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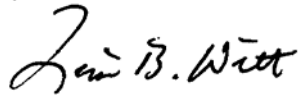


Product
Development
Division

PROCESSING BEAN LOSS ADJUSTMENT STANDARDS HANDBOOK

FCIC-25060 (11-2004) **2005 and Succeeding Crop Years**

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

FEDERAL CROP INSURANCE HANDBOOK	NUMBER: 25060 (11-2004)
SUBJECT: PROCESSING BEAN LOSS ADJUSTMENT STANDARDS HANDBOOK 2005 AND SUCCEEDING CROP YEARS	OPI: Product Development Division
	\S:\ Rodger Matthews for
	APPROVED:  Deputy Administrator, Research and Development
	DATE: November 24, 2004

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2005 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR 2005 AND SUCCEEDING CROP YEARS, ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.

SUMMARY OF CHANGES/CONTROL CHART

The following contains significant changes to this handbook, as determined by us; however, it may not represent all changes made. All changes made to this handbook are applicable regardless of whether or not listed.

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

Changes for Crop Year 2005 (FCIC-25060) issued **NOVEMBER 2004**:

- A. Page 1, section 1: Added the following statement: **THIS HANDBOOK MUST BE USED IN CONJUNCTION WITH THE LOSS ADJUSTMENT MANUAL (LAM).**
- B. Page 1, subsection 2 B (3): Added abbreviations for “Catastrophic Risk Protection” (CAT), and “Crop Insurance Handbook” (CIH).
- C. Page 2, subsection 2 B (4): Added definition for “Processor.” Removed subsection 3 A item (7) and added definition for “Processor Contract.”
- D. Page 3, subsection 3 A: Updated language throughout subsection to maintain consistency with policy language.
- E. Page 6, subsection 3 E: Changed the word “comparable” to “equivalent” in item (3) to be consistent with the CIH. Revised reference to include abbreviations.

PROCESSING BEAN LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

- F. Page 6, subsection 3 F (1): Revised language maintain consistency with policy language.
- G. Page 7, subsection 5 A: Clarified that potential production for all types of inspections will be appraised in accordance with procedures specified in this handbook and the LAM.
- H. Page 7, subsection 5 B (1): Revised to add word “minimum” for consistency with other handbooks.
- I. Page 7, subsection 5 B (3): Revised to add words “field or” for clarification.
- J. Page 7, subsection 5 B (4): Revised to add words “for each field or subfield” to the end of the statement for clarification.
- K. Page 8, subsection 5 D (3): Revised language to maintain consistency with chart on page 9.
- L. Page 9, subsection 5 E (2): Added the words “at least” to language for clarification purposes.
- M. Page 11, subsection 6 B (3) & (4): Revised language to maintain consistency with **TABLES C & D**.
- N. Page 16, subsection 8 B (1), item 5: Added the words “Four-digit” to the beginning of the instructions.
- O. Page 16, subsection 8 B (1), item 16 b: Revised language to reflect correct column heading in **TABLE B**.
- P. Page 17, subsection 8 B (1), item 17 a: Added the words “equals or” for clarification purposes.
- Q. Page 18, subsection 8 B (1), item 24: Added words “to tenths of a percent” for rounding purposes.
- R. Page 18, subsection 8 B (1), item 27: Revised language to match names for **TABLES E & F**
- S. Page 19, subsection 8 B (1), item 29: Added words “to tenths of a percent” for rounding purposes.
- T. Page 20, STAND REDUCTION & HAIL appraisal worksheet illustration: Made minor edits throughout worksheet to correctly reflect illustration.

PROCESSING BEAN LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

- U. Page 21, subsection 8 B (2), item 5: Added the words “Four-digit” to the beginning of the instructions.
- V. Page 24, subsection 8 B (3), item 6: Added the words “Four-digit” to the beginning of the instructions.
- W. Page 24, subsection 8 B (3), item 10: Added the words “in feet” for unit clarification.
- X. Page 29, subsection 9 B, item 11: Added the words “Four-digit” to the beginning of the instructions.
- Y. Page 30, subsection 9 B, item 14: Revised heading to maintain consistency throughout handbook. Added words “insurance provider initiates the inspection” to item 14 d for clarification purposes.
- Z. Page 31, subsection 9 B, SECTION I, Column “A:” Added the following language: REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRIES OF FIRST CROP AND SECOND CROP CODES.
- AA. Page 39, subsection 9 B, SECTION II, Column “A₂” b: Added the following language: REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRIES OF FIRST CROP AND SECOND CROP CODES.
- BB. Page 39, subsection 9 B, SECTION II, Column “O:” Added the word “ANY” for clarification purposes.
- CC. Page 40, subsection 9 B, SECTION II, item 25: Added the word “insured’s” for clarification purposes.
- DD. Page 45, subsection 10, **TABLES C & D**: Added references to subsection 8 B (1), item 18 for interpolation instructions.
- EE. Page 46, subsection 10, **TABLES E & F**: Added references to subsection 8 B (1), item 18 for interpolation instructions.
- FF. Removed all references of “NOTE:” in the handbook.
- GG. Made various editorial changes throughout the handbook to comply with currently approved format and language.

