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Department of
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Federal Crop
Insurance
Corporation



Product
Development
Division

SUGAR BEET LOSS ADJUSTMENT STANDARDS HANDBOOK

FCIC-25450 (11-2000)

2001 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25450
SUBJECT: SUGAR BEET LOSS ADJUSTMENT STANDARDS HANDBOOK 2001 AND SUCCEEDING CROP YEARS	DATE: November 8, 2000	
	OPI: Product Development Division	
	APPROVED: /s/ Tim B. Witt Deputy Administrator, Research and Development	

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2001 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR 2001 AND SUCCEEDING CROP YEARS, ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.

SUMMARY OF CHANGES/CONTROL CHART

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

Changes for November 2000 Issuance:

- A. The Sugar Beet Loss Adjustment Handbook has been converted to a "Standard" format and language.
- B. Unharvested production is added to be converted to standardized tons if appraised after the earliest delivery date that the processor accepts harvested production.
- C. The uninsured column has been updated to be used as a multi purpose column when appraised production qualifies for a stage adjustment amount and/or uninsured cause appraisal.
- D. Added instructions for gleaning when applicable.

SUGAR BEET LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

Control Chart For: Sugar Beet 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	35-36	11-2000	FCIC-25450

SUGAR BEET 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	3
B. INSURABILITY OF SUGAR BEETS WHEN PLANTED WITH A COVER CROP TO PREVENT WIND EROSION	3
C. PROVISIONS NOT APPLICABLE TO CAT COVERAGE	4
D. UNIT DIVISION	4
E. COMPUTATION OF UNHARVESTED SUGAR BEETS TONNAGE THAT DO NOT MEET MINIMUM ACCEPTABLE STANDARDS	4
4. REPLANTING PAYMENT PROCEDURES	6
A. GENERAL INFORMATION	6
B. QUALIFICATION FOR REPLANTING PAYMENT	6
C. MAXIMUM REPLANTING PAYMENT	7
D. REPLANTING PAYMENT INSPECTIONS	7
5. SUGAR BEET APPRAISALS	8
A. GENERAL INFORMATION	8
B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS	8
C. MEASURING ROW WIDTH FOR SAMPLE SELECTION	8
6. APPRAISAL METHODS	9
A. GENERAL INFORMATION	9
B. PLANT COUNT METHOD	9
C. WEIGHT METHOD	9

SUGAR BEET LOSS ADJUSTMENT HANDBOOK

TABLE OF CONTENTS (Continued)

	<u>PAGE</u>
7. APPRAISAL DEVIATIONS AND MODIFICATIONS	10
A. DEVIATIONS	10
B. MODIFICATIONS	10
8. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES	10
A. GENERAL INFORMATION	10
B. WORKSHEET ENTRIES AND COMPLETION INFORMATION	10
PART I - PLANT COUNT	11
APPRAISAL WORKSHEET EXAMPLE	13
PART II - WEIGHT METHOD	14
APPRAISAL WORKSHEET EXAMPLE	15
9. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES	16
A. GENERAL INFORMATION	16
B. FORM ENTRIES AND COMPLETION INFORMATION	17
SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS	19
SECTION II - HARVESTED PRODUCTION	27
CLAIM FORM EXAMPLE	32
CLAIM FORM EXAMPLE (REPLANT)	33
10. REFERENCE MATERIAL	35
TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS	35
TABLE B - ROW WIDTH AND LENGTH TABLE	35
TABLE C - FORMULA FOR DETERMINING YIELD FACTOR FROM EMERGENCE TO MATURITY	36
TABLE D - DETERMINED PLANT POPULATION FORMULA BASED ON 1/100 ACRE SAMPLE AREA	36

1. INTRODUCTION

This handbook identifies the crop-specific procedural requirements for adjusting Multiple Peril Crop Insurance (MPCI) losses in a uniform and timely manner. 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 Loss Adjustment Manual (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

The following is the minimum distribution of forms completed by the adjuster for the loss adjustment inspection:

One legible copy to the insured. The original and all remaining copies as instructed by the insurance provider.

NOTE: It is the insurance providers' 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 sugar beet loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.
- (3) Definition(s)

Harvest Topping and lifting of sugar beets in the field.

Local Market Price The price per pound for raw sugar offered by buyers in the area in which the insured normally market the sugar beets.

Processor	Any business enterprise regularly engaged in processing sugar beets for sugar and possesses all licenses and permits for processing sugar beets required by the State in which it operates, and that possesses facilities, or has contractual access to such facilities, with enough equipment to accept and process the contracted sugar beets within a reasonable amount of time after harvest.
Production Guarantee	<p>(a) First stage production guarantee - The final stage production guarantee multiplied by 60 percent.</p> <p>(b) Final stage production guarantee - The number of tons determined by multiplying the approved yield per acre by the coverage level percentage the insured elects.</p>
Raw Sugar	Sugar that has not been extracted from the sugar beet.
Standardized Ton	A ton of sugar beets containing the percentage of raw sugar specified in the Special Provisions.
Sugar Beet Processor Contract	<p>A written contract between the producer and the processor, containing at a minimum:</p> <p>(a) The producer's commitment to plant and grow sugar beets, and to deliver the sugar beet production to the processor;</p> <p>(b) The processor's commitment to purchase the production stated in the contract; and</p> <p>(c) A price or formula for a price based on third party data that will be paid to the producer for the production stated in the contract.</p>
Thinning	The process of removing, either by machine or hand, a portion of the sugar beet plants to attain a desired plant population.

3. INSURANCE CONTRACT INFORMATION

The insurance provider 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

- (1) The crop insured will be all the sugar beets in the county for which a premium rate is provided by the actuarial documents, in which the insured has a share, and that are:
 - (a) Planted for harvest as sugar beets; or
 - (b) Grown under a sugar beet processor contract executed before the acreage reporting date and are not excluded from the processor contract at any time during the crop year.
- (2) Sugar beet acreage is not insurable (unless allowed by the Special Provisions or by written agreement) if:
 - (a) Interplanted with another crop;
 - (b) Planted into an established grass or legume;
 - (c) Planted prior to submitting a properly completed application;
 - (d) Rhizomania is discovered in any crop year;
 - (e) Rotation requirements shown in the Special Provisions are not met.

NOTE: Sugar beet acreage is not insurable (unless allowed by the Special Provisions) if planted to sugar beets the preceding crop year.

- (3) Sugar beet growers who are also processors may establish an insurable interest if they meet the requirements specified in the crop provisions.
- (4) Any acreage of the insured crop damaged before the final planting date, (or within 30 days of initial planting for those counties without a final planting date) to the extent that growers in the area would normally not further care for the crop, must be replanted unless the insurance provider agrees that it is not practical. Refer to the LAM for replanting provision issues. Refer to section 4 of this handbook for replanting payment procedures.

