

United States
Department of
Agriculture



Federal Crop Insurance
Corporation



Product
Administration
And Standards
Division

FCIC-25460 (06-2010)

SUGARCANE LOSS ADJUSTMENT STANDARDS HANDBOOK

2011 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25460 (06-2010)
SUBJECT: SUGARCANE LOSS ADJUSTMENT STANDARDS HANDBOOK 2011 AND SUCCEEDING CROP YEARS	OPI: Product Administration and Standards Division	
	APPROVED: /s/ Tim B. Witt Deputy Administrator, Product Management	DATE: June 10, 2010

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-25460) issued **JUNE 2010**:

- A. **Subsection 3 D** – Added instructions to refer to the LAM for information on Enterprise and Whole-Farm units.
- B. **Subsection 7 C, Appraisal Worksheet Examples** – Split Inadequate Stand Method appraisal worksheet example into two examples to comply with procedural requirement to have separate appraisal worksheets for each field or subfield.
- C. **Subsection 8 C** – Inserted new standard production worksheet and completion information.
- D. **Subsection 8 C, Section I – Acreage Appraised, Production and Adjustments, item 21** – Clarified the code for Rate Class can be in digit or character form.
- E. **Subsection 8 C, Section I – Acreage Appraised, Production and Adjustments, item 31** – Corrected referenced subsection.

SUGARCANE LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

Control Chart For: Sugarcane 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	1-34	35-38	06-2010	FCIC-25460

SUGARCANE LOSS ADJUSTMENT HANDBOOK

TABLE OF CONTENTS

PAGE

1. INTRODUCTION	1
2. SPECIAL INSTRUCTIONS.....	1
A. DISTRIBUTION.....	1
B. TERMS, ABBREVIATIONS, AND DEFINITIONS	1
3. INSURANCE CONTRACT INFORMATION	2
A. INSURABILITY.....	2
B. NOTICE REQUIREMENTS	3
C. PROVISIONS AND PROCEDURES NOT APPLICABLE TO CAT COVERAGE.....	4
D. UNIT DIVISION	4
4. SUGARCANE APPRAISALS	4
A. GENERAL INFORMATION	4
B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS.....	4
C. MEASURING ROW WIDTH FOR SAMPLE SELECTION.....	5
5. APPRAISAL METHODS.....	5
A. GENERAL INFORMATION	5
B. INADEQUATE STAND METHOD	6
C. STAND REDUCTION METHOD	6
D. WEIGHT METHOD.....	7
6. APPRAISAL DEVIATIONS AND MODIFICATIONS	8
A. DEVIATIONS	8
B. MODIFICATIONS	8

SUGARCANE LOSS ADJUSTMENT HANDBOOK

TABLE OF CONTENTS (Continued)

PAGE

7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES	9
A. APPRAISAL WORKSHEET FORM STANDARDS	9
B. GENERAL INFORMATION FOR WORKSHEET ENTRIES AND COMPLETION PROCEDURES	9
C. WORKSHEET ENTRIES AND COMPLETION INFORMATION	10
INADEQUATE STAND METHOD	10
INADEQUATE STAND METHOD APPRAISAL WORKSHEET EXAMPLES	12-13
D. WORKSHEET ENTRIES AND COMPLETION INFORMATION	14
PART I – STAND REDUCTION METHOD	14
PART II – WEIGHT METHOD	15
APPRAISAL WORKSHEET EXAMPLE—STAND REDUCTION METHOD	17
APPRAISAL WORKSHEET EXAMPLE—WEIGHT METHOD	18
8. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES	19
A. CLAIM FORM STANDARDS	19
B. GENERAL INFORMATION FOR FORM ENTRIES AND COMPLETION PROCEDURES	19
C. FORM ENTRIES AND COMPLETION INFORMATION	20
SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS	23
SECTION II – DETERMINED HARVESTED PRODUCTION	30
CLAIM FORM EXAMPLE	34
9. REFERENCE MATERIAL	35
TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS	35
TABLE B - ROW WIDTH FOR SAMPLE SELECTIONS	35
EXHIBIT 1 - DIAGRAM OF A SUGARCANE PLANT	36
EXHIBIT 2 - DIAGRAM OF SHOOT ROOTS	37
EXHIBIT 3 – DIAGRAM OF NODE AND INTERNODE OF SUGARCANE	38

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 Multiple Peril Crop Insurance (MPCI) 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 reinsured companies will utilize these standards for both loss adjustment and loss training for the applicable crop year. These procedures, which include crop appraisal methods and claims completion instructions, supplement the general (not crop-specific) procedures, forms, and manuals for loss adjustment identified in the LAM.

2. SPECIAL INSTRUCTIONS

This handbook remains in effect until superseded by 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:
 - (a) One legible copy to the insured.
 - (b) The original and all remaining copies as instructed by the approved insurance provider (AIP).
- (2) 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 sugarcane loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.
- (3) Definition(s):

Harvest	Cutting and removing the mature sugarcane from the field.
----------------	---

Mature Sugarcane	Growth has slowed and the sucrose content has reached levels that local boiler mills will accept for processing.
Raw Sugar	Raw sugar is a tan to brown coarse granulated solid obtained upon evaporation of clarified sugarcane juice at the boiling house mill. Raw sugar is either stored or shipped to a refinery for processing as refined sugar.
Stubble Cane	The insured crop which grows from the stubble of sugarcane that was harvested the previous crop year.
Sugarcane	The grass, <i>Saccharum officinarum</i> , that is grown to produce sugar. Sugarcane is a tall, thick-stemmed, perennial grass that stores sugar in the stem. Products extracted from sugarcane at the boiling house mill are raw sugar, massecuite (molasses), bagasse (a source of fuel that may be used to power the sugar mill), and water. The average stalk has 30 teaspoons sugar (sucrose) 6 teaspoons molasses, 1-quart water, and 6 ounces fiber (bagasse).
Sugarcane Plant	A plant also referred to as a stool, ratoon, or cluster and consists of the primary, or original shoot, and the secondary and tertiary shoots. The primary shoot develops from a single node (“bud” or “eye”) on the mother stalk or seed piece. The secondary shoot develops from the buds on the underground part of the stalk. A tertiary shoot may also originate from a secondary shoot.

3. **INSURANCE CONTRACT INFORMATION**

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

A. INSURABILITY

The following may not be a complete list of insurability requirements. Refer to the Basic Provisions, Sugarcane Crop Provisions, and Special Provisions for a complete list.

- (1) The crop insured will be all sugarcane in the county for which a premium rate is provided by the actuarial documents:
 - (a) In which the insured has a share;
 - (b) That is grown for processing for sugar or for seed; and
 - (c) That is not interplanted with another crop, unless allowed by a written agreement.
- (2) In addition to the crop listed as **not** insured in section 8(b) of the Basic Provisions, insurance will not be provided for any sugarcane:

- (a) That was damaged the previous crop year to the extent the sugarcane is unable to produce the yield used to establish the production guarantee for the unit for the current crop year; or
- (b) That exceeds the age limitations (by variety, if applicable) contained in the Special Provisions, unless the AIP agrees in writing to insure such acreage. An agreement in writing will not be provided unless, after an appraisal, the AIP determines that the crop is able to produce at least the yield used to establish the production guarantee for the unit for the current crop year.

Use the Inadequate Stand Method (in section 5) to determine if the sugarcane will produce at least the yield used to establish the production guarantee for the unit for the current crop year.

- (3) Insurance attaches:

Use the table below for determining when insurance attaches to plant cane or stubble cane.

