</p> <p>Complete this entry on only the first page of each inspection when multiple-page unit claim forms are required.</p>

**Exhibit 5 Form Standards – Production Worksheet (Continued)**

<b>Element/Item Number</b>	<b>Description</b>
19c. Basic Unit Effective XPS Liability	“Basic Unit XPS Liability” (item 19a) minus “Basic Unit Previous Indemnities” (item 19b).
20a. Basic Unit CYD	Make no entry.
20b. Basic Unit Previous Occurrence Deductible	Make no entry.
20c. Remaining Deductible	Make no entry.

**SECTION II – THIS LOSS**

There are six item 26, “Category” columns (26a - 26f), on the Production Worksheet. A separate Production Worksheet is required for each basic unit. For basic units with multiple plant categories applicable, use one column for each insured plant category and enter the same unit number on all the plant categories (e.g., 0001-0001 BU, etc.). Use additional pages if the unit has more than six plant categories insured.

If basic units by plant category are applicable, use column 26a to document the loss. For CAT coverage policies and additional coverage policies with basic units with multiple types, use columns 26a - 26f as applicable to enter information and “Summary this page” and TOTAL columns to calculate the loss. Complete “TOTAL” column on the first Production Worksheet page to document the unit loss.

21. Inspection Number	If the inspection is due to a notice of damage, enter the number of the inspection (e.g., 1), otherwise leave blank.
22a. Coverage Level %	Enter the elected coverage percentage to four decimal places.
22b. OLO	Make no entry.
23. Insurable Unit Value	Enter the lesser of the Basic Unit Effective XPS Liability (item 19c) or the sum of the Pre-Loss Actual Unit Value (item 27). Complete the entries in item 27 before completing this entry.
24. Sum of Previous Insured Losses	Enter sum of “Basic Unit Previous Indemnity” (item 19b) from any previous Claim Forms from the current Crop Year.
25. Damage similar to other nurseries in the area?	Make no entry.
26a-26f. Plant Category	For each plant category in the basic unit, enter the plant category code in items 26a through 26f, as necessary. If appropriate because of the number of insured plant categories in the basic unit use additional pages, as necessary.

**Exhibit 5 Form Standards – Production Worksheet (Continued)**

<b>Element/Item Number</b>	<b>Description</b>
27a-27f. Pre-Loss Actual Unit Value	For each plant category entered in item 26a-26f, enter the amount from item 20 of the CE Summary Appraisal Worksheet in whole dollars.
27. "Summary This Page" Column	Enter the sum of the entries in items 27a-27f on this page.
27. "TOTAL" Column	Enter the sum of the entries in item 27 "Summary This Page" column from all pages in the Production Worksheet for the basic unit.
28a-28f. Post-Loss Damage Value	For each plant category entered in item 26, enter the amount from item 21 of the CE Summary Appraisal Worksheet in whole dollars.
28. "Summary This Page" Column	Enter the sum of the entries in items 28a-28f on this page.
28. "TOTAL" Column	Enter the sum of the entries in item 28 "Summary This Page" column from all pages in the Production Worksheet for the basic unit.
29. Percent of Loss "TOTAL" Column	Enter the result of dividing the item 28 "TOTAL" column value by the item 29 "TOTAL" column value. Round to six decimal places.
30. Amount of Insured Loss "TOTAL" Column	Make no entry.
31. Occurrence Deductible "TOTAL" Column	Make no entry.
32. Percent Share "TOTAL" Column	Enter the insured's share rounded to four decimal places (e.g., 1.0000).
33. Price Election Percent "TOTAL" Column	For additional coverage, enter 1.00.  For CAT coverage, enter 0.55.
34. Preliminary Indemnity "TOTAL" Column	Enter, in whole dollars, the result of multiplying the lesser of the Insurable Unit Value (item 23) or the Pre-Loss Actual Unit Value (item 27 "TOTAL" column) by the entry in the Occurrence Deductible "TOTAL" column (item 31).  If the value is zero, enter "no indemnity due" in the "Summary this page" column for item 32.

