



United States
Department of
Agriculture



Federal Crop
Insurance
Corporation

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DRY BEAN LOSS ADJUSTMENT STANDARDS HANDBOOK

2018 and Succeeding Crop Years

**RISK MANAGEMENT AGENCY
KANSAS CITY, MO 64133**

TITLE: DRY BEAN LOSS ADJUSTMENT STANDARDS HANDBOOK	NUMBER: 25110-1
EFFECTIVE DATE: 2018 and Succeeding Crop Years	ISSUE DATE: December 11, 2017
SUBJECT: Provides the procedures and instructions for administering the Dry Bean crop insurance program	OPI: Product Administration and Standards Division
	APPROVED: <i>/s/ Richard H. Flournoy</i> Deputy Administrator for Product Management

REASON FOR ISSUANCE

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

1. Subparagraph 11(1): Added the word “dry” to clarify the crop insured is dry beans.
2. Subparagraph 36(3): Corrected reference paragraph from “paragraph 35” to “paragraph 34.”
3. Exhibit 1: Added acronym for “Unavoidable Uninsured Fire” (UUF).
4. Exhibit 3, page 21: Corrected reference paragraph from “paragraph 37” to “paragraph 36.”
5. Exhibit 3, items 18 and 19: Moved entries under “Part II – After Podding.”
6. Exhibit 4, item 29: Added stage codes “TZ,” “TA,” and “TH” for UUF/third party damage.
7. Exhibit 4, item 35: Corrected reference paragraph from “paragraph 13” to “paragraph 14.”
8. Exhibit 4, item 40(b): Corrected reference paragraph from “subparagraph 13(3)” to “subparagraph 14(1)(b).”
9. Exhibit 4, item 59b: Corrected reference from “exhibit 16” to “exhibit 8.”
10. Exhibit 4, item 64a (b): Changed entry from “0” to “0.0000” if the damaged production has no value.
11. Exhibit 4, Production Worksheet Example item 15: entered “NONE” since example share is less than 1.000.

DRY BEAN LOSS ADJUSTMENT STANDARDS HANDBOOK

CONTROL CHART

Dry Bean Loss Adjustment Standards Handbook						
	TP Page(s)	TC Page(s)	Text Page(s)	Exhibit Pages	Date	FCIC Number
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FILING INSTRUCTIONS

This handbook replaces the 2017 Dry Bean Loss Adjustment Standards Handbook, FCIC-25110 (01-2017). This handbook is effective for the 2018 and succeeding crop years and is not retroactive to any 2017 or prior crop year determinations.

PART 2 POLICY INFORMATION

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

11 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 **dry** beans in the county for which a premium rate is provided by the actuarial documents or by WA:
 - (a) In which the insured has a share;
 - (b) That are planted for harvest as:
 - (i) Dry beans; or
 - (ii) 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 WA):
 - (i) Interplanted with another crop; or
 - (ii) 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.

11 Insurability (Continued)

- (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 WA 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 WA.
- (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 Part 3 of this handbook for replanting payment procedures.

12 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.

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

13 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. Before-Podding Appraisal Method (continued)

- (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 exhibit 6) 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 exhibit 7, Beans/Plant Factor) for the bean type and practice 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 and practice (from exhibit 7) 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 QA being necessary or not, count the entire harvestable amount of beans (damaged and undamaged). If QA is necessary, perform the QA process by comparing the actual value of damaged beans with the LMP 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.

34 Appraisals Methods (Continued)

C. After Podding Appraisal Method (continued)

- (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 exhibit 6 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 exhibit 7 to determine the number of pounds per acre.

35 Deviations and Modifications

- (1) Deviations in appraisal methods require RMA written authorization (as described in the LAM) prior to implementation.
- (2) There are no pre-established appraisal modifications or deviations contained in this handbook. Refer to the LAM for additional information.

36 General Information for Appraisal 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 which has a differing base (APH) yield or farming practice (applicable to replant, preliminary, and final claims). Refer to paragraph 34 "Appraisal Methods" for sampling requirements.
- (4) Standard appraisal worksheet items are numbered consecutively in exhibit 3. An example appraisal worksheet is also provided to illustrate how to complete entries.
- (5) For all zero appraisals, refer to the LAM.

