

United States
Department of
Agriculture



Federal Crop Insurance
Corporation



Product
Development
Division

FCIC 25300 (02-1999)
FCIC 25300-1 (03-1999)

PEA LOSS ADJUSTMENT STANDARDS HANDBOOK

1999 and Succeeding Crop Years

(For Green Pea and Dry Pea Policies)

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

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25300 (02-1999) 25300-1 (03-1999)
SUBJECT: PEA LOSS ADJUSTMENT STANDARDS HANDBOOK 1999 AND SUCCEEDING CROP YEARS	DATE: March 10, 1999	
	OPI: Product Development Division	
	APPROVED: \S:\ R. E. Waggoner for Tim B. Witt Deputy Administrator, Research and Development	

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 1999 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR 1999 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.

1. Changes for March 1999 Issuance: (FCIC-25300-1)

- A. Corrected errors on the appraisal worksheet and claim form examples.
- B. Revised the False Claim statement on the production worksheet.

2. Changes for February 1999 Issuance: (FCIC-25300)

- A. Reformatted to comply with revised Standard.
- B. Revised distribution instructions.
- C. Added policy definition for "Local market price."
- D. Section 3 E language changed from reference to "Highest" local market price ..." to "local market price" as stated in the Dry Pea Crop Provisions. This change was also made on page 25 -J. a.(2) & L., and page 35 - Q2 & R.

PEA LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

- E. Added section 4, “Replant Procedure.”
- F. Added section 7, “Appraisal Deviations and Modifications.”
- G. Claim form entry instructions for entering structure measurements have been changed to include entering measurements for conical piles.
- H. Added section 10, “Reference Material.” All tables have been moved from the text to this section.
- I. Section 3 C (4) changed to state that unharvested green pea acreage that is bypassed by the processor because the peas are damaged **or not timely harvested** due to INSURED causes of loss (stage code is “UB”), the potential production per acre shown on the claim form in column J will be **zero (0)**.
- J. Added instructions to add Company Name and Claim No. (when required by the insurance provider) to the Appraisal Worksheet.

Control Chart for: Pea Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	1-2		17-18 37-40		02-1999 02-1999 02-1999	FCIC-25300 FCIC-25300 FCIC-25300
Insert	1-2		17-18 37-40		03-1999 03-1999	FCIC-25300-1 FCIC-25300-1
Current Index	1-2	1-2	1-16 17-18 19-36 37-40	41-46	02-1999 03-1999 02-1999 03-1999	FCIC-25300 FCIC-25300-1 FCIC-25300 FCIC-25300-1

(FOR ILLUSTRATION PURPOSES Company Name (Example) APPRAISAL WORKSHEET				1 INSURED'S NAME I.M. INSURED				2 CONTRACT NO. XX-XXX-XXXXXXX				3 UNIT NO. 00200		4 CROP DRY PEAS/ SMOOTH GREEN (VARIETY NAME)		5 CROP YEAR YYYY								
				PART I - BEFORE PODDING																				
6	7	8						9	10	11	12	13	14	15	16	17								
FIELD ID AND ACRES	ROW SPACE	NO. PLANTS (Each block equals total plants for one sample)						TOTAL PLANTS	NO. SAMPLES	AVG. NO. PLANTS	SQ. FT. FACTOR	AVG. PLANTS PER SQ. FT.	BEANS OR PEAS PER	BEANS OR PEAS PER SQ. FT.	YIELD FACTOR	POUNDS PER ACRE APPR.								
								÷	=	÷	=	X	=	÷	=									
								÷	=	÷	=	X	=	÷	=									
								÷	=	÷	=	X	=	÷	=									
PART II - AFTER PODDING																								
18	19	20						24	25	26	27	28	29	30										
FIELD ID AND	ROW	NO. PLANTS (Each block equals total plants for one sample)						TOTAL ALL SAMPLES	NO. SAMPLES	TOTAL AVERAGE BEANS OR PEAS	SQ. FT. FACTOR	BEANS OR PEAS PER SQ. FT.	YIELD FACTOR	POUNDS PER ACRE APPR.										
B/20.0	12"	20 PLANTS PER SAMPLE ROW		15	0	11	9	12																
		21 AVERAGE PODS PER PLANT		X	X	X	X	X																
		22 AVERAGE BEANS OR PEAS PER POD		3.0	0	4.0	2.0	4.0																
		23 SAMPLE TOTALS		X	X	X	X	X																
				5.0	0.0	5.0	3.0	4.0																
		=	=	=	=	=	=	=																
		225.0	+	0	+	220.0	+	54.0	+	192.0	=	691.0	÷	5	=	138.2	÷	10	=	13.8	÷	.096	=	144
31 REMARKS CLAIM NUMBER - XXXXXXXX																								
32 INSURED'S SIGNATURE I.M. INSURED						DATE MM-DD-YYYY		33 ADJUSTER'S CODE NO. & SIGNATURE XXXXX I.M. ADJUSTER						DATE MM-DD-YYYY										