PROCESSING BEAN LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

Control Chart For: Processing Bean Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	Entire Handbook					
Current Index	1-4	1-4	1-41	43-47	11-2004	FCIC-25060

PROCESSING BEAN LOSS ADJUSTMENT STANDARDS HANDBOOK

TABLE OF CONTENTS

	<u>PAGE</u>
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. INSURABLE ACREAGE	4
C. GUIDELINES RELATIVE TO “BYPASSED” PROCESSING BEAN ACREAGE	4
D. PRODUCTION IN EXCESS OF AMOUNT UNDER CONTRACT	6
E. PROVISIONS NOT APPLICABLE TO CAT COVERAGE	6
F. UNIT DIVISION	6
4. REPLANTING PAYMENT PROCEDURES	7
5. PROCESSING BEAN APPRAISALS	7
A. GENERAL INFORMATION.....	7
B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS	7
C. MEASURING ROW WIDTH FOR SAMPLE SELECTION.....	8
D. STAGES OF GROWTH - SNAP BEANS.....	8
E. STAGES OF GROWTH - LIMA/BABY LIMA BEANS	9
6. APPRAISAL METHODS	10
A. GENERAL INFORMATION.....	10
B. STAND REDUCTION METHOD.....	11
C. HAIL DAMAGE SUPPLEMENTAL INSTRUCTIONS	11
D. APPRAISAL METHOD AFTER PODDING.....	14

PROCESSING BEAN LOSS ADJUSTMENT STANDARDS HANDBOOK

TABLE OF CONTENTS

	<u>PAGE</u>
7. APPRAISAL DEVIATIONS AND MODIFICATIONS	14
A. DEVIATIONS	14
B. MODIFICATIONS	14
8. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES	15
A. GENERAL INFORMATION	15
B. WORKSHEET ENTRIES AND COMPLETION INFORMATION	15
(1) STAND REDUCTION AND HAIL APPRAISAL	15
STAND REDUCTION	16
POD DAMAGE	18
DEFOLIATION	18
APPRAISAL WORKSHEET EXAMPLE (Stand Reduction and Hail)	20
(2) AFTER PODDING APPRAISAL METHOD	21
APPRAISAL WORKSHEET EXAMPLE (After Podding)	23
(3) REPRESENTATIVE STRIP SAMPLING WORKSHEET	24
APPRAISAL WORKSHEET EXAMPLE (Representative Strip Sampling)	27
9. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES	28
A. GENERAL INFORMATION	28
B. FORM ENTRIES AND COMPLETION INFORMATION	29
SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS	31
SECTION II - HARVESTED PRODUCTION	37
CLAIM FORM EXAMPLE	41

PROCESSING BEAN LOSS ADJUSTMENT STANDARDS HANDBOOK

TABLE OF CONTENTS

	<u>PAGE</u>
10. REFERENCE MATERIAL	43
TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS	43
TABLE B - ROW LENGTH SAMPLE REQUIREMENTS AND DESIRABLE STAND, PLANTS PER FOOT, IN RELATION TO ROW SPACE	44
TABLE C - STAND REDUCTION CHART FOR LIMA/BABY LIMA BEANS	45
TABLE D - STAND REDUCTION CHART FOR SNAP BEANS	45
TABLE E - PLANT DEFOLIATION CHART FOR LIMA/BABY LIMA BEANS	46
TABLE F - PLANT DEFOLIATION CHART FOR SNAP BEANS.....	46
TABLE G - YIELD FACTOR.....	47
TABLE H - NORMAL POD NUMBER.....	47

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1. INTRODUCTION

THIS HANDBOOK MUST BE USED IN CONJUNCTION WITH THE LOSS ADJUSTMENT MANUAL (LAM).

