SUMMARY OF CHANGES/CONTROL CHART

The following list contains significant changes to this handbook, as determined by us. It may not represent all changes made. All changes made to this handbook are applicable regardless of whether or not listed.

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

Changes for Crop Year 2005 (FCIC-25210-1) issued November 2004:

A. Removed title “NOTE” throughout the handbook and revised format accordingly.

B. Page 1, Subsection 2 A: Revised statement to read: “The following is the minimum distribution of forms completed by the adjuster and signed by the insured for the loss adjustment inspection.”

C. Page 31, Subsection 9 B, Section I, Item A: Added the following: “REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRIES OF FIRST CROP AND SECOND CROP CODES.”

D. Page 40, Subsection 9 B, Section II, Item A2: Added the following: “REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRIES OF FIRST CROP AND SECOND CROP CODES.”

E. Page 42, Subsection 9 B, Section II, Item M2: Revised entry for test weight factor to account for the new Combination Test Weight/Pack Factor Table.
F. Page 43, Subsection 9 B, Section I, Example PW: Revised column A to show example of entry for first crop and second crop code.

G. Page 43, Subsection 9 B, Section II, Example PW: Revised entry for test weight factor to account for the new Combination Test Weight/Pack Factor Table.

H. Page 44, Subsection 9 B, Section I, Example PW: Revised column A to show example of entry for first crop and second crop code.

I. Page 51, Section 10: Inserted TABLE H – Combination Test Weight and Pack Factor chart.

| Control Chart For: Grain Sorghum Loss Adjustment Standards Handbook |
|---|---|---|---|---|---|
| SC Page(s) | TC Page(s) | Text Page(s) | Reference Material | Date | Directive Number |
| | | | | 11-2003 11-2003 | FCIC-25210 FCIC-25210 |
| | | | | 11-2003 11-2003 | FCIC-25210 FCIC-25210 |
| Insert | 1-2 | 1-2 | 1-2 29-30 39-44 | 11-2004 11-2004 | FCIC-25210-1 FCIC-25210-1 |
| | | | | 11-2004 11-2004 | FCIC-25210-1 FCIC-25210-1 |
| | | | | 11-2004 11-2004 | FCIC-25210-1 FCIC-25210-1 |
| Current Index | 1-4 | 1-2 | 1-2 3-28 29-30 31-38 39-44 | 11-2004 11-2004 | FCIC-25210-1 FCIC-25210-1 |
| | | | | 11-2004 11-2004 | FCIC-25210-1 FCIC-25210-1 |
| | | | | 11-2004 11-2004 | FCIC-25210-1 FCIC-25210-1 |
# GRAIN SORGHUM LOSS ADJUSTMENT HANDBOOK

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1. INTRODUCTION

THIS HANDBOOK MUST BE USED IN CONJUNCTION WITH THE LOSS ADJUSTMENT MANUAL (LAM).

This handbook identifies the crop-specific procedural requirements for adjusting Multiple Peril Crop Insurance (MPCI) losses in a uniform and timely manner. These procedures, which include crop appraisal methods and claims completion instructions, supplement the general (not crop-specific) procedures, forms, and manuals for loss adjustment identified in the LAM.

2. SPECIAL INSTRUCTIONS

This handbook remains in effect until superseded by reissue of either the entire handbook or selected portions (through slipsheets or bulletins). If slipsheets have been issued for a handbook, the original handbook as amended by slipsheet pages shall constitute the handbook. A bulletin can supersede either the original handbook or subsequent slipsheets.

A. DISTRIBUTION

The following is the minimum distribution of forms completed by the adjuster and signed by the insured for the loss adjustment inspection:

One legible copy to the insured. The original and all remaining copies as instructed by the insurance provider.

*** It is the insurance providers’ responsibility to maintain original insurance documents relative to policyholder servicing as designated in their approved plan of operations.

B. TERMS, ABBREVIATIONS, AND DEFINITIONS

(1) Terms, abbreviations, and definitions general (not crop specific) to loss adjustment are identified in the LAM.

(2) Terms, abbreviations, and definitions specific to grain sorghum loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.

(3) Abbreviations:

CAT Catastrophic Risk Protection
CIH Crop Insurance Handbook
FGIS Federal Grain Inspection Service
(4) Definitions:

**Damaged Kernels** - Kernels, pieces of sorghum kernels, and other grains that are badly ground-damaged, badly weather-damaged, diseased, frost-damaged, germ-damaged, heat-damaged, insect-bored, mold-damaged, sprout-damaged, or otherwise materially damaged.