37-50 (Reserved)

Acronyms and Abbreviations

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

Approved Acronym/Abbreviation	Term
AIP	Approved Insurance Provider
APH	Actual Production History
BP	Basic Provisions
CAT	Catastrophic Risk Protection
CIH	Crop Insurance Handbook
CP	Crop Provisions
DF	Discount Factor
DSSH	Document and Supplemental Standards Handbook
FCIC	Federal Crop Insurance Corporation
FGIS	Federal Grain Inspection Service
FSA	Farm Service Agency
GSH	General Standards Handbook
GPS	Global Positioning System
LAM	Loss Adjustment Manual
LMP	Local Market Price
PPSH	Prevented Planting Standards Handbook
PW	Production Worksheet
QA	Quality Adjustment
QAF	Quality Adjustment Factor
RIV	Reduction in Value
RMA	Risk Management Agency
SP	Special Provisions
UUF	Unavoidable Uninsured Fire
WA	Written Agreement

Definitions

Beans (From the United States Standards for Beans) means dry threshed field and garden beans, whole, broke, and split, commonly used for edible purposes. (From the CP) Dry beans and contract seed beans.

Clean Seed Equivalent means 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) means 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) means 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) means 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 means the crop defined by United States Standard for Beans excluding contract beans.

Foreign Material (From the United States Standards for Beans) means stones, dirt, weed seeds, cereal grains, lentils, peas, and all matter other than beans.

Harvest means combining the beans. Beans which are swathed or knifed prior to combining are not considered harvested.

Splits (From the United States Standard for Beans) means 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.

Local Market Price means the cash price per hundredweight for the U.S. No. 2 grade of dry beans of the insured type offered by buyers in the area in which the insured normally markets the dry beans. Moisture content and factors not associated with grading under the United States Standards for Beans will not be considered in establishing this price.

Net price means the dollar value of dry bean production received, or that could have been received, after reductions in value due to insurable causes of loss.

Swathing or Knifing means severance of the bean plant from the ground, including the pods and beans, and placing them into windrows.

Form Standards – Appraisal Worksheet

Verify and/or make the following entries for each appraisal worksheet item number/element. A completed appraisal worksheet example is at the end of this exhibit. For general form standards and other general information, see subparagraph 2D and paragraph 36.

Item Number / Element	Standard
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 Number	Unit number from the Summary of Coverage after it is verified to be correct.
4. Crop	" <i>Dry Beans</i> " and the type abbreviation, or " <i>Contract Seed Beans</i> " 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 paragraph 33 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 exhibit 5 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 exhibit 6.)
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 exhibit 7.)
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 and practice. (Refer to exhibit 7.)
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.

Form Standards – Appraisal Worksheet (Continued)

Item Number/ Element	Standard
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 paragraph 33 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 subparagraph 34C. 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 exhibit 6.
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 exhibit 7.
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 PW.
Page Number	Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

Form Standards - Production Worksheet (Continued)