Insurance Attaches To:	When:	Where:
(1) Plant cane	On the later of the day the application is accepted or at the time of planting.	All States
(2) Stubble cane	On the first day following harvest of the previous crop. Refer to exceptions in (a) and (b) below.	All States
(a) Stubble cane damaged during the previous crop year	On the later of April 15 or 30 days following harvest of the previous crop.	All States (except Louisiana)
(b) Stubble cane damaged during the previous crop year	On the later of April 30 or 30 days following harvest of the previous crop.	In Louisiana ONLY

B. NOTICE REQUIREMENTS

- (1) The insured must give notice at least 15 days before cutting any sugarcane for seed. The notice must include the unit number and the number of acres the insured intends to harvest as seed.
 - (a) The insured's failure to give a timely notice will cause the acreage cut for seed to be considered put to another use **without** consent. The production to count for such acreage will not be less than the production guarantee (entered in Section I, Uninsured Cause (column "M") of the Production Worksheet).
 - (b) Explain to the insured the effect that the uninsured cause will have on the claim for indemnity and the APH yield for the following year. (Refer to the Crop Insurance Handbook [CIH]).

- (2) The insured must request an appraisal if at any time during the crop year, the sugarcane acreage cut for seed will not produce at least the production guarantee so the production to count can be determined. If an appraisal is not requested, the production to count for such acreage will be the production guarantee (entered in Section I, Appraised Potential (column “J”) of the Production Worksheet).

C. PROVISIONS AND PROCEDURES NOT APPLICABLE TO CAT COVERAGE

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

D. UNIT DIVISION

Refer to the insurance contract for unit provisions. Unless limited by the Crop or Special Provisions, a basic unit, as defined in the Basic Provisions, may be divided into optional units if, for each optional unit, all the conditions stated in the applicable provisions are met.

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

4. SUGARCANE APPRAISALS

A. GENERAL INFORMATION

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

B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS

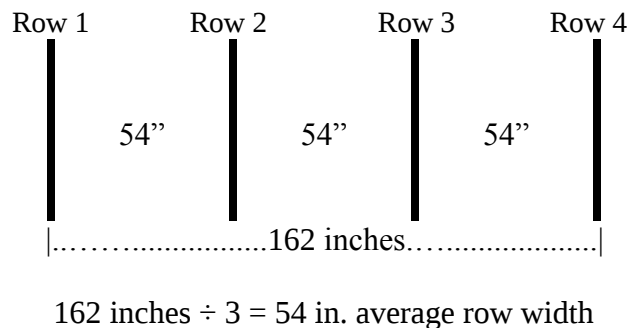
- (1) Determine the minimum number of required samples for a field or subfield by the field size, the average stage of growth, age (size), general capabilities of the plants, and variability of potential production and plant damage within the field or subfield.
- (2) Split the field into subfields when:
 - (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) Appraise each field or subfield separately.
- (4) Take not less than the minimum number (count) of representative samples required in **TABLE A (Minimum Representative Sample Requirements)** for each field or subfield.

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, to inches, to measure row width (refer to the LAM for conversion table).
- (2) Measure across **THREE 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) Select from **TABLE B** the applicable 1/1000 acre row length for the average row width for each representative sample.

5. APPRAISAL METHODS

A. GENERAL INFORMATION

These instructions provide information on appraisal methods for sugarcane.

Appraisal Method...	Use...
Inadequate Stand Method	to determine insurability of sugarcane damaged during the previous crop year or that exceeds the age limitations as stated on the Special Provisions.
Stand Reduction Method	for sugarcane appraised before the plants are mature.
Weight Method	for sugarcane appraised after the plants are mature and for sugarcane acreage "cut for seed."

Refer to diagrams of a sugarcane plant in **EXHIBIT 1**, shoot roots of a young cane plant in **EXHIBIT 2**, and nodes and internodes of a stalk in **EXHIBIT 3**.

B. INADEQUATE STAND METHOD

- (1) Make an inadequate stand appraisal on any stubble cane acreage:
 - (a) that was damaged during the previous crop year before insurance attaches for the current crop year, which is on the later of April 15 or 30 days following harvest of the previous crop for **ALL** states except Louisiana; and
 - (b) that was damaged during the previous crop year before insurance attaches for the current crop year, which is on the later of April 30 or 30 days following harvest of the previous crop in Louisiana **ONLY**.

(2) Scheduling Appraisals

For any stubble cane acreage, on which insurance **DOES NOT** attach the first day following harvest, schedule appraisals before insurance attaches.

(3) Completing the Inadequate Stand Appraisal

- (a) Measure a row or combinations of rows comprising the row length required for the row width (refer to **TABLE B**).
- (b) Count the number of stalks (shoots) in each 1/1000 acre representative sample. Refer to sugarcane plant definition in Definitions, section 2. Also, refer to illustrations in **EXHIBITS 1-3**.
- (c) Record on the appraisal form (as shown in section 7) the number of stalks (shoots) in each sample and determine the number of stalks (shoots) per-acre.
- (d) Attach a map to the appraisal form, identifying the stubble cane acreage appraised for an inadequate stand. If a loss occurs, the disposition of the affected areas can be determined from the appraisal form and maps in the insured's policy file folder.
- (e) Explain to the insured, at the time of the appraisal, that they have the option of destroying the acreage before insurance attaches.
- (f) Compare the appraised yield to the APH yield. If the appraised yield is above or equal to the APH yield, the acreage is insurable.

C. STAND REDUCTION METHOD

Use this method to appraise damage to sugarcane that is not mature. Delay appraisals, if possible, until plants are mature and use the weight method.

(1) Sampling

- (a) Select the required number of representative samples using the instructions in section 4B.

- (b) Use a measuring tape marked in tenths or convert a tape marked in inches, to tenths, to measure a row or combinations of rows comprising 100 feet of row.

(2) Defining a Skip

A skip (or blank) is the space between “**live**”¹ plants within the row that exceeds the allowable skip. The allowable skips, by state, are defined as follows:

36 inches for Florida, Louisiana, or Texas

(3) Measuring a Skip

- (a) Using a measuring tape marked in inches, measure the total distance between “**live**” plants within the sample row.
- (b) Subtract the allowable skip (e.g., 36 inches) from the total distance measured between the existing “**live**” plants. The result is the “**net length**” of the skip.

EXAMPLE: Distance between existing “**live**” plants: 40 inches
Less the allowable skip: 36 inches
“**Net Length**” of the skip: 4 inches

- (c) Compute the combined length of skips by adding the “**net length**” of all skips within the 100-foot sample.
- (d) Convert the results to feet and tenths by dividing by 12 and rounding to the nearest tenth of a foot.

EXAMPLE: Total net length: 629 inches ÷ 12 = 52.4 ft.

- (e) Record the results for each representative sample in Part I – Stand Reduction Method column 9 of the appraisal worksheet.
- (4) Calculate the pounds-per-acre appraisal using the instructions in section 7B Part I – Stand Reduction Method.

D. WEIGHT METHOD

(1) Row Width and Sampling

- (a) Select the required number of representative samples using the instructions in section 4B.

¹ “**Live**” plants include primary shoots, secondary shoots, and tertiary shoots that are capable of recovery and can timely contribute raw sugar to the ultimate yield at the time of harvest.

- (b) Use a measuring tape marked in tenths, or convert a tape marked in inches, to tenths, to measure a row or combination of rows comprising 1/1000 acre row length required for the row width (refer to section 4C).
- (2) Preparing Sugarcane to Weigh
 - (a) Cut and top **all** the stalks at the height and topping point that a cane harvester would have cut the sugarcane.
 - (b) Strip the leaves from each stalk in the sample.
 - (c) Weigh the sample using a scale that weighs in pounds, to tenths (e.g., a Dairy Scale).
 - (d) Record the total weight (in pounds, to tenths) for the sample on the appraisal worksheet in Part II - Weight Method. Refer to Column 22 of the appraisal worksheet.
- (3) Calculate the tons per acre appraisal using the instructions in section 7D, for the appraisal worksheet in Part II - Weight Method.
- (4) **EXCEPTION** to the Weight Method for mature sugarcane:

Apply a “zero” appraisal to any acreage from which the mature sugarcane that, due to an insurable cause of loss, is **NOT ACCEPTED** by the boiling house mill for processing as **raw sugar**.

