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Department of
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Federal Crop
Insurance
Corporation



Product
Administration &
Standards Division

DRY BEAN LOSS ADJUSTMENT STANDARDS HANDBOOK

FCIC-25110 (2-2011)

2011 and Succeeding Crop Years

UNITED STATES DEPARTMENT OF AGRICULTURE
WASHINGTON, D.C. 20250

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25110	
SUBJECT: DRY BEAN LOSS ADJUSTMENT STANDARDS HANDBOOK 2011 AND SUCCEEDING CROP YEARS		OPI: Product Administration & Standards Division	
		Approved: /S/ <i>Tim B. Witt</i> Deputy Administrator, Product Management	Date: <i>February 9, 2011</i>

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-ISSUED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2011 AND SUCCEEDING CROP YEARS. ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.

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 2011 (FCIC 25110) issued **FEBRUARY 2011**:

- A. Throughout handbook: Made editorial and syntax changes so handbook text tracks with current RMA-approved handbook formatting, and updated examples and forms as needed.
- B. Throughout the handbook: Comments that pertained to grammar, punctuation, deleting unneeded words, rewording to make a sentence flow better, corrections of reference numbers, formatting, etc. were incorporated if accepted, but are not listed.
- C. Throughout the handbook: Removed the signature blocks and privacy act statements from all form examples. These are still required entries on any applicable company generated forms.
- D. **Subsection 2 B (3)** – Added abbreviation for “Actual Production History” (APH), “Basic Provisions” (BP), “Crop Provisions” (CP), “Federal Grain Inspection Service” (FGIS), and “Special Provisions” (SP).
- E. **Subsection 9 C** – Inserted new Production Worksheet and completion instructions.
- F. **Subsection 9 C** – Incorporated revised Production Worksheet example to reflect the new Production Worksheet.

DRY BEAN LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

Control Chart For: Dry Bean Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	Entire Handbook					
Current Index	1-2	1-2	1-45	46-54	2-2011	FCIC-25110

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1. INTRODUCTION

THIS HANDBOOK MUST BE USED IN CONJUNCTION WITH THE LOSS ADJUSTMENT MANUAL (LAM) STANDARDS HANDBOOK, FCIC-25010.

The FCIC-issued loss adjustment standards for this crop are the official standard requirements for adjusting losses in a uniform and timely manner. The FCIC-issued standards for this crop and crop year are in effect as of the signature date for this crop handbook at www.rma.usda.gov/handbooks/25000/index.html. All Approved Insurance Providers (AIPs) will utilize these standards for both loss adjustment and loss **adjustment** 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.

2. SPECIAL INSTRUCTIONS

This handbook remains in effect until superseded by reissuance 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

- (1) 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.
- (2) One legible copy to the insured. The original and all remaining copies as instructed by the AIP. It is the AIP's 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 dry bean loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.
- (3) Abbreviations:

APH	Actual Production History
BP	Basic Provisions
CAT	Catastrophic Risk Protection
CIH	Crop Insurance Handbook
CP	Crop Provisions

(4) Definition(s):

Beans	(From the United States Standards for Beans) Dry threshed field and garden beans, whole, broke, and split, commonly used for edible purposes. (From the crop provisions) Dry beans and contract seed beans.
Clean Seed Equivalent	Appraised or harvested production of Contract Seed Beans which meets the minimum quality requirements contained in the seed bean processor contract. Production that does not meet the minimum quality requirements contained in the contract due to uninsured causes will be considered production to count regardless of quality.
Damaged Beans	(From the United States Standards for Beans) Beans and pieces of beans that are damaged by frost, weather, disease, weevils or other insects, or other causes.
Badly Damaged Beans	(From the United States Standards for Beans) Beans and pieces of beans that are materially damaged or discolored by frost, weather, disease, weevils or other insects, or other causes, so as to materially affect the appearance and quality of the beans.
Defects	(From the United States Standards for Beans) For the classes of Baby Lima and miscellaneous Lima beans, defects shall be damaged beans, contrasting classes, and foreign material. Defects for all other classes of beans shall be splits, damaged beans, contrasting classes, and foreign material.
Dry Beans	The crop defined by United States Standard for Beans excluding contract beans.
Foreign Material	(From the United States Standards for Beans) Stones, dirt, weed seeds, cereal grains, lentils, peas, and all matter other than beans.
Harvest	Combining the beans. Beans which are swathed or knifed prior to combining are not considered harvested.
Splits	(From the United States Standard for Beans) Pieces of beans that are not damaged , each of which consists of three-fourths or less of the whole bean, and shall include any sound bean the halves of which are held together loosely.
Swathing or Knifing	Severance of the bean plant from the ground, including the pods and beans, and placing them into windrows.

3. INSURANCE CONTRACT INFORMATION

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

A. INSURABILITY

The following may not be a complete list of insurability requirements. Refer to the **BP**, **CP**, and **SP** for a complete list.

- (1) The crop insured will be all the beans in the county for which a premium rate is provided by the actuarial documents:
 - (a) In which the insured has a share;
 - (b) That are planted for harvest as:
 - 1 Dry beans; or
 - 2 If applicable, contract seed beans, if the seed bean processor contract is executed on or before the acreage reporting date; and
 - (c) That are not (unless allowed in the **SP** or by written agreement):
 - 1 Interplanted with another crop; or
 - 2 Planted into an established grass or legume.
- (2) For contract seed beans only:
 - (a) Dry bean acreage planted for the purpose of seed production that is under contract with a seed company (the contract does meet the requirement for insurability), the contract was executed on or before the acreage reporting date and is reported as contract seed on the acreage report, will be insured as contract seed. If the terms of the seed contract do not meet the requirement for insurability, the acreage may only be insured as dry beans.
 - (b) An instrument in the form of a “lease” under which the insured retains control of the acreage on which the insured crop is grown and that provides for delivery of the crop under substantially the same terms as a seed bean processor contract may be treated as a contract under which the insured has an insurable interest in the crop.
 - (c) The insured must submit a copy of the seed bean processor contract to the AIP on or before the acreage reporting date. Contract seed beans excluded from a processor contract are not insurable as contract seed. A processor contract must contain a base price or a method to determine such price based on published independent information.

- (d) Any acreage of contract seed beans produced by a seed company will not be insured.
- (e) The insured may elect to insure bean acreage grown under contract with a seed company as commercial dry beans provided it is reported as the appropriate type (not contract seed) on the acreage report. The minimum quality standards stated in the seed contract will not apply.
- (3) In addition to the types of beans designated in the **SP**, the AIP will insure other types by written agreement provided the requirements stated in the **CP** are met.
- (4) Any acreage of beans that is destroyed and replanted to a different insurable bean type will be considered insured acreage.
- (5) Beans must be initially planted in rows far enough apart to permit mechanical cultivation, unless otherwise provided by the **SP**, actuarial documents, or by written agreement.
- (6) Any acreage that does not meet the crop rotation requirements contained in the **SP** will not be insured.
- (7) Any acreage of the insured crop damaged before the final planting date, to the extent that the majority of growers in the area would normally not further care for the crop, must be replanted unless the AIP agrees that replanting is not practical. The insured will not be required to replant if it is not practical to replant to the same bean type as originally planted. Refer to section 4 of this handbook for replanting payment procedures.

B. PROVISIONS AND PROCEDURES NOT APPLICABLE TO CAT COVERAGE

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

C. UNIT DIVISION

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

D. REPLANTED ACREAGE UNIT DESIGNATION

When it is NO LONGER PRACTICAL to replant to the same contract seed bean variety or the same dry bean type (as specified in the **CP**) and the insured replants to a different (e.g., shorter season) dry bean type (different contract seed bean variety if initially reported as contract seed beans) and it is practical to replant to this different dry bean type (refer to the **CP** definition of practical to replant), the following instructions apply.

- (1) Applicability:
 - (a) Regular rules for acreage report revision apply. The applicable price election of the replanted type will be used to determine any replanting payment and to establish the premium and liability for the replanted acreage.
 - (b) Replanted acreage liability may increase or decrease from that originally reported.
- (2) A revised acreage report must be prepared PRIOR to the processing of a replant claim:
 - (a) When replanting results in ANY change in the number of insured acres and/or the bean type on all or part of the original unit, because of the probable effect on coverage, premium, and the applicable APH yield.
 - (b) If there is any change in the total number of contract seed bean acres on a unit (i.e., not all acres of the unit is replanted to contract seed beans).
 - (c) Basic units, originally reported on the acreage report, may be divided into optional units provided all guidelines are met.
- (3) When a replanted dry bean type differs from the original planting (dry bean type or contract seed bean variety), the acreage may qualify as a separate optional unit if:
 - (a) No other unit exists for that particular dry bean type or for contract seed beans; and
 - (b) Optional units are in effect (acreage qualifies for optional units and the acreage report and premium reflect such election).
- (4) WHEN ALL OF THE UNIT ACREAGE IS REPLANTED:
 - (a) Continue to use the original unit number (no revised acreage report necessary) when ALL acres of the unit is replanted to:
 - 1 The same dry bean type originally planted; or
 - 2 Any contract seed bean variety (or varieties) when originally planted to a contract seed bean variety.
 - (b) Use a different unit number on a revised acreage report (a new number, or the unit number of an existing unit the replanted acreage will be combined with, as applicable) for:
 - 1 Any acreage WITHIN A COMMERCIAL dry bean unit that is replanted to a DIFFERENT dry bean type than the original planting; and/or
 - 2 ANY ACREAGE WITHIN A contract seed bean unit that is replanted to a commercial dry bean type. Acreage replanted to any contract seed bean variety will retain the original unit number.

(5) WHEN PART OF A UNIT IS REPLANTED:

- (a) Use the SAME (original) unit number for the part of the unit replanted to:
 - 1 The same dry bean type as the original planting; or
 - 2 ANY variety of contract seed bean (or varieties) when that part of the unit was originally planted to a contract seed bean variety (or varieties).
 - (b) Use a different unit number on a revised acreage report (a new number, or the unit number of an existing unit the replanted acreage will be combined with, as applicable) when part of the unit is replanted to:
 - 1 A different dry bean type than the remaining original planting of a dry bean type; or,
 - 2 Any dry bean type when the original planting was a contract seed bean variety (or varieties) or vice versa.
- (6) If the replanted acreage of the dry bean type or contract seed beans does NOT qualify as a separate unit, the acreage must be combined into an existing unit of the same type or variety. A revised acreage report is necessary in either case.

EXAMPLE:

On the original acreage report,

Unit 0001-0001 – 50.0 acres of pinto beans.

Unit 0001-0002 – 25.0 acres of pinto beans.

Unit 0001-0001 is damaged and replanted.

If for unit 0001-0001, 25.0 acres were replanted to pinto beans, and 25.0 acres were replanted to great northern beans, the acreage replanted back to pinto beans will retain the original unit number 0001-0001. The 25.0 acres replanted to great northern beans will be assigned a new unit number of 0001-0003.

E. DRY BEAN QUALITY ADJUSTMENT

Mature dry bean production to count may be adjusted for excess moisture and quality deficiencies. If moisture adjustment is applicable, it will be made prior to applying any qualifying adjustment for quality. Adjustment for excess moisture or quality deficiencies, as shown below, will not be applicable to contract seed beans.