Item Number / Element	Standard																		
29. Stage (Continued)	<p>“TZ” UUF/Third Party Damage – Zero production on same acreage.</p> <p>“TA” UUF/ Third Party Damage – Appraised production on same acreage.</p> <p>“TH” UUF/Third Party Damage – Harvested production on same acreage.</p> <p>Prevented Planting: Refer to the PPSH for proper codes for any eligible prevented planting acreage.</p> <p>Gleaned Acreage: Refer to the LAM for information on gleaning.</p>																		
30. Use of Acreage	<p>Use of acreage. Use the following “Intended Use” abbreviations.</p> <table border="0"> <thead> <tr> <th data-bbox="544 751 803 787"><u>Use</u></th> <th data-bbox="820 751 1485 787"><u>Explanation</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="544 787 803 856">“Replant”</td> <td data-bbox="820 787 1485 856">Acreage replanted and qualifying for replanting payment</td> </tr> <tr> <td data-bbox="544 856 803 934">“Not Replanted”</td> <td data-bbox="820 856 1485 934">Acreage not replanted or not qualifying for a replanting payment</td> </tr> <tr> <td data-bbox="544 934 803 1003">“To Millet”</td> <td data-bbox="820 934 1485 1003">Use made of the acreage</td> </tr> <tr> <td data-bbox="544 1003 803 1039">“WOC”</td> <td data-bbox="820 1003 1485 1039">Other use without consent</td> </tr> <tr> <td data-bbox="544 1039 803 1075">“SU”</td> <td data-bbox="820 1039 1485 1075">Solely uninsured</td> </tr> <tr> <td data-bbox="544 1075 803 1110">“ABA”</td> <td data-bbox="820 1075 1485 1110">Abandoned without consent</td> </tr> <tr> <td data-bbox="544 1110 803 1146">“H”</td> <td data-bbox="820 1110 1485 1146">Harvested</td> </tr> <tr> <td data-bbox="544 1146 803 1182">“UH”</td> <td data-bbox="820 1146 1485 1182">Unharvested</td> </tr> </tbody> </table> <p>Verify any “Intended Use” entry. If 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.” Refer to the LAM regarding “WOC”.</p> <p>Prevented Planting: Refer to the PPSH for proper codes for any eligible prevented planting acreage.</p> <p>Gleaned Acreage: Refer to the LAM for information on gleaning.</p>	<u>Use</u>	<u>Explanation</u>	“Replant”	Acreage replanted and qualifying for replanting payment	“Not Replanted”	Acreage not replanted or not qualifying for a replanting payment	“To Millet”	Use made of the acreage	“WOC”	Other use without consent	“SU”	Solely uninsured	“ABA”	Abandoned without consent	“H”	Harvested	“UH”	Unharvested
<u>Use</u>	<u>Explanation</u>																		
“Replant”	Acreage replanted and qualifying for replanting payment																		
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“WOC”	Other use without consent																		
“SU”	Solely uninsured																		
“ABA”	Abandoned without consent																		
“H”	Harvested																		
“UH”	Unharvested																		
31. Appraised Potential	<p>Replant: Document the calculations in the Narrative and enter the amount pounds per acre for replanting, rounded to the nearest whole pound. Refer to Part 3, “Replanting Payment Procedures,” for qualifications and computations.</p> <p>Preliminary and Final:</p> <p>Dry Beans: Per-acre appraisal, in whole pounds, of potential production for the acreage appraised. Refer to paragraph 34, “Appraisal Methods” for additional instructions.</p>																		

Form Standards - Production Worksheet (Continued)

Item Number / Element	Standard						
<p>31. Appraised Potential (continued)</p>	<p>If there is no potential on UH acreage, enter "0."</p> <p>Contract Seed Beans: Enter the potential production as clean seed equivalent, determined as follows (show all calculations on a Special Report):</p> <p>a. For Immature appraised production per acre:</p> <ol style="list-style-type: none"> (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. <div style="border: 1px solid black; padding: 10px; margin: 10px 0;"> <p>Example:</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 150px;">2000</td> <td>lbs./acre appraisal</td> </tr> <tr> <td><u>x .80</u></td> <td>seed company's historical grade-out percentage</td> </tr> <tr> <td>1600</td> <td>pounds of clean seed</td> </tr> </table> <p>2000 lbs. - 1600 lbs. clean seed = 400 lbs. NOT clean seed</p> <p>.1500 (value/lb. not clean seed) divided by .3000 (value per lb. of clean seed) = .500 factor</p> <p>400 lbs./acre not clean seed X .500 = 200 lbs./acre clean seed equivalent</p> <p>1600 lbs. + 200 lbs. = 1800 lbs./acre of clean seed equivalent (Enter this sum in item 31)</p> </div> <p>b. For Mature appraised unharvested production per acre:</p> <ol style="list-style-type: none"> (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. 	2000	lbs./acre appraisal	<u>x .80</u>	seed company's historical grade-out percentage	1600	pounds of clean seed
2000	lbs./acre appraisal						
<u>x .80</u>	seed company's historical grade-out percentage						
1600	pounds of clean seed						