**Exhibit 5 Form Standards – Production Worksheet (Continued)**

Element/Item Number	Description
35. Indemnity "TOTAL" Column	<p>If the entry in "Summary this page" column for item 35 is "no indemnity due," enter zero. Otherwise,</p> <p>Multiply the percent of loss (item 29) by the coverage percentage (item 22a); and multiply the result by the lesser of the Pre-Loss Actual Unit Value (item 27 "TOTAL" column) or the SV (item 17) minus the Total Amount of Any Previous Indemnity (item 19b), and multiply the result by the Percent Share (item 32). Enter the result rounded to whole dollars.</p>
36. Narrative	<p>If more space is needed, document on a Special Report, and enter "See Special Report." Attach the Special Report to the Production Worksheet.</p> <ol style="list-style-type: none"> <li>(1) Explain any uninsured causes, unusual, or controversial cases.</li> <li>(2) If there is an appraisal for uninsured causes due to hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.</li> <li>(3) State that there is "No other fire insurance" when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Refer to the LAM for more information.</li> <li>(4) Explain any errors found on the CEVR.</li> <li>(5) Explain a "No" checked in item 24.</li> <li>(6) 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 Production Worksheet for signature.</li> <li>(7) When any other adjuster or supervisor or consultant accompanied the adjuster on the inspection, enter the code number of any other adjuster, or supervisor, and the name of any consultant present during the inspection and the date of inspection.</li> <li>(8) Explain any delayed notices or delayed claims as instructed in the LAM.</li> <li>(9) Document the name of the insured COL (i.e., the specific pathogen).</li> <li>(10) Document the calculation for the plants missing from the catalog.</li> <li>(11) Document any other pertinent information, including photographs taken as documentation.</li> </ol>

**Exhibit 5 Form Standards – Production Worksheet (Continued)**

Element/Item Number	Description
37. 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 Production Worksheet WITH THE INSURED or the insured's authorized representative, particularly explaining codes, etc., that may not be readily understood.
38. Adjuster's Signature, Code Number, and Date	Signature of adjuster, code number, and date signed <b>after</b> 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 Production Worksheet.
39. Witness' Signature and Date	Signature of witness and date signed <b>after</b> the insured (or insured's authorized representative) and adjuster has signed. For an absentee insured or if signatures are not witnessed, leave blank.
40. Other Signature(s) and Date(s)	Signature(s) of others if present when the loss adjustment was conducted (e.g., consultants, etc.) and the date signed.
41. Page Numbers	Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

**Exhibit 5 Form Standards – Production Worksheet (Continued)**

CE PILOT PRODUCTION WORKSHEET/CLAIM FORM (FOR ILLUSTRATION PURPOSES ONLY)										
1. Crop/Code #: CE	2. Unit Number: 1020	3. Cropping Practice: 204	4. Location Description: 123 WEST PINE ANY CITY, ANY STATE			8. Company: ABC INSURANCE COMPANY ANY CITY, ANY STATE			9. Name of Insured: I M INSURED	
5. Date(s) of Damage: Sep 11			6. Cause(s) of Damage: DISEASE			7. Insured Cause %: 100			10. Claim #: XXXXXXX	12 Crop Year
15. Unit Division			17. SV			1,500,000			11. Policy #: XXXX-XXX-XXX	YYYY
Basic Units by Plant Category:			Plant Production Practice:			18. Companion Policies:			13. Date Notice Loss: MM/DD/YYYY	
SECTION I - IMMEDIATELY PRIOR TO THIS LOSS			19a. Basic Unit XPS Liability: Excluding Price & Share \$1,125,000.00			19b. Basic Unit Previous Indemnity(ies): Sum of item 34, previous losses \$0.00			19c. Basic Unit Effective XPS Liability: 19a – 19b or 38 from page 1 if > 6 units \$1,125,000.00	
20a. Basic Unit Crop Year Deductible SV X (1.000 – Coverage Level %)			20b. Basic Unit Previous Occurrence Deductible(s): Sum of item 31, previous losses			20c. Remaining Deductible			20a – 20b or 33 from page 1 if > 6 units	
SECTION II - THIS LOSS										
21. Inspection Number: 1		22a. Coverage Level: 0.7500		22b. OLO:		23. Insurable Unit Value: \$958,253.00		24. Sum of Previous Losses: \$0.00		
25. Damage similar to other nurseries in the area?		26a. Numeric Code: 840		26b. Numeric Code: 841		26c. Numeric Code:		26d. Numeric Code:		
		26e. Numeric Code:		26f. Numeric Code:		Summary This Page		TOTAL		
27. Pre-loss actual unit value:		\$525,253.00		\$433,000.00				\$958,253.00		
28. Post-loss damage value:		\$315,690.00		\$326,880.00				\$697,510.00		
29. Percent of Loss								0.727898		
30. Amount of Insured Loss										
31. Occurrence Deductible:										
32. Percent Share:								1.0000		
33. Price Election Percent:								1.00		
34. Preliminary Indemnity								\$		
35. Indemnity								\$523,133		
36. Narrative: (If more space is needed, attach a Special Report)										

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