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 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 **and signed by the insured** for the loss adjustment inspection:

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

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 processing bean loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.

(3) Abbreviations:

CAT Catastrophic Risk Protection

CIH Crop Insurance Handbook

(4) Definition(s):

Base Contract Price The price stipulated in the processor contract for the grade factor or sieve size that is designated in the Special Provisions, if applicable, without regard to discounts or incentives that may apply.

Bypassed Acreage Land on which production is ready for harvest but the processor elects not to accept such production so it is not harvested.

Harvest The mechanical picking of bean pods from the vines.

Planted Acreage In addition to the definition contained in the Basic Provisions, beans must initially be placed in rows far enough apart to permit mechanical cultivation to be considered planted. Acreage planted in any other manner will not be insurable unless otherwise provided by the Special Provisions or by written agreement.

Processor Any business enterprise regularly engaged in canning or freezing processing beans for human consumption, that possesses all licenses and permits for processing beans required by the state in which it operates, and that possesses facilities, or has contractual access to facilities, with enough equipment to accept and process the contracted beans within a reasonable amount of time after harvest.

Processor Contract A written agreement between the producer and a processor, or between the producer and a broker, containing at a minimum:

- (a) The producer's commitment to plant and grow processing beans, and to deliver the bean production to the processor or broker;
- (b) The processor's, or broker's, commitment to purchase all the production stated in the processor contract; and
- (c) A base contract price.

Multiple contracts with the same processor that specify amounts of production to be will be considered as a single processor contract unless the contracts are for different types of processing beans.

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 processing beans in the county for which a premium rate is provided by the actuarial documents:
 - (a) In which the insured has a share; and
 - (b) That are grown under, and in accordance with, the requirements of a processor contract executed on or before the acreage reporting date and not excluded from the processor contract at any time during the crop year.
- (2) Unless allowed in the Special Provisions or a written agreement, processing beans are not insurable if they are:
 - (a) Interplanted with another crop; or
 - (b) Planted into an established grass or legume.
- (3) The insured will be considered to have a share in the insured crop if, under the processor contract, the insured retains control of the acreage on which the processing beans are grown, the insured is at risk of loss, and the processor contract provides for delivery of the processing beans under specified conditions and at a stipulated base contract price.
- (4) A commercial processing bean producer who is also a processor or broker may establish an insurable interest if the following requirements are met:
 - (a) The producer must comply with the crop provisions;
 - (b) Prior to the sales closing date, the Board of Directors or officers of the processor or the broker must execute and adopt a resolution that contains the same terms as an acceptable processor contract. Such resolution will be considered a processor contract under this policy; and
 - (c) The insurance provider's inspection reveals that the processing facilities comply with the definition of a processor contained in subsection 2 B (4) above.
- (5) Any acreage of the insured crop damaged before the final planting date, to the extent that the majority of producers in the area would normally not further care for the crop, must be replanted unless the insurance provider agrees that it is not practical to replant. Refer to the LAM for additional information regarding replanting provisions.
- (6) Insurance is not provided on any acreage of processing beans that do not meet crop rotation requirements, if applicable, contained in the Special Provisions.

B. INSURABLE ACREAGE

For information regarding insurable acreage for processor contracts, refer to the LAM.

C. GUIDELINES RELATIVE TO “BYPASSED” PROCESSING BEAN ACREAGE

- (1) Bypassed acreage is defined in the crop provisions as “Land on which production is ready for harvest but the processor elects not to accept such production so it is not harvested.”
 - (a) Inspections must be made by the insurance provider on all unharvested acreage of processing beans to verify the cause of loss and the reason the acreage was bypassed by the processor.
 - (b) Appraisals are not required on acreage bypassed due solely to an insurable cause of loss. Appraisals will be made on all unharvested acreage when any uninsurable cause of loss prevented timely harvest of the crop.
- (2) The insured must provide acceptable documentation of the reason the acreage was bypassed. Failure to provide such documentation will result in the insurance provider's determination that the acreage was bypassed due to an uninsured cause of loss.
- (3) Production losses of processing beans unharvested, not timely harvested, or bypassed are insurable if due to an insurable cause of loss (as stated in the crop provisions), such as adverse weather conditions. Adverse weather includes, but is not limited to:
 - (a) Excessive moisture that prevents harvesting equipment from entering the field or that prevents the timely operation of harvesting equipment; and
 - (b) Abnormally hot or cold temperatures that cause an unexpected number of acres over a large producing area to be ready for harvest at the same time, affecting the timely harvest of a large number of such acres or the processing of such production is beyond the capacity of the processor, either of which causes the acreage to be bypassed.