B. INSURABILITY OF SUGAR BEETS WHEN PLANTED WITH A COVER CROP TO PREVENT WIND EROSION

In some areas of the country, soil erosions and plant survival from blowing winds can be a serious problem. Some local Cooperative Extension Service (CES) offices recommend that sugar beets be planted with a cover crop such as oats, barley, wheat, or rye (depending on the area and whether the cover crop is to be fall or spring planted) in order to prevent/reduce wind erosion. Under this recommended practice, the cover crop is destroyed (generally by chemical means) before the cover crop can compete with the sugar beets. The insurance provider considers this an insurable practice; however, an appraisal for uninsured causes may apply if the practice is improperly performed. Refer to paragraph (1) (b) below.

- (1) Practice improperly performed

- (a) During the loss adjustment inspection, DETERMINE any reduction in potential production which resulted from this practice not being properly performed (such as improper seeding rates and improper destruction of the cover crop) as recommended by the area CES.

NOTE: Although untimely destruction of the cover crop is not the only thing that can contribute to improperly performing this practice, it plays a major role. The insurance provider will consider it improper destruction when the cover crop has been destroyed later than:

1 the date established in the Special Provisions, or 2 in the absence of an established date in the Special Provisions, the latest destruction date recommended by the area CES.

- (b) When production is lost due to this practice not being properly performed, ENTER the appraised tonnage per acre that was lost in item “M” (+ Uninsured Causes) on the production worksheet.
- (2) Document the following in the narrative of the production worksheet or on a Special Report.
 - (a) The location and amount of sugar beet acreage that has had a cover crop planted on it.
 - (b) The facts, if the practice was improperly performed. If it resulted in a loss of production, also include a reference to the “appraisal for uninsured causes” in item “M” on the production worksheet.

C. PROVISIONS NOT APPLICABLE TO CAT COVERAGE

- (1) Optional units.
- (2) Written Agreements.
- (3) Hail and Fire Exclusion provisions (also not applicable if additional coverage is less than 65/100 or comparable coverage).
- (4) High Risk Land Exclusion.
- (5) Replanting Payments.

D. UNIT DIVISION

See the insurance contract for unit provisions. **NOTE:** 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.

E. COMPUTATION OF UNHARVESTED SUGAR BEETS TONNAGE THAT DO NOT MEET MINIMUM ACCEPTABLE STANDARDS

Use the following formulas to compute tons of unharvested sugar beets that are appraised **after** the earliest delivery date that the processor accepts harvested production and that **do not** meet the minimum acceptable standards contained in the processor contract:

- (1) To compute tons of sugar beets when the processor quotes a local market price per pound for raw sugar.
 - (a) Appraised unharvested production (shown in item “J” of the claim form) multiplied by 2000 pounds/ton. The resulting pounds are multiplied by the percent of sugar tested at processor (three decimal places, i.e., 10.6% is shown as .106), round to nearest whole pound and then multiplied by local market price per pound of raw sugar (nearest cent).
 - (b) Divide the gross dollar value by the local market price per pound of raw sugar (nearest cent) to determine the pounds of raw sugar. The resulting poundage is divided by 2,000 pounds/ton (result to the nearest tenth of a ton). This tonnage is then divided by the county average raw sugar factor (shown in the Special Provisions), rounded to the nearest tenth of a ton to determine the tons of sugar beets to count. Show calculation in the Narrative.

EXAMPLE:

5.5 Tons (shown in item “J” of the claim form) X 2000 lbs./ton = 11,000 lbs. beets
 11,000 lbs. X 10.6 percent sugar tested at processor (to three decimal places i.e., 10.6% or .106)
 = 1,166 lbs. raw sugar
 1,166 lbs. sugar x 20 cents/lb. (local market price) = \$233.20 gross value

\$233.20 divided by 20 cents/lb (local market price) = 1,166 lbs sugar
 1,166 lbs. sugar divided by 2,000 lbs/ton = .6 tons/sugar
 .6 tons sugar divided by .156 (county average raw sugar factor) = 3.8 tons of beets (entered in item “L” of the claim form).

- (2) To compute tons of sugar beets when the processor quotes a price per ton for the damaged sugar beets.
 - (a) Gross dollar value the processor would pay for the damaged sugar beets (including stock, patronage refunds, dollar value, etc.) divided by the local market price per pound of raw sugar to the nearest cent (two decimals) on the **earlier** of the day the loss was adjusted or the day the damaged sugar beets were sold divided by 2000 pounds (rounded to the nearest three decimal place).
 - (b) Divide the result calculated in (a) above, by the percentage of sugar shown (county average raw sugar factor) in the Special Provisions. Show calculations in the Narrative.

EXAMPLE: 5.5 tons/acre x 10.0 acres = 55.0 tons 55.0 tons x \$31.82/ton = \$1,750.00
 \$1,750.00 (gross dollar value) divided by \$0.20 (price/lb) divided by 2,000 pounds = 4.375
 divided by .156 (county average raw sugar factor) = 28.0 tons. ÷ 10 acres = 2.8 tons/acre.

NOTE: The required sample delivered to the processor for testing will be a minimum of 25 pounds, unless the adjuster determines it is not representative of the unit. The 25 pound minimum should consist of sugar beets topped and cleaned that are collectively pulled from the representative sample (using 1/2000 of an acre).

4. REPLANTING PAYMENT PROCEDURES

A. GENERAL INFORMATION

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

B. QUALIFICATIONS FOR REPLANTING PAYMENT

To qualify for replanting payment, the:

- (1) insured crop must be damaged by an insurable cause;
- (2) insurance provider determines that it is practical to replant;
- (3) acres must not have been planted prior to the “Initial Planting” date if such date has been established by the Special Provisions;
- (4) appraisal (or appraisal plus any appraisals for uninsured causes of loss) must be less than 90 percent of the final stage production guarantee for the acreage;
- (5) acreage replanted must be AT LEAST the lesser of 20 acres or 20 percent of the insured **planted** acreage for the unit (as determined on the final planting date or within the late planting period if a late planting period is applicable); and

NOTE: Any acreage planted after the end of the late planting period will not be included when determining if the 20 acres or 20 percent qualification is met. Refer to the LAM.

- (6) insurance provider has given consent to replant.

NOTE: In the narrative of the claim form or on an attachment, show the appraisal and calculations to document that qualifications for a replanting payment have been met.

C. MAXIMUM REPLANTING PAYMENT

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

- (1) the insured's actual replanting cost; or
- (2) 10 percent of the final stage production guarantee or one ton, times applicable price election times the insured's share.