- (1) Production will be eligible for quality adjustment if:

- (a) Deficiencies in quality (due to insurable causes of loss), in accordance with the United States Standards for Beans, result in dry beans not meeting the grade requirements for **U.S. No. 2** (grades U.S. No. 3 or worse) because the dry beans are damaged or badly damaged; or
 - (b) Substances or conditions are present that are identified by the Food and Drug Administration or other public health organizations of the United States as being injurious to human or animal health.
- (2) Quality will be a factor in determining the insured's loss only if:
 - (a) The deficiencies, substances, or conditions resulted from an insurable cause of loss that occurs within the insurance period;
 - (b) The deficiencies, substances, or conditions result in a net price for the damaged production that is less than the local market price;
 - (c) All determinations of these deficiencies, substances, or conditions are made using samples of the production obtained by the AIP representative or by a disinterested third party approved by the AIP;
 - (d) **THE QUALITY ADJUSTMENT FACTOR CANNOT BE GREATER THAN 1.000 or less than zero (.000). Refer to the LAM for information on speculative type quality adjustment.**
- (3) Refer to the LAM for instructions on who can obtain samples for grading and who can make determinations of deficiencies, condition and substances that would cause the crop to qualify for quality adjustment. The loss adjuster may determine test weight for quality adjustment purposes.
- (4) Dry bean production that is eligible for quality adjustment, as specified in the **CP**, will be reduced as follows:
 - (a) The market price of the qualifying damaged production and the local market price will be determined on the earlier of the date such quality adjusted production is sold or the date of final inspection for the unit.
 - (b) If a local market price is not available for the insured crop year, the current year's maximum price election available for the applicable type will be used. The price for the qualifying damaged production will be the market price for the local area to the extent feasible.
 - (c) The AIP may obtain prices from any buyer of their choice. If the AIP obtains prices from one or more buyers located outside the insured's local market area, the AIP will reduce such prices by the additional costs required to deliver the dry beans. Discounts used to establish the **NET PRICE PER POUND** of the damaged production will be limited to those that are usual, customary, and reasonable.

- (d) The Net Price per pound will be the GREATER OF 1 or 2, below. For mature unharvested production and/or stored production that qualifies for quality adjustment, determine the pounds of the potential/stored production, and obtain a bid price as instructed below. Bid prices obtained from local markets must be based on representative samples of the damaged production that have been analyzed by a grader licensed to grade dry beans. Refer to the LAM.

- 1 For production where the buyer/processor records gross weights and indicates the specific percentages and/or discounts for qualifying damage:
- a Determine the gross weight of the production (at the quantity and quality/grade) as delivered to the buyer/processor.
 - b Multiply the gross weight determined in 1 a, above, by the moisture adjustment factor (if moisture is above 18%) and/or the dockage factor (as applicable for FM only), if applicable. The result is the adjusted production.
 - c If the percent of damage determined by the buyer/processor includes discounts for moisture or damage from uninsured causes, these amounts must be calculated and deducted from the stated percent of damage.
 - d Determine the total value that the buyer/processor paid, or would have paid, for the qualifying damaged production. If the price paid or bid price from the buyer/processor includes discounts for moisture and/or damage from uninsured causes, these amounts must be calculated and added to the price paid for the damaged production.

The price of the damaged production will not be reduced for:

- i Moisture content;
- ii Damage due to uninsured causes; or
- iii Drying, handling, processing, including trading tare for grade to obtain a higher grade and price, or any other costs associated with normal harvesting, handling, and marketing of the dry beans; except, if the price of the damaged production can be increased by conditioning, the AIP may reduce the price of the production after it has been conditioned, by the cost of conditioning but not lower than the value of the production before conditioning;
- e Divide the total value of the damaged production in 1c, above, by the adjusted production in 1b, above. The result is the net price per pound of the damaged production.

- 2 The elevator may clean/screen (recondition) gross production to improve the grade of the dry beans and reflect the value of the damaged production through a weight reduction (tare %) rather than quoting a grade and price for the gross production as delivered.

In this case, to determine the net price per pound of the qualifying damaged production:

- a Multiply the net weight (determined gross weight minus the weight reduction [tare %] for damage) of the production that the buyer/processor used as the basis for payment, by the price that was paid for the dry beans (the bid price of the grade of the damaged production after milling); and
- b Divide the result obtained in 2a, above, by the gross pounds determined.

The adjuster must verify that any weight reduction is related to an insurable cause of loss. Refer to **EXHIBIT 1** for examples.

- c The market price per pound of the damaged or conditioned production will be divided by the local market price to determine the quality adjustment factor; and
- d The number of pounds remaining, after any reduction due to excessive moisture (the moisture-adjusted gross pounds if appropriate), of the damaged or conditioned production will then be multiplied by the quality adjustment factor to determine the net production to count.

EXAMPLE: Elevator/buyer-listed deductions may include foreign material, off-sized beans, splits, moisture dock, "dockage," checked skins, and damage. (Refer to the Claim Form Entries and Completion Procedures (item **58a**), and **EXHIBIT 1**.) Since moisture is handled as a separate adjustment, allowing "moisture dock" would be inappropriate. Likewise, "splits" due to uninsured causes (included in dockage) must not be included in quality adjustment.

4. REPLANTING PAYMENT PROCEDURES

A. GENERAL INFORMATION

- (1) Replanting payments made on acreage replanted by a practice that was uninsurable as an original planting will require the deduction of the replanting payment for such acreage from the original unit liability. If the unit dollar loss (final claim) is less than the original unit liability minus such replanting payment, the actual indemnity dollar amount will not be affected by the replanting payment. The premium will not be reduced.
- (2) No replanting payment will be made on acreage on which a prior replanting payment has been made during the current crop year.

B. QUALIFICATIONS FOR REPLANTING PAYMENT

- (1) To qualify for replanting payment, the:
 - (a) insured crop must be damaged by an insurable cause;
 - (b) AIP must determine that it is practical to replant;
 - (c) acres being replanted must have been initially planted on or after the “Earliest Planting” date established by the **SP**;
 - (d) per acre appraisal (plus any appraisals for uninsured causes of loss) must be less than 90 percent of the per acre production guarantee for the acreage the insured intends to replant (Refer to section 5, “Dry Bean” Appraisals);
 - (e) acreage replanted must be AT LEAST the lesser of 20 acres or 20 percent of the insured **planted** acreage for the unit as determined on the final planting date or within the late planting period if a late planting period is applicable (Any acreage planted after the end of the late planting period will not be included when determining if the 20 acres or 20 percent qualification is met. Refer to the LAM.); and
 - (f) AIP must have given consent to replant.
- (2) In the “**Narrative**” of the **Claim Form** or on a Special Report, for each field or subfield, document that qualifications for a replanting payment have been met.

C. MAXIMUM REPLANTING PAYMENT

The maximum amount of the replanting payment per acre will be the LESSER OF:

- (1) The insured’s actual replanting cost;
- (2) The product of multiplying the maximum pounds allowed in the **CP** (120 pounds) by the insured’s price election for the type to be replanted, times the insured’s share in the crop; or
- (3) 10 percent of the production guarantee for the replanted type times applicable price election times the insured’s share.

Compute the number of pounds per acre allowed for a replanting payment by dividing the maximum replanting payment by the price election. Show all calculations in the Narrative of the **Claim Form** or on a Special Report.

EXAMPLE 1

Owner/operator (100 percent share)

30 acres of Great Northern beans replanted

Insured's actual cost to replant = \$25.00

Price election = \$.25

10% of prod. guar. (1,125 lbs. x 10%) = 113 lbs. x \$.25 (price election) = \$28.25 x 1.000 (share) = \$28.25.

120 lbs. (maximum lbs. allowed in policy) x \$.25 (price election) = \$30.00 x 1.000 (share) = \$30.00.

The lesser of \$25.00, \$28.25 and \$30.00 is \$25.00

Actual pounds per acre allowed = 100 lbs. (\$25.00 ÷ \$.25)

Enter 100 lbs. in Section I, "Appraised Potential" column of the Claim Form. Enter the replant calculations in the "Narrative" of the Claim Form.

EXAMPLE 2

Landlord/tenant on 50/50 share

30 acres of Great Northern beans replanted

Insured's actual cost to replant = \$12.50

Price election = \$.25

10% of prod. guar. (1,125 lbs. x 10%) = 113 lb. x \$.25 (price election) = \$28.25 x .500 (share) = \$14.13

120 lbs. (max. lbs. allowed in policy) x \$.25 (price election) = \$30.00 x .500 (share) = \$15.00

The lesser of \$12.50, \$14.13, and \$15.00 is \$12.50

Actual pounds per acre allowed = 50 lbs. (\$12.50 ÷ \$.25)

Enter 50 lbs. In Section I, "Appraised Potential" column on the Claim Form if the insured's share has been applied or 100 lbs. if the insured's share has yet to be applied. Indicate in the "Narrative" if "Appraised Potential" has/has not been reduced for share on the Claim Form according to individual AIP guidelines. Enter the replant calculations in the "Narrative" of the Claim Form.

D. REPLANTING PAYMENT INSPECTIONS

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

5. DRY BEAN APPRAISALS

A. GENERAL INFORMATION

- (1) Potential production for all types of inspections will be appraised in accordance with procedures specified in this handbook and the LAM.

- (2) Use the Before Podding or After-Podding appraisal method instructions to appraise dry beans and contract seed beans.
- (3) The appraisal procedures used for dry beans and contract seed beans are identical, only the factors differ.

B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS

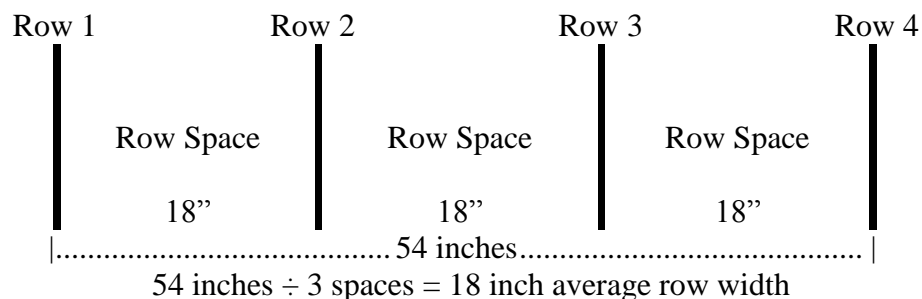
- (1) Determine the minimum number of required samples for a field or subfield by the field size, (take not less than the minimum number (count) of representative samples required in **TABLE A** for each field or subfield), the average stage of growth, age (size) and general capabilities of the plants,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

C. MEASURING ROW WIDTH FOR SAMPLE SELECTION

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

- (1) Use a measuring tape marked in inches or convert a tape marked in tenths of a foot, to inches, to measure row width (Refer to the LAM for conversion table).
- (2) Measure across **FOUR OR MORE** row spaces, from the center of the first row to the center of the fourth row (or as many rows as needed), and divide the result by the number of row spaces measured across, to determine an average row width in whole inches.

EXAMPLE:



- (3) Where rows are skipped for tractor and planter tires, refer to the LAM.
- (4) Apply average row width in **TABLE B** to determine the square foot factor.

6. APPRAISAL METHODS

A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

Appraisal Method...	Growth Stage	Use...
Before Podding Appraisal Method	Vegetative	For planted acreage with no emerged plants, and from plant emergence to the time bean pods are formed (seeds are not discernable by feel).
After Podding Appraisal Method	Reproductive	From the time the bean pods have formed (seeds are discernable by feel) through maturity.

B. BEFORE PODDING APPRAISAL METHOD

- (1) Determine the number of live plants in the 10 ft. sample row.
 - (a) Count all live plants in the 10 ft. sample row. If the sample contains both damaged and undamaged plants, convert damaged plants to an equivalent number of undamaged plants considering stage of development, degree of damage, and other factors which may affect productive potential relative to normal plants (e.g., three damaged plants may be equivalent to one undamaged plant). The conversion to equivalent undamaged plants shall be made with expectations of favorable weather through harvest.
 - (b) If the reduction in stand is solely due to non-emerged plants due to insufficient soil moisture, do not complete appraisals prior to the time specified in the LAM. Refer to the paragraph in the LAM regarding deferred appraisals and non-emerged plants.
- (2) Total the number of live plants from each sample, and divide by the number of samples to determine the average number of live plants per sample.
- (3) Divide the average number of live plants per sample by the Square Foot Factor for the row spacing (from **TABLE B**) to determine the average number of plants per square foot.
- (4) Multiplying the average number of plants per square foot by the average number of expected seeds per plant (from **TABLE C**, BEANS/PLANT FACTOR) to determine the expected number of seeds per square foot.
- (5) Divide the expected number of seeds per square foot by the appropriate (dry bean OR contract seed bean) YIELD FACTOR for the bean type (from **TABLE C**) and round to the nearest whole pound to determine the appraised pounds per acre.