Form Standards - Production Worksheet (Continued)

Item Number / Element	Standard
32a. Moisture %	<p>Replant: Make No Entry.</p> <p>Preliminary and Final:</p> <p>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.</p> <p>Contract Seed Beans: Make No Entry.</p>
32b. Factor	<p>Replant: Make No Entry.</p> <p>Preliminary and Final:</p> <p>Dry Beans: Moisture factor - For appraised mature dry bean production in excess of 18.0 percent, obtain factor from exhibit 8.</p> <p>Contract Seed Beans: Make No Entry.</p>
33. Shell %, Factor, or Value	Make No Entry.
34. Production Pre QA	<p>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.</p>
35. Quality Factor	<p>Replant: Make No Entry.</p> <p>Preliminary and Final:</p> <p>Dry Beans:</p> <p>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 LMP for U.S. No. 2 dry beans of the same type. (Refer to paragraph 14 for more information.)</p> <p>Under section 15 (j) of the BP, if due to insured causes, a Federal or State agency has ordered the appraised insured crop or production to be destroyed, enter the factor “.000.” Instruct the insured to complete and submit a Certification Form stating the date the crop or production was destroyed and the method of destruction (also refer to item 40). Document the cause of condition in the Narrative and include a copy of the Certification Form. Also refer to LAM for additional information.</p> <p>Contract Seed Beans: Make No Entry.</p>

Form Standards - Production Worksheet (Continued)

Item Number / Element	Standard
36. Production Post QA	<p>Replant: Transfer the entry in item 34.</p> <p>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.</p>
37. Uninsured Cause	<p>Replant: Make No Entry.</p> <p>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.</p> <p>a. Hail and Fire exclusion not in effect.</p> <p>(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.</p> <p>(2) On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged solely by uninsured causes separate from other production.</p> <p>(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.</p> <p>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.</p> <p>c. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.</p> <p>d. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.</p> <p>e. For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.</p>
38. Total to Count	Result of adding item 36 and item 37.
39. Total	<p>Preliminary: Make No Entry.</p> <p>Replant and Final: Total determined acres (column 19).</p>

Form Standards - Production Worksheet (Continued)

Item Number / Element	Standard													
40. Quality	<p>Replant: Make No Entry.</p> <p>Preliminary and Final: Check the applicable qualifying 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).</p> <table border="1" data-bbox="527 514 1474 1024"> <thead> <tr> <th>Qualifying QA Condition:</th> </tr> </thead> <tbody> <tr><td>Test Weight (TW)</td></tr> <tr><td>Kernel Damage (KD) and Total Defects</td></tr> <tr><td>Garlicky (Grade)</td></tr> <tr><td>Aflatoxin</td></tr> <tr><td>Vomitoxin</td></tr> <tr><td>Fumonisin</td></tr> <tr><td>Dark Roast (for Sunflowers only)</td></tr> <tr><td>Sclerotinia (for Sunflowers only)</td></tr> <tr><td>Ergoty (Grade)</td></tr> <tr><td>COFO (commercially objectionable foreign odor) (includes Musty and Sour Odor)</td></tr> <tr><td>Other</td></tr> <tr><td>None</td></tr> </tbody> </table> <p>a. For all qualifying QA conditions checked, in the Narrative (or on a Special Report):</p> <ol style="list-style-type: none"> (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). <p>b. If “Other” is checked, in addition to the above documentation requirements, document in the Narrative (or on a Special Report):</p> <ol style="list-style-type: none"> (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 or animal health and why. (3) Refer to subparagraph 14(1)(b) if, due to insured causes, a Federal or State agency has ordered the appraised crop or production to be destroyed. <p>c. Check “None” if none of the production qualifies for QA.</p>	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 (Grade)	COFO (commercially objectionable foreign odor) (includes Musty and Sour Odor)	Other	None
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 (Grade)														
COFO (commercially objectionable foreign odor) (includes Musty and Sour Odor)														
Other														
None														

Form Standards - Production Worksheet (Continued)

Item Number / Element	Standard
41. Mycotoxins exceed FDA, State, or other health organization maximum limits. Check "Yes:"	<p>Replant: Make No Entry.</p> <p>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:</p> <ul style="list-style-type: none"> 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. <p>Refer to the LAM and the SP for additional information on mycotoxins.</p>
42. Totals	Total of entries in columns 34, 36, 37 and 38. If a column has no entries, make no entry.