EXAMPLE 1

Owner/operator (100 percent share)

30 acres replanted

Insured's actual cost to replant = \$42.00

Price election = \$40.00

10% of final stage prod. guar. (17.0 tons) = 1.7 (17.0 X 10%) X \$40.00 (price election) = \$68.00

1.0 ton (maximum tons allowed in policy) X \$40.00 (price election) = \$40.00

The lesser of \$68.00, \$40.00, and \$42.00 is \$40.00

Actual tons per acre allowed = 1.0 (\$40.00 divided by \$40.00)

Enter 1.0 in Section I "Adjusted Potential" column of the claim form.

EXAMPLE 2

Landlord/Tenant on 50/50 share

30 acres replanted

Insured's actual cost to replant = \$21.00

Price election = \$40.00

10% of final stage prod. guar. (17.0 tons) = 1.7 (17.0 X 10%) X \$40.00 (price election) = \$68.00

X .500 (share) = \$34.00

1.0 ton (maximum tons allowed in policy) X \$40.00 (price election) = \$40.00 X .500 (share) = \$20.00

The lesser of \$34.00, \$20.00, and \$21.00 is \$20.00

Actual tons per acre allowed = 0.5 (\$20.00 divided by \$40.00)

NOTE: Enter 0.5 in Section I "Adjusted Potential" column of the claim form if share has been applied or 1.0 tons if share has yet to be applied. (Follow individual insurance provider guidelines). Indicate in the narrative if adjusted potential has/has not been reduced for share on claim form according to individual provider guidelines.

D. REPLANTING PAYMENT INSPECTIONS

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

5. SUGAR BEET APPRAISALS

A. GENERAL INFORMATION

Potential production will be appraised in accordance with procedures specified in this handbook and the LAM.

B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS

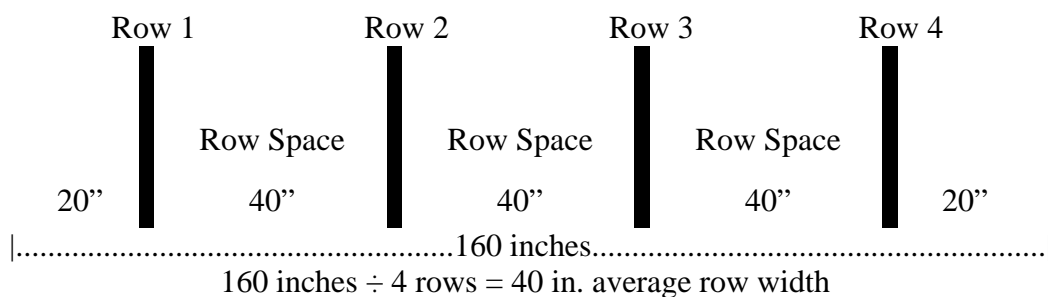
- (1) Determine the minimum number of required samples for a field or subfield by the field size, the average stage of growth, age (size) and general capabilities of the plants, and variability of potential production and plant damage within the field or subfield.
- (2) Split the field into subfields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

C. MEASURING ROW WIDTH FOR SAMPLE SELECTION

Use these instructions for all appraisal methods:

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

EXAMPLE:



- (3) Apply average row width to **TABLE B** to determine the required length of sample row.

6. APPRAISAL METHODS

A. GENERAL INFORMATION

- (1) These instructions provide information on appraisal methods for:

Appraisal Method...	Use...
Plant Count Method	from emergence to maturity.
Weight Method	when sugar beets have reached full maturity.

- (2) Appraisals should be postponed until plants have been thinned, if possible.
- (3) A first stage loss indemnity is possible IF the ENTIRE acreage in a unit was destroyed AND it was NOT practical to replant it on or before the FINAL planting date. If only a portion of the unit acreage was destroyed and replanting was NOT practical on it, the first stage guarantee will apply to the destroyed acres and the “unit indemnity” (if any will be determined after harvest is complete (or total destruction of the sugar beets) on the unit.

B. PLANT COUNT METHOD

- (1) This method is based on the number of surviving plants in a designated sample row length for 1/100 acre. Refer to **TABLE B** for sample row length requirements.
- (2) Surviving plant counts are converted to tons per acre, to tenths, by multiplying the percent of potential remaining by the yield factor. Refer to **TABLE C** for determining yield factor formula.

C. WEIGHT METHOD

- (1) This method is based on weighing the sugar beets in 1/2000 of an acre, then converting to tons per acre, to tenths. Refer to **TABLE B** for sample row length requirements.
- (2) Select representative samples from 1/2000 of an acre.
- (3) Dig and top all sugar beets in the sample areas. Thoroughly clean off the dirt and weigh processable sound sugar beets. Record the weights in pounds, to tenths, on the appraisal worksheet. Total the weight from all samples, divide by the number of samples taken and multiply by the factor (1.0).

NOTE: The production will be converted to standardized tons on the claim form if the appraisal is after the earliest delivery date that the processor accepts harvested production.

7. 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.

8. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

- (1) Include the insurance provider's name in the appraisal worksheet title if not preprinted on the insurance provider's worksheet or when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the insurance provider), 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. Refer to section 5 for sampling requirements.
- (4) For every inspection, complete items 1 through 4 and items 24 through 25. Complete Part I and II as instructed below.

NOTE: Standard appraisal worksheet items are numbered consecutively in subsection B. An example appraisal worksheet is also provided to illustrate how to complete entries.

B. WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item

No.

Information Required

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

Claim No.: Claim number as assigned by the insurance provider, if required.

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. **Unit No.:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
4. **Crop Year:** Crop year, as defined in the policy, for which the claim has been filed.

PART I - PLANT COUNT (From Emergence to Maturity)

5. **Field ID:** Field identification symbol.
No. Of Acres: Number of determined acres, to tenths, in field or sub-field being appraised.
6. **Stage:** Stage that the sugar beets are in ("1" or "2").
7. **Row Width:** Row width (average space in inches). Measure across FOUR or more rows. Refer to **TABLE B**, for row-length sample requirements for the determined row width (1/100 acre sample).
8. **Number of Surviving Plants/Sample:** Number of LIVE PLANTS capable of producing a sugar beet from each sample.
9. **Total Plants All Samples:** Total number of plants from all samples in item 8.
10. **No. of Samples:** Total number of samples in item 8.
11. **Ave. No. Samples:** Result of dividing item 9 by item 10, rounded to nearest tenth.
12. **Yield Factor:** Yield factor (rounded to three decimal places) as determined by using the formula from **TABLE C**.
13. **Appraisal (Tons/Acre):** Result of multiplying item 11 times item 12 to (tenths).
23. **Remarks:** Enter any other information pertinent to the appraisal.
24. **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, particularly explaining codes, etc., which may not be readily understood.