3. **INSURANCE CONTRACT INFORMATION**

The insurance provider is to determine that the insured has complied with all policy provisions of the insurance contract. Crop provisions which are to be considered in this determination include (but are not limited to):

A. **INSURABILITY**

(1) The crop insured will be all the grain sorghum in the county for which a premium rate is provided by the county actuarial documents, in which the insured has a share; and

   (a) that is adapted to the area based on days to maturity and is compatible with agronomic and weather conditions in the area;

   (b) that is planted for harvest as grain;

   (c) that is a combine-type hybrid grain sorghum (grown from hybrid seed); and

   (d) that is not a dual-purpose type of grain sorghum (a type used for both grain and forage), unless a written agreement allows insurance on such grain sorghum.

(2) Unless allowed in the Special Provisions or a written agreement, grain sorghum is not insurable if it is:

   (a) interplanted with another crop; or

   (b) planted into an established grass or legume.

(3) Any acreage of the insured crop damaged before the final planting date, to the extent that the majority of producers in the area would normally not further care for the crop, must be replanted unless the insurance provider agrees that it is not practical. Refer to the LAM for replanting provision issues. Refer to section 4 of this handbook for replanting payment procedures.

B. **PROVISIONS NOT APPLICABLE TO CAT COVERAGE**

(1) Optional units.

(2) Written Agreements.

(3) Hail and Fire Exclusion provisions (also not applicable if additional coverage is less than 65/100 or equivalent coverage).

(4) High Risk Land Exclusion.

(5) Replanting Payments.
12. **Additional Units:**

**PRELIMINARY AND REPLANT:** MAKE NO ENTRY.

**FINAL:** Unit number(s) for ALL non-loss units for the crop at the time of final inspection. A non-loss unit is any unit for which a Production Worksheet has not been completed. Additional non-loss units may be entered on a single Production Worksheet.

*** If more spaces are needed for non-loss units, enter the unit numbers, identified as “Non-Loss Units,” in the Narrative or on an attached Special Report.

13. **Est. Prod. Per Acre:**

**PRELIMINARY AND REPLANT:** MAKE NO ENTRY.

**FINAL:** Estimated yield per acre, in whole bushels, of all non-loss units for the crop at the time of final inspection.

14. **Date(s) Notice of Loss:**

**PRELIMINARY:**

a. Date the notice of damage was given for the unit in item 2.

b. A third preliminary inspection (if needed) requires an additional set of Production Worksheets. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set.

c. Reserve the “Final” space on the first page of the first set of Production Worksheets for the date of notice for the final inspection.

d. If the inspection is initiated by the insurance provider, enter “Company Insp.” instead of the date.

**REPLANT AND FINAL:** Transfer the last date in the 1st or 2nd space to the FINAL space if a final inspection should be made as a result of the notice. Always enter the complete date of notice (month, day, year) for the FINAL inspection in the FINAL space on the first page of the first set of Production Worksheets. For a delayed notice of loss or delayed claim, refer to the LAM.

15. **Companion Policy(s):**

a. If no other person has a share in the unit (insured has 100 percent share), MAKE NO ENTRY.

b. In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril crop insurance contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter “NONE.”
(1) If the other person has a multiple-peril crop insurance contract and it can be determined that the SAME insurance provider services it, enter the contract number. Handle these companion policies according to insurance provider instructions.

(2) If the OTHER person has a multiple-peril crop insurance contract and a DIFFERENT insurance provider or agent services it, enter the name of the insurance provider and/or agent (and contract number) if known.

(3) If unable to verify the existence of a companion contract, enter “Unknown” and contact the insurance provider for further instructions.

(4) Refer to the LAM for further information regarding companion contracts.

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

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

Verify or make the following entries:

<table>
<thead>
<tr>
<th>Item No.</th>
<th>Information Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>A.</td>
<td>Field ID: The field identification symbol from a sketch map or an aerial photo. Refer to the narrative. In the margin (or in a separate column), enter the date of inspection for the last line entry of each inspection.</td>
</tr>
</tbody>
</table>

*** REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRY OF FIRST CROP AND SECOND CROP CODES.***

Where acreage is PARTLY replanted, omit the field ID symbol for the fields that have not been replanted and that have been consolidated into a single line entry.

