United States Department of Agriculture

Federal Crop Insurance Corporation

Product Administration and Standards Division

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FCIC-25015-1(09-2011)

SESAME PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK

2012 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDBOOK	**NUMBER:** **25015 (10-2010)** **25015-1 (9-2011)**
SUBJECT: **SESAME PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK 2012 AND SUCCEEDING CROP YEARS**	**OPI: Product Administration and Standards Division**
	APPROVED: **DATE** **/S/ Tim B. Witt** **10/04/11** **Deputy Administrator for Product Management**

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-ISSUED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2012 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 the Crop Year 2012 (FCIC-25015-1):

A. Section 5 C. (2): Add the word “spaces” after the word “rows” in this subsection.

B. Section 8 B. (3): There is no need to use a separate appraisal worksheet for fields or subfields that have the same base (APH) yield.

C. Plant Damage Appraisal Method Worksheet: Changed Item 9 to read Mid-Bloom stage and changed the days after planting in the remarks section of the worksheet to 53 days after planting and the field was appraised 64 days after planting to match the figures used in determining the pounds per acre for each sample.

D. Capsule Count Appraisal Method Worksheet: Changed the code in Item 11from 003non-irrigated to 002 for an irrigated practice which eliminated recalculating pounds per acre for each sample. Corrected entries in columns 32 and 33 as these figures were not to three places for the first sample and due to rounding changed the total in item 34.

SESAME APH PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES

Control Chart For: Sesame APH Pilot Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Pages	Reference Material	Date	Directive Number
Remove	1 - 2		3 – 4 19 – 20 25 - 26		10-2010 10-2010 10-2010	FCIC-25015 FCIC-25015 FCIC-25015
Insert	1 - 2		3 – 4 19 – 20 25 - 26		09-2011 09-2011 09-2011	FCIC-25015-1 FCIC-25015-1 FCIC-25015-1
Current Index	1-2	1-2	1-2 3-4 5-18 19-20 21-24 25-26 27-44	45-50	09-2011 10-2010 09-2011 10-2010 09-2011 10-2010 09-2011 10-2010	FCIC-25015-1 FCIC-25015 FCIC-25015-1 FCIC-25015 FCIC-25015-1 FCIC-25015 FCIC-25015-1 FCIC-25015

(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.

(4) For the stand reduction, plant damage, capsule count, and harvested production methods, take not less than the minimum number (count) of representative samples required in **TABLE A** (Minimum Representative Sample Requirements) for each field or subfield.

(5) Sample Size by Appraisal Method:

(a) Stand reduction, plant damage, and capsule count methods: One representative sample is equal to 1/1000 of an acre based on the row width as listed in **TABLE B** (Sample Row Length).

(b) Harvested production method: One sample is the calculated area harvested by machine in each representative sample area. The areas should be wheel measured and not measured by an acreage monitor.

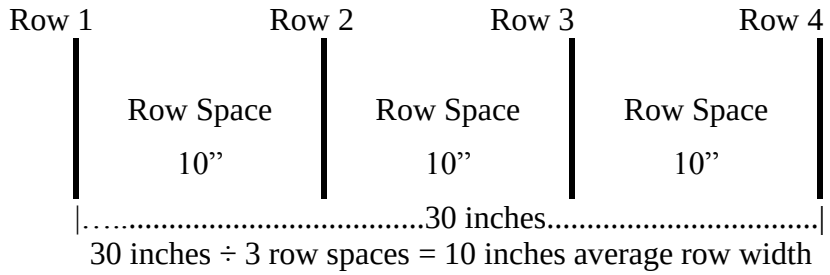
C. MEASURING ROW WIDTH FOR SAMPLE SELECTION

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 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.

EXAMPLE:



30 inches ÷ 3 row spaces = 10 inches average row width

(3) Where rows are skipped for tractor and planter tires, refer to the LAM.

(4) Apply the average row width in **TABLE B** (Sample Row Length) to determine the sample row length required for the stand reduction, plant damage, and capsule count appraisal methods.

D. STAGES OF GROWTH

(1) These instructions provide growth stage information for use when appraising potential production during various stages of growth. There are four major phases: Vegetative, Reproductive, Ripening, and Drying.

(2) For the purposes of appraisal, the key points in the growth of the sesame plant are the appearance of buds in the pre-reproductive stage and the end of the reproductive phase when flowering ends.