C. AFTER PODDING APPRAISAL METHOD

- (1) Count the number of live plants in the 10 ft. sample row.
- (2) Select five representative plants from the 10 ft. sample row. Calculate the average number of pods per plant by counting the pods on the selected plants and dividing that number by five. If there are less than five representative plants in the 10 ft. sample row, count and average the number of pods per plant from ALL plants.
- (3) Count the number of sound, whole beans in the pods examined in step (2), above, and divide by the number of pods examined to determine the average number of beans per pod. **REGARDLESS OF QUALITY ADJUSTMENT BEING NECESSARY OR NOT NECESSARY**, count the **ENTIRE** harvestable amount of beans (damaged and undamaged). If quality adjustment is necessary, perform the quality adjustment process by comparing the actual value of damaged beans with the local market price for beans of the same type and variety.
- (4) Multiply the number of plants per 10 ft. sample row by the average number of pods per plant, times the average number of beans per pod to determine the average number of beans per 10 ft. sample row.
- (5) Add the average number of beans per 10 ft. sample row for each sample taken. The sum will be the Sample Total.
- (6) Divide the Sample Total by the number of samples taken. The result is the total average number of beans per 10 ft. sample row.
- (7) Divide the total average number of beans per 10 ft. sample row by the Square Foot Factor for the row spacing from **TABLE B** to determine the average number of beans per square foot.
- (8) Divide the average number of beans per square foot by the **YIELD FACTOR** for the bean type from **TABLE C** to determine the number of pounds per acre.

7. APPRAISAL DEVIATION AND MODIFICATIONS

A. DEVIATIONS

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

B. MODIFICATIONS

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

8. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. APPRAISAL WORKSHEET FORM STANDARDS

- (1) The entry items in subsection 8C are the minimum requirements for the Dry Beans Appraisal Worksheet. All entry items are “Substantive,” (i.e., they are required).
- (2) Appraisal Worksheet Completion Instructions. The completion instructions for the required entry items on the Appraisal Worksheet in the following subsections are “Substantive,” (i.e., they are required.)
- (3) The Privacy Act and Non-Discrimination Statements are required statements that must be printed on the form or provided to the insured as a separate document. These statements are not shown on the example form in this section. The current Non-Discrimination Statement and Privacy Act Statement can be found on the RMA website at <http://www.rma.usda.gov/regs/required.html> or successor website.
- (4) Refer to the DSSH for other crop insurance form requirements (e.g., font point size, etc.).

B. GENERAL INFORMATION FOR WORKSHEET ENTRIES AND COMPLETION PROCEDURES

- (1) Include the AIP’s name in the Appraisal Worksheet title if not preprinted on the AIP’s worksheet or when a worksheet entry is not provided.
- (2) Include the claim number on the Appraisal Worksheet (when required by the AIP), when a worksheet entry is not provided.
- (3) Separate appraisals worksheets must be completed for each unit appraised, and for each field or subfield including fields or subfields with a differing base (APH) yield or farming practice (applicable to replant, preliminary, and final claims). Refer to section 4B for sampling requirements.
- (4) Standard Appraisal Worksheet items are numbered consecutively in section 8C. Illustrations are also provided to illustrate how to complete all entries, except the last three items on the Appraisal Worksheets.
- (5) For all zero appraisals, refer to the LAM.

C. **APPRAISAL WORKSHEET ENTRIES AND COMPLETION INFORMATION**

Verify or make the following entries:

**Item
No.**

Information Required

Company: Name of the AIP, if not preprinted on the worksheet (Company Name).

Claim No.: Claim number as assigned by the AIP.

1. **Insured's Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Contract No.:** Insured's assigned policy number
- ***3. **Unit No.:** Unit number from the Summary of Coverage after it is verified to be correct.
4. **Crop:** "*Dry Beans*" and the type abbreviation, or "*Contract Seed Beans*" as appropriate.
5. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim is filed.

PART I - BEFORE PODDING

6. **Field ID and Acres:** Field or subfield identification symbol and acreage, to tenths.
7. **Row Space:** Row Width to nearest inch. Refer to subsection 5 C above for row width determination information.
8. **No. Plants:** Number of plants per 10 ft. sample row from which a normal yield can be expected under favorable growing conditions. If the sample contains damaged plants, determine by converting damaged plants to a lesser number of plants from which a normal yield can be expected (e.g., three damaged plants may be equivalent to one undamaged plant).
9. **Total Plants:** Total number of plants for all samples in item 8.
10. **No. Samples:** Enter the total number of samples taken. Refer to **TABLE A** for minimum number of samples.
11. **Avg. No. Plants:** Result of dividing the total number of plants (item 9) by the total number of samples (item 10), rounded to the nearest tenth.
12. **Sq. Ft. Factor:** Square foot factor for the row width. (Refer to **TABLE B.**)

13. **Avg. Plants Per Sq. Ft.:** Result of dividing the average number of plants (item 11) by the square foot factor (item 12), rounded to the nearest hundredth.
14. **Beans/Peas Per Plant Factor:** Average number of seeds per plant for the type. (Refer to **TABLE C.**)
15. **Beans Per Sq. Ft.:** Result of multiplying the average plants per square foot (item 13) by the Beans/Peas Per Plant Factor (item 14), rounded to the nearest tenth.
16. **Yield Factor:** Yield factor for the type. (Refer to **TABLE C.**)
17. **Pounds Per Acre Appr.:** Result of dividing the Beans Per Square Foot (item 15) by the yield factor for the type (item 16), rounded to the nearest whole pound.

PART II - AFTER PODDING

18. **Field ID and Acres:** Field or subfield identification symbol and acreage, to tenths.
19. **Row Space:** Row Width to nearest inch. Refer to subsection 5 C for row width determination information.
20. **Plants Per Sample Row:** Number of plants per 10 ft. sample row.
21. **Average Pods Per Plant:** Average number of pods per plant from FIVE representative plants from each sample. If there are less than five representative plants in the sample, refer to subsection 6C. Round to tenths.
22. **Average Beans Per Pod:** Average number of beans per pod on plants used in item 21. Round to tenths.
23. **Sample Totals:** Product of multiplying the plants per 10 ft. sample row (item 20) by the average number of pods per plant (item 21), then multiplying the result by the average number of beans per pod (item 22) for each sample. Round to tenths after the final calculation.

If more than 5 samples are taken for a field or subfield, use additional worksheets for items 18 through 23. Complete items 24 through 30 on the last worksheet. Items 31 through 33 should be completed on the last page.

24. **Total All Samples:** Total of all entries in item 23.
25. **No. Samples:** Enter the number of samples taken.
26. **Total Average Beans or Peas Per Sample:** Result of dividing the total number of beans from all samples (item 24) by the number of samples (item 25), rounded to the nearest tenth.

27. **Sq. Ft. Factor:** Square foot factor for the row width from **TABLE B**.
28. **Beans or Peas per Sq. Ft.:** Result of dividing the total average beans per sample (item 26) by the square foot factor (item 27), rounded to the nearest tenth.
29. **Yield Factor:** Yield factor for the type from **TABLE C**.
30. **Pounds Per Acre Appr.:** Result of dividing the beans per square foot (item 28) by the yield factor for the type (item 29), rounded to the nearest whole pound.
31. **Remarks:** List any information pertinent to the appraisal (e.g., document any insured causes of loss); if a Special Report is used, so indicate

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

32. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining the signature, REVIEW ALL ENTRIES on the Appraisal Worksheet WITH THE INSURED (or the insured's authorized representative), particularly explaining codes, etc., which may not be readily understood.
33. **Adjuster's Code No., Signature, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.

Page Number: Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

PROCESSING/DRY BEANS/DRY PEAS APPRAISAL WORKSHEET (FOR ILLUSTRATION PURPOSES ONLY)		1 INSURED'S NAME							2 CONTRACT NO.		3 UNIT NO.		4 CROP		5 CROP YEAR		
		I.M. INSURED							XX-XXX-XXXXX		0001-0001-BU		DRY BEANS/GRNO		YYYY		
		PART I – BEFORE PODDING															
6 FIELD ID AND ACRES	7 ROW SPACE	8 NO. PLANTS (EACH BLOCK EQUALS TOTAL PLANTS FOR ONE SAMPLE)							9 TOTAL PLANTS	10 NO. SAMPLES	11 AVG. NO. PLANTS	12 SQ. FT. FACT OR	13 AVG. PLANTS PER SQ. FT.	14 BEANS OR PEAS PER PLANT FACTOR	15 BEANS OR PEAS PER SQ. FT.	16 YIELD FACTOR	17 POUNDS PER ACRE APPR.
A/24.2	22"	7	10	4	8	6											
PART II – AFTER PODDING																	
18 FIELD ID AND ACRES	19 ROW SPACE	NO. PLANTS (EACH BLOCK EQUALS TOTAL PLANTS FOR ONE SAMPLE)							24 TOTAL ALL SAMPLES	25 NO. SAMPLES	26 TOTAL AVERAGE BEANS OR PEAS PER SAMPLE	27 SQ. FT. FACTOR	28 BEANS OR PEAS PER SQ. FT.	29 YIELD FACTOR	30 POUNDS / TONS PER ACRE APPR.		
		20 PLANTS PER SAMPLE ROW															
		21 AVERAGE PODS PER PLANT	x	x	x	x	x										
		22 AVERAGE BEANS OR PEAS PER POD	x	x	x	x	x										
		23 SAMPLE TOTALS	=	=	=	=	=	=	=	=	=	=	=	=			
		20 PLANTS PER SAMPLE ROW															
		21 AVERAGE PODS PERPLANT	x	x	x	x	x										
		22 AVERAGE BEANS OR PEAS PER POD	x	x	x	x	x										
		23 SAMPLE TOTALS	=	=	=	=	=	=	=	=	=	=	=				
31 REMARKS																	

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

PROCESSING/DRY BEANS/DRY PEAS APPRAISAL WORKSHEET (FOR ILLUSTRATION PURPOSES ONLY)		1 INSURED'S NAME						2 CONTRACT NO.		3 UNIT NO.		4 CROP		5 CROP YEAR							
		I.M. INSURED						XX-XXX-XXXXX		0002-0001-BU		DRY BEANS/PTO		YYYY							
		PART I – BEFORE PODDING																			
6 FIELD ID AND ACRES	7 ROW SPACE	8 NO. PLANTS (EACH BLOCK EQUALS TOTAL PLANTS FOR ONE SAMPLE)						9 TOTAL PLANTS	10 NO. SAMPLES	11 AVG. NO. PLANTS	12 SQ. FT. FACT OR	13 AVG. PLANTS PER SQ. FT.	14 BEANS OR PEAS PER PLANT FACTOR	15 BEANS OR PEAS PER SQ. FT.	16 YIELD FACTOR	17 POUNDS PER ACRE APPR.					
								÷	=	÷	=	x	=	÷	=						
								÷	=	÷	=	x	=	÷	=						
PART II – AFTER PODDING																					
18 FIELD ID AND ACRES	19 ROW SPACE	NO. PLANTS (EACH BLOCK EQUALS TOTAL PLANTS FOR ONE SAMPLE)						24 TOTAL ALL SAMPLES	25 NO. SAMPLES	26 TOTAL AVERAGE BEANS OR PEAS PER SAMPLE	27 SQ. FT. FACTOR	28 BEANS OR PEAS PER SQ. FT.	29 YIELD FACTOR	30 POUNDS / TONS PER ACRE APPR.							
B/18.0	22"	20 PLANTS PER SAMPLE ROW	15	0	11	9	12														
		x	x	x	x	x															
		21 AVERAGE PODS PER PLANT	3.0	0	4.0	2.0	4.0														
		x	x	x	x	x															
		22 AVERAGE BEANS OR PEAS PER POD	5.0	0.0	5.0	3.0	4.0														
		23 SAMPLE TOTALS	225.0	0	220.0	54.0	192.0	=	691.0	÷	5	=	138.2	÷	18.3	=	7.6	÷	.028	=	271
		20 PLANTS PER SAMPLE ROW																			
		x	x	x	x	x															
		21 AVERAGE PODS PER PLANT																			
		x	x	x	x	x															
		22 AVERAGE BEANS OR PEAS PER POD																			
		23 SAMPLE TOTALS						=		÷		=		÷		=					
31 REMARKS																					

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

9. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

A. CLAIM FORM STANDARDS

- (1) The entry items in subsection 9C are the minimum Claim Form (hereafter referred to as “Production Worksheet”) requirements. All of these entry items are considered “Substantive,” (i.e., they are required.)
- (2) Production Worksheet Instructions. The completion instructions for the required entry items on the Production Worksheet in the following subsections are “Substantive,” (i.e., they are required.)
- (3) The Privacy Act and Non-Discrimination statements are required statements that must be printed on the form or provided to the insured as a separate document. These statements are not shown in the example form in this section. The current Non-Discrimination Statements and Privacy Act Statement can be found on the RMA website at <http://www.rma.usda.gov/regs/required.html> or successor website.
- (4) The certification statement required by the current DSSH must be included on the form directly above the insured’s signature block and 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.”