Refer to the Processing Bean Crop Provisions for notice of damage requirements. The insured should contact the insurance provider immediately upon being notified that acreage will be bypassed so an inspection by the insurance provider can be made, but not later than the time specified in the crop provisions.

- (4) Insurance coverage is not provided on any loss of production if acreage is not timely harvested (unless such delay in harvesting is solely and directly due to an insured cause of loss) or acreage is bypassed due to:
 - (a) The breakdown or non-operation of equipment or facilities;

- (b) The availability of a crop insurance payment; or
 - (c) Failure to follow the requirements contained in the processor contract.
- (5) The stage column on the claim form will show “UB” for unharvested acreage that is bypassed or not timely harvested by the processor because the processing beans are damaged due to INSURED causes of loss. The potential production per acre shown on the claim form in the column for appraised potential will be **zero (“0”)**. Consistent with the claim form, no production from such bypassed acreage will be counted for APH purposes.
- (6) When there is damaged and undamaged processing beans acreage in the same field (and can be identified as such) and the processor chooses to bypass the entire field instead of harvesting the undamaged acreage, the damaged and undamaged acreage will be divided into separate subfields.
- (a) An appraisal is not required on the damaged acres, provided the insurance provider can verify the damage was due to an insurable cause of loss.
 - (b) The undamaged acreage will be appraised and the production will be counted as production to count for claim purposes and for APH purposes.
- (7) The stage column on the claim form will show “PB” for unharvested (bypassed) acreage **when insured cause(s) of loss did not prevent the processor from timely harvesting** (e.g., the processor over-contracted, equipment breakdown, etc.). The potential production per acre (as of the date the crop should have been harvested) shown on the claim form in the column for appraised potential will be the appraised amount and will be counted as production against the guarantee for claim purposes, and for APH purposes.
- (a) A separate appraisal is required to assess production lost on acreage damaged by uninsured causes of loss (i.e. livestock damage, failure to follow good farming practices, etc.) The appraised per acre production from such acreage will be shown on the claim form in the item for uninsured causes. This appraisal for uninsured causes will not be counted for APH purposes.
 - (b) Although acreage may have been bypassed and an insured cause of loss did not prevent harvest (e.g., the processor over-contracted, equipment breakdown, etc.), an appraisal which shows production below the unit guarantee due to insurable causes (e.g., drought reduced the potential PRIOR to bypass) may result in an indemnity.
- (8) When an insured cause of loss did not prevent timely harvest, the production to count for processing bean acreage that is bypassed or not timely harvested will include any production lost due to uninsured damage, including:
- (a) The appraised production on unharvested acreage; and
 - (b) The harvested/delivered production.

- (9) **PROCESSOR PAYMENTS FOR “BYPASSED” ACREAGE** - Do NOT include such payments in any appraisal OR as production to count.

D. PRODUCTION IN EXCESS OF AMOUNT UNDER CONTRACT

For processor contracts that stipulate the amount of production to be delivered, all production from any basic unit in excess of the amount under contract will be included as production to count if such production is applied to any other basic unit for which the contracted amount has NOT been fulfilled.

E. 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 **equivalent** coverage).
- (4) High Risk Land Exclusion

Refer to the CIH and LAM for other provisions not applicable to CAT.

F. UNIT DIVISION

Refer to the insurance contract for unit provisions. 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.

- *** (1) For **any** processor contract that stipulates the amount of production to be delivered:

(a) **In lieu of the definition contained in the Basic Provisions, a basic unit will consist of all acreage planted to the insured crop in the county that will be used to fulfill contracts with each processor.**

1 There will be no more than one basic unit for all production contracted with each processor contract; and

2 In accordance with section 12 of the Crop Provisions, all production from any basic unit in excess of the amount under contract will be included as production to count if such production is applied to any other basic unit for which the contracted amount has not been fulfilled.

(b) Provisions in the **Basic Provisions** that allow optional units by section, section equivalent, or FSA farm serial number and by irrigated and non-irrigated practices are not applicable. Optional units will not be established.

- (2) For any processor contract that stipulates the number of acres to be planted, refer to the Basic Provisions. In addition to or instead of, establishing optional units by section, section equivalent or FSA farm serial number, or irrigated and non-irrigated acreage, optional units may be established based on the type designated on the Special Provisions, if acreage of one type does not continue into acreage of another type in the same rows or planting pattern.