Narrative Instructions

If more space is needed, document on a Special Report, and enter "See Special Report." Attach the Special Report to the PW.

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 column 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.

Form Standards - Production Worksheet (Continued)

Item Number / Element	Standard
56. Bu., Ton, Lbs., Cwt.	<p>Circle "Lbs." in column heading.</p> <p>Dry Beans: Enter the gross production in whole pounds before deductions for moisture and dockage, for production:</p> <ul style="list-style-type: none"> a. Weighed and stored on the farm. <ul style="list-style-type: none"> For farm-stored production, calculate the pounds as follows: column 55 (gross production in bushels) 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. d. For mycotoxin-infected dry beans, enter all production even if it has no market value. <p>Contract Seed Beans: Enter in whole pounds of clean-seed equivalent, the production as computed below:</p> <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> (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.

Form Standards - Production Worksheet (Continued)

Item Number / Element	Standard
56. Bu., Ton, Lbs., Cwt. (continued)	<p>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.</p> <p>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.</p> <p>d. Include in the Narrative a statement which indicates the basis for pounds to count of clean-seed equivalent determined in step “c” above.</p>
57. Shell/Sugar Factor	Make No Entry.
58a. FM %	<p>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 the LAM for entry instructions.</p> <p>Refer to the LAM for FGIS definition of “FM” and “Dockage.”</p>
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.
59b. Factor	If grain moisture is more than the allowable limit, enter the four-place moisture factor from the applicable table in exhibit 8.
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 weight.
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 56 x 58b x 59b (Round to whole pounds).
62. Prod. Not to Count	<p>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).</p> <p>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.</p> <p>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 example in the LAM.</p>

Form Standards - Production Worksheet (Continued)

Item Number / Element	Standard
63. Production Pre-QA	Result of subtracting column 62 from column 61.
64a. Value	<p>Refer to the CP and paragraph 14, of this handbook for QA eligibility requirements. Refer to the SP and LAM for further instructions.</p> <p>Disregard Base Prices.</p> <p>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.</p> <p>b. If the damaged production has no value, enter “0.0000” and explain it in the Narrative.</p> <p>c. If the buyer/receiver reflects bean value through a weight reduction, Refer to exhibit 9.</p> <p>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.</p>
64b. MKT Price	<p>Dry Beans: If an entry is in item 64a, enter the LMP for U.S. No. 2 dry beans of the same type (refer to the CP). Refer to the LAM for further instructions.</p> <p>Contract Seed Beans: Make No Entry.</p>
65. Quality Factor	<p>Dry Beans: Enter the result of dividing 64a by 64b, rounded to three decimal places.</p> <p>Quality will be a factor in determining the loss only if the deficiencies, substances, or conditions result in a net price for the damaged or badly damaged production that is less than the LMP.</p> <p>Contract Seed Beans: Make No Entry.</p> <p>If due to insured causes, a Federal or State agency has ordered the insured harvested crop production to be destroyed, enter the factor “.000.” Refer to instructions for items 35, 40, and 41 above, and the Narrative for required documentation.</p>
66. Production to Count	Enter result from multiplying column 63 times column 65, rounded to whole pounds.

Form Standards - Production Worksheet (Continued)