6. APPRAISAL DEVIATIONS AND MODIFICATIONS

A. DEVIATIONS

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

B. MODIFICATIONS

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

7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. APPRAISAL WORKSHEET FORM STANDARDS

- (1) The entry items in subsection C are the minimum requirements for the Sugarcane Appraisal Worksheet for the Inadequate Stand Method. The entry items in subsection D are the minimum requirements for the Sugarcane Appraisal Worksheet for the Stand Reduction Appraisal Method and the Weight Appraisal Method. All of these 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 Nondiscrimination 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 exhibit. The current Privacy Act Statement and Nondiscrimination 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 appraisal worksheets are required for each unit appraised and for each field or subfield. Refer to section 4B for sampling requirements.

Standard appraisal worksheet items are numbered consecutively in sections 7C and D. Example appraisal worksheets are also provided to illustrate how to complete all entries, except the last three items on the respective appraisal worksheets.

C. WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

**Item
No.**

Information Required

INADEQUATE STAND METHOD

Use to determine insurability of sugarcane.

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

1. **Insured's Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy No.:** Insured's assigned policy number.
3. **Claim No:** Claim number as assigned by the AIP.
4. **Unit No.:** Unit number from the Summary of Coverage after it is verified to be correct.
5. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim is filed.
6. **Field No.:** Draw a line horizontally dividing the box in half. Enter the Field No. or subfield identification symbol that identifies the field appraised in the top half. In the bottom half, indicate if the appraised acreage is 1st, 2nd, or 3rd, etc., year stubble cane.
7. **Row Width:** The Row Width (average space in inches). Refer to **TABLE B**, Row Width For Sample Selections, for the row-length sample requirements according to row width.
8. **Variety Number:** Record the sugarcane Variety Number that is being appraised.
9. **Acres:** Number of determined acres to tenths in the field or subfield of the unit.
10. **APH Yield:** Record the approved APH Yield from the APH form for the field or subfield.
11. **Each Block Equals Number of Stalks in 1/1000 Acre:** Enter, in each block, the Number of Stalks in 1/1000 Acre counted from each representative sample.
12. **Total of All Samples:** Determine the Total of All Samples by adding the Number of Stalks in 1/1000 Acre (column 11) from all samples.
13. **Number of Samples:** Enter the Number of Samples taken by counting the blocks with entries in (column 11).
14. **Average Number of Stalks:** Results of dividing Total of All Samples (column 12) by Number of Samples (column 13), rounded to nearest tenth.

15. **Constant Factor:** Enter the Constant Factor of 1000.
16. **Stalks Per Acre:** Result of multiplying Average Number of Stalks (column 14) times Constant Factor (column 15).
17. **Average Stalk Weight:** Enter the Average Stalk Weight factor of 2. If the factor of 2 is not accurate for your state, consult the RMA Regional Office for the appropriate Average Stalk Weight factor.
18. **Sugar Conversion Factor Per Ton:** Enter Sugar Conversion Factor of .085 unless specified differently on the Special Provisions. If taken from the Special Provisions, convert factor to three decimal figure.
19. **Appraised Yield:** Result of multiplying Stalks Per Acre (column 16) times Average Stalk Weight (column 17) times Sugar Conversion Factor Per Ton (column 18), in whole pounds.

Compare the Appraised Yield for each field or subfield to the APH yield. If the appraised yield is above or equal to the APH yield, the acreage is insurable.
20. **Narrative:** Document insurability determination decisions.
21. **Adjuster's Signature, Code Number, 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 Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.
22. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the Appraisal Worksheet WITH THE INSURED (or insured's authorized representative), particularly explaining codes, etc., which may not be readily understood.
23. **Page:** Page numbers- (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

EXAMPLE: Insurability Determination

COMPANY: ANY COMPANY

FOR ILLUSTRATION PURPOSES ONLY APPRAISAL WORKSHEET SUGARCANE					1 INSURED'S NAME I. M. INSURED					2 POLICY NO. XXXXXXX					3 CLAIM NO. XXXXXX					4 UNIT NO. XXXXXXXXXXXX					5 CROP YEAR YYYY				
INADEQUATE STAND METHOD																													
6 FIELD NO.	7 ROW WIDTH	8 VARIETY NUMBER	9 ACRES	10 APH YIELD	11 EACH BLOCK EQUALS NUMBER OF STALKS IN 1/1000 ACRE					12 TOTAL OF ALL SAMPLES	13 NUMBER OF SAMPLES	14 AVERAGE NUMBER OF STALKS	15 CONSTANT FACTOR	16 STALKS PER ACRE	17 AVERAGE STALK WEIGHT	18 SUGAR CONVERSION FACTOR PER TON	19 APPRAISED YIELD												
A	72	LCP-85-384	80.0	5630	22	45	28	37	36	=	168	÷	=	33.6	x	1000	=	33,600	x	x	=	.085	=	5712					
										=		÷	=		x		=		x	x	=								
										=		÷	=		x		=		x	x	=								
										=		÷	=		x		=		x	x	=								
										=		÷	=		x		=		x	x	=								
										=		÷	=		x		=		x	x	=								
										=		÷	=		x		=		x	x	=								
										=		÷	=		x		=		x	x	=								
20 NARRATIVE																													
Appraised yield of Field A is greater than APH yield. Therefore, acreage of Field A is insurable.																													

EXAMPLE: Insurability Determination

COMPANY: ANY COMPANY

FOR ILLUSTRATION PURPOSES ONLY APPRAISAL WORKSHEET SUGARCANE					1 INSURED'S NAME I. M. INSURED					2 POLICY NO. XXXXXXX					3 CLAIM NO. XXXXXX					4 UNIT NO. XXXXXXXXXXXX					5 CROP YEAR YYYY				
INADEQUATE STAND METHOD																													
6 FIELD NO.	7 ROW WIDTH	8 VARIETY NUMBER	9 ACRES	10 APH YIELD	11 EACH BLOCK EQUALS NUMBER OF STALKS IN 1/1000 ACRE					12 TOTAL OF ALL SAMPLES	13 NUMBER OF SAMPLES	14 AVERAGE NUMBER OF STALKS	15 CONSTANT FACTOR	16 STALKS PER ACRE	17 AVERAGE STALK WEIGHT	18 SUGAR CONVERSION FACTOR PER TON	19 APPRAISED YIELD												
B	72	LCP-85-384	80.0	5630	36	24	28	31	22	141	5	28.2	1000	28,200	2	.085	4794												
										=	÷	=	x	=	x	x	=												
										=																			
										=	÷	=	x	=	x	x	=												
										=	÷	=	x	=	x	x	=												
										=	÷	=	x	=	x	x	=												
										=	÷	=	x	=	x	x	=												
										=	÷	=	x	=	x	x	=												
20 NARRATIVE																													
Appraised yield of Field B is less than APH yield. Acreage of Field B is not insurable.																													

D. WORKSHEET ENTRIES AND COMPLETION INFORMATION

Complete HEADING items 1 through 5 for Part I and Part II.

Verify or make the following entries:

Item

No.