(FOR ILLUSTRATION PURPOSES Company Name (Example) APPRAISAL WORKSHEET				1 INSURED'S NAME I.M. INSURED				2 CONTRACT NO. XX-XXX-XXXXXXX				3 UNIT NO. 00200		4 CROP GREEN PEAS/POD (SUGAR SNAPS)		5 CROP YEAR YYYY								
				PART I - BEFORE PODDING																				
6	7	8						9	10	11	12	13	14	15	16	17								
FIELD ID AND ACRES	ROW SPACE	NO. PLANTS (Each block equals total plants for one sample)						TOTAL PLANTS	NO. SAMPLES	AVG. NO. PLANTS	SQ. FT. FACTOR	AVG. PLANTS PER SQ. FT.	BEANS OR PEAS PER PLANT FACTOR	BEANS OR PEAS PER SQ. FT.	YIELD FACTOR	POUNDS PER ACRE APPR.								
								÷	=	÷	=	X	=	÷	=									
								÷	=	÷	=	X	=	÷	=									
								÷	=	÷	=	X	=	÷	=									
PART II - AFTER PODDING																								
18	19	20						24	25	26		27	28	29	30									
FIELD ID AND	ROW	NO. PLANTS (Each block equals total plants for one sample)						TOTAL ALL SAMPLES	NO. SAMPLES	TOTAL AVERAGE BEANS OR PEAS PER SAMPLE		SQ. FT. FACTOR	BEANS OR PEAS PER SQ. FT.	YIELD FACTOR	POUNDS PER ACRE APPR.									
B/20.0	7"	20 PLANTS PER SAMPLE ROW		15	0	11	9	12																
		21 AVERAGE PODS PER PLANT		X	X	X	X	X																
		22 AVERAGE BEANS OR PEAS PER POD		3.0	0	4.0	2.0	4.0																
		23 SAMPLE TOTALS		X	X	X	X	X																
		=	+	=	+	=	+	=	÷	=	÷	=	÷	=	÷	=								
		45.0	+	0	+	44.0	+	18.0	+	48.0	=	155.0	÷	5	=	31.0	÷	6	=	5.2	÷	.016	=	325
31 REMARKS CLAIM NUMBER - XXXXXXXX																								
32 INSURED'S SIGNATURE I.M. INSURED							DATE MM-DD-YYYY	33 ADJUSTER'S CODE NO. & SIGNATURE XXXXX I.M. ADJUSTER							DATE MM-DD-YYYY									

24. **Unit Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of 22 and 23, in whole pounds.

25. **Adjuster's Signature, Code Number, 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 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 should be signed on bottom line.

27. **Page Numbers:**

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

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

**PRODUCTION WORKSHEET
(FOR ILLUSTRATION PURPOSES ONLY)**

1 Crop/Code Dry Peas 0067	2 Unit 00100	3 Legal Description SW1-96N-30W
4 Date of Damage MAY 5	JUL	
5 Cause of Damage FREEZE	Wind	
6 Primary Cause % 80%	X	
12 Additional Units		
13 Est. Prod Per Acre		

7 Company Agency
Any Company
Any Agency

8 Name of Insured I.M. Insured			
9 Claim Number XXXXXXX		11 Crop Year YYYY	
10 Policy Number XX-XXX-XXXX			
14 Date(s) Notice of Loss	1st MM/DD/YYYY	2nd	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	K1 K2	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class	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		25.5	1.000	A01	002	097	H	H							2775	70,763
MM/DD B		20.0	1.000	A01	002	097	UH	Plowed	144		.625	5	95	1900	2775	55,500
MM/DD C		10.0	1.000	A01	002	097	H	H							2775	27,750
16 TOTAL		55.5												17 TOTALS	1900	154,013

NARRATIVE (If more space is needed, attach a Special See attached aerial photo for field ID's. Field B - Sample taken to local inspector. 5% dock for heat damaged and shriveled peas. Production does not meet standard for U.S. No. 1. Quality adjustment factor is .625 (.05000 Local market price ÷ .08000 No. 1 price).