B. Preliminary Acres:

PRELIMINARY: The number of acres, to tenths, (include “E” if estimated), for which consent for other use has been given. Determine actual acreage, to tenths, when the boundaries of the appraised acreage may not be determined later.

REPLANT AND FINAL: MAKE NO ENTRY.
c. If at the time of final inspection (if prior to the end of the insurance period), none of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter “No Harvest.”

d. If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, replanting is complete for the unit, etc. Refer to the LAM.

19. Similar Damage:

PRELIMINARY: MAKE NO ENTRY.

REPLANT AND FINAL: Check “Yes” or “No.” Check “Yes” if amount and cause of damage due to insurable causes is similar to the experience of other farms in the area. If “No” is checked, explain in the Narrative.

20. Assignment of Indemnity: Check “Yes” only if an assignment of indemnity is in effect for the crop year; otherwise, check “No.” Refer to the LAM.

21. Transfer of Right to Indemnity: Check “Yes” only if a transfer of right to indemnity is in effect for the unit for the crop year; otherwise, check “No.” Refer to the LAM.


A2. Field ID:

a. If only one practice and/or type of harvested production is listed in Section I, MAKE NO ENTRY.

b. If more than one practice and/or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type the corresponding Field ID (from Section I, column “A.”)

*** REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRY OF FIRST CROP AND SECOND CROP CODES.

B. Length or Diameter: Internal measurement in feet to tenths of structural space occupied by crop.

a. Length if rectangular or square.

b. Diameter if round or conical pile. Refer to the LAM to convert circumference to diameter if internal diameter measurement is not possible.

C. Width: Internal width measurement in feet to tenths of space occupied by crop in structure if rectangular or square. If round, enter “RND.” If conical pile, enter “Cone.”

D. Depth: Depth measurement in feet to tenths of space occupied by crop in rectangular, round, or square structure. If conical pile, enter the height of the cone. If there is production in the storage structure from other units or sources, refer to the LAM.
E. **Deduction:** Cubic feet, to tenths, of crop space displaced by chutes, vents, studs, crossties, etc. Refer to the LAM for computation instructions.

F. **Net Cubic Feet:** Net cubic feet of crop in the storage structure. Refer to the LAM for computation instructions.

G. **Conversion Factor:** Enter Conversion Factor as .8 (only if structure measurements are entered).

H. **Gross Prod.:** Multiply Column “F” times Column “G,” rounded to tenths of a bushel.

I. **Bu., Ton, Lbs., Cwt.:** Circle “Bu.” in column heading. Production in bushels, to tenths, before deductions for grain moisture and foreign material for production:
   a. Weighed and stored on the farm.
   b. Sold and/or stored in commercial storage - Obtain gross production for the UNIT from the summary and/or settlement sheets. (Individual load slips only WILL NOT suffice unless the storage facility or buyer WILL NOT provide summary and/or settlement sheets to the insured, and this is documented in the narrative.)
   c. Stored in odd-shaped structures. The adjuster must compute the amount of gross production. (Refer to the LAM for cubic footage and production computations). A copy of ALL production calculations must be left in the file folder.
   d. For mycotoxin-infected grain sorghum, enter ALL production even if it has no market value.

J. **Shell/Sugar Factor:** MAKE NO ENTRY.

K1. **FM %:** Make entry to nearest tenth. Refer to the LAM for instructions.

   *** Refer to the LAM for FGIS definitions of “FM” and “Dockage.”

K2. **Factor:** Enter the three-place factor determined by subtracting the percent of FM from 1.000, or subtract the entry in K1 from 100 and divide by 100. **EXAMPLE:** For 4 percent, enter “.960.”

L1. **Moisture %:** Enter moisture percent to tenths. Moisture adjustment is applied prior to applying any qualifying adjustments for quality.

L2. **Factor:** If grain moisture is more than **14.0 percent**, enter the four-place moisture factor from the grain sorghum moisture adjustment factor (**TABLE G**).

M1. **Test Wt.:** Enter test weight (ONLY when storage structure measurements are entered) in whole pounds (or pounds to tenths IF so instructed by the insurance provider). Refer to the LAM for instructions on determining test weight.
Factor: Combination Test Weight Factor - Enter the factor from TABLE H for the square footage of floor space in the storage structure. Refer to the LAM for instructions on calculating floor space of a structure. For test weights not shown on the chart, multiply the actual test weight by the last available combination test weight pack factor for the appropriate bin size and divide the result by the last available test weight shown on the chart.