- (5) Refer to the DSSH for other crop insurance form requirements (e.g., point size of font, etc.)

B. GENERAL INFORMATION FOR WORKSHEET ENTRIES AND COMPLETION PROCEDURES

- (1) The Production Worksheet is a progressive form containing all notices of damage for all preliminary, replant, and final inspections, including “No Indemnity Due” claims, on a unit.
- (2) If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
 - (a) Acreage report errors.
 - (b) Delayed notices and delayed claims.

- (c) Corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
 - (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use, when acreage is being appraised for a replanting payment and all acreage on the unit has been initially planted, or other reasons described in the LAM).
 - (e) “No Indemnity Due” claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).
 - (f) Late planting.
- (4) Refer to the Prevented Planting Handbook for information on prevented planting.
 - (5) The adjuster is responsible for determining if the insured **has complied with all of the** requirements under the notice and claim provisions of the policy. If **the insured has** not, the adjuster should contact the AIP.
 - (6) Items labeled “**PRELIMINARY**” apply to preliminary inspections only. Instructions labeled “**REPLANT**” apply to replant inspections only. Instructions labeled “**FINAL**” apply to final inspections only. Instructions not labeled apply to ALL inspections.
 - (7) Items labeled “**Dry Beans**” apply to inspections of dry beans only.
 - (8) Items labeled “**Contract Seed Bean**” apply to inspections of contract seed bean varieties only.
 - (9) Items NOT labeled apply to BOTH dry bean and contract seed bean inspections.

C. FORM ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

<u>Item No.</u>	<u>Information Required</u>
1.	Crop/Code #: “Dry Beans” (0047).
***2.	Unit #: Unit number from the Summary of Coverage after it is verified to be correct.
3.	Location Description: Land location that identifies the legal description, if available, and the location of the unit (e.g., section, township, and range; FSA Numbers, FSA Common Land Units (CLU) and tract numbers; GPS identifications; or Grid identifications) as applicable for the crop.

4. **Date(s) of Damage:** First three letters of the month(s) during which the determined insured damage occurred for the inspection and cause(s) of damage listed in item 5 below. If no entry in item 5 below MAKE NO ENTRY. For progressive damage, enter in chronological order the month that identifies when the primary insured damage occurred. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., Aug 11). Enter additional dates of damage in the extra spaces, as needed. If more space is needed, document the additional dates of damage in the Narrative (or on a Special Report). Refer to the illustration in item 6 below.

If there is no insurable cause of loss, and a no indemnity due claim will be completed, MAKE NO ENTRY.

5. **Cause(s) of Damage:** Name of the determined insured cause(s) of damage for this crop as listed in the LAM for the date of damage listed in item 4 above for this inspection. If an insured cause(s) of damage is coded as "Other," explain in the Narrative. Enter additional causes of damage in the extra spaces, as needed. If more space is needed, document the additional determined insured causes of damage in the Narrative (or on a Special Report). Refer to the illustration in item 6 below.

If it is evident that no indemnity is due, enter "NO INDEMNITY" across the columns in Item 5 (refer to the LAM for more information on no indemnity due claims). If the claim is denied, enter "DC" and refer to the LAM for further instructions.

6. **Insured Cause %:**

PRELIMINARY: MAKE NO ENTRY.

REPLANT AND FINAL: Whole percent of damage for the insured cause of damage listed in item 5 above for this inspection. Enter additional "Insured Cause %" in the extra spaces, as needed. If additional space is needed, enter the additional determined "Insured Cause %" in the Narrative (or on a Special Report). The total of all "Insured Cause %" including those entered in the Narrative must equal 100%.

If there is no insurable cause of loss, and a no indemnity due claim will be completed, MAKE NO ENTRY.

Example entries for items 4-6 and the Narrative, reflecting entries for multiple dates of damage, the corresponding insured causes of damage and insured cause percents:

4. Date(s) of Damage	MAY	JUN 30	AUG 15
5. Cause(s) of Damage	Excess Moisture	Tornado	Hail
6. Insured Cause %	55	15	10
Narrative: Additional date of damage – SEP 5; Cause of Damage – Freeze; Insured cause Percent - 20%.			

7. **Company/Agency:** Name of company and agency servicing the contract.

8. **Name of Insured:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
9. **Claim #:** Claim number as assigned by the AIP.
10. **Policy #:** Insured's assigned policy number.
11. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim is filed.
12. **Additional Units:**

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 pounds, of ALL non-loss units for the crop at the time of final inspection.

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

PRELIMINARY:

- a. Date the first or second notice of damage or loss was given for the unit in item 2, in the 1st or 2nd space, as applicable. Enter the complete date (MM/DD/YYYY) for each notice.
- b. A notice of damage or loss for a third preliminary inspection (if needed) requires an additional set of Production Worksheets. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set of Production Worksheets.
- 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 AIP, enter "Company Insp." instead of the date.
- e. If the notice does not require an inspection, document as directed in the "Narrative" instructions.

REPLANT AND FINAL: Transfer the latest date (in the 1st or 2nd space from the first or second set of Production Worksheets) to the FINAL space on the first page of the first set of Production Worksheets if a final inspection should be made as a result of the notice. Always enter the complete date of notice (MM/DD/YYYY) for the “FINAL” inspection in the final space on the first set of 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 AIP services it, enter the contract number. Handle these companion policies according to AIP instructions.
 - (2) 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.
 - (3) If unable to verify the existence of a companion contract, enter “Unknown” and contact the AIP for further instructions.
- c. Refer to the LAM for further information regarding companion contracts.

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION, AND ADJUSTMENTS

Make separate line entries for varying:

- (1) Rate classes, types, classes, sub-class, intended use, irrigated practices, cropping practice, or organic practices, as applicable;
- (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:

**Item
No.**

Information Required

***16.

Field ID: The field identification symbol from a sketch map or an aerial photo. Refer to the “Narrative” instructions.

17.

Multi-Crop Code:

REPLANT: MAKE NO ENTRY.

PRELIMINARY AND FINAL: The applicable two-digit code for first crop and second crop. REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRY OF FIRST CROP AND SECOND CROP CODES.

18.

Reported Acres: In the event of over-reported acres, handle in accordance with the individual AIP’s instructions. In the event of under-reported acres, enter the reported acres to tenths for the field or subfield. If there are no under-reported acres, MAKE NO ENTRY.

19.

Determined Acres: Refer to the LAM for definition of acceptable determined acres used herein. Enter the determined acres to tenths for the field or subfield for which consent is given for other use and/or:

- a. Put to other use without consent.
- b. Abandoned.
- c. Damaged by uninsured causes.
- d. For which the insured failed to provide acceptable records of production.

Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements.

REPLANT: Determine the total acres, to tenths, of replanted acreage (DO NOT ESTIMATE). Make a separate line entry for any PART of a field or subfield NOT replanted. Determine the planted acreage of any fields or subfields NOT replanted. Consolidate it into a single line entry UNLESS the usual reasons for separate line entries apply. Record the field or subfield identities (from a map or aerial photo) in the narrative.

PRELIMINARY AND FINAL: Determined acres to tenths. Acreage breakdowns WITHIN a unit or field may be estimated (refer to the LAM) if a determination is impractical.

ACCOUNT FOR ALL PLANTED ACREAGE IN THE UNIT.

20.

Interest or Share: Insured’s interest in the crop to three decimal places as determined at the time of inspection. If shares vary on the same UNIT, use separate line entries.

21. **Risk:** Three-digit code for the correct “Rate” specified on the actuarial document maps. If a “Rate” or “High Risk Area” is not specified on the actuarial document maps, MAKE NO ENTRY. Verify with the Summary of Coverage and if the “Rate” is found to be incorrect, revise according to the AIP’s instructions. Refer to the LAM.

Unrated land is uninsurable without a written agreement.

22. **Type:** Three-digit code number entered exactly as specified on the actuarial documents for the type (or variety) grown by the insured. If “No Type Specified” or “No Variety Specified” is shown on the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a type (or variety) is not specified on the actuarial documents, MAKE NO ENTRY.
23. **Class:** Three-digit code number, entered exactly as specified on the actuarial documents for the class grown by the insured. If “No Class Specified,” is shown on the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a class is not specified on the actuarial documents, MAKE NO ENTRY.
24. **Sub-Class:** Three-digit code number, entered exactly as specified on the actuarial documents for the sub-class grown by the insured. If “No Sub-Class Specified” is shown on the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a sub-class is not specified on the actuarial documents, MAKE NO ENTRY.
25. **Intended Use:** Three-digit code number, entered exactly as specified on the actuarial documents for the intended use of the crop grown by the insured. If “No Intended Use Specified” is shown on the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an intended use is not specified on the actuarial documents, MAKE NO ENTRY.
26. **Irr. Practice:** Three-digit code number, entered exactly as specified on the actuarial documents for the irrigated practice carried out by the insured. If “No Irrigated Practice Specified” is shown on the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an irrigated practice is not specified on the actuarial documents, MAKE NO ENTRY.
27. **Cropping Practice:** Three-digit code number, entered exactly as specified on the actuarial documents for the cropping practice (or practice) carried out by the insured. If “No Cropping Practice (or Practice) Specified” is shown on the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a cropping practice (or practice) is not specified on the actuarial documents, MAKE NO ENTRY.
28. **Organic Practice:** Three-digit code number, entered exactly as specified on the actuarial documents for the organic practice carried out by the insured. If “No Organic Practice Specified” is shown on the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an organic practice is not specified on the actuarial documents, MAKE NO ENTRY.

29.

Stage:

PRELIMINARY: MAKE NO ENTRY.

REPLANT: Replant stage abbreviation as shown below.

STAGE

EXPLANATION

“R”Acreage replanted and qualifying for replanting payment.

“NR”Acreage not replanted or not qualifying for a replanting payment.
Enter “NR” if the combined potential production appraisal and
uninsured cause appraisal totals 90 percent or more of the guarantee
for replanting claims.

FINAL: Stage abbreviation as shown below.

STAGE

EXPLANATION

“P”Acreage abandoned without consent, put to other use without
consent, damaged solely by uninsured causes, or for which the
insured failed to provide acceptable records of production to the AIP.

“H”Harvested.

“UH”Unharvested or put to other use with consent.

PREVENTED PLANTING: Refer to the Prevented Planting Handbook for proper
codes for any eligible prevented planting acreage.

GLEANED ACREAGE: Refer to the LAM for information on gleaning.

30.

Use of Acreage: Use the following “Intended Use” abbreviations.

USE

EXPLANATION

“Replant”Acreage replanted and qualifying for replanting payment

“Not Replanted”Acreage not replanted or not qualifying for a replanting payment

“To Millet,” etc.Other use made of the acreage

“WOC”Other use without consent

“SU”Solely uninsured

“ABA”Abandoned without consent

“H”Harvested

“UH”Unharvested

Verify any “Intended Use” entry. If the final use of the acreage was not as indicated, strike
out the original line and initial it. Enter all data on a new line showing the correct “Final
Use.”

PREVENTED PLANTING: Refer to the Prevented Planting Handbook for proper codes for any eligible prevented planting acreage.

GLEANED ACREAGE: Refer to the LAM for information on gleaning.

31.

Appraised Potential:

REPLANT: Document the calculations in the “Narrative” and enter the amount pounds per acre for replanting, rounded to the nearest whole pound. Refer to section 4, “Replanting Payment Procedures,” for qualifications and computations.