Item Number / Element	Standard
67. Total	Total of column 63. If no entry in column 63, make no entry.
For items 68 – 72. When separate line entries are made for varying share, stages, APH yields, price elections, types, etc., within the unit, and totals need to be kept separate for calculating indemnities, make no entry and follow the AIP’s instructions; otherwise, make the following entries.	
68. Section II Total:	<p>Preliminary and Replant: Make No Entry.</p> <p>Final: Total of column 66, to whole pounds.</p>
69. Section I Total	<p>Preliminary and Replant: Make No Entry.</p> <p>Final: Enter figure from Section I, column 38 total.</p>
70. Unit Total	<p>Preliminary and Replant: Make No Entry.</p> <p>Final: Total of column 68 and column 69.</p>
71. Allocated Prod	Refer to the LAM for instructions for determining allocated production. Enter the total production allocated to this unit that is included in Sections I or II of the PW. 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 PW example below.	
73. Insured’s Signature and Date	<p>Insured’s (or insured’s authorized representative’s) signature and date. Before obtaining the signature, review all entries on the PW with the insured (or insured’s authorized representative), particularly explaining codes, etc., that may not be readily understood.</p> <p>Final indemnity inspections and final replanting payment inspections should be signed on bottom line.</p>
74. Adjuster’s Signature, Code #, and Date	<p>Signature of adjuster, code number, and date signed after the insured (or insured’s authorized representative) has signed. For an absentee insured, enter adjuster’s code number only. The signature and date will be entered after the absentee has signed and returned the PW.</p> <p>Final indemnity inspections and final replanting payment inspections should be signed on bottom line.</p>
75. Page	<p>Preliminary: Page numbers – “1,” “2,” etc., at the time of inspection.</p> <p>Replant and Final: Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).</p>

Form Standards - Production Worksheet (Continued)

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	12. Additional Units 0002-0001-BU	9. Claim # XXXXXXXX
13. Est. Prod. Per Acre 2,440				11. Crop Year YYYY
				10. Policy # XXXXXX
				14. Date(s) Notice of Loss 1st MM/DD/YYYY
				2nd MM/DD/YYYY
				Final 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		307					002		UH	Plowed	470			11,374		11,374		11,374	
C	NS		56.0	.667		307					002		H	H									
D	NS		10.0	.667		307					002		P	WOC								18,500	
39. TOTAL			90.2	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <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 checked="" type="checkbox"/> None <input type="checkbox"/>												42. TOTALS		11,374		11,374	18,500	29,874	
41. Mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/>																							

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 QAF. 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"/>
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A. MEASUREMENTS						B. GROSS PRODUCTION				C. ADJUSTMENTS TO HARVESTED PRODUCTION											
47a.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a.	59a.	60a.	61.	62.	63.	64a.	65.	66.		
47b.	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	ACME ELEVATOR ANYTOWN, ANystate							32,210		2.7				31,340		31,340			31,340	
	NS	14.0	RND	10.0		1,539.4	.8	1,231.5	52,955		.973	20.5	43	51,366		51,366	.1375	.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., signature, dates, etc.). Refer to the above Appraisal Worksheet instructions for required statements and signature entries.

Form Standards - Production Worksheet (Continued)

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	12. Additional Units	13. Est. Prod. Per Acre
				9. Claim # XXXXXXXXXX
				11. Crop Year YYYY
				10. Policy # XXXXXX
				14. Date(s) Notice of Loss MM/DD/YYYY
				1st MM/DD/YYYY
				2nd MM/DD/YYYY
				Final MM/DD/YYYY
15. Companion Policy(s)				

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"/> Vomitoxin <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"/>												42. TOTALS		3,000		3,000		3,000
41. Mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/>																						

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 actual cost (\$25.00/acre) of replanting is less than both 10% of the production guarantee and maximum pounds allowed (120 lbs.). Price election is \$0.25. Actual cost divided by price election (\$25.00/\$0.25=100 lbs.). 10% of prod. guar. (1,125 lbs. x 10% = 113 lbs.). 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"/> Vomitoxin <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"/>												42. TOTALS		1,500		1,500		1,500
41. Mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/>																						

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 actual cost (\$12.50/acre) of replanting is less than both 10% of the production guarantee and maximum pounds allowed (120 x 0.500 share = 60 lbs.). Price election is \$0.25. Actual cost divided by price election (\$12.50/\$0.25=50 lbs.). 10% of prod. guar. (1,125 lbs. x 10% x 0.500 share = 57 lbs.). Appraised potential = 50 lbs./acre.

This form example does not illustrate all required entry items (e.g., signature, dates, etc.). Refer to the above Appraisal Worksheet instructions for required statements and signature entries.