EXAMPLE FOR TEST WEIGHT NOT SHOWN ON THE CHART:

Grain Sorghum with a test weight of 62 pounds stored in a less than 255 Sq. Ft. bin:
62 (actual test weight) x 1.127 (last available factor) ÷ 61.0 (last available test weight) = 1.145

If the Insurance Provider instructions are to enter test weight to the nearest tenth, use the nearest test weight value on the combination test weight/pack factor chart.

Adjusted Production: Result of multiplying (“H” or “I”) x “K2” x “L2” x “M2”. (Round to nearest tenth).

Prod. Not to Count: Net production NOT to count, in bushels to tenths, WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., other units or uninsured acreage) in the same storage structure (if the storage entries include such production).

THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN THE TOTAL STORAGE STRUCTURE BIN CONTENTS (bin grain depth, etc.) AND ANY “PRODUCTION NOT TO COUNT” IN THE NARRATIVE.

Make no entry if only the depth for production to count has been entered in column D, and the depth for production not to count has been entered in the “Narrative” section. Refer to the example in the LAM.

Production: Result of subtracting the entry in Column “O” from Column “N,” to tenths.

Value: When applicable, enter the Reduction in Value (RIV). RIV must be limited to amounts that are usual, customary, and reasonable. (Refer to the Special Provisions and the LAM for further instructions).

DO NOT make an entry when the quality adjustment factor can be obtained from the charts in the Special Provisions.

Mkt. Price: If an entry is in item Q1, enter the Local Market Price for U.S. No. 2 Grain Sorghum. Refer to the LAM for further instructions.

DO NOT make an entry when the quality adjustment factor can be obtained from the charts in the Special Provisions.

Quality Factor: For production eligible for quality adjustment, enter the 3-digit quality adjustment factor determined by subtracting the result of Q1 divided by Q2 from 1.000, or 1.000 minus the discount factor(s) obtained from the Special Provisions.
S. **Production to Count:** Enter result from multiplying Column “P” times Column “R” in bushels to tenths.

FOR ITEMS 22 - 24. WHEN SEPARATE LINE ENTRIES ARE MADE FOR VARYING SHARES, STAGES, APH YIELDS, PRICE ELECTIONS, TYPES, ETC., WITHIN THE UNIT, AND TOTALS NEED TO BE KEPT SEPARATE FOR CALCULATING INDEMNITIES, MAKE NO ENTRY AND FOLLOW THE INSURANCE PROVIDER’S INSTRUCTIONS; OTHERWISE, MAKE THE FOLLOWING ENTRIES.

22. **Section II Total:**

**PRELIMINARY AND REPLANT:** MAKE NO ENTRY.

**FINAL:** Total of Column “S,” to tenths.

23. **Section I Total:**

**PRELIMINARY AND REPLANT:** MAKE NO ENTRY.

**FINAL:** Enter figure from Section I, Column “O” total.

24. **Unit Total:**

**PRELIMINARY AND REPLANT:** MAKE NO ENTRY.

**FINAL:** Total of 22 and 23, to tenths.

25. **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 Production Worksheet.

*** Final indemnity inspections and final replanting payment inspections should be signed on bottom line.

26. **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, particularly explaining codes, etc., that may not be readily understood.

*** Final indemnity inspections and final replanting payment inspections should be signed on bottom line.

27. **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.).
**PRODUCTION WORKSHEET**

(FOR ILLUSTRATION PURPOSES ONLY)

<table>
<thead>
<tr>
<th>Field ID</th>
<th>Prelim Acres</th>
<th>Final Acres</th>
<th>Interest or Share</th>
<th>Risk</th>
<th>Practice</th>
<th>Type Class</th>
<th>Stage</th>
<th>Intended or Final Use</th>
<th>Appraised Potential</th>
<th>Moisture % Factor</th>
<th>Shell and/or Quality Factor</th>
<th>+Uninsured Cause</th>
<th>Adjusted Potential</th>
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<tr>
<td>M/D A/NS</td>
<td>24.2</td>
<td>1.00</td>
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<td></td>
<td></td>
<td>2.8</td>
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<td></td>
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<td>41.7</td>
<td>2335.2</td>
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</table>

17 TOTALS 818.4 4094.9

**NARRATIVE (If more space is needed, attach a Special Report)**

Grain sorghum at Acme Elevator weighed 45# per bushel and had 19.9% kernel damage. Field C - Put to other use without consent. Fields C & D determined from FSA permanent Field measurements. Field A wheel measured. Refer to attached Special Report for measurements and calculations. Refer to attached FGIS Grade Certificate. Test Wt. = 45# (DF = .094) + 19.9% damaged kernels (DF = .109) + U.S. Sample Grade (DF = .195) = 398. 1000 - 398 = 602 Quality Adjustment Factor.