PRELIMINARY AND FINAL:

Dry Beans - Per-acre appraisal, in whole pounds, of POTENTIAL production for the acreage appraised. Refer to section 6, “Appraisal Methods” for additional instructions.

If there is no potential on UH acreage, enter “0.”

Contract Seed Beans - Enter the potential production as clean seed equivalent, determined as follows (show all calculations on a Special Report):

- a. For **IMMATURE** appraised production per acre:
 - (1) Multiply the gross pounds per acre of IMMATURE appraised production by the seed company's historical average gradeout percentage for the variety to calculate the determined pounds of clean seed production. The remaining appraised production is the determined pounds of production that is not clean seed.
 - (2) Convert the determined pounds of production which is not clean seed to clean seed equivalent by multiplying the pounds of such seed by a factor obtained by dividing the value of such beans by the base price (as defined in the **CP**). Add the resulting pounds to the determined pounds of clean seed to obtain the determined pounds of clean seed equivalent.

EXAMPLE:

2000	lbs./acre appraisal
<u>x .80</u>	seed company's historical grade-out percentage
1600	pounds of clean seed

2000 lbs. - 1600 lbs. clean seed = 400 lbs. NOT clean seed

.1500 (value/lb. not clean seed) divided by .3000 (value per lb. of clean seed) = .500 factor

400 lbs./acre not clean seed X .500 = 200 lbs./acre clean seed equivalent

1600 lbs + 200 lbs = **1800 lbs./acre of clean seed equivalent** (Enter this sum in item **31**)

- b. For **MATURE** appraised unharvested production per acre:
- (1) Add the value of appraised clean seed production to the value of appraised production which is not clean seed (nearest whole dollar for each).
 - (2) Divide the value of the appraised production by the base price to determine the whole pounds of clean seed equivalent.

32a. Moisture %:

REPLANT: MAKE NO ENTRY.

PRELIMINARY AND FINAL:

Dry Beans - For appraised MATURE dry bean production, enter the moisture percent (if in excess of 18.0 percent), to the nearest tenth. Moisture adjustment is applied prior to applying any qualifying adjustment for quality.

Contract Seed Beans - MAKE NO ENTRY.

32b. Factor:

REPLANT: MAKE NO ENTRY.

PRELIMINARY AND FINAL:

Dry Beans - Moisture factor - For appraised MATURE dry bean production in excess of 18.0 percent, obtain factor from **TABLE D**.

Contract Seed Beans - MAKE NO ENTRY.

33. Shell %, Factor, or Value: MAKE NO ENTRY

34. Production Pre QA:

PRELIMINARY, REPLANT, AND FINAL: Result of multiplying column 31 times column 19, and if applicable, times column 32b, to whole pounds. If no entry in column 31, MAKE NO ENTRY.

35. Quality Factor:

REPLANT: MAKE NO ENTRY.

PRELIMINARY AND FINAL:

Dry Beans:

When the dry beans do not grade at least **U.S. No. 2** due to damaged or badly damaged beans (or as otherwise specified) from insurable causes, enter, as a 3-digit decimal factor, the result of dividing the **NET PRICE PER POUND** of the damaged production (based on the highest dollar amount per pound that could be received from a buyer) by the local market price for U.S. No. 2 dry beans of the same type. (Refer to subsection 3E for more information.)

Contract Seed Beans - MAKE NO ENTRY.

36.

Production Post QA:

REPLANT: Transfer the entry in column 34.

PRELIMINARY AND FINAL: Result of multiplying column 34 times column 35, rounded to whole pounds. If no entry in column 35, transfer entry from column 34.

37.

Uninsured Cause:

REPLANT: MAKE NO ENTRY.

PRELIMINARY AND FINAL: Result of per acre appraisal for uninsured causes (taken from Appraisal Worksheet or other documentation) multiplied by column 19, rounded to whole pounds. Refer to the LAM for information on how to determine uninsured cause appraisals. If no uninsured causes, MAKE NO ENTRY.

a. Hail and Fire exclusion NOT in effect.

- (1) Enter the result of multiplying column 19 entry by NOT LESS than the insured's production guarantee per acre in whole pounds, for the line, (calculated by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any "P" stage acreage.
- (2) On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged SOLELY by uninsured causes separate from other production.
- (3) For acreage that is damaged PARTLY by uninsured causes, enter the result of multiplying APPRAISED UNINSURED loss of production per acre in whole pounds, by column 19 entry for any such acreage.

b. When there is late-planted acreage, the applicable per-acre production guarantee for such acreage is the production guarantee per-acre that has been reduced for late-planted acreage, multiplied by column 19 entry.

- c. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.
- d. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.
- e. For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.

38. **Total to Count:** Result of adding column 36 and column 37.

39. **Total:**

PRELIMINARY: MAKE NO ENTRY.

REPLANT AND FINAL: Total determined acres (column 19).

40. **Quality:**

REPLANT: MAKE NO ENTRY.

PRELIMINARY AND FINAL: Check the applicable qualifying quality adjustment (QA) condition(s) affecting the unit's production (refer to Table below). Check all qualifying conditions that apply to the unit's appraised and harvested production (refer to the CP and SP).

Qualifying QA Condition:
Test Weight (TW)
Kernel Damage (KD) and Total Defects
Garlicky (Grade)
Aflatoxin
Vomitoxin
Fumonisin
Dark Roast (for Sunflowers only)
Sclerotinia (for Sunflowers only)
Ergoty
COFO (commercially objectionable foreign odor) (includes Musty and Sour Odor)
Other
None

- a. For all qualifying QA conditions checked, in the "Narrative" (or on a Special Report):
 - (1) Document the level for each qualifying QA condition as indicated by approved test results, and the name and location of each testing facility that verifies the presence of the qualifying QA condition and the date of the test(s); or

(2) Enter "See documentation included in the claim file" (e.g., include copy of the test facility certificate, grade certificate, summary or settlement sheet, etc., that documents the QA condition).

b. If "Other" is checked, in addition to the above documentation requirements, document in the "Narrative" (or on a Special Report):

(1) A description of the qualifying QA condition;

(2) The name of the controlling authority that considers this qualifying QA condition to be injurious to human and animal health and why.

c. Check "None" if none of the production qualifies for QA.

41. **Mycotoxins exceed FDA, State, or other health organization maximum limits? Check "Yes."**

REPLANT: MAKE NO ENTRY.

PRELIMINARY AND FINAL: Check "Yes" if any mycotoxins listed in item 40 (including any identified as "Other") exceed the FDA, state, or other health organization maximum limits, otherwise leave blank. Document in the "Narrative" (or on a Special Report), the disposition of the production that was:

a. Sold, (Document the name and address of the buyer); or

b. Not sold, (Document the date(s) of the disposition, how the production was used, or how it was destroyed.)

Refer to the LAM and the SP for additional information on claims involving mycotoxins.

42. **Totals:** Total of entries in columns 34, 36, 37, and 38. If a column has no entries, **MAKE NO ENTRY.**

NARRATIVE:

If more space is needed, document on a Special Report, and enter "Refer to the Special Report." Attach the Special Report to the Production Worksheet.

- a. If no acreage is released on the unit, enter "No acreage released," adjuster's initials, and date.
- b. If notice of damage was given and "No Inspection" is required, enter "No Inspection," the unit number(s), date, and adjuster's initials (do not enter unit numbers for which notice has not been given). The insured's signature is not required.
- c. Explain any uninsured causes, unusual, or controversial cases.

- d. If there is an appraisal in Section I, column 37 for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
- e. Document the actual appraisal date if an appraisal was performed prior to the adjuster's signature date on the Appraisal Worksheet, and the date of the appraisal is not recorded on the Appraisal Worksheet.
- f. State that there is "No other fire insurance" when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Also refer to the LAM.
- g. Explain any errors found on the Summary of Coverage.
- h. Explain any commingled production. Refer to the LAM.
- i. Explain any entry for "Production Not to Count" in Section II, column 62 and/or any production not included in Section II, column 56 or columns 49-52 entries (e.g. harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).
- j. Explain a "No" checked in item 44, "Damage Similar to Other Farms in the Area?"
- k. Attach a sketch map or aerial photo to identify the total unit:
 - (1) If consent is or has been given to put part of the unit to another use or to replant;
 - (2) If acreage has been replanted to a practice uninsurable as an original practice;
 - (3) If uninsured causes are present; or
 - (4) For unusual or controversial cases.

Indicate on the aerial photo or sketch map, the disposition of acreage destroyed or put to other use with or without consent.
- l. Explain any difference between 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.
- m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
- n. Explain the reason for a "No Indemnity Due" claim. "No Indemnity Due" claims are to be distributed in accordance with the AIP's instructions.
- o. Explain any delayed notices or delayed claims as instructed in the LAM.
- ***p. Document any authorized estimated acres, as instructed in the LAM, shown in Section I, column 19.
- q. Document the method and calculation used to determine acres for the unit. Refer to the LAM.

- r. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work or if unavailable.
- s. Document the appraisal (plus appraisal for uninsured causes of loss, if applicable) for replanted acreage, and the calculations to show that the qualifications for a replanting payment have been met. Refer to section 4, herein.
- t. If any acreage to be replanted in the unit does not qualify for a replanting payment, enter Field No., "NOT QUAL FOR RP PAYMENT," date of inspection, adjuster's initials, and reason not qualified.
- u. For replant claims, indicate if the pounds allowed for replanting have/have not been reduced for share on the Claim Form according to individual AIP guidelines.
- v. For production that qualifies for Quality Adjustment (include the following supporting documentation in the insured's claim file):
- (1) Explain any ".000" quality adjustment (QA) factor entered in Section I, column 35 and Section II, column 65.
 - (2) Explain any deficiencies, substances, or conditions that are allowed for quality adjustment, as well as any, which were not allowed.
 - (3) If mycotoxins are present, document the level based on laboratory test results.
 - (4) Document the DFs or the RIV's and Local Market Price, as applicable, used in establishing the QA factor for mature appraised or harvested production.
 - (5) Refer to the LAM for documentation requirements when any excess transportation costs or conditioning costs are included in the QA factor.
 - (6) Document all calculations used in determining QA factors.
 - (7) Refer to the LAM for additional documentation requirements.
- w. Document the base price per pound for contract seed bean varieties. Verify with the acreage report.
- x. Document field or subfield ID's and date and method of destruction of mycotoxin-infected dry beans if it has no market value. For further documentation instructions, refer to the LAM.
- y. Document the name and address of the charitable organization when gleaned acreage is applicable. For further documentation instructions, refer to the LAM.
- z. Document any other pertinent information, including any data to support any factors used to calculate the production.

SECTION II - **DETERMINED** HARVESTED PRODUCTION

GENERAL INFORMATION:

- (1) Account for ALL HARVESTED PRODUCTION (for **ALL ENTITIES** sharing in the crop) except production appraised BEFORE harvest and shown in Section I because the quantity cannot be determined later (e.g., released for other uses, etc.).
- (2) Columns **49** through **52** are for structure measurement entries (Rectangular, Round, Square, Conical Pile, etc.). If structures are a combination of shapes, break into a series of average measurements, if possible. Enter “Odd Shape” if production is stored in an odd-shaped structure. Document measurements on a Special Report **or other FCIC-approved worksheet used for this purpose.**
- (3) If farm-stored production has been weighed prior to storage and acceptable weight tickets are available showing gross weights, enter “Weighed and Stored On Farm” in Columns **49** through **52**. Refer to the LAM for acceptable weight tickets.
- (4) For production commercially stored, sold, etc., make entries in **columns 49** through **52** as follows:
 - (a) Name and address of storage facility or buyer.
 - (b) “Seed,” “Fed,” etc.
- (5) There will be no “harvested production” entries for replanting payments.
- (6) If acceptable sales or weight tickets are not available, refer to the LAM.
- (7) If additional lines are necessary, the data may be entered on a continuation sheet.
USE SEPARATE LINES FOR:
 - (a) Separate storage structures.
 - (b) Varying names and addresses of buyers of sold production.
 - (c) Varying determinations of production (varying moisture, foreign material (FM), test weight, value, etc.). Average percent of dockage or moisture can be entered when the elevator has calculated the average on the summary sheet, and the determined average is acceptable to the adjuster. Separate line entries are not otherwise required. Refer to the LAM for instructions.
 - (d) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
 - (e) Conical piles. Do **NOT** add the cone in the top or bottom of a bin to the height of other grain in the structure. For computing the production in cones and conical piles, refer to the LAM.