Information Required

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

1. **Insured's Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy No.:** Insured's assigned policy number.
3. **Claim No:** Claim number as assigned by the AIP.
4. **Unit No.:** Unit number from the Summary of Coverage after it is verified to be correct.
5. **Crop Year:** Four-digit crop year, as defined in the policy for which the claim has been filed.

PART I – STAND REDUCTION METHOD

Use BEFORE sugarcane has reached maturity.

6. **Field Id.:** The field number or subfield identification symbol that identifies the field appraised.
7. **Acres:** Number of determined acres, to tenths, in the field or subfield being appraised.
8. **Variety No.:** Record the sugarcane Variety Number.
9. **Combined Skip Length From Each Sample** (Sample = 100 Feet): Record the Combined Length of Skips (in feet, to tenths) of ALL skips for each representative sample.
10. **Total Skip Length:** Add the Combined Length of Skips (column 9) for ALL representative samples to determine the Total Skip Length (in feet, to tenths).
11. **No. of Samples:** Record the Number of Samples taken.
12. **Avg. Skip Length:** Divide Total Skip Length (column 10) by the Number of Samples (column 11) to determine the Average Skip Length, rounded to the nearest tenth.

13. **Row Length:** 100 is the representative sample length pre-printed on appraisal worksheet.
14. **Avg. Skip Length:** Result of transferring Average Skip Length (column 12).
15. **Percent Stand:** Result of subtracting Average Skip Length (column 14) from Row Length (column 13); divide by 100 and round to 3-decimal figure.
16. **APH Yield:** Record the approved APH Yield from the APH form for the field or subfield.
17. **Pounds Per Acre:** Multiply the Average Percent Remaining (column 15) by the APH Yield (column 16); record result in whole pounds.

PART II - WEIGHT METHOD

Use AFTER sugarcane has reached maturity and for sugarcane “cut for seed.”

Item No.	<u>Information Required</u>
18.	Field Id.: The Field Number or subfield identification symbol that identifies the field appraised.
19.	Row Width: The Row Width (average space in inches). Refer to section 4 for the row-length sample requirements according to row width.
20.	Acres: Number of determined acres, to tenths, in the field or subfield being appraised.
21.	Variety No.: Record the sugarcane Variety Number that is being appraised.
22.	Weight of Mature Sugarcane in Each Block Equals One Sample (1/1000 Fraction of Acre Sample): Enter the Total Wgt. Per Sample, rounded to tenths. Refer to section 5D for additional instructions.
23.	Total Weight of All Samples: Determine the total weight of ALL samples (in pounds, to tenths) by adding the entries in Total Weight Per Sample (column 22).
24.	No. of Samples: Total number of samples in (column 22).
25.	Avg. Weight Per Sample: Result of dividing Total Weight of All Samples (column 23) by Number of Samples (column 24), rounded to tenths.
26.	Factor: Constant Factor of two (2), used to convert pounds to tons.
27.	Tons Per Acre: Result of dividing Average Weight Per Sample (column 25) by the constant Factor (column 26), rounded to tenths.

28. **Sugar Percent:** Sugar-content percentage (converted to a 3-place decimal factor) obtained from:
- (1) a field sample, determined by the boiling house mill¹; or
 - (2) comparable harvested acreage from the same field prior to the date the insured damage occurred; or
 - (3) the actuarial documents, if a sugar-content factor determination from (1) or (2) above is not available.
- ¹When the final liquidation factor is issued by the mill, it may be used to determine the final records of sugar production.
29. **Conv. Factor:** Conversion factor of 2000 pre-printed on worksheet.
30. **Pounds Per Acre:** Calculate the per-acre appraisal in whole pounds of raw sugar by multiplying Tons Per Acre (column 27) by Sugar-Content Percentage (column 28) by Conversion Factor (column 29).
- CALCULATION FORMULA:** Tons Per Acre (column 27) X Sugar-Content Percentage or Percent-of-Sugar ((column 28)—(1), (2), or (3) above) X 2000 = Potential in Pounds of Raw Sugar.
- EXAMPLE:** 7.6 Tons X .085 Sugar % X 2000 = 1292 lbs.
31. **Narrative:** Document calculations in the Narrative of the appraisal worksheet.
- *Refer to Claim Form Entries and Completion Information, Appraised Potential (section 8B column J) and Narrative (section 8B item d) for the Narrative documentation requirements for sugar content percentage or percent-of-sugar content.
32. **Adjuster's Signature, Code No., 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.
33. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the Appraisal Worksheet WITH THE INSURED (or insured's authorized representative), particularly explaining codes, etc., which may not be readily understood.
34. **Page Number:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.

EXAMPLE: Before sugarcane has reached maturity.

COMPANY: ANY COMPANY

OR ILLUSTRATION PURPOSES ONLY SUGARCANE APPRAISAL WORKSHEET	1. Insured's Name I. M. Insured	2. Policy No. XXXXXXX	3. Claim No. XXXXXX	4. Unit No. XXXXXXXXXX	5. Crop Year YYYY
--	------------------------------------	--------------------------	------------------------	---------------------------	----------------------

Part I STAND REDUCTION METHOD

6. Field Id.	7. Acres	8. Variety No.	9. Combined Skip Length From Each Sample (Sample = 100 Feet)						10. Total Skip Length	11. No. of Samples	12. Avg. Skip Length	13. Row Length	14. Avg. Skip Length	15. Percent Stand	16. APH Yield	17. Pounds Per Acre
A	120.0	LCP-85-384	72.4	62.0	89.5	65.2	70.1	62.9	= 422.1	÷ 6	= 70.4	100	- 70.4	= .296	x 6630	= 1962
									=	÷	=	100	-	=	x	=
									=	÷	=	100	-	=	x	=
									=	÷	=	100	-	=	x	=
									=	÷	=	100	-	=	x	=

Part II WEIGHT METHOD (After Sugarcane Has Reached Maturity)

18. Field Id.	19. Row Width	20. Acres	21. Variety No.	22. Weight Of Mature Sugarcane In Each Block Equals One Sample (1/1000 Fraction of Acre Sample)						23. Total Weight of All Samples	24. No. of Samples	25. Avg. Weight Per Sample	26. Factor	27. Tons Per Acre	28. Sugar Percent	29. Conv. Factor	30. Pounds Per Acre
				Total Weight Per Sample						=	÷	=	÷ 2	=	x	x 2000	=
				Total Weight Per Sample						=	÷	=	÷ 2	=	x	x 2000	=
				Total Weight Per Sample						=	÷	=	÷ 2	=	x	x 2000	=
				Total Weight Per Sample						=	÷	=	÷ 2	=	x	x 2000	=

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

EXAMPLE: After sugarcane has reached maturity.