25. **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.

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

Company: Any Company

Claim No.: XXXXXXXX

FOR ILLUSTRATION PURPOSES ONLY APPRAISAL WORKSHEET SUGAR BEETS	1 INSURED'S NAME	2 POLICY NO.	3 UNIT NO.	4 CROP YEAR
	I. M. INSURED	XXXXXXXX	00100	YYYY
	PART I - PLANT COUNT (FROM EMERGENCE TO MATURITY)			

FIELD ID	STAGE 6	ROW WIDTH 7	NUMBER OF SURVIVING PLANTS/SAMPLE 8					TOTAL PLANTS ALL SAMPLES 9	NO. OF SAMPLES 10	AVE. NO. PLANTS/SAMPLE 11	YIELD FACTOR 12	APPRAISAL (TONS/ACRE) 13
NO. OF ACRES 5												
B												
10.0	1	42"	118	142	129	126	= 515	÷ 4	= 128.8	x .104	= 13.4	
							=	÷	=	x	=	
							=	÷	=	x	=	

PART II - WEIGHT METHOD (AFTER SUGAR BEETS HAVE REACHED FULL MATURITY)

FIELD ID	STAGE 15	ROW WIDTH 16	POUNDS OF SUGAR BEETS/SAMPLE 17					TOTAL POUNDS ALL SAMPLES 18	NO. OF SAMPLES 19	AVE. LBS. PER SAMPLE 20	FACTOR 21	APPRAISAL (TONS/ACRE) 22
No. of Acres 14												
							=	÷	=	X	=	
							=	÷	=	X	=	

23 REMARKS

APH yield = 26.1 tons per acre
 Determined plant population per acre = 25,000 plants per acre
 $26.1 \times 100 \div 25,000 = .104$ yield factor

24 INSURED'S SIGNATURE	DATE	25. ADJUSTER'S SIGNATURE	DATE
I.M. INSURED	MM/DD/YYYY	I.M. ADJUSTER xxxxx	MMDD/YYYY

PART II - WEIGHT METHOD (Use after sugar beets have reached full maturity)

14. **Field ID:** Field identification symbol.
No. of Acres: Number of determined acres, to tenths, in field or sub-field being appraised.
15. **Stage:** Stage that the sugar beets are in (“2”).
16. **Row Width:** Row width (average space in inches). Measure across FOUR or more rows. Refer to **TABLE B**, for row-length sample requirements for the determined row width (1/2000 acre sample).
17. **Pounds of Sugar Beets/Sample:** Dig the sugar beets in 1/2000 acre of sample row(s). Top, clean the dirt off, and weigh the processable (not rotten) beets. Enter the result in each block.
18. **Total Pounds All Samples:** Total weight of all samples from item 17 (to tenths).
19. **No. Of Samples:** Total number of samples from item 17.
20. **Ave. Lbs. Per/Sample:** Results of item 18 divided by item 19 (pounds to tenths).
21. **Factor:** Enter factor of “1.0”.
22. **Appraisal (Tons/Acre):** Result of multiplying item 20 times item 21 (to tenths).
23. **Remarks:** Enter any other information pertinent to the appraisal.
24. **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, particularly explaining codes, etc., which may not be readily understood.
25. **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.

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

Company: Any Company

Claim No.: XXXXXXXX

FOR ILLUSTRATION PURPOSES ONLY

**APPRAISAL WORKSHEET
SUGAR BEETS**

1 INSURED'S NAME I. M. INSURED	2 POLICY NO. XXXXXXX	3 UNIT NO. 00100	4 CROP YEAR YYYY
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PART I - PLANT COUNT (FROM EMERGENCE TO MATURITY)

FIELD ID	STAGE 6	ROW WIDTH 7	NUMBER OF SURVIVING PLANTS/SAMPLE 8				TOTAL PLANTS ALL SAMPLES 9	NO. OF SAMPLES 10	AVE. NO. PLANTS/SAMPLE 11	YIELD FACTOR 12	APPRAISAL (TONS/ACRE) 13
						=	÷	=	x	=	
						=	÷	=	x	=	
						=	÷	=	x	=	

PART II - WEIGHT METHOD (AFTER SUGAR BEETS HAVE REACHED FULL MATURITY)

FIELD ID	STAGE 15	ROW WIDTH 16	POUNDS OF SUGAR BEETS/SAMPLE 17				TOTAL POUNDS ALL SAMPLES 18	NO. OF SAMPLES 19	AVE. LBS. PER SAMPLE 20	FACTOR 21	APPRAISAL (TONS/ACRE) 22
C	2	42	3.6	5.2	7.7						
10.0						= 16.5	÷ 3	= 5.5	x 1.0	= 5.5	
						=	÷	=	x	=	
						=	÷	=	x	=	

23 REMARKS

24 INSURED'S SIGNATURE I. M. INSURED	DATE MM/DD/YYYY	25 ADJUSTER'S SIGNATURE I. M. ADJUSTER xxxxxx	DATE MM/DD/YYYY
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9. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

- (1) The claim form (hereafter referred to as “Production Worksheet”) is a progressive form containing all notices of damage for all preliminary, replant, 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, when acreage is being appraised for a replanting payment and all acreage on the unit has been initially planted, or other reasons described in the LAM).
 - (e) “No Indemnity Due” claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).
 - (f) Late and prevented planting.
- (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 any have not, the adjuster should contact the insurance provider.
- (5) Instructions labeled “**PRELIMINARY**” apply to preliminary inspections only. Instructions labeled “**REPLANT**” apply to replant inspections only. Instructions labeled “**FINAL**” apply to final inspections only. Instructions not labeled apply to ALL inspections.

B. FORM ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item

No. Information Required

1. **Crop/Code #:** "Sugar Beets" (0039).
2. **Unit #:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
3. **Legal Description:** Section, township, and range number or other legal description that identifies the location of the unit.
4. **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).
5. **Cause of Damage:** Name of insured cause(s) of loss for **this crop** as listed in the LAM. If it is evident that no indemnity is due, enter "NONE." If an insured cause of loss is coded as "Other," explain in the "Narrative."

NOTE: Refer to the Basic Provisions and the crop provisions for this crop for information pertaining to insured and uninsured causes of loss.
6. **Primary Cause %:**

PRELIMINARY: MAKE NO ENTRY.

REPLANT AND FINAL: Percent of damage for the cause of damage listed in item 5 above that is determined to be the primary cause of damage, to the nearest whole percent. The primary cause of damage must exceed 50 percent (e.g., 51%). Enter an "X" for the major secondary cause of damage.
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 insurance provider.
10. **Policy #:** Insured's assigned policy number.
11. **Crop Year:** Crop year, as defined in the policy, for which the claim is filed.