- (8) There will generally be no harvested production entries in columns 47 through 66 for preliminary inspections.
- (9) If there is harvested production from more than one insured practice (or type) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in columns 47 through 66 by type or practice. If production has been commingled, refer to the LAM.
- (10) For mycotoxin damage, refer to the LAM for special instructions.

Verify or make the following entries:

**Item
No.**

Information Required

43. Date Harvest Completed: (Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM.)

PRELIMINARY: MAKE NO ENTRY.

REPLANT AND FINAL:

- a. The earlier of the date the ENTIRE acreage on the unit was (1) harvested, (2) totally destroyed, (3) replanted, (4) put to other use, (5) a combination of harvested, destroyed, or put to other use, or (6) the calendar date for the end of the insurance period.
- b. If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvest; enter “**Incomplete.**”
- c. If at the time of final inspection (if prior to the end of the insurance period), **none** of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter “**No Harvest.**”
- d. If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, replanting is complete for the unit, etc. Refer to the LAM.

44. Damage Similar to Other Farms in the Area?:

PRELIMINARY: MAKE NO ENTRY.

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

45. **Assignment of Indemnity:** Check “Yes” **only** if an assignment of indemnity is in effect for the crop year; otherwise, check “No.” Refer to the LAM.
46. **Transfer of Right to Indemnity:** Check “Yes” **only** if a transfer of right to indemnity is in effect for the unit for the crop year; otherwise, check “No.” Refer to the LAM.
- 47a. **Share:** RECORD ONLY VARYING SHARES on **the** SAME unit to three decimal places.
- 47b. **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 16**).
48. **Multi-Crop Code:** The applicable two-digit code for first crop and second crop. **REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRIES OF FIRST CROP AND SECOND CROP CODES.**
49. **Length or Diameter:** 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.
50. **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.”
51. **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.
52. **Deduction:** Cubic feet, to tenths, of crop space displaced by chutes, vents, studs, crossties, etc. Refer to the LAM for computation instructions.
53. **Net Cubic Feet:** Net cubic feet of crop in the storage structure. Refer to the LAM for computation instructions.
54. **Conversion Factor:** Enter Conversion Factor as .8 (only if structure measurements are entered).
55. **Gross Prod.:** Multiply **column 53** times **column 54**, rounded to tenths of a bushel. **The result of this calculation represents the amount of gross BUSHELS in the bin.**

56.

Bu., Ton, Lbs., Cwt.: Circle “Lbs.” in column heading.

Dry Beans - Enter the gross production in whole pounds before deductions for moisture and dockage, for production:

- a. Weighed and stored on the farm.

For farm-stored production, calculate the pounds as follows: column 55 (gross production in pounds) times column 60a (actual test weight), rounded to the nearest whole pound.

- 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.

For farm stored production, calculate the pounds of production as follows: column 55 times column 60a (actual test weight) rounded to the nearest whole pound.

- d. For mycotoxin-infected dry beans, enter ALL production even if it has no market value.

Contract Seed Beans - Enter in whole pounds of clean-seed equivalent, the production as computed below:

- a. Determine the value of harvested contract seed bean production to count, by variety, on a line basis. For both clean-seed production, and production which is not clean seed, add the amount received for sold production to the dollar value of unsold production (nearest whole dollar). The value of contract seed bean production to count for each variety in the unit will be determined as follows:
- (1) For production MEETING the minimum quality requirements contained in the seed bean processor contract AND for production that does not meet such requirements due to UNINSURED causes, multiply the actual value per pound or base price per pound, whichever is greater, by the number of pounds of such production.
 - (2) For production NOT MEETING the minimum quality requirements contained in the seed bean processor contract due to INSURABLE causes, multiply the actual value per pound by the number of pounds of such production.
- b. Sum the results obtained in a.(1) and a.(2) above. The result is the total value of the contract seed production to count.

- c. Divide the total value of production to count by the base price to determine whole pounds of clean-seed equivalent, and enter the result.
- d. Include in the narrative a statement which indicates the basis for pounds to count of clean-seed equivalent determined in step “c” above.

57. Shell/Sugar Factor: MAKE NO ENTRY.

58a. FM %: Make entry to nearest tenth. Splits, in accordance with the United States Standards for Beans, are considered as beans and shall not be subtracted on a weight basis from the gross production as “FM.” Refer to **paragraph 98 of the LAM** for **entry** instructions.

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

58b. Factor: Enter the three-place factor determined by subtracting the percent of FM from 1.000, or subtract the entry in **58a** from 100 and divide by 100. **EXAMPLE:** For 4 percent, enter “.960.”

59a. Moisture %: Enter moisture percent to tenths. Moisture adjustment is applied prior to applying any qualifying adjustment for quality.

Contract Seed Beans: MAKE NO ENTRY.

59b. Factor: If bean moisture is more than 18.0 percent, enter the four-place moisture factor from the moisture adjustment factor table (**TABLE D**).

Contract Seed Beans: MAKE NO ENTRY.

60a. Test Wt.: Enter test weight (ONLY when storage structure measurements are entered) in whole pounds (or pounds to tenths IF so instructed by the AIP). Refer to the LAM for instructions on determining test weights.

60b. Factor: MAKE NO ENTRY.

The dry beans have been converted to **actual** pounds in column **56** above; therefore, no further adjustment is necessary.

61. Adjusted Production: Result of multiplying **(55 or 56) x 58b x 59b** (Round to whole pounds).

The test weight factor is not used in this step. The production was previously converted to the actual whole pounds in **column 56 (refer to column 56 paragraph “c”).**

62. Production Not to Count: Net production NOT to count, in whole pounds, WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE, from harvested acreage which has been assessed an appraisal of not less than the guarantee per 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 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 51, and the depth for production not to count has been entered in the “Narrative” section. Refer to the example in the LAM.

63. **Production Pre-QA:** Result of subtracting column 62 from column 61.

64a. **Value:**

Refer to the CP and section 3E, of this handbook for quality adjustment eligibility requirements. Refer to the SP and LAM for further instructions.

DISREGARD BASE PRICES.

- a. Enter the market price per pound of the damaged or conditioned production on the earlier of the date such quality adjusted production is sold or the date of final inspection for the unit.
- b. If the damaged production has no value, enter “0” and explain it in the narrative.
- c. If the buyer/receiver reflects bean value through a weight reduction, Refer to **EXHIBIT 1**.

If a higher price is available at a market within a reasonable distance outside the local market area, this price is used, and transportation costs in excess of transportation costs to the local market are deducted from such price. Refer to the LAM.

Contract seed beans – MAKE NO ENTRY.

64b. **Mkt. Price:**

Dry Beans

If an entry is in item 64a, enter the Local Market Price for U.S. No. 2 dry beans of the same type (refer to the CP). Refer to the LAM for further instructions.

Contract seed beans - MAKE NO ENTRY.

65. **Quality Factor:**

Dry Beans: Enter the result of dividing 64a by 64b, rounded to three decimal places.

Quality will be a factor in determining the loss only if the deficiencies, substances, or conditions result in a net price for the damaged production that is less than the local market price.

Contract Seed Beans - MAKE NO ENTRY.

66. **Production to Count:** Enter result from multiplying column 63 by column 65 rounded to whole pounds.
67. **Total of column 63.** If no entry in column 63, MAKE NO ENTRY.
68. **Section II Total:**
- PRELIMINARY AND REPLANT:** MAKE NO ENTRY.
- FINAL:** Total of column 66 to whole pounds.
69. **Section I Total:**
- PRELIMINARY AND REPLANT:** MAKE NO ENTRY.
- FINAL:** Enter figure from Section I, column 38 total.
70. **Unit Total:**
- PRELIMINARY AND REPLANT:** MAKE NO ENTRY.
- FINAL:** Total of items 68 and 69, to whole pounds.
71. **Allocated Prod.:** Refer to paragraphs 126 C (1-3) and 127 of the LAM for instructions for determining allocated production. Enter the total production in whole pounds allocated to this unit that is included in Sections I or II of the Production Worksheet. Document how allocated production was determined and record supporting calculations in the “Narrative” or on a Special Report.
72. **Total APH Prod.:** Result of subtracting the total of column 37 (item 42 “Totals”) and item 71 (Allocated Prod.) from item 70 (Unit Total). If no entries in item 37 and item 71, transfer the entry in item 70. MAKE NO ENTRY when separate APH yields are maintained by type, practice, etc., within the unit.

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

73. **Insured’s Signature and Date:** Insured’s (or insured’s authorized representative’s) signature and date. BEFORE obtaining the insured’s signature, REVIEW ALL ENTRIES on the Production Worksheet WITH THE INSURED (or insured’s authorized representative), particularly explaining codes, etc., that may not be readily understood.
- Final indemnity inspections and final replanting payment inspections should be signed on bottom line.

74. Adjuster's Signature, Code # and Date: Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. For an absentee insured, enter adjuster's code number ONLY. The signature and date will be entered **AFTER** the absentee has signed and returned the Production Worksheet.

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

75. Page:

PRELIMINARY: Page numbers – “1,” “2,” etc., at the time of inspection.

REPLANT AND FINAL: Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

PRODUCTION WORKSHEET

1. Crop/Code # Dry Beans 0047	2. Unit # 0001-0001-BU	3. Location Description SW1-96N-30W	7. Company Agency ANY COMPANY ANY AGENCY	8. Name of Insured I.M. INSURED
4. Date(s) of Damage June 10	5. Cause(s) of Damage Hail	6. Insured Cause % 100	9. Claim # XXXXXXXXXX	11. Crop Year YYYY
12. Additional Units 0002-0001-BU	13. Est. Prod. Per Acre 2,440	10. Policy # XXXXXXX	14. Date(s) 1st MM/DD/YYYY	2nd MM/DD/YYYY
			15. Companion Policy(s) NONE	

SECTION I - DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL															B. POTENTIAL YIELD								
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a. 32b.	33.	34.	35.	36.	37.	38.	
Field ID	Multi-Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Type	Class	Sub-Class	Intended Use	Irr Practice	Cropping Practice	Organic Practice	Stage	Use of Acreage	Appraised Potential	Moisture % Factor	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count	
A	NS		24.2	.667		311					002		UH	Plowed	470	-----		11,374		11,374		11,374	
C	NS		56.0	.667		311					002		H	H		-----							
D	NS		10.0	.667		311					002		P	WOC		-----					18,500	18,500	
39. TOTAL			90.2	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitorin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergot <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input checked="" type="checkbox"/> None <input type="checkbox"/> 41. Mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/>													42. TOTALS		11,374		11,374	18,500	29,874

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

Acres from FSA permanent field measurements. Beans harvested from field C weighed 43 lbs./bushel and had 10% total damage from hail. .1375 value ÷ .2500 market price = .550 QA Factor. Beans delivered to ACME elevator are not eligible for QA because using only damaged beans (3.9%), beans would grade U.S. No. 2.