COMPANY: ANY COMPANY

OR ILLUSTRATION PURPOSES ONLY SUGARCANE APPRAISAL WORKSHEET	1. Insured's Name I. M. Insured	2. Policy NO. XXXXXXX	3. Claim NO. XXXXXX	4. Unit NO. XXXXXXXXXXXX	5. Crop Year YYYY
--	------------------------------------	--------------------------	------------------------	-----------------------------	----------------------

Part I STAND REDUCTION METHOD

6. Field Id.	7. Acres	8. Variety No.	9. Combined Skip Length From Each Sample (Sample = 100 Feet)						10. Total Skip Length	11. No. of Samples	12. Avg. Skip Length	13. Row Length	14. Avg. Skip Length	15. Percent Stand	16. APH Yield	17. Pounds Per Acre
									=	÷	=	100	—	=	x	=
									=	÷	=	100	—	=	x	=
									=	÷	=	100	—	=	x	=
									=	÷	=	100	—	=	x	=

Part II WEIGHT METHOD (After Sugarcane Has Reached Maturity)

18. Field Id.	19. Row Width	20. Acres	21. Variety No.	22. Weight Of Mature Sugarcane In Each Block Equals One Sample (1/1000 Fraction of Acre Sample)							23. Total Weight of All Samples	24. No. of Samples	25. Avg. Weight Per Sample	26. Factor	27. Tons Per Acre	28. Sugar Percent	29. Conv. Factor	30. Pounds Per Acre								
B	72	95.0	LCP- 85-384	Total Weight Per Sample	14.1	15.7	13.6	16.2	16.9	13.8	=	90.3	÷	6	=	15.1	÷	2	=	7.6	x	.085	x	2000	=	1292
				Total Weight Per Sample							=		÷		=		÷	2	=		x		x	2000	=	
				Total Weight Per Sample							=		÷		=		÷	2	=		x		x	2000	=	
				Total Weight Per Sample							=		÷		=		÷	2	=		x		x	2000	=	

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

8. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

A. CLAIM FORM STANDARDS

- (1) The entry items in subsection C 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 Completion 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 Nondiscrimination statements are required statements that must be printed on the form or provided as a separate document. These statements are not shown in the example form in this exhibit. The current Privacy Act Statement and Nondiscrimination statement can be found on the RMA website at <http://www.rma.usda.gov/regs/required.html> or successor website.
- (4) The following certification statement must be included on the form directly above the insured’s signature block.

Insured Certification Statement: “I certify that to the best of my knowledge and belief all of the information on this form is correct. I also understand that failure to report completely and accurately may result in sanctions under my policy, including but not limited to voidance of the policy, and in criminal or civil penalties (18 U.S.C §1006 and §1014; 7 U.S.C. §1506; 31 U.S.C. §3729 §3730 and any other applicable federal statutes). I understand the certified information on this Production Worksheet will be used to determine my loss, if any, to the above unit. The AIP 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 and final inspections 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 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).
- (4) The adjuster is responsible for determining if any of the insured’s requirements under the notice and claim provisions of the policy have not been met. If they have not, the adjuster should contact the AIP.
- (5) Instructions labeled “**PRELIMINARY**” apply to preliminary inspections only. Instructions labeled “**FINAL**” apply to final inspections only. Instructions not labeled apply to ALL inspections.

C. FORM ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

<u>Item No.</u>	<u>Information Required</u>
1.	Crop Code #: “Sugarcane” (0038).
2.	Unit #: Unit number from the Summary of Coverage after it is verified to be correct.
3.	Location Description: Land location that identifies the legal description, if available, and the location of the unit (e.g., section, township, and range; FSA Farm Serial Numbers; FSA Common Land Units (CLU) and tract numbers; GPS identifications; or Grid identifications) as applicable for the crop.
4.	Date(s) of Damage: First three letters of the month(s) during which the determined insured damage occurred for the inspection and cause(s) of loss listed in item 5 below. For progressive damage, enter in chronological order the month that identifies when the majority of the insured damage occurred. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., Aug 11). Enter additional dates of damage in the extra spaces, as needed. If more space is needed, document the additional dates of damage in the Narrative (or on a Special Report). Refer to the illustration in item 6 below.
	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 it is evident that no indemnity is due, enter “NO INDEMNITY DUE.” If the claim is denied, enter “DC.” Refer to the LAM for additional information. 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.

6. **Insured Cause %:**

PRELIMINARY: MAKE NO ENTRY.

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	JUN 30	AUG	AUG
5. Cause(s) of Damage	Excess Moisture	Tornado	Hail	Drought	Heat
6. Insured Cause %	10	20	15	25	20
Narrative: Additional date of damage – SEP 5; Cause of Damage – Freeze; Insured cause percent - 10%.					

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 has been filed.

12. **Additional Units:**

PRELIMINARY: 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: 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 notice of damage was given for the unit in column 2.
- b. A third preliminary inspection (if needed) requires an additional set of Production Worksheets. Enter the date of notice for a third preliminary inspection in the 1st space of column 14 on the second set.
- c. Reserve the “Final” space on the first page of the first set of Production Worksheets for the date of notice for the final inspection.
- d. If the inspection is initiated by the AIP, enter “Company Insp.,” instead of the date.

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

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

- a. If no other person has a share in the unit (insured has 100 percent share), MAKE NO ENTRY.
- b. In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril crop insurance contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter “NONE.”
 - (1) If the other person has a multiple-peril crop insurance contract and it can be determined that the SAME 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.

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

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.

17. **Multi-Crop Code:**

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 sub field. 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. That is abandoned;
- b. Put to another use without consent;
- c. Damaged by uninsured causes;
- d. For which the insured failed to provide acceptable records of production; or
- e. On which the sugarcane stubble is destroyed within 15 days after harvest is completed without consent.

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

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 or character code for the correct "Rate Class" specified on the actuarial documents. If there is no "Rate Class" or "High Risk Area" specified on the actuarial documents, make no entry. Verify with the Summary of Coverage and if the Rate Class is found to be incorrect, revise according to the AIP's instructions. Refer to the LAM.

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 grown by the insured. If "No Type Specified" is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a type 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 in 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 in 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 in 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 in 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 in 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 in 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.

FINAL: Stage abbreviation as shown below.

<u>STAGE</u>	<u>EXPLANATION</u>
“P”	Acreage abandoned without consent, put to other use without consent, cut for seed without the proper 15 day notice, stubble destroyed within 15 days after harvest is completed without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the AIP.
“H”	Harvested.
“UH”	Unharvested.

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

30. Use of acreage: Use the following “Intended Use” abbreviations.

<u>USE</u>	<u>EXPLANATION</u>
“To plow,” etc.....	Use made of acreage.
“WOC”	Other use without consent.
“WOC-Cut for seed”	Cut for seed without consent.
“SU”	Solely uninsured.
“ABA”	Abandoned without consent.
“H”-Cut for Seed.....	Cut for seed with consent.
“H”-Cut for Sugar.....	Harvested.
“UH”	Unharvested, stalks destroyed with consent.
“R”	Rejected by the boiling house mill.*

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.”

*Document, in the Narrative, the date and reason the boiling house mill rejected any sugarcane. Include a copy of the rejection letter if available.

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

31. Appraised Potential: Per-acre appraisal in whole pounds, of POTENTIAL production for the acreage appraised. Refer to Appraisal Worksheet Entries And Completion Procedures (section 7) Part I, column 17 and Sugarcane “Cut for Seed,” (section **3B**) for additional instructions.

- (1) For **mature unharvested** acreage, document in the Narrative the sugar content as a percentage and the specified source of that percentage used to calculate the appraisal.
- (2) If there is NO POTENTIAL (economic value) for unharvested acreage (e.g., sugarcane damaged by freeze and rejected by a boiling house mill), enter “0.” **Refer to paragraph 85 of the LAM for procedures for documenting zero yield appraisals.** Document in the Narrative, the reason that the boiling house mill rejected the sugarcane.

32a - 33. MAKE NO ENTRY.

34. Production Pre QA:

PRELIMINARY AND FINAL: Result of multiplying column 31 times column 19, rounded to whole pounds. If no entry in column 31, MAKE NO ENTRY.

35. Quality Factor: MAKE NO ENTRY.

36. Production Post-QA:

PRELIMINARY AND FINAL: Transfer entry from column 34.

37. + Uninsured Cause: EXPLAIN IN THE NARRATIVE.

a. Hail and Fire exclusion NOT in effect.

- (1) Enter the result of multiplying column 19 entry by NOT LESS than the insured's per acre production guarantee 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.

On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged SOLELY by uninsured causes separate from other production.