12. **Additional Units:**

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

FINAL: Unit number(s) for ALL non-loss units for the crop at the time of final inspection. A non-loss unit is any unit for which a Production Worksheet has not been completed. Additional non-loss units may be entered on a single Production Worksheet.

NOTE: If more spaces are needed for non-loss units, enter the unit numbers, identified as “Non-Loss Units,” in the narrative or on an attached Special Report.

13. **Est. Prod. Per Acre:**

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

FINAL: Estimated yield per acre, in whole tons, 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 item 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 item 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 insurance provider, enter “Company Insp.” instead of the date.

REPLANT AND 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 insurance provider services it, enter the contract number. Handle these companion policies according to insurance provider instructions.
 - (2) If the OTHER person has a multiple-peril crop insurance contract and a DIFFERENT insurance provider or agent services it, enter the name of the insurance provider and/or agent (and contract number) if known.
 - (3) If unable to verify the existence of a companion contract, enter “Unknown” and contact the insurance provider for further instructions.

NOTE: Refer to the LAM for further information regarding companion contracts.

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

- (1) Rate classes, types, or farming practices;
- (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

- A. **Field ID:** The field identification symbol from a sketch map or an aerial photo. Refer to the narrative. In the margin (or in a separate column), enter the date of inspection for the last line entry of each inspection.

NOTE: Where acreage is PARTLY replanted, omit the field ID symbol for the fields that have not been replanted and that have been consolidated into a single line entry.

- B. **Preliminary Acres:**

PRELIMINARY: The number of acres, to tenths, (include “E” if estimated), for which consent for other use has been given. Determine actual acreage, to tenths, when the boundaries of the appraised acreage may not be determined later.

REPLANT AND FINAL: MAKE NO ENTRY.

- C. **Final Acres:** Refer to the LAM for definition of acceptable determined acres used herein.

Determined acres to tenths (include “E” if estimated) for which consent is given for other use and/or:

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

REPLANT: Determine the total acres, to tenths, of replanted acreage (DO NOT ESTIMATE). Make a separate line entry for any PART of a field NOT replanted.

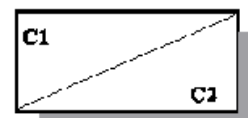
- a. Determine the planted acreage of any fields NOT replanted. Consolidate it into a single line entry UNLESS the usual reasons for separate line entries apply. Record the field identities (from a map or aerial photo) in the narrative.
- b. ACCOUNT FOR ALL PLANTED ACREAGE IN THE UNIT.

FINAL: Determined acres to tenths.

NOTE: Acreage breakdowns WITHIN a unit may be estimated (enter “E” in front of the acres) if a determination is impractical AND if authorization was received from the insurance provider. Document authorization in the Narrative.

ACCOUNT FOR ALL ACREAGE IN THE UNIT. In the event of over-reported acres, handle in accordance with individual insurance provider’s instructions. In the event of under-reported acres, draw a diagonal line in Column “C” as shown.

- C₁ Enter the ACTUAL acres for the field or subfield.
- C₂ Enter the REPORTED acres for the field or subfield.



- D. **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.
- E. **Risk:** The correct rate class from the actuarial documents. Verify with the Summary of Coverage and if the rate class is found to be incorrect, revise according to the insurance provider’s instructions. Refer to the LAM.

NOTE: Unrated land is uninsurable without a written agreement.
- F. **Practice:** Three-digit code number, entered exactly as specified on the actuarial documents, for the practice carried out by the insured. If “No Practice Specified,” enter appropriate 3-digit code number from the actuarial documents.

G. **Type/Class/Variety:** Three-digit code number, entered exactly as specified on the actuarial documents, for the type grown by the insured. If “No Type Specified,” enter appropriate 3-digit code number from the actuarial documents.

H. **Stage:**

PRELIMINARY: MAKE NO ENTRY.

REPLANT: Replant stage abbreviation as shown below.

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

FINAL: Stage abbreviation as shown below.

<u>STAGE</u>	<u>EXPLANATION</u>
“P”	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the insurance provider.
“1”	From planting until July 1 in Lassen, Modoc, Shasta and Siskiyou counties, California and all other States except Arizona, and the earlier of thinning or 90 days after planting in Arizona and all other California counties.
“2”	Applies to all insured sugar beets that complete the first stage. Stage 2 is the “final” stage guarantee as identified in the Crop Provisions.

PREVENTED PLANTING: Refer to the LAM for proper codes for any eligible prevented planting acreage.

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

I. **Intended or Final Use:** Use of acreage. Use the following “Intended Use” abbreviations.

<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,” etc.	Use made of the acreage
“WOC”	Other use without consent
“SU”	Solely uninsured
“ABA”	Abandoned without consent
“H”	Harvested
“UH”	Unharvested

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

PREVENTED PLANTING: Refer to the LAM for proper codes for any eligible prevented planting acreage.

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

J. **Appraised Potential:**

REPLANT: MAKE NO ENTRY. (Enter the replant appraisal in the narrative. Refer to section 4.)

PRELIMINARY AND FINAL: Per-acre appraisal in tons, to tenths, of POTENTIAL production for the acreage.

NOTE: Production appraised **prior** to the earliest delivery date that the processor accepts harvested production will not be eligible for a conversion to standardized tons. Refer to appraisal methods for additional instructions.

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

K₁ . K₂ **Moisture %:** MAKE NO ENTRY.

L. **Shell and/or Quality Factor:**

REPLANT: MAKE NO ENTRY.

PRELIMINARY AND FINAL: To determine sugar content factor, any unharvested production (that is appraised **after** the earliest delivery date that the processor accepts harvested production and that **meets the minimum acceptable standards**) shall be adjusted by a factor (rounded to three decimal places) obtained by dividing the average percentage of raw sugar in the sugar beets, as determined from individual tests of samples delivered to the processor, by the raw sugar content percentage shown in the Special Provisions (round to three decimal places). This factor **may** exceed 1.000.

EXAMPLE: Percent sugar to three decimal places (i.e., 14.5% or .145) divided by the percent from the Special Provisions (i.e., 15.3% or .153).

.145 average percent of raw sugar divided by .153 raw sugar content percent from Special Provisions equals .948 sugar content factor

NOTE: For production that is appraised prior to the earliest delivery date that the processor accepts harvested production and that does not meet the minimum acceptable standards contained in the processor contract, refer to section 3.

NOTE: The required sample delivered to the processor for testing will be a minimum of 25 pounds, unless the adjuster determines it is not representative of the unit. The 25 pound minimum should consist of sugar beets topped and cleaned that are collectively pulled from the representative sample (using 1/2000 of an acre).