SECTION II - DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed MM/DD/YYYY						44. Damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>						45. Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>						46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					
A. MEASUREMENTS						B. GROSS PRODUCTION						C. ADJUSTMENTS TO HARVESTED PRODUCTION											
47a.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a.	58b.	59a.	59b.	60a.	60b.	61.	62.	63.	64a.	64b.	65.	66.
Share	Multi-Crop Code	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod.	Bu Ton (Lbs.) CWT	Shell/Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production	Prod. Not to Count	Production Pre-QA	Value Mkt. Price	Quality Factor	Production to Count				
----		ACME ELEVATOR ANYTOWN, ANYSTATE							32,210		2.7	973			31,340		31,340	-----		31,340			
----		14.0	RND	10.0		1,539.4	.8	1,231.5	52,955			20.5	9700	43	51,366		51,366	-.1375 2500	.550	28,251			
67. TOTAL																		82,706	68. Section II Total			59,591	
																			69. Section I Total			29,874	
																			70. Unit Total			89,465	
																			71. Allocated Prod.				
																			72. Total APH Prod.			70,965	

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

PRODUCTION WORKSHEET

1. Crop/Code # Dry Beans 0047	2. Unit # 0001-0001-BU	3. Location/Description SW1-96N-30W	7. Company Agency ANY COMPANY ANY AGENCY	8. Name of Insured I.M. INSURED
4. Date(s) of Damage June 10	5. Cause(s) of Damage Hail	6. Insured Cause % 100	9. Claim # XXXXXXXXXX	11. Crop Year YYYY
12. Additional Units	13. Est. Prod. Per Acre	10. Policy # XXXXXXX	14. Date(s) Notice of Loss MM/DD/YYYY	15. Companion Policy(s) NONE

REPLANT EXAMPLE 1: 100% SHARE

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL															B. POTENTIAL YIELD							
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a. 32b.	33.	34.	35.	36.	37.	38.
Field ID	Multi-Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Type	Class	Sub-Class	Intended Use	Irr Practice	Cropping Practice	Organic Practice	Stage	Use of Acreage	Appraised Potential	Moisture % Factor	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count
A			30.0	1.000		311					002		R	REPLANTED	100	----		3,000		3,000		3,000
B			15.0	1.000		311					002		NR	NOT REPLANTED		----						
39. TOTAL			45.0	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitorin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input type="checkbox"/> None <input type="checkbox"/> 41. Mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/>												42. TOTALS		3,000		3,000		3,000

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

Total acres from FSA permanent field measurements, Field A wheel measured. 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 \$25/acre. Price election \$0.25. $25 \div \$0.25 = 100$ lbs./acre (less than 120 lbs./acre maximum allowed) $1,125$ lbs./acre $\times 20\% = 225$ lbs./acre (greater than 120 lbs./acre maximum allowed) Appraised potential = 100 lbs./acre

REPLANT EXAMPLE 2: 50% SHARE

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL															B. POTENTIAL YIELD							
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a. 32b.	33.	34.	35.	36.	37.	38.
Field ID	Multi-Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Type	Class	Sub-Class	Intended Use	Irr Practice	Cropping Practice	Organic Practice	Stage	Use of Acreage	Appraised Potential	Moisture % Factor	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count
A			30.0	.500		311					002		R	REPLANTED	50	----		1,500		1,500		1,500
B			15.0	.500		311					002		NR	NOT REPLANTED		----						
39. TOTAL			45.0	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitorin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input type="checkbox"/> None <input type="checkbox"/> 41. Mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/>											42. TOTALS		1,500		1,500		1,500	

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

Total acres from FSA permanent field measurements, Field A wheel measured. Example above shows allowance when the actual cost and/or 20% of the production guarantee is greater than the maximum allowance when share is considered. Insured's actual cost to replant \$12.50/acre. Price election \$0.25. $12.50 \div \$0.25 = 50$ lbs./acre (less than 60 lbs. maximum allowed) $1,125$ lbs./acre $\times 20\% \times .500$ share = 113 lbs./acre (greater than 60 lbs./acre maximum allowed) Appraised potential = 50 lbs./acre

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

10. REFERENCE MATERIAL

TABLE A – MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS

ACRES IN FIELD OR SUBFIELD	MINIMUM NUMBER SAMPLES
0.1 - 10.0	3
One additional sample is required for each additional 40.0 acres (or fraction thereof) in the field or subfield.	

TABLE B – SQUARE FOOT FACTOR

ROW WIDTH (INCHES)	SQUARE FOOT FACTOR	ROW WIDTH (INCHES)	SQUARE FOOT FACTOR	ROW WIDTH (INCHES)	SQUARE FOOT FACTOR
B*	9.0	20	16.7	35	29.2
6	5.0	21	17.5	36	30.0
7	5.8	22	18.3	37	30.8
8	6.7	23	19.2	38	31.7
9	7.5	24	20.0	39	32.5
10	8.3	25	20.8	40	33.3
11	9.2	26	21.7	41	34.2
12	10.0	27	22.5	42	35.0
13	10.8	28	23.3	43	35.8
14	11.7	29	24.2	44	36.7
15	12.5	30	25.0	45	37.5
16	13.3	31	25.8	46	38.3
17	14.2	32	26.7	47	39.2
18	15.0	33	27.5	48	40.0
19	15.8	34	28.3		

* Use a 3.0 foot by 3.0 foot square sample size for broadcast acreage. The square foot factor for broadcast acreage is 9.0.

For row widths not identified in **TABLE B**, use the following formula:
 (Row Width ÷ 12) X 10 ft. of row = Square Foot Factor rounded to tenths

EXAMPLE

Row width is determined to be 7.5 inches.

$(7.5 \div 12) \times 10 = 6.25$ rounded to tenths = 6.3 Square Foot Factor

TABLE C – YIELD FACTOR AND BEANS/PLANT FACTORS

DRY BEAN TYPES:						
NAME	ABBREVIATIONS		IRRIGATED		NON-IRRIGATED	
	APLHA	NUMERIC	YIELD FACTOR	BEANS/ PLANT FACTOR	YIELD FACTOR	BEANS/ PLANT FACTOR
Adzuki	ADZ	321	0.080	31.0	0.080	25.0
Blackeye	BEYE	315	0.045	68.0	0.045	68.0
Black	BLK	303	0.054	45.0	0.050	39.0
Cranberry	CBRY	304	0.020	27.0	0.020	17.0
Dark Red Kidney	DRK	305	0.022	28.0	0.021	17.0
Garbanzo	GARB	306	0.023	29.0	0.022	7.0
Desi Garbanzo	DGARB	325	0.053	15.0	0.053	15.0
Small Kabuli Garbanzo	KGARB	326	0.038	12.0	0.038	12.0
Flat Small White	FSMW	312	0.067	43.0	0.065	48.0
Great Northern	GRNO	307	0.030	37.0	0.031	31.0
Light Red Kidney	LRK	308	0.022	24.0	0.022	17.0
Lima, Baby	BLIMA	320	0.026	47.0	0.028	19.0
Lima, Large	LLIMA	319	0.009	21.0	0.009	21.0
Navy	NAV	309	0.058	50.0	0.053	40.0
Pink	PNK	310	0.037	34.0	0.035	29.0
Pinto	PTO	311	0.028	41.0	0.028	28.0
Small Red	SMR	313	0.032	36.0	0.042	29.0
Small White	SMW	314	0.067	43.0	0.065	48.0
Tebo	TEB	322	0.033	36.0	0.033	36.0
Yellow	YEL	323	0.025	22.0	0.023	18.0
Yelloweye	YEYE	316	0.024	21.0	0.024	21.0
White Kidney	WK	318	0.023	24.0	0.021	17.0
All Other	CSB	561	Use Contract Seed Bean Factors Below			
CONTRACT SEED BEAN VARIETIES Seeds Per Pound		062	IRRIGATED/NON-IRRIGATED			
			YIELD FACTOR	BEANS/ PLANT FACTOR		
<900			0.021	21.0		
900 - 1250			0.025	30.0		
1251 - 1525			0.032	34.0		
1526 - 1900			0.040	39.0		
1901 - 2300			0.049	44.0		
2301 - 2700			0.058	49.0		
>2700			0.061	44.0		

TABLE D – MOISTURE ADJUSTMENT FACTORS

18.0 - 1.0000	23.0 - .9400	28.0 - .8800	33.0 - .8200	38.0 - .7600	43.0 - .7000
18.1 - .9988	23.1 - .9388	28.1 - .8788	33.1 - .8188	38.1 - .7588	43.1 - .6988
18.2 - .9976	23.2 - .9376	28.2 - .8776	33.2 - .8176	38.2 - .7576	43.2 - .6976
18.3 - .9964	23.3 - .9364	28.3 - .8764	33.3 - .8164	38.3 - .7564	43.3 - .6964
18.4 - .9952	23.4 - .9352	28.4 - .8752	33.4 - .8152	38.4 - .7552	43.4 - .6952
18.5 - .9940	23.5 - .9340	28.5 - .8740	33.5 - .8140	38.5 - .7540	43.5 - .6940
18.6 - .9928	23.6 - .9328	28.6 - .8728	33.6 - .8128	38.6 - .7528	43.6 - .6928
18.7 - .9916	23.7 - .9316	28.7 - .8716	33.7 - .8116	38.7 - .7516	43.7 - .6916
18.8 - .9904	23.8 - .9304	28.8 - .8704	33.8 - .8104	38.8 - .7504	43.8 - .6904
18.9 - .9892	23.9 - .9292	28.9 - .8692	33.9 - .8092	38.9 - .7492	43.9 - .6892
19.0 - .9880	24.0 - .9280	29.0 - .8680	34.0 - .8080	39.0 - .7480	44.0 - .6880
19.1 - .9868	24.1 - .9268	29.1 - .8668	34.1 - .8068	39.1 - .7468	44.1 - .6868
19.2 - .9856	24.2 - .9256	29.2 - .8656	34.2 - .8056	39.2 - .7456	44.2 - .6856
19.3 - .9844	24.3 - .9244	29.3 - .8644	34.3 - .8044	39.3 - .7444	44.3 - .6844
19.4 - .9832	24.4 - .9232	29.4 - .8632	34.4 - .8032	39.4 - .7432	44.4 - .6832
19.5 - .9820	24.5 - .9220	29.5 - .8620	34.5 - .8020	39.5 - .7420	44.5 - .6820
19.6 - .9808	24.6 - .9208	29.6 - .8608	34.6 - .8008	39.6 - .7408	44.6 - .6808
19.7 - .9796	24.7 - .9196	29.7 - .8596	34.7 - .7996	39.7 - .7396	44.7 - .6796
19.8 - .9784	24.8 - .9184	29.8 - .8584	34.8 - .7984	39.8 - .7384	44.8 - .6784
19.9 - .9772	24.9 - .9172	29.9 - .8572	34.9 - .7972	39.9 - .7372	44.9 - .6772
20.0 - .9760	25.0 - .9160	30.0 - .8560	35.0 - .7960	40.0 - .7360	
20.1 - .9748	25.1 - .9148	30.1 - .8548	35.1 - .7948	40.1 - .7348	
20.2 - .9736	25.2 - .9136	30.2 - .8536	35.2 - .7936	40.2 - .7336	
20.3 - .9724	25.3 - .9124	30.3 - .8524	35.3 - .7924	40.3 - .7324	
20.4 - .9712	25.4 - .9112	30.4 - .8512	35.4 - .7912	40.4 - .7312	
20.5 - .9700	25.5 - .9100	30.5 - .8500	35.5 - .7900	40.5 - .7300	
20.6 - .9688	25.6 - .9088	30.6 - .8488	35.6 - .7888	40.6 - .7288	
20.7 - .9676	25.7 - .9076	30.7 - .8476	35.7 - .7876	40.7 - .7276	
20.8 - .9664	25.8 - .9064	30.8 - .8464	35.8 - .7864	40.8 - .7264	
20.9 - .9652	25.9 - .9052	30.9 - .8452	35.9 - .7852	40.9 - .7252	
21.0 - .9640	26.0 - .9040	31.0 - .8440	36.0 - .7840	41.0 - .7240	
21.1 - .9628	26.1 - .9028	31.1 - .8428	36.1 - .7828	41.1 - .7228	
21.2 - .9616	26.2 - .9016	31.2 - .8416	36.2 - .7816	41.2 - .7216	
21.3 - .9604	26.3 - .9004	31.3 - .8404	36.3 - .7804	41.3 - .7204	
21.4 - .9592	26.4 - .8992	31.4 - .8392	36.4 - .7792	41.4 - .7192	
21.5 - .9580	26.5 - .8980	31.5 - .8380	36.5 - .7780	41.5 - .7180	
21.6 - .9568	26.6 - .8968	31.6 - .8368	36.6 - .7768	41.6 - .7168	
21.7 - .9556	26.7 - .8956	31.7 - .8356	36.7 - .7756	41.7 - .7156	
21.8 - .9544	26.8 - .8944	31.8 - .8344	36.8 - .7744	41.8 - .7144	
21.9 - .9532	26.9 - .8932	31.9 - .8332	36.9 - .7732	41.9 - .7132	
22.0 - .9520	27.0 - .8920	32.0 - .8320	37.0 - .7720	42.0 - .7120	
22.1 - .9508	27.1 - .8908	32.1 - .8308	37.1 - .7708	42.1 - .7108	
22.2 - .9496	27.2 - .8896	32.2 - .8296	37.2 - .7696	42.2 - .7096	
22.3 - .9484	27.3 - .8884	32.3 - .8284	37.3 - .7684	42.3 - .7084	
22.4 - .9472	27.4 - .8872	32.4 - .8272	37.4 - .7672	42.4 - .7072	
22.5 - .9460	27.5 - .8860	32.5 - .8260	37.5 - .7660	42.5 - .7060	
22.6 - .9448	27.6 - .8848	32.6 - .8248	37.6 - .7648	42.6 - .7048	
22.7 - .9436	27.7 - .8836	32.7 - .8236	37.7 - .7636	42.7 - .7036	
22.8 - .9424	27.8 - .8824	32.8 - .8224	37.8 - .7624	42.8 - .7024	
22.9 - .9412	27.9 - .8812	32.9 - .8212	37.9 - .7612	42.9 - .7012	

EXHIBIT 1

DRY BEAN VALUE REFLECTED THROUGH WEIGHT REDUCTION

The buyer/processor may clean/screen the gross production to improve the grade of the dry beans, and reflect the value based on the net weight and grade after removal of the damaged production rather than quoting a grade and price for the gross production as delivered. In this case use the following procedure to determine the net price per pound of the dry bean production.