Field B - 5 lbs. per acre uninsured damage due to insect damage (treatment not timely). **Fields B & C are permant fields. Field A determined by wheel measurement, map attached.**

SECTION II - HARVESTED PRODUCTION

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

MEASUREMENTS				GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION										
A1 A2	B	C	D	E	F	G	H	I	J	K1 K2	L1 L2	M1 M2	N	O	P	Q1 Q2	R	S
Share Field ID	Length of Diamet	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	Bu. Ton Lbs. GWT	Shell/Sugar Factor	FM% Factor	Moist. % Factor	Test WT Factor	Adjusted Production (Hor)xJxK2xL2xM2	Prod. Not to Count	Production (N - O)	Value Mkt. Price	Quality Factor (Q1 ÷ Q2)	Production to Count (P x R)
	er Acme Elevator Anytown, Any State							2690					2690		2690	.05000 .08000	.625	1681
	10.0	RND	2.0	15.0	142.1	0.8	113.7	5344		.5 .950		.47	5077		5077			5077

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	6758
23 Section I Total	1900
24 Unit Total	8658

25 Adjuster's Signature and Code Number		Date	26 Insured's Signature		Date
1st Inspection	I.M. Adjuster XXXXXX	MM/DD/YYYY	1st Inspection	I.M. Insured	MM/DD/YYYY
2nd Inspection			2nd Inspection		
Final Inspection	I.M.. Adjuster XXXXXX	MM/DD/YYYY	Final Inspection	I.M. Insured	MM/DD/YYYY

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PRODUCTION WORKSHEET

(FOR ILLUSTRATION PURPOSES ONLY)

1 Crop/Code Green Peas (0064)	2 Unit 00100	3 Legal Description SW1-96N-30W
4 Date of Damage JUN-10		
5 Cause of Damage HAIL		
6 Primary Cause % 100		
12 Additional Units		
13 Est. Prod Per Acre		

7 Company Agency
Any Company
Any Agency

8 Name of Insured I.M. Insured			
9 Claim Number XXXXXXXX		11 Crop Year YYYY	
10 Policy Number XX-XXX-XXXX			
14 Date(s) Notice of Loss	1st MM/DD/YYYY	2nd	Final MM/DD/YYYY
15 Companion Policy(s) NONE			

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL										POTENTIAL YIELD					STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K1 K2	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class	Stage	Intended or Final Use	Appraised Potential	Moist. % Factor	Shell and/or Quality Factor	Uninsured Cause	Adjusted Potential	Total To Count (Cx N)	Per Acre	Total (C x P)
MM/DD A	E25.0	24.2	.667	A01	002	611	UB	Bypassed	0				0	0	4535	109,747
B	E25.0	20.0	.667	A01	002	611	UH	Plowed	178			1000	1178	23,560	4535	90,700
MM/DD C		56.0	.667	A01	002	611	H	H							4535	253,960
16 TOTAL		100.2											17 TOTALS	23,560		454,407

NARRATIVE (If more space is needed, attach a Special Report) See attached aerial photo for field ID's. Section II, Line 1 \$610.10 (Value of Prod.) ÷ \$.06321 (Contract Price) = 9652 lbs
Line 2 - \$550.00 ÷ \$.05250 = 10476 lbs. Field A bypassed due to hail damage. Acreage determined with wheel measurements, see attached map.

Uninsured cause for field B (1000 lbs.) - Incorrect chemical treatment.

SECTION II - HARVESTED PRODUCTION

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

MEASUREMENTS				GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION										
A1 A2	B	C	D	E	F	G	H	I	J	K1 K2	L1 L2	M1 M2	N	O	P	Q1 Q2	R	S
Share Field ID	Length of Diamet	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	Bu. Ton Lbs. GWT	Shell/ Sugar Factor	FM % Factor	Moist. % Factor	Test WT Factor	Adjusted Production (Hor) x J x K2 x L2 x M2	Prod. Not to Count	Production (N - O)	Value Mkt. Price	Quality Factor (Q1 ÷ Q2)	Production to Count (P x R)
	er Acme Elevator Anytown, Any State							9652					9652		9652			9652
	Acme Elevator Anytown, Any State							10476					10476		10476			10476

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	20,128
23 Section I Total	23,560
24 Unit Total	43,688

25 Adjuster's Signature and Code Number		Date	26 Insured's Signature		Date
1st Inspection	I.M. Adjuster XXXXXX	MM/DD/YYYY	1st Inspection	I.M. Insured	MM/DD/YYYY
2nd Inspection			2nd Inspection		
Final Inspection	I.M. Adjuster XXXXXX	MM/DD/YYYY	Final Inspection	I.M. Insured	MM/DD/YYYY

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