M. + **Uninsured Cause:**

THIS COLUMN WILL BE UTILIZED AS A MULTI PURPOSE COLUMN WHEN APPRAISED PRODUCTION QUALIFIES FOR A STAGE ADJUSTMENT AMOUNT AND/OR UNINSURED CAUSE APPRAISAL. (Stage adjustment is NOT applicable when there is an uninsured cause of loss. Refer to the crop provisions.)

REPLANT: MAKE NO ENTRY.

PRELIMINARY AND FINAL: Potential NOT Counted - Enter the difference between the applicable “first” stage guarantee and the “final” stage guarantee.

NOTE: When acreage does not qualify for the final stage guarantee, and the actual appraised production is in excess of the difference between the “first” or “final” stage production guarantee, the per-acre potential production would be calculated as shown in the following example:

EXAMPLE: Appraised production with stage adjustment.

First Stage Guarantee	10.2 Tons (17.0 tons X 60% = 10.2 tons)
Final Stage Guarantee	17.0 Tons
Appraised Production	13.4 Tons (Column J)

17.0 tons - 10.2 tons = 6.8 tons (Difference between “first” and “final” stage). (Column “J”) Appraised Potential 13.4 tons **minus** (Column “M”) 6.8 tons (Difference) equals (Column “N”) 6.6 tons of Adjusted Potential.

Potential to Count:

- (1) Hail and Fire exclusion NOT in effect.
 - (a) Enter NOT LESS than the insured's production guarantee per acre in tons, to tenths, 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.

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

NOTE: Late and prevented planting acreage guarantees are reduced as provided in the sugar beet crop provisions.
 - (b) For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production per acre in tons, to tenths, for any such acreage.
- (2) When there is late-planted acreage, the applicable per-acre production guarantee for such acreage is the production guarantee that has been reduced for late-planted acreage.
- (3) Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.
- (4) Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.

NOTE: For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.

N. **Adjusted Potential:**

REPLANT: Enter the tons per acre allowed for replanting. (Refer to section 4 for qualifications and computations.)

PRELIMINARY AND FINAL: Column “J” times Column “L”, **plus or minus** Column “M” as applicable, rounded to tenths.

NOTE: For production that is appraised prior to the earliest delivery date that the processor accepts harvested production and that does not meet the minimum acceptable standards contained in the processor contract, the entry will be Column “L”, **plus or minus** Column “M” as applicable, rounded to tenths.

O. **Total to Count:** Column “C or C₁” (**actual** acres) times Column “N,” rounded to tenths.

P. **Per Acre:** Enter the **applicable** stage guarantee per acre. (**Refer to item “H” and the Sugar Beet Crop Provisions**). **NOTE:** Refer to the LAM for late planting procedures.

Q. **Total:** Column “C₂” (**reported** acres; “C” if acreage is not under-reported) times Column “P” (tons to tenths).

16. **Total Acres:**

PRELIMINARY: MAKE NO ENTRY.

REPLANT and FINAL: Total Actual Acres [Column “C” ([or “C₁” if there are under-reported acres)], to tenths.

NOTE: FOR ITEM 17. WHEN SEPARATE LINE ENTRIES ARE MADE FOR VARYING SHARES, 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 INSURANCE PROVIDER’S INSTRUCTIONS; OTHERWISE, MAKE THE FOLLOWING ENTRIES.

17. **Totals:**

PRELIMINARY: MAKE NO ENTRY.

REPLANT and FINAL: Total of Column “O” and total of Column “Q”.

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, item M 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, item "O," and/or any production not included in Section II, item I or item B - E 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 19.
- k. 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 or to replant;
 - (2) If acreage has been replanted to a practice uninsurable as an original practice;
 - (3) If uninsured causes are present; or
 - (4) For unusual or controversial cases.

NOTE: Indicate on the sketch map or aerial photo, the disposition of acreage destroyed or put to other use with or without consent.
- l. Explain any difference between date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
- m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
- n. Explain the reason for a "No Indemnity Due" claim. "No Indemnity Due" claims are to be distributed in accordance with the insurance provider's instructions.
- o. Explain any delayed notices or delayed claims as instructed in the LAM.
- p. Document any authorized estimated acres shown in Section I, item C as follows: "Line 3 'E' acres authorized by insurance provider MM/DD/YYYY."
- q. Document the method and calculation used to determine acres for the unit. Refer to the LAM.

- r. Document the appraisal (plus appraisal for uninsured causes of loss, if applicable) for replanted acreage, and the calculations to show that the qualification for a replanting payment have been met. Refer to section 4.
- s. If any acreage to be replanted in the unit does not qualify for a replanting payment, enter Field No., "NOT QUAL FOR RP PAYMENT," date of inspection, adjuster's initials, and reason not qualified.
- 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 calculations for differences in stage 1 and final stage guarantee.
- v. Document any other pertinent information, including any data to support any factors used to calculate the production.

SECTION II - HARVESTED PRODUCTION

GENERAL INFORMATION:

- (1) Account for ALL HARVESTED PRODUCTION (for **ALL ENTITIES** sharing in the crop) except production appraised BEFORE harvest and shown in Section I because the quantity cannot be determined later.
- (2) Columns "B" through "E" are for structure measurement entries (Rectangular, Round, Square, **Conical Pile**, etc.). If structures are a combination of shapes, break into a series of average measurements, if possible. Enter "Odd Shape" if production is stored in an odd-shaped structure. Document measurements on a Special Report or other FCIC-approved worksheet used for this purpose.
- (3) If farm-stored production has been weighed prior to storage and acceptable weight tickets are available showing gross weights, enter "Weighed and Stored On Farm" in columns "B" through "E." Refer to the LAM for acceptable weight tickets.
- (4) For production commercially stored, sold, etc., make entries in items B through E as follows:
 - (a) Name and address of processors or buyers.
 - (b) "Fed"
- (5) There will be no "harvested production" entries for replanting payments.
- (6) If acceptable sales or weight tickets are not available, refer to the LAM.
- (7) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:

- (a) Varying names and addresses of buyers of sold production.
 - (b) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
- (8) There will generally be no harvested production entries in items A through S for preliminary inspections.
- (9) If there is harvested production from more than one insured practice (or type) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in items A through S by type or practice. If production has been commingled, refer to the LAM.

Verify or make the following entries:

Item

No. Information Required

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

PRELIMINARY: MAKE NO ENTRY.

REPLANT AND FINAL:

- a. The earlier of the date the ENTIRE acreage on the unit was (1) harvested, (2) totally destroyed, (3) put to other use, (4) a combination of harvested, destroyed, or put to other use, or (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, replanting is complete for the unit, etc. Refer to the LAM.

19. **Similar Damage:**

PRELIMINARY: MAKE NO ENTRY.

