



United States
Department of
Agriculture



Federal Crop
Insurance
Corporation

FCIC-25770 (05-2017)
FCIC-25770-1 (05-2018)

MINT LOSS ADJUSTMENT STANDARDS HANDBOOK

2019 and Succeeding Crop Years

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

TITLE: Mint Loss Adjustment Standards Handbook	NUMBER: FCIC-25770 FCIC-25770-1
EFFECTIVE DATE: 2019 and Succeeding Crop Years	ISSUE DATE: 05/17/2018
SUBJECT: Provides the procedures and instructions for administering the Mint crop insurance program	OPI: Product Administration and Standards Division APPROVED: <i>/s/ Richard H. Flourney</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 1(D): Added language for Irrigated Practice reference.
2. Exhibit 1: Added acronym for UUF.
3. Exhibit 5 item 29: Added additional stage codes for UUF/Third Party Damage.

MINT LOSS ADJUSTMENT STANDARDS HANDBOOK

CONTROL CHART

Mint Loss Adjustment Standards Handbook							
	TP Page(s)	TC Page(s)	Text Page(s)	Exhibits	Exhibit Pages	Date	FCIC Number
Remove	1-2		1-2	1-2 5	16-17 30-31	05-2017	FCIC-25770
Insert	1-2		1-2	1-2 5	16-17 30-31	05-2018	FCIC-25570-1
Current Index	1-2	1-2	1-2 3-15	1-2 3-4 5 5 5 6-7	16-17 18-23 24-29 30-31 32-41 42-43	05-2018 05-2017 05-2018 05-2017 05-2018 05-2017 05-2017 05-2018 05-2017 05-2017	FCIC-25770-1 FCIC-25770 FCIC-25770-1 FCIC-25770 FCIC-25770-1 FCIC-25770 FCIC-25770 FCIC-25770-1 FCIC-25770 FCIC-25770

FILING INSTRUCTIONS:

The handbook pages listed in the Control Chart above under “Insert” heading replaces such pages in the 2018 Mint Loss Adjustment Standards Handbook, FCIC-25770 (05-2017). This handbook is effective for the 2019 and succeeding crop years and is not retroactive to any 2018 or prior crop year determinations.

PART 1 GENERAL INFORMATION AND RESPONSIBILITIES

1 General Information

A. Purpose and Objective

The RMA issued loss adjustment standards for this crop are the official standard requirements for adjusting losses in a uniform and timely manner. The RMA issued standards for this crop and crop year are in effect as of the signature date for this crop handbook located at www.rma.usda.gov/handbooks/25000/index.html.

This handbook remains in effect until superseded by reissuance of either the entire handbook or selected portions (through amendments, bulletins, or FADs). If amendments are issued for a handbook, the original handbook as amended shall constitute the handbook. A bulletin or FAD can supersede either the original handbook or subsequent amendments.

B. Related Handbooks

The following table identifies handbooks that shall be used in conjunction with this handbook.

Handbook	Relation/Purpose
CIH	Provides overall general underwriting (not crop specific) process.
DSSH	Provides the form standards and procedures for use in the sales and service of crop insurance contracts.
GSH	Provides general crop insurance information.
LAM	Provides overall general loss adjustment (not crop-specific) process.

- (1) Terms, abbreviations, and definitions general (not crop specific) to loss adjustment are identified in the GSH and the LAM.
- (2) Terms, abbreviations, and definitions specific to Mint loss adjustment and this handbook are in exhibits 1 and 2, herein.

C. CAT Coverage

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

D. Irrigated Practice

Refer to the DSSH for irrigated practice guidelines and to the CIH and LAM for other irrigated practice information.

A. Utilization of Standards

All AIPs shall utilize these standards for both loss adjustment and loss training for the applicable crop year. These standards, which include crop appraisal methods, claims completion instructions, and form standards, supplement the general (not crop-specific) loss adjustment standards identified in the LAM.

B. Form Distribution

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.

- (1) One legible copy to the insured; and
- (2) The original and all remaining copies as instructed by the AIP.

C. Record Retention

It is the AIPs Responsibility to maintain records (documents) as stated in the SRA and described in the LAM.