- (2) For acreage that is damaged PARTLY by uninsured causes, enter the result of multiplying the APPRAISED UNINSURED loss of production per acre in whole pounds, by column 19 for any such acreage. Refer to the LAM for information regarding assessing uninsured cause appraisals.
- (3) For acreage that is "Cut for Seed" WITHOUT the proper 15-day notice, enter not less than the per-acre production guarantee in WHOLE pounds multiplied by column 19.

EXAMPLE: Determined Acres = 50.0

Field A—Production guarantee = 4310 lbs.

Acreage cut for seed without 15-day notice = 4310 lbs.

4310 lbs. x 50.0 = 215,500 lbs.

- b. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.
- c. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.

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.

FINAL: Total determined acres (column 19), to tenths.

40. **Quality:**

PRELIMINARY AND FINAL: Check “None.”

41. **MAKE NO ENTRY.**

42. **Totals:** Totals 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 “See 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 necessary, enter the unit number(s), “No Inspection,” date, and adjuster’s initials. 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 “31” of the Production Worksheet for **mature** unharvested acreage, show the sugar content as a percentage and the specific source of that percentage (e.g., boiling house mill test, comparable harvested acreage, or percent-of-sugar factor from the actuarial documents). Also document the reason that the boiling house mill rejected the sugarcane.
- e. 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.
- f. 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.
- g. 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.
- h. Explain any errors found on the Summary of Coverage.
- i. Explain any commingled production. Refer to the LAM.
- j. 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).
- k. Explain a “NO” checked in **item 44.**

- l. Attach a sketch map or aerial photograph to identify the total unit:
 - (1) If consent is or has been given to put part of the unit to another use;
 - (2) If uninsured causes are present; or
 - (3) For unusual or controversial cases.

Indicate on the sketch map or aerial photo, the disposition of acreage destroyed or put to other use with or without consent.

- m. 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.
- n. 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.
- o. Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with the AIP’s instructions.
- p. Explain any delayed notices or delayed claims as instructed in the LAM.
- q. Document any authorized estimated acres shown in Section I, column “19” as follows: “Line 3 ‘E’ acres authorized by AIP MM/DD/YYYY.”
- r. Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- s. 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.
- t. Document the name and address of the charitable organization when gleaned acreage is applicable. **Refer to the LAM for more information on gleaning.**
- u. Document any other pertinent information, including any data to support any factors used to calculate the production.

SECTION II – **DETERMINED** HARVESTED PRODUCTION

GENERAL INFORMATION:

Make separate line entries for varying:

- (1) Rate classes, types, classes, sub-classes, intended use, irrigated practice, cropping practice (or practice), or organic practices, as applicable;
- (2) Include **ALL HARVESTED PRODUCTION** from the boiling house mill for the **ENTIRE** crop year for **ALL ENTITIES** sharing in the crop.
- (3) Enter the name and address of the boiling house mill (buyer) in columns “49” through “52.”
- (4) If acceptable sales or weight tickets are not available, refer to the LAM.
- (5) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:
 - (a) Varying names and addresses of boiling house mills (buyers).
 - (b) Varying determinations of production (varying value, etc.).
 - (c) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
- (6) There will generally be no harvested production entries in columns “47” through “66” for preliminary inspections.
- (7) If there is harvested production from more than one insured practice 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 practice. If production has been commingled, refer to the LAM.

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.

FINAL:

- a. The earlier of the date the ENTIRE acreage on the unit was (1) harvested, (2) totally destroyed, (3) put to other use, (4) a combination of harvested, destroyed, or put to other use, (5) the calendar date for the end of the insurance period.

- b. If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvest, enter “**Incomplete.**”
- c. If at the time of final inspection (if prior to the end of the insurance period), **none** of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter “**No Harvest.**”
- d. If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use. Refer to the LAM.

44. Similar Damage:

PRELIMINARY: MAKE NO ENTRY.

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

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

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

47a. Share: RECORD ONLY VARYING SHARES on SAME unit to three decimal places.

47b. Field ID:

- a. If only one practice of harvested production is listed in Section I, MAKE NO ENTRY.
- b. If more than one practice of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice 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 ENTRY OF FIRST CROP AND SECOND CROP CODES.

49. - 52. Length or Diameter, Width, Depth, Deductions: Name and address of the boiling house mill. Do not enter zip code.

53. – 55. MAKE NO ENTRY.

56. Bu., Ton, Lbs., Cwt.: Circle “Lbs.” in column heading. Enter in whole pounds of **raw sugar**, harvested production of sugarcane processed by the boiling house mill.

57. – 60b. MAKE NO ENTRY.

61. **Adjusted Production:** Transfer entry from column 56, in whole pounds.

62. **Prod. Not to Count:** Net production NOT to count, in whole pounds, for any **raw sugar** from acreage damaged solely by uninsured causes 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. THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN ANY “PRODUCTION NOT TO COUNT” IN THE NARRATIVE.

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

64a. – 65. MAKE NO ENTRY.

66. **Production to Count:** Enter result from column 63 in whole pounds.

67. **Total:**

Total of column 63. If no entry in column 63, MAKE NO ENTRY.

68. **Section II Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of column 66, in whole pounds.

69. **Section I Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Enter figure from Section I, column 38 total.

70. **Unit Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of 68 and 69, in whole pounds.

71. **Allocated Prod.:** Refer to the LAM for instructions for determining allocated production. Enter the total production, rounded to tenths, 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, rounded to tenths, of subtracting the total of column 37 (item 42 “Totals”) and item 71 (Allocated Prod.) from item 70 (Unit Total). If no entries in column 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.

73. Insured’s Signature and Date: Insured’s (or insured’s authorized representative’s) signature and date. **BEFORE** obtaining insured’s signature, **REVIEW ALL ENTRIES** on the Production Worksheet **WITH THE INSURED**, particularly explaining codes, etc., that may not be readily understood.

Final indemnity inspections 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 should be signed on bottom line.

75. Page Numbers:

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

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

PRODUCTION WORKSHEET

1. Crop/Code # Sugarcane 0038	2. Unit # XXXXXXXXXX	3. Location Description 1-2N-3S	7. Company Agency	Any Company Any Agency	8. Name of Insured I.M. Insured
4. Date(s) of Damage Dec 28	5. Cause(s) of Damage HAIL	6. Insured Cause % 100	12. Additional Units 00200	13. Est. Prod. Per Acre 900	9. Claim # XXXXXX
					11. Crop Year YYYY
					10. Policy # XXXXXX
					14. Date(s) Notice of Loss
					1 st MM-DD-YYYY
					2 nd MM-DD-YYYY
					Final MM-DD-YYYY
					15. Companion Policy(s)

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL

B. POTENTIAL YIELD

16.	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		120.0	1.000		997					997		UH	To Plow	1,962	-----		235,440		235,440	64,800	300,240			
B	NS		95.0	1.000		997					997		UH	To Plow	1,292	-----		122,740		122,740		122,740			
C	NS		90.0	1.000		997					997		H	H-Cut For Seed		-----									
D	NS		90.0										P	WOC		-----					387900	387900			
39. TOTAL			395.0	40. Quality: TW ☐ KD ☐ Aflatoxin ☐ Vomitoxin ☐ Fumonisin ☐ Garlicky ☐ Dark Roast ☐ Sclerotinia ☐ Ergoty ☐ CoFo ☐ Other ☐ None ☐ 41. Mycotoxins exceed FDA, State or other health organization maximum limits. Yes ☐															42. TOTALS		358180		358180	452700	810880

NARRATIVE (If more space is needed, attach a Special Report) Line 1 – Field A – Uninsured cause appraisal of 540 lbs. per acre due to inadequate disease control.

Line 2 – Field B 7.6 (Ton appraisal) x .085 = .646 x 2000 = 1292 lbs. Adjuster determined acres with GPS. Field destroyed without consent.