REPLANT AND 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.

20. **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.

21. **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.

A₁. **Share:** RECORD ONLY VARYING SHARES on SAME unit to three decimal places.

A₂. **Field ID:** If only one practice and/or type of harvested production is listed in Section I, MAKE NO ENTRY.

If more than one practice and/or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type the corresponding Field ID (from Section I, item “A”).

B. - E. **Buyers or Processor:** For production sold, enter name and address of process or buyer.

F. - H. MAKE NO ENTRY.

I. **Bu., Ton, Lbs., Cwt.:** Circle “Ton” in column heading. Make separate line entries for sugar beets as defined in a. and b. below.

a. For sugar beets that **meet** the minimum acceptable standards contained in the processor contract, enter the production in tons to tenths, before deductions or additions for sugar content.

b. Use the following formula to compute tons of harvested sugar beets that **do not meet** the minimum acceptable standards contained in the processor contract:

(1) Gross dollar value received for the damaged sugar beets (including stock, patronage refunds, dollar value, etc.) divided by the local market price per pound of raw sugar to the nearest cent (two decimals) on the **earlier** of the day the loss was adjusted or the day the damaged sugar beets were sold divided by 2000 pounds, (round to the nearest three decimal place).

(2) Divide the result calculated in (1) above, by the percentage of sugar shown (county average raw sugar factor) in the Special Provisions. Show calculations in the Narrative.

EXAMPLE: \$1,750.00 (received) divided by \$0.11 (price/lb) divided by 2,000 pounds = 7.955 divided by .156 (county average raw sugar factor) = 51.0 tons.

NOTE: Use the following formula to compute tons of sugar beets stored in conical piles.

Diameter² (in feet to tenths) times .2618 times depth (in feet to tenths) minus deductions (cubic feet to tenths) equals net cubic feet of sugar beets.

Net cubic feet of sugar beets times 38 pounds (sugar beet unit of measure is 38 pounds per cubic foot) divided by 2000 equals weight in tons.

- J. **Shell/Sugar Factor:** To determine sugar content factor, any harvested production of sugar beets shall be adjusted by the factor (rounded to three decimal places) obtained by dividing the average percentage of raw sugar in the sugar beets, as determined from individual tests made at the time of delivery to the processor, by the raw sugar content percentage shown in the Special Provisions (round to three decimal places). This factor may exceed 1.000.

NOTE: The average percentage of sugar for production to count is the total percent of sugar in the delivered beets (raw sugar) before any separation into refined sugar and other derivatives, such as molasses, and shown on the processor's records for the insured.

EXAMPLE: Percent sugar to three decimal places (i.e., 14.5% or .145) divided by the percent from the Special Provisions (i.e., 15.3% or .153).

.145 average percent of raw sugar divided by .153 raw sugar content percent from Special Provisions equals .948 sugar content factor

If sugar-content tests are not made (by the processor) at the time of delivery, **the average percent of raw sugar may be based on results of previous tests performed by the processor during the crop year.** If results ARE representative of total production, use the average percent of raw sugar. If results ARE NOT representative, use the percent of sugar shown on the Special Provisions (resulting factor would be 1.000).

- K₁ - M₂. MAKE NO ENTRY.

- N. **Adjusted Production:** Result of multiplying "I" times "J" in tons to tenths.

- O. **Prod. Not to Count:** Net production NOT to count, in tons to tenths, WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., other units or uninsured acreage) in the same storage structure (if the storage entries include such production).

THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN THE TOTAL BIN CONTENTS (bin grain depth, etc.) AND ANY "PRODUCTION NOT TO COUNT" IN THE NARRATIVE.

- P. **Production:** Result of subtracting the entry in Column "O" from Column "N," to tenths.

- Q₁ - R. MAKE NO ENTRY.

- S. **Production to Count:** Enter result from multiplying Column "P" times Column "R" in tons to tenths.

NOTE: FOR ITEMS 22 - 24. WHEN SEPARATE LINE ENTRIES ARE MADE FOR VARYING SHARES, 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 INSURANCE PROVIDER'S INSTRUCTIONS; OTHERWISE, MAKE THE FOLLOWING ENTRIES.

22. **Section II Total:**

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

FINAL: Total of Column "S," to tenths.

23. **Section I Total:**

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

FINAL: Enter figure from Section I Column "O" total.

24. **Unit Total:**

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

FINAL: Total of 22 and 23, to tenths.

25. **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.

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

26. **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.

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

27. **Page Numbers:**

PRELIMINARY: Page numbers - "1," "2," etc., at the time of inspection.

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

1. Crop/Code # Sugar Beets 0039	2. Unit # 00100	3. Legal Description SE 6-140N-50W
4. Date of Damage JUN		
5. Cause of Damage Hail		
6. Primary Cause % 100		
12. Additional Units 00200		
13. Est. Prod. Per Acre 12		

**FOR ILLUSTRATION PURPOSES ONLY
PRODUCTION WORKSHEET**

7. Company ANY COMPANY
Agency ANY AGENCY

8. Name of Insured I.M. INSURED		
9. Claim # XXXXXXXX	11. Crop Year YYYY	
10. Policy # XXXXXXXX		
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 - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE		
A	B	C	D	E	F	G	H	I	J	K ₁ K ₂	L	M	N	O	P	Q	
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+ Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)	
A		26.0	1.000	R05	002	997	P	WOC				10.2	10.2	265.2	10.2	265.2	
B M/D		10.0	1.000	R05	002	997	1	To Soybeans	13.4			(-6.8)	6.6	66.0	10.2	102.0	
C		10.0	1.000	R05	002	997	2	To be plowed	5.5		3.8		3.8	38.0	17.0	170.0	
D M/D		65.0	1.000	R05	002	997	2	H							17.0	1105.0	
16. TOTAL		111.0														1642.2	
														17. TOTALS	369.2		1642.2

NARRATIVE See attached map for field ID's. Field A - Destroyed before 1st inspection. Field A & B - First Stage Guarantee 17.0 X 60% = 10.2 tons. Section II: Line 1, Column J, Sugar Factor = .145 divided by .153 = .948. Section II, Line 2: \$1,750.00 (received) divided by \$0.11 (price/lb) divided by 2,000 divided by .156 (county average raw sugar factor from special provisions) = 51.0. Field C- appraised prior to earliest delivery date that processor accepts harvested production and does not meet the acceptable standards. See Special Report for calculations.