D. Form Standards

- (1) The entry items in exhibits 3-5 are the minimum requirements for the Appraisal Worksheets and Claim Form (hereafter referred to as "Production Worksheet"). All entry items are "Substantive" (they are required).
- (2) The Privacy Act and Non-Discrimination statements are required statements that must be printed on the form or provided to the insured as a separate document. These statements are not shown on the example form(s) in exhibits 3-5. The current Non-Discrimination Statement and Privacy Act Statement can be found on the RMA website at: <http://www.rma.usda.gov/regs/required.html> or successor website.
- (3) The certification statement required by the current DSSH must be included on the PW directly above the insured's signature block immediately followed by the statement below:

"I understand the certified information on this Production Worksheet will be used to determine my loss, if any, to the above unit. The insurance provider may audit and approve this information and supporting documentation. The Federal Crop Insurance Corporation, an agency of the United States, subsidizes and reinsures this crop insurance."
- (4) Refer to the DSSH for other crop insurance form requirements (such as point size of font, and so forth). The current DSSH can be found on the RMA website at: <http://www.rma.usda.gov/handbooks/24000/index.html> or successor website.

Acronyms and Abbreviations

Approved Acronym/Abbreviation	Term
AIP	Approved Insurance Provider
APH	Actual Production History
BP	Basic Provisions
CAT	Catastrophic Risk Protection
CIH	Crop Insurance Handbook
CLU	Common Land Unit
CP	Crop Provisions
DF	Discount Factor
DSSH	Document and Supplemental Standards Handbook
FAD	Final Agency Determination
FCIC	Federal Crop Insurance Corporation
FDA	Food and Drug Administration
FGIS	Federal Grain Inspection Service
GPS	Global Positioning System
GSH	General Standards Handbook
LAM	Loss Adjustment Manual
PW	Production Worksheet
NDR	No Discernable Rows
R	Discernable Rows
RIV	Reduction in Value
RMA	Risk Management Agency
SP	Special Provisions
SRA	Standard Reinsurance Agreement
UUF	Uninsured Unavoidable Fire
WA	Written Agreement
WCO	Winter Coverage Option

Definitions

Adequate Stand – means a population of live mint plants that equals or exceeds the minimum required number of plants or percentage ground cover, as specified in the Special Provisions.

Cutting – means severance of the upper part of the mint plant from its stalk and roots.

Distillation – means a process of extracting mint oil from harvested mint plants by heating and condensing.

Existing Mint – means mint planted for harvest during a previous crop year.

Ground Cover – means mint plants, including mint foliage and stolons, grown on insured acreage.

Harvest – means removal of mint from the windrow.

Mini-still – means a 6-stall research still.

Mint Oil – means oil produced by the distillation of harvested mint plants.

New Mint – means mint planted for harvest for the first time.

Planted Acreage – means in addition to the definition in the Basic Provisions, land in which mint solons have been placed in a manner appropriate for the planting method and at the correct depth into a seed-bed that has been properly prepared.

Stolon – means a stem at or just below the surface of the ground that produces new mint plants at its tips or nodes.

Form Standards – Production Worksheet (Continued)