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed MM-DD-YYYY						44. Damage similar to other farms in the area? Yes ☒ No ☐						45. Assignment of Indemnity Yes ☐ No ☒						46. Transfer of Right to Indemnity? Yes ☐ No ☒					
A. MEASUREMENTS						B. GROSS PRODUCTION						C. ADJUSTMENTS TO HARVESTED PRODUCTION											
47a. 47b.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a. 58b.	59a. 59b.	60a. 60b.	61.	62.	63.	64a. 64b.	65.	66.				
Share Field ID	Multi-Crop Code	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod.	Bu., Ton Lbs., Cwt.	Shell/Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production	Prod. Not to Count	Production Pre-QA	Value Mkt. Price	Quality Factor	Production to Count				
	NS	Sugar Any	Land Town	Co. St.					227,700					227,700		227,700			227,700				
67. TOTAL																227,700	68. Section II Total				227,700		
																69. Section I Total				810,880			
																70. Unit Total				1,038,580			
																71. Allocated Prod.							
																72. Total APH Prod.				585,880			

9. REFERENCE MATERIAL

TABLE A MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS

Acres in Field or Subfield	Minimum No. of Samples
.1 – 10.0	3
10.1 – 40.0	4

One additional sample is required for each additional 40.0 acres (or fraction thereof) in the field or subfield.

TABLE B ROW WIDTH FOR SAMPLE SELECTIONS

Row Width	Row Length for 1/1000 Acre
60 inches	8.7 feet
62 inches	8.4 feet
64 inches	8.2 feet
66 inches	7.9 feet
68 inches	7.7 feet
70 inches	7.5 feet
72 inches	7.3 feet
74 inches	7.1 feet
76 inches	6.9 feet

For row widths not listed in **TABLE B**, use the following formula:

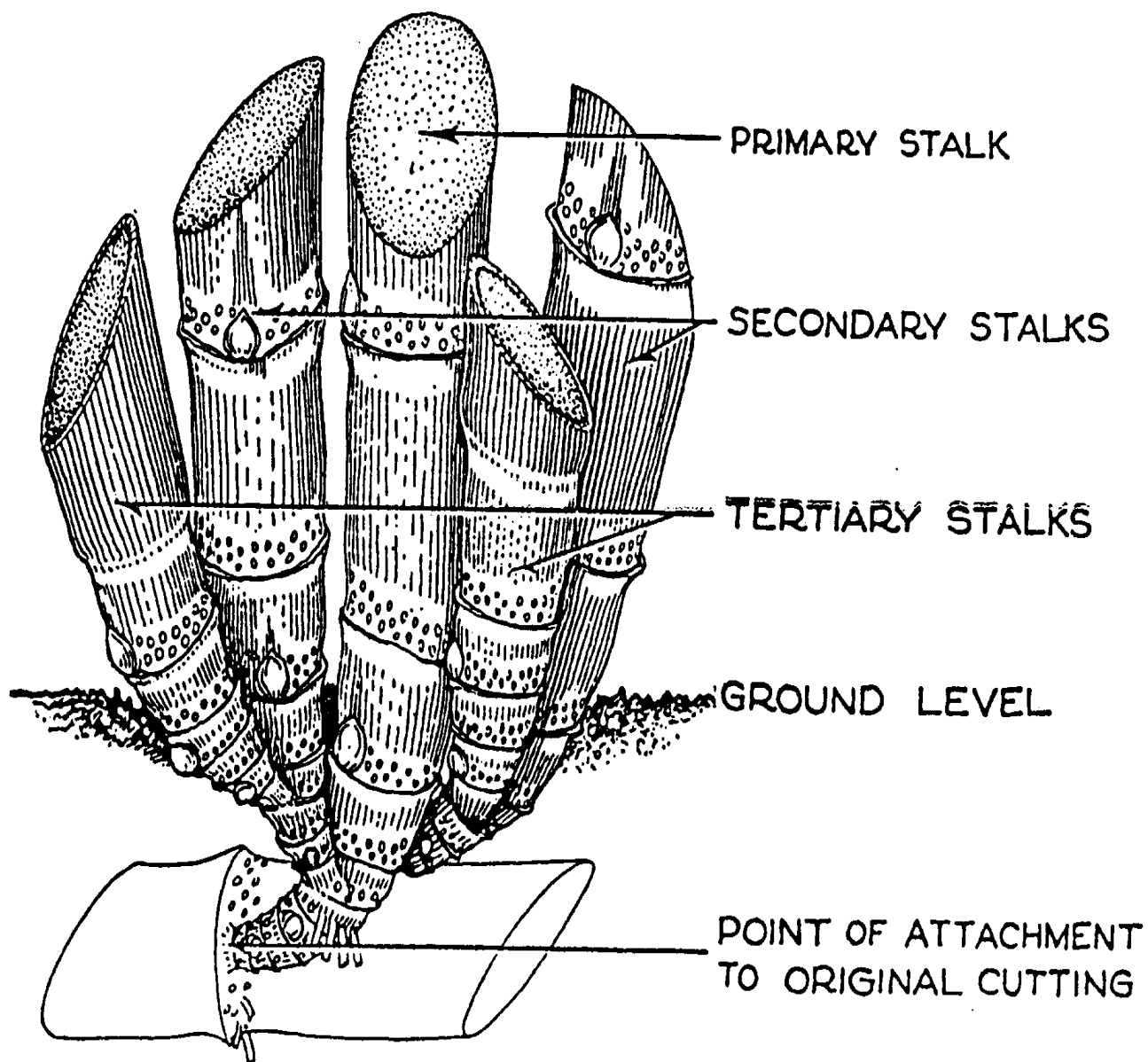
$$\frac{43,560 \text{ sq. ft./acre} \div \left(\frac{\text{row width in inches}}{12''} \right)}{1000 \text{ ft.}} \quad (\text{for 1/1000 acre})$$

EXAMPLE:

$$\frac{43,560 \text{ sq. ft./acre} \div \left(\frac{25''}{12''} \right)}{1000 \text{ ft.}} = \frac{43,560 \text{ sq. ft.} \div 2.08}{1000 \text{ ft.}} = \frac{20,942}{1000 \text{ ft.}} = 20.94 \text{ ft. rounded to 20.9 ft. row length}$$