(3) Sesame produces flowers in the leaf axil (where the upper base of the petiole of the leaf joins the stem). The flowers have five petals that join to form a tubular shape corolla that is about 1 to1.5 inches long. The flowers start as yellowish green in color and are considered buds until the day of pollination when they turn whitish to purple. One of the petals is longer, and the extra growth is known as a lip. The lip folds over the opening of the flower until the day the flower releases its pollen. The corolla drops at the end of the day, but the ovary (which will form the capsule and seed) stays on the plant. There may be flower abortion when the entire flower falls off the plant, but the dropping of the corolla will still allow the formation of a capsule.

(4) Each leaf emerges from the stem at a node. In many species there is a distinct distance along the stem between leaves. In most sesame lines, the leaves are opposite with a pair of leaves forming on opposite sides of the stem with a minimal distance between the leaves. The next set of leaves rotates 90 degrees and are again on opposite sides of the stem. Some of the sesame appraisal methods count node pairs. This is synonymous with counting pairs of leaves and later pairs of capsules in leaf axils.

(5) The first key definition is the start of the pre-reproductive stage when buds are visible without manually opening the growing tip. Technically, the bud can be seen with a hand lens after the 4^{th} to 6^{th} (variety dependent) pair of leaves forms.

(6) The second key definition is flower termination time which is when 90% of the plants do not have open whitish flowers on the main stem. At this point, many of the plants may still have very small yellowish green buds, but these buds rarely make flowers that will result in capsules and seeds.

(7) In drought years, a late rain can induce regrowth. Because of the lack of moisture during the drought, the bottom leaves will have dropped letting light into the lower leaf axils. Branches will develop at those points and they will flower and produce capsules. If there are no flowers at the top of the main stem, the field should be considered at flower termination. The capsules on the regrowth make little seed and it is offset by the seed lost during the delay of the field drying down.

(8) Sesame is an indeterminate species which means that it will continue to flower as long as there is adequate moisture, fertility, and heat. Sesame is a summer crop with the latter phases coming in the fall where there is a drop in temperatures. As a result, sesame appears to be determinate.

multiply by 43,560, the number of square feet in an acre, to get pounds per acre. Enter in column 15 whole pounds.

(h) Enter the numbers in column 15b in whole pounds in column 27.

(i) Add all of the sample results in column 27 and enter in item 34 under the harvested production method column.

(j) Place the number of samples in item 35 under the harvested production method column.

(k) To determine the appraised yield divide the addition of the samples in item 34 by the number of samples in item 35. Place the result in item 36 under the harvested production method column.

7. APPRAISAL DEVIATIONS 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 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 C are the minimum requirements for the Sesame Appraisal Worksheet for the Stand Reduction, Plant Damage, Capsule Count, and Harvested Production Methods. All of these entry items are "Substantive" (i.e., those appropriate to each method 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., those appropriate to each method 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 Statement and current 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 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 must be completed for each unit appraised, and for each field or subfield which have a differing base (APH) yield or farming practice (applicable to preliminary and final claims). Refer to section 5 "Sesame Appraisals" for sampling requirements.

(4) For every inspection, complete items 1 through 11 and items 34 through 39.

(5) Standard appraisal worksheet items are numbered consecutively in subsection C. Example appraisal worksheets are also provided to illustrate how to complete entries for each type of appraisal.

(6) For all zero appraisals, refer to the LAM.

C. WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries for all appraisal methods

Item No.	Information Required
1.	**Company:** Name of if not preprinted on the worksheet. (Company Name).
2.	**Insured's Name:** Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
3.	**Policy Number:** Insured's assigned policy number.
4.	**Unit Number:** Unit number from the Summary of Coverage after it is verified to be correct.
5.	**Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., AUG 11).
6.	**Claim Number:** Claim number as assigned by the AIP.

PLANT DAMAGE APPRAISAL METHOD

SESAME APPRAISAL WORKSHEET (Plant damage method)	1. COMPANY NAME:	2. INSURED'S NAME	3. POLICY NUMBER	4. UNIT NUMBER
	ANY COMPANY	I.M. INSURED	XXXXXXX	00100

For Illustration Purposes Only	5. DATE OF DAMAGE	6. CLAIM NUMBER	7. CROP YEAR	8. PHENOTYPE	9. PHASE/STAGE (DAYS AFTER PLANTING)	10. ACRES	11. PRACTICE
	MMM/DD	XXXXXXXX	YYYY	SINGLE/SINGLE	Mid-BLOOM - (8 NP) (64)	20.0	002