The adjuster must also get a bid price on the gross amount of the damaged production at the quantity and quality/grade as delivered. The greater of this amount or the amount as calculated below will be used for column 64a on the Production Worksheet.

- (1) Subtract the percentage of foreign material from gross production.
- (2) Determine the total cash value (dollar payment) that could have been paid the insured. Remember to include value for production damaged by uninsured causes (such as checked skins, etc.).
- (3) Divide the total cash value by the adjusted production (after removal of foreign material) to determine the net price of the damaged production.
- (4) Divide the net price by the local market price for U.S. No. 2 dry beans of the same type.
- (5) Show all calculations in the narrative of the Claim Form or on an attached Special Report.

SEE FOLLOWING PAGES FOR EXAMPLES:

EXHIBIT 1

EXAMPLE 1:

In this example, the buyer/receiver has traded tare for grade.

The elevator may CLEAN/SCREEN the gross production to improve the grade of the dry beans, and reflect the value through a weight reduction (tare %) rather than quoting a grade and price for the gross production as delivered. In this case, the net price per pound of the damaged production will be determined as follows:

- (1) Multiplying the net weight (gross weight minus the tare % weight) of the delivered production by the local market price of the grade of the damaged production after milling; then
- (2) Divide that result by the gross pounds of dry beans delivered.

The result is the **NET PRICE PER POUND** received for the damaged production.

The adjuster must verify that the weight reduction applied by the buyer/processor is due to insurable causes of loss.

EXAMPLE:

SETTLEMENT SHEET

GROWER: I.M. INSURED

VARIETY: PINTOS							
DATE	SCALE TICKET #	GROSS WEIGHT	TARE %	TARE	NET WEIGHT	GRADE	
MM/DD/YY	11002	12,200	44.00	5,368	6,832		
MM/DD/YY	11014	14,360	50.00	7,180	7,180		
TOTAL		26,560		12,548	14,012		

For the purposes of this example, the Local Market Price for U. S. No. 2 dry beans on the day of sale was 20 cents per pound. The insured delivered 26,560 pounds of dry beans to the elevator. 12,548 pounds were deducted from the gross weight, leaving a Net Weight of 14,012 pounds, of U.S. #2 Dry Beans.

STEP 1 Multiply the pounds for which the insured could have been paid by the local market price per pound.

$$14,012 \text{ lbs.} \times \$0.2000 = \$2,802.40$$

STEP 2 Divide the dollar amount the insured could have been paid for the damaged production by the gross delivered weight. ENTER RESULT IN **COLUMN 64a** AS THE NET PRICE PER POUND.

$$\$2,802.40 \div 26,560 \text{ lbs.} = \$0.1055 \text{ per lb.}$$

EXHIBIT 1

STEP 3 Enter THE LOCAL MARKET PRICE PER POUND (\$0.2000) IN COLUMN 64b of the Production Worksheet.

EXAMPLE TICKET 1

TICKET NUMBER: 11002			
GROWER: I.M. INSURED			
SHAREHOLDER:			
TO BIN No.		VARIETY: PINTO	TARE % 44
22200 LB GR.	GROSS	ALL BEANS RECEIVED FOR PROCESSING AND STORAGE	
		% <u>2/3</u>	SHARE LBS. <u>4555</u> PRICE <u>STG</u>
10000 LB TA	EMPTY WT.	% <u>1/3</u>	SHARE LBS. <u>2277</u> PRICE <u>STG</u>
<u>12200</u>	NET	TRUCK DESCRIPTION	
		BY	
<u>5368</u>	TARE LBS	Producer hereby grants permission for movement of beans covered by this scale ticket for processing and for storage.	
<u>6832</u>	NET		

EXAMPLE TICKET 2

TICKET NUMBER: 11014			
GROWER: I.M. INSURED			
SHAREHOLDER:			
TO BIN No.		VARIETY: PINTO	TARE % 50
24760 LB GR.	GROSS	ALL BEANS RECEIVED FOR PROCESSING AND STORAGE	
		% <u>2/3</u>	SHARE LBS. <u>4787</u> PRICE <u>STG</u>
10400 LB TA	EMPTY WT.	% <u>1/3</u>	SHARE LBS. <u>2393</u> PRICE <u>STG</u>
<u>14360</u>	NET	TRUCK DESCRIPTION	
		BY	
<u>7180</u>	TARE LBS	Producer hereby grants permission for movement of beans covered by this scale ticket for processing and for storage.	
<u>7180</u>	NET		

EXHIBIT 2

EXAMPLE OF WAREHOUSE SCALE TICKET

In this example the insured has delivered a load of great northern beans to the warehouse. For insurance purposes only, splits, contrasting classes, and foreign material are not to be considered when determining grade. This is an example of a scale ticket.

Refer to the LAM for instructions on who can obtain samples for grading, and who can make determinations of deficiencies, conditions and substances that would cause the crop to qualify for quality adjustment.

--WAREHOUSE SCALE TICKET--			
Date <u>MM/DD/YY</u>			No. 2940
Owner's Name: I.M. INSURED			
Address: ANY TOWN, ANY STATE			
Kind: <i>GREAT NORTHERN</i>		Grade: U.S. Substandard	Moist. %
Splits 8.5 %	Pick 3.9 %	FM 2.7 %	Check Seed Coats %
TOTAL DOCKAGE %		PRICE \$	
<u>47980 lb.</u> Gross Vehicle & Grain			
<u>15770 lb.</u> Total Vehicle			
<u>32210 lb.</u> Gross Grain			
<u>4864 lb.</u> Dockage			
<u>27346 lb</u> Net Grain			
Comments: _____			

Split Beans - 8.5%; Damaged Beans - 3.9%; Contrasting Classes - 0.6%; Foreign Material - 2.7%,

Total Defects – 15.7.

Referencing the United States Standards for Beans and the **CP**, Sample would **NOT** qualify for quality adjustment. **CP** allow for quality adjustment if the beans fail to grade U.S. No. 2 or better, and are damaged or badly damaged. Considering only damage (3.9%) to determine the grade, the grade would be U.S. No. 2. The sample must grade U.S. No. 3 or worse to qualify for quality adjustment. (Refer to Exhibit 4.)

% FM is deducted from the gross weight prior to quality adjustment.

EXHIBIT 3

EXAMPLE OF OFFICIAL GRADE CERTIFICATE

UNITED STATES DEPARTMENT OF AGRICULTURE FEDERAL GRAIN INSPECTION SERVICE																																		
COMMODITY CERTIFICATE SUBMITTED SAMPLE INSPECTION																																		
DATE OF ISSUANCE MM/DD/YY	ISSUED AT Kansas City, Missouri	LEVEL OF INSPECTION ORIGINAL																																
COMMODITY	QUANTITY OF SAMPLE																																	
Great Northern Beans	1,828 grams																																	
IDENTIFICATION OF SAMPLE	SAMPLE SUBMITTED BY																																	
FSN 1234	I.M. INSURED ANYTOWN, ANY STATE																																	
U.S. Substandard Grade Great Northern Beans <table style="width: 100%; border: none;"> <tr> <td style="width: 40%;">Splits</td> <td style="width: 10%; text-align: right;">8.5</td> <td style="width: 10%; text-align: right;">%</td> <td style="width: 40%;"></td> </tr> <tr> <td>(Total) Damage</td> <td style="text-align: right;">3.9</td> <td style="text-align: right;">%</td> <td></td> </tr> <tr> <td>Contrasting Classes</td> <td style="text-align: right;">0.6</td> <td style="text-align: right;">%</td> <td></td> </tr> <tr> <td>(Total) Foreign Material</td> <td style="text-align: right;">2.7</td> <td style="text-align: right;">%</td> <td></td> </tr> <tr> <td>Total Defects</td> <td style="text-align: right;">15.7</td> <td style="text-align: right;">%</td> <td></td> </tr> <tr> <td>Stones</td> <td style="text-align: right;">0.0</td> <td style="text-align: right;">%</td> <td></td> </tr> <tr> <td>Moisture</td> <td style="text-align: right;">11.9</td> <td style="text-align: right;">%</td> <td></td> </tr> <tr> <td>Classes that Blend</td> <td style="text-align: right;">0.0</td> <td style="text-align: right;">%</td> <td></td> </tr> </table>			Splits	8.5	%		(Total) Damage	3.9	%		Contrasting Classes	0.6	%		(Total) Foreign Material	2.7	%		Total Defects	15.7	%		Stones	0.0	%		Moisture	11.9	%		Classes that Blend	0.0	%	
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I CERTIFY THAT THE SERVICES SPECIFIED ABOVE WERE PERFORMED WITH THE RESULTS STATED.	INSPECTOR <div style="text-align: center; font-weight: bold;">I.M. INSPECTOR</div>																																	

EXHIBIT 4

EXAMPLE OF U.S. STANDARDS FOR BEANS

137 Grades and grade requirements for the classes Great Northern, Small White, Flat Small White, White Kidney, Light Red Kidney, Dark Red Kidney, Small Red, Pink, Black, and Miscellaneous Beans

		PERCENT MAXIMUM LIMITS OF:						
					Foreign Material			
GRADE	GENERAL APPEARANCE	MOISTURE [1]	TOTAL DEFECTS(TOTAL DAMAGE, TOTAL FOREIGN MATERIAL, CONTRASTING CLASSES, SPLITS)	TOTAL DAMAGED	TOTAL (INCLUDES STONES)	STONES	CONTRASTING CLASSES [2]	CLASSES THAT BLEND [3]
U.S. No. 1	The special grade "Off-Color" may be applied after the removal of Total Defects	18.0	2.0	2.0	0.5	0.2	0.5	5.0
U.S. No. 2		18.0	4.0	4.0	1.0	0.4	1.0	10.0
U.S. No. 3		18.0	6.0	6.0	1.5	0.6	2.0	15.0
U.S. Substandard		18.0						
U.S. Sample Grade		18.0						

U.S. Substandard shall be beans which do not meet the requirements for the grades U.S. No. 1 through U.S. No. 3 or U.S. Sample grade. Beans which are not well screened shall also be U.S. Substandard, except for beans which meet the requirements for U.S. Sample grade.

U.S. Sample grade shall be beans which are musty, sour, heating, materially weathered, or weevily; which have any commercially objectionable odor; which contain insect webbing or filth, animal filth, any unknown foreign substance, broken glass, or metal fragments; or which are otherwise of distinctly low quality.

[62 FR 52967, Oct. 10, 1997]

(1) Beans with more than 18.0 percent moisture are graded high moisture.