EXHIBIT 1

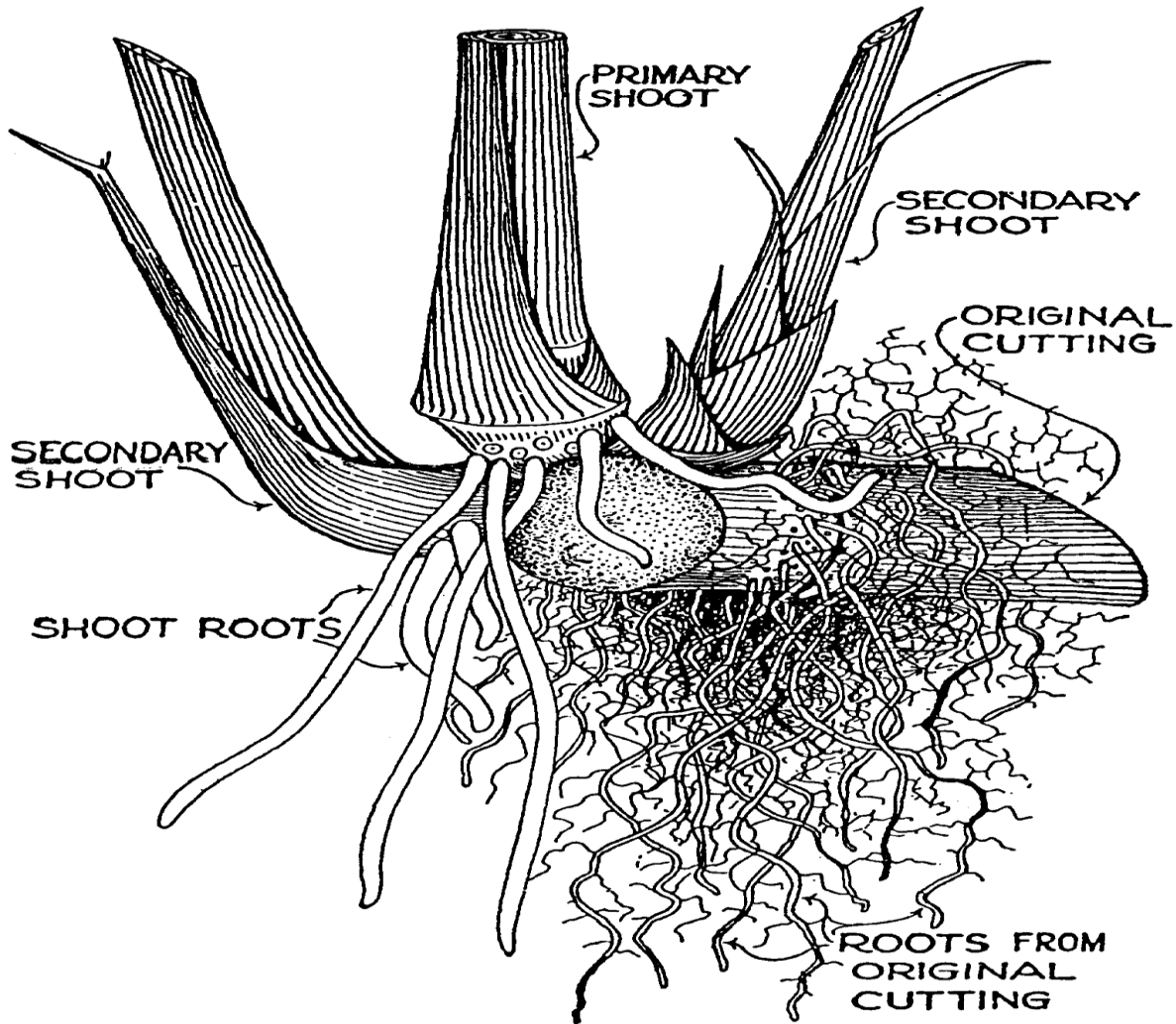
DIAGRAM OF A SUGARCANE PLANT



The underground portion of a cane stool showing primary, secondary and tertiary stalks.

Diagram from the Botany of Sugarcane (1952) by C. Van Dillewijn, PH.D. sugarcane expert, Food and Agriculture Organization of the United Nations Former Director, Sugar Experiment Station, Cheribon (Java).

EXHIBIT 2
DIAGRAM OF SHOOT ROOTS

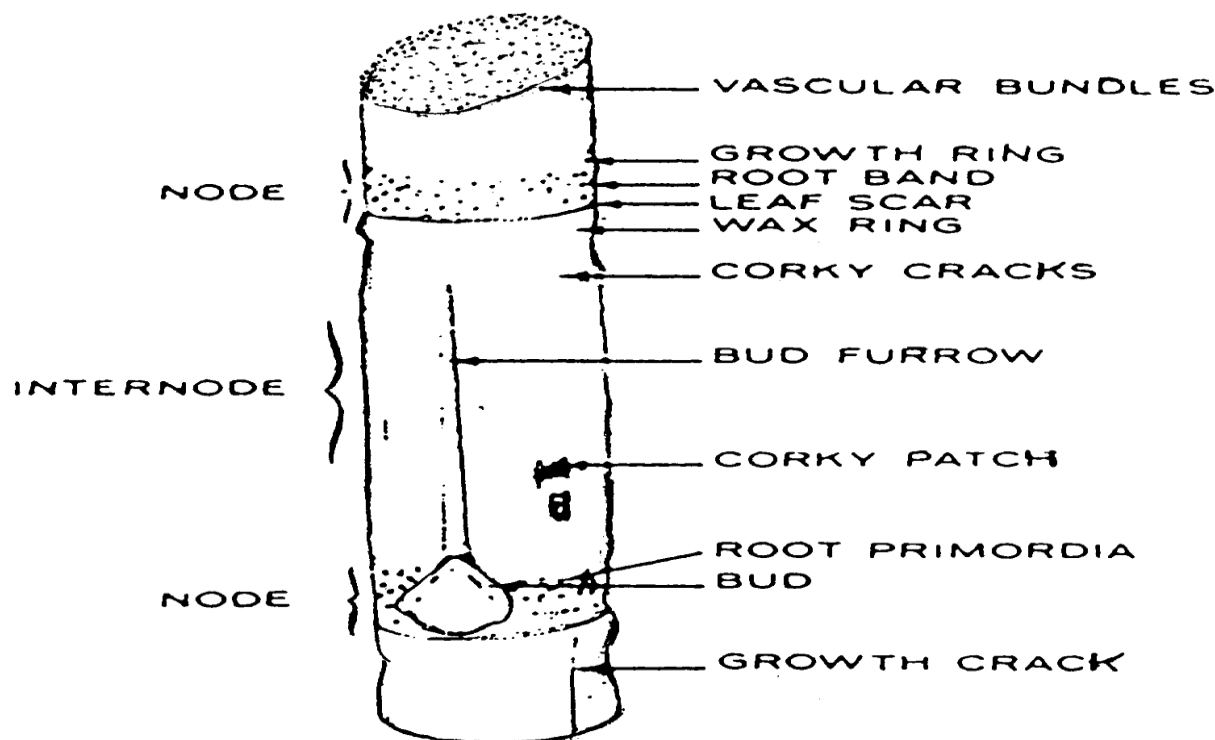


Young cane plant showing two kinds of roots; set roots originating from the root primordia of the cutting, and shoot roots originating from the root primordia of the shoots.

Diagram from the Botany of Sugarcane (1952) by C. Van Dillewijn, PH.D. sugarcane expert, Food and Agriculture Organization of the United Nations Former Director, Sugar Experiment Station, Cheribon (Java).

EXHIBIT 3

DIAGRAM OF NODE AND INTERNODE OF SUGARCANE



The sugarcane stalk is made up of joints or sections. There are from 10 to 16 joints above ground that vary from 4.5 to 7 inches in length. Each joint consists of a node and internode. At each node there is a bud or "eye" which contains the beginning of a new plant. The buds may be oval, pointed, or flattened. As is typical of the grass family the buds alternate in two rows on opposite sides of the stalk. When present, a bud furrow, or depression, in the joint immediately above the bud may be deep or shallow; it may be short or may extend the length of the internode. One to several rings of root primordia, or root buds, are located at the nodal zone. The growth ring is a narrow band just below the internode and above the root primordia.

Two or more whole stalks, or pieces of stalks (cut into pieces between each section or internode) are used for planting plant cane. The whole stalks or pieces of stalks are dropped horizontally into the furrows and covered with soil. The primary shoot develops from the bud of the mother stalk or seed piece. Secondary shoots develop from the buds on the underground part of the stalk. A tertiary shoot may also originate from a secondary shoot. More shoots or stalks emerge above the surface in the spring then finally become mature stalks. It is not unusual to find 15 to 20 or more new shoots or stalks per plant early in the spring and only three to six mature stalks per plant at maturity because of shading or other causes.

Diagram from the Botany of Sugarcane (1952) by C. Van Dillewijn, PH.D. sugarcane expert, Food and Agriculture Organization of the United Nations Former Director, Sugar Experiment Station, Cheribon (Java).