Sample No.	Field ID	Surviving Stand	% Surviving Yield (Table C)	Percent Leaf Loss	% Plants With GP Intact	Factor for Computing % Surviving Yield For GP Intact (Table D)	% Surviving Stand With GP Intact (15 X 17)	Total % Surviving Yield With GP Intact (18 X 19)	% Plants With GP Damaged (1.00-17)	Factor for Computing % Surviving Yield For GP Damaged (Table E)	% Surviving Stand With GP Damaged (15 X 21)	Total % Surviving Yield With GP Damaged (22 X 23)	Total % Surviving Yield For Leaf And GP Damage (20 + 24)	APH Yield	Total Pounds Per Acre (25X26)
12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27
1	A	28	0.71	0.42	0.73	0.93	0.52	0.48	0.27	0.85	0.19	0.16	0.64	1000	640
2	A	10	0.09	0.51	0.31	0.90	0.03	0.03	0.69	0.78	0.06	0.05	0.08	1000	80
3	A	26	0.65	0.21	0.94	1.00	0.61	0.61	0.06	1.00	0.04	0.04	0.65	1000	650
4	A	22	0.51	0.35	0.80	0.95	0.41	0.39	0.20	0.89	0.10	0.09	0.48	1000	480
5															
6															

SAMPLE NUMBER	NUMBER OF CAPSULES	AVG SEED WEIGHT PER CAPSULE (grams) (TABLE F)	SAMPLE WEIGHT (grams) (29X30	CONVERT GRAMS TO POUNDS (31/454)	TOTAL POUNDS PER ACRE (32X1,000)
28	29	30	31	32	33

	PLANT DAMAGE METHOD
NO ENTRY REQUIRED	
34. SUB-TOTAL	1,850
35. NUMBER OF SAMPLES	4
36. Pounds per acre APPRAISAL	463

37. REMARKS

Field A was damaged by hail 52 days after planting. Field was appraised 64 days after planting.

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

CAPSULE COUNT APPRAISAL METHOD

SESAME APPRAISAL WORKSHEET (Capsule count method)	1. COMPANY NAME:	2. INSURED'S NAME	3. POLICY NUMBER	4. UNIT NUMBER
	ANY COMPANY	I.M. INSURED	XXXXXXX	00100

For Illustration Purposes Only	5. DATE OF DAMAGE	6. CLAIM NUMBER	7. CROP YEAR	8. PHENOTYPE	9. PHASE/STAGE (DAYS AFTER PLANTING)	10. ACRES	11. PRACTICE
	MMM/DD	XXXXXXXX	YYYY	BRANCHED/SINGLE	LATE DRYDOWN (135)	25.0	002

Sample No.	Field ID	Original Stand Surviving Stand	% Surviving Yield (Table C)	Percent Leaf Loss	% Plants With GP Intact	Factor for Computing % Surviving Yield For GP Intact (Table D)	% Surviving Stand With GP Intact (15 X 17)	Total % Surviving Yield With GP Intact (18 X 19)	% Plants With GP Damaged (1.00-17)	Factor for Computing % Surviving Yield For GP Damaged (Table E)	% Surviving Stand With GP Damaged (15 X 21)	Total % Surviving Yield With GP Damaged (22 X 23)	Total % Surviving Yield For Leaf And GP Damage (20 + 24)	APH Yield	Total Pounds Per Acre
12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27
1	C													1200	
2	C													1200	
3	C													1200	
4	C													1200	
5															
6															

SAMPLE NUMBER	NUMBER OF CAPSULES	AVG SEED WEIGHT PER CAPSULE (grams) (TABLE F)	SAMPLE WEIGHT (grams) (29X30)	CONVERT GRAMS TO POUNDS (31/454)	TOTAL POUNDS PER ACRE (32X1,000)		CAPSULE COUNT METHOD
28	29	30	31	32	33		
1	1,701	.185	315	0.694	694	34. SUB-TOTAL	1,883
2	795	.185	147	0.324	324		
3	1,124	.185	208	0.458	458	35. NUMBER OF SAMPLES	4
4	1,000	.185	185	0.407	407		
5						36. Pounds per acre APPRAISAL	471
6							

37. REMARKS

Field C was damaged by hail 80 days after planting. Field was appraised 135 days after planting as adjuster was waiting on sesame to dry down to 6% moisture. Field was irrigated.

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