SECTION II - HARVESTED PRODUCTION

18. Date Harvest Completed MM/DD/YYYY
19. Is damage similar to other farms in the area? Yes No
20. Assignment of Yes No
21. Transfer of Right To Indemnity? Yes No

MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION							R	S	
A ₁ A ₂	B	C	D	E	F	G	H	I	J	K ₁ K ₂	L ₁ L ₂	M ₁ M ₂	N	O	P	Q ₁ Q ₂	R	S
Share Field ID	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	Bu. (Ton) Lbs. Cwt.	Shell/Sugar Factor	FM % Factor	Moisture % Factor	Test WT Factor	Adjusted Production (I of J x K x L x M)	Prod. Not to Count	Production (N - O)	Value MKT. Price	Quality Factor	Production to Count (P x R)
	Upstate Sugar Co. Anytown, Any State							734.5	.948				696.3		696.3			696.3
	Upstate Sugar Co. Anytown, Any State							51.0					51.0		51.0			51.0

I certify the information provided above, to the best of my knowledge, to be true and complete and that it will be used to determine my loss, if any, to my insured crops. I understand that this Production Worksheet and supporting papers are subject to audit and approval by the company. I understand that this crop insurance is subsidized and reinsured by the Federal Crop Insurance Corporation, an agency of the United States. I understand that any false or inaccurate information may result in the sanctions outlined in my policy and administrative, civil, and criminal sanctions under 18 U.S.C. §§ 1006 and 1014, 7 U.S.C. § 1506, 31 U.S.C. §§ 3729 and 3730 and other federal statutes.

22. Section II Total 747.3
23. Section I Total 369.2
24. Unit Total 1116.5

25. Adjuster's Signature 1st Inspection I.M. ADJUSTER 2nd Inspection Final Inspection I.M. ADJUSTER	Code # XXXXX	Date MM/DD/YYYY	26. Insured's Signature 1st Inspection I.M. INSURED 2nd Inspection Final I.M. INSURED	Date MM/DD/YYYY
27. Page 1 of 1				

1. Crop/Code # Sugar Beets 0039	2. Unit # 00100	3. Legal Description NE27-135N-71W
4. Date of Damage MAY		
5. Cause of Damage FREEZE		
6. Primary Cause % 100		
12. Additional Units		
13. Est. Prod. Per Acre		

**FOR ILLUSTRATION PURPOSES ONLY
PRODUCTION WORKSHEET**

7. Company ANY COMPANY
Agency ANY AGENCY

8. Name of Insured I.M. INSURED			
9. Claim # XXXXXXXXXX		11. Crop Year YYYY	
10. Policy # XXXXXXXXXX			
14. Date(s) Notice of Loss	1 st MM/DD/YYYY	2 nd	Final MM/DD/YYYY
15. Companion Policy(s)			

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL EXAMPLE 1									POTENTIAL YIELD							STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K ₁ K ₂	L	M	N	O	P	Q	
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+ Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)	
A M/D	30.0	30.0	1.000	R05	002	997	R	REPLANTED					1.0	30.0	17.0	510.0	
		1.0	1.000	R05	002	997	NR	NOT REPLANTED							17.0	17.0	
16. TOTAL		31.0												30.0		527.0	

NARRATIVE: (If more space is needed, attach a Special Report) Example above shows allowance when the actual cost and/or 10% of the allowance. Insured's actual cost to replant - \$ 42.00/acre. Price election - \$40.00 \$42.00 ÷ \$40.00 = 1.1 ton 17.0 ton/acre x 10% potential less than 90% of the production guarantee (17.0 x 90% = 15.3 ton/acre appraised potential= 2.5 ton/acre. Total acreage from FSA permanent field measurement. Field A wheel measured. See attached Special Report for measurements and calculations.

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL EXAMPLE 2									POTENTIAL YIELD							STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K ₁ K ₂	L	M	N	O	P	Q	
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+ Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)	
A M/D	30.0	30.0	.500	R05	002	997	R	REPLANTED					.5	15.0	17.0	510.0	
		1.0	.500	R05	002	997	NR	NOT REPLANTED							17.0	17.0	
16. TOTAL		31.0												15.0		527.0	

NARRATIVE: (If more space is needed, attach a Special Report): Example above shows allowance when the actual cost and/or 10% of the final stage guarantee is greater than the maximum allowance when share is considered. Insured's actual cost to replant \$24.00/acre. Price election - \$40.00 \$24.00 ÷ \$40.00 = .6 ton 17.0 ton/acre x 10% x .500 share = .9 ton/acre (both greater than maximum allowed - 1.0 ton/acre x .500 share = .5 ton/acre). Appraised potential less than 90% of the production guarantee (17.0 x 90% = 15.3 ton/acre -- appraised potential = 2.5 ton/acre Total acreage from FSA permanent field measurement. Field A wheel measured. See attached Special Report for measurements and calculations.

10. REFERENCE MATERIAL

TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS

ACRES IN FIELD OR SUBFIELD	MINIMUM NO. OF SAMPLES
0.1 - 10.0	3
10.1 - 40.0	4

Add one additional sample for each additional 40.0 acres (or fraction thereof) in the field or subfield.

TABLE B - ROW WIDTH AND LENGTH CHART

ROW WIDTH, INCHES	1/100 ACRE - FEET	1/2000 ACRE - FEET
42"	125'	6.3'
40	131	6.6
38	138	6.9
36	145	7.3
34	154	7.7
32	163	8.2
30	174	8.7
28	187	9.4
26	202	10.1
24	218	10.9
22	238	11.9
20	262	13.1
18	290	14.5
16	326	16.3
14	374	18.7

When 2 or more rows are used for a pattern, divide the length of a single row pattern by the number of rows in the pattern. The combined length of all rows must equal the single row length.

NOTE: If the row width in inches differs from the table values, calculate the row length necessary to equal 1/100th of an acre according to this formula: $435.6 \div (\text{row width} \div 12)$, round to whole foot.

TABLE C - FORMULA FOR DETERMINING YIELD FACTOR FROM EMERGENCE TO MATURITY

Yield Factor = APH yield X 100 ÷ Determined Plant Population per acre AFTER thinning but BEFORE damage.

EXAMPLE: APH yield = 26.1 tons per acre
 Determined plant population per acre = 25,000 plants per acre

 $26.1 \times 100 \div 25,000 = .104$ yield factor

TABLE D - DETERMINED PLANT POPULATION FORMULA BASED ON 1/100 ACRE SAMPLE AREA

Feet/Sample (from **TABLE B**) X 12"/foot X 100 ÷ plant spacing (in inches) after thinning = determined plant population.

EXAMPLE: Row Width = 42"
 Required row length = 125'
 Insured thinned stand to 6" intervals
 $125' \times 12" \times 100 \div 6" = 25,000$ (determined plant population)

If all plants have been obliterated, use the plant spacing from other fields on the unit, if available. Otherwise, use the plant spacing that is prevalent in that locality for the actual row width.