I certify the information provided above, to the best of my knowledge, to be true and complete and that it will be used to determine my loss, if any, to my insured crops. I understand that this Production Worksheet and supporting papers are subject to audit and approval by the company. I understand that this crop insurance is subsidized and reinsured by the Federal Crop Insurance Corporation, an agency of the United States. I understand that any false or inaccurate information may result in the sanctions outlined in my policy and administrative, civil, and criminal sanctions under 18 U.S.C. §§ 1006 and 1014, 7 U.S.C. § 1506, 31 U.S.C. §§ 3729 and other federal statues.

22 Section II Total 1490.8
23 Section I Total 818.4
24 Unit Total 2309.2

**SECTION II – HARVESTED PRODUCTION**

<table>
<thead>
<tr>
<th>Share Factors Field ID</th>
<th>Length or Diameter</th>
<th>Width</th>
<th>Depth</th>
<th>Deduction</th>
<th>Net Cubic Feet</th>
<th>Conversion Factor</th>
<th>Gross Prod. (F x G)</th>
<th>Bu. Ton Lbs. Cwt.</th>
<th>Shell/ Sugar Factor</th>
<th>FM% Factor</th>
<th>Moisture% Factor</th>
<th>Test Wt. Factor</th>
<th>Adjusted Production (HorixJxK2xL2xM2)</th>
<th>Prod. Not To Count (N – O)</th>
<th>Production (N x O)</th>
<th>Value Mkt. Price</th>
<th>Quality Factor</th>
<th>Production To Count (P X B)</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACME ELEVATOR ANYTOWN, ANY STATE</td>
<td>14.0 RND 10.0</td>
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<td>602</td>
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</table>

I certify the information provided above, to the best of my knowledge, to be true and complete and that it will be used to determine my loss, if any, to my insured crops. I understand that this Production Worksheet and supporting papers are subject to audit and approval by the company. I understand that this crop insurance is subsidized and reinsured by the Federal Crop Insurance Corporation, an agency of the United States. I understand that any false or inaccurate information may result in the sanctions outlined in my policy and administrative, civil, and criminal sanctions under 18 U.S.C. §§ 1006 and 1014, 7 U.S.C. § 1506, 31 U.S.C. §§ 3729 and other federal statues.

22 Section II Total 1490.8
23 Section I Total 818.4
24 Unit Total 2309.2
PRODUCTION WORKSHEET  
( FOR ILLUSTRATION PURPOSES ONLY) 
<table>
<thead>
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<th>A</th>
<th>B</th>
<th>C</th>
<th>D</th>
<th>E</th>
<th>F</th>
<th>G</th>
<th>H</th>
<th>I</th>
<th>J</th>
<th>L</th>
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SECTION I – ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS 

**Example above shows allowance when the actual cost and/or 20% of the production guarantee is greater than the maximum allowance.** Insured's actual cost to replant - $18.00/acre. Price election - $2.46. $18.00 ÷ $2.46 = 7.3 bu. 41.7 bu/acre x 20% = 8.3 bu/acre (both greater than 7.0 bu, maximum allowed). Appraised potential less than 90% of the production guarantee (41.7 x 90% = 37.5 bu/acre -- appraised potential = 4.2 bu/acre). Total acreage from FSA permanent field measurement. Field A wheel measured. See attached Special Report for measurements and calculations.

NARRATIVE (If more space is needed, attach a Special Report)
### TABLE H - COMBINED TEST WEIGHT & PACK FACTOR - GRAIN SORGHUM

<table>
<thead>
<tr>
<th>Test Wts.</th>
<th>Less than 255 Sq. Ft.</th>
<th>255 Sq. Ft. to 461 Sq. Ft.</th>
<th>462 Sq. Ft. to 767 Sq. Ft.</th>
<th>768 Sq. Ft. to 1384 Sq. Ft.</th>
<th>1385 Sq. Ft. to 2289 Sq. Ft.</th>
<th>2290 Sq. Ft. or Over</th>
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<td>0.963</td>
<td>0.974</td>
<td>0.986</td>
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If the actual test weight is not shown on the chart, refer to subsection 9 B Section II, item M2 for instructions.