Element/Item Number	Description																				
29. Stage:	<p>PRELIMINARY: Make no entry.</p> <p>FINAL AND WCO: Stage abbreviation as shown below.</p> <table border="0"> <thead> <tr> <th data-bbox="535 415 649 447">STAGE</th> <th data-bbox="763 415 998 447">EXPLANATION</th> </tr> </thead> <tbody> <tr> <td data-bbox="535 457 730 489">P.....</td> <td data-bbox="763 457 1453 594">Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide acceptable records of production to the AIP.</td> </tr> <tr> <td data-bbox="535 604 730 636">H.....</td> <td data-bbox="763 604 901 636">Harvested.</td> </tr> <tr> <td data-bbox="535 646 730 678">UH.....</td> <td data-bbox="763 646 1339 678">Unharvested or put to other use with consent.</td> </tr> <tr> <td data-bbox="535 688 730 720">W1.....</td> <td data-bbox="763 688 1437 825">Acreage to be paid under a WCO claim. (Must be at least the lesser of 20 acres or 20% of the insurable planted acres in the unit.) To be used for WCO claims only.</td> </tr> <tr> <td data-bbox="535 835 730 867">W2.....</td> <td data-bbox="763 835 1388 898">Acreage not paid under a WCO claim, or acreage released with consent during the WCO period.</td> </tr> <tr> <td data-bbox="535 909 730 940">W3.....</td> <td data-bbox="763 909 1242 940">Acreage previously paid under WCO.</td> </tr> <tr> <td data-bbox="535 951 730 982">TZ.....</td> <td data-bbox="763 951 1453 1014">UUF/Third Party Damage – Zero production on same acreage.</td> </tr> <tr> <td data-bbox="535 1024 730 1056">TA.....</td> <td data-bbox="763 1024 1453 1087">UUF/Third Party Damage – Appraised production on same acreage.</td> </tr> <tr> <td data-bbox="535 1098 730 1129">TH.....</td> <td data-bbox="763 1098 1453 1161">UUF/Third Party Damage – Harvested production on same acreage.</td> </tr> </tbody> </table> <p>GLEANED ACREAGE: Refer to the LAM for information on gleaning.</p>	STAGE	EXPLANATION	P.....	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide acceptable records of production to the AIP.	H.....	Harvested.	UH.....	Unharvested or put to other use with consent.	W1.....	Acreage to be paid under a WCO claim. (Must be at least the lesser of 20 acres or 20% of the insurable planted acres in the unit.) To be used for WCO claims only.	W2.....	Acreage not paid under a WCO claim, or acreage released with consent during the WCO period.	W3.....	Acreage previously paid under WCO.	TZ.....	UUF/Third Party Damage – Zero production on same acreage.	TA.....	UUF/Third Party Damage – Appraised production on same acreage.	TH.....	UUF/Third Party Damage – Harvested production on same acreage.
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30. Use of Acreage:	<p>Use of acreage. Use the following “Intended Use” abbreviations.</p> <table border="0"> <thead> <tr> <th data-bbox="535 1329 609 1360"><u>USE</u></th> <th data-bbox="925 1329 1153 1360"><u>EXPLANATION</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="535 1371 893 1402">“To Millet”.....</td> <td data-bbox="925 1371 1226 1402">Use made of the acreage</td> </tr> <tr> <td data-bbox="535 1413 893 1444">“WOC”.....</td> <td data-bbox="925 1413 1242 1444">Other use without consent</td> </tr> <tr> <td data-bbox="535 1455 893 1486">“SU”.....</td> <td data-bbox="925 1455 1128 1486">Solely uninsured</td> </tr> <tr> <td data-bbox="535 1497 893 1528">“ABA”.....</td> <td data-bbox="925 1497 1274 1528">Abandoned without consent</td> </tr> <tr> <td data-bbox="535 1539 893 1570">“H”.....</td> <td data-bbox="925 1539 1047 1570">Harvested</td> </tr> <tr> <td data-bbox="535 1581 893 1612">“UH”.....</td> <td data-bbox="925 1581 1079 1612">Unharvested</td> </tr> <tr> <td data-bbox="535 1623 893 1654">“W3”.....</td> <td data-bbox="925 1623 1307 1665">Acreage previously paid under WCO</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.”</p> <p>GLEANED ACREAGE: Refer to the LAM for information on gleaning.</p>	<u>USE</u>	<u>EXPLANATION</u>	“To Millet”.....	Use made of the acreage	“WOC”.....	Other use without consent	“SU”.....	Solely uninsured	“ABA”.....	Abandoned without consent	“H”.....	Harvested	“UH”.....	Unharvested	“W3”.....	Acreage previously paid under WCO				
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Form Standards – Production Worksheet (Continued)

Element/Item Number	Description
31. Appraised Potential:	<p>PRELIMINARY AND FINAL: Per-acre appraisal in whole pounds of potential production for the acreage appraised as shown on the appraisal worksheet. Refer to paragraph 23, “Appraisal Methods” for additional instructions.</p> <p>If there is no potential on UH acreage, enter “0.” Refer to the LAM for procedures for documenting zero yield appraisals.</p> <p>For acreage with Stage Code “W3”, make no entry.</p> <p>WCO: Make no entry.</p>
32a. Moisture %:	Make no entry.
32b. Factor:	Make no entry.
33. Shell %, Factor, or Value:	Make no entry.
34. Production Pre QA:	<p>PRELIMINARY AND FINAL: Result of multiplying column 31 times column 19, rounded to whole pounds. If no entry in column 31, make no entry.</p> <p>WCO: W1: Enter zero (“0”). W2: Make no entry.</p>
35. Quality Factor:	Refer to paragraph 14 if, due to insured causes, a Federal or State agency has ordered the appraised crop or production to be destroyed. Otherwise, make no entry.
36. Production Post QA:	Result of multiplying column 34 times column 35, rounded to whole pounds. If no entry in column 35, transfer entry from column 34.
37. Uninsured Cause:	<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>