4. REPLANTING PAYMENT PROCEDURES

There is currently no replanting payment available for processing beans. Refer to the Basic Provisions and the Crop Provisions for replanting requirements prior to the final planting date.

5. PROCESSING BEAN APPRAISALS

A. GENERAL INFORMATION

Potential production for all types of inspections will be appraised in accordance with procedures specified in this handbook and the LAM.

B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS

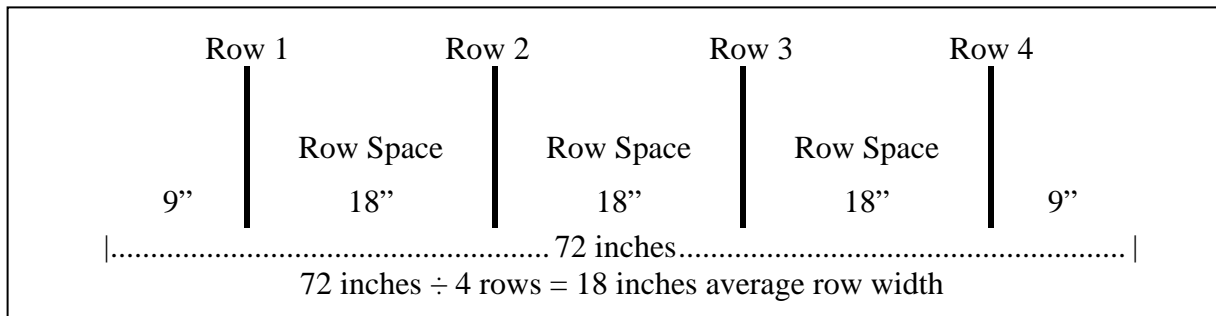
- (1) Determine the minimum number of required samples for a field or subfield by the field size, the average stage of growth, age (size) and general capabilities of the plants, and variability of potential production and plant damage within the field or subfield.
- (2) Split the field into subfields 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 field or subfield must be appraised separately.
- (4) Take not less than the minimum number (count) of representative samples required in TABLE A for each field or subfield.

C. MEASURING ROW WIDTH FOR SAMPLE SELECTION

Use these instructions for all appraisal methods that require row width determinations.

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

EXAMPLE:



- (3) Apply the average row width to **TABLE B** to determine the required length of sample row.
- (4) When two or more rows are used for a sample, divide the length of a single row sample by the number of rows in the sample. The combined length of all rows must equal the single row length.
- (5) Where rows are skipped for tractor and planter tires or water rows, refer to the LAM.

D. STAGES OF GROWTH - SNAP BEANS

- (1) Leaf count and vegetative development is used to determine stage of snap bean growth prior to pod-set.
- (2) Bean pod size is used to determine stage of snap bean growth in all reproductive stages.
- (3) Stage definitions are based upon **at least** 50 percent of the plants showing the appropriate characteristics. The average time interval between date of planting and date of emergence **can be found in the chart on following page**; early planting lengthens this interval and late planting shortens it. Any delay in planting is directly reflected in date of maturity.

STAGE	NAME OF STAGE	AVERAGE NUMBER OF DAYS IN STAGE	CHARACTERISTICS
--	Planted	7	Planting time up to the emergence of cotyledons at the soil surface.
V-1	Emergence	3	Cotyledons are above ground and have separated.
V-2	Seedling	10	Unifoliate leaves have expanded to a minimum of one inch across widest portion of each leaflet.
V-3	First Trifoliate	5	All three leaflets of the first trifoliate leaf are expanded to a minimum of one inch across the widest portion of each leaflet.
V-4	Second Trifoliate	4	All three leaflets of the second trifoliate leaf are expanded to a minimum of one inch across the widest portion of each leaflet.
V-5	Third Trifoliate	3	All three leaflets of the third trifoliate leaf are expanded to a minimum of one inch across the widest portion of each leaflet.
V-6	First Bloom	3	First few buds of blooms are showing. Plants show three to five trifoliate leaves.
R-7	Early Bloom	3	Plant is blooming. Largest pods on plant are 1/4 inch long.
R-8	Full Bloom	4	Largest pods on plant are 1 inch in length.
R-9	Early Pod Set	3	Largest pods on plant are 1 1/2 inches in length.
R-10	Pod Set	4	Pod set complete with largest pods on plant 2 inches in length.
R-11	Pod Developed	3	Pods on plant are longer than 2 inches but none have reached sieve size 5 (3/8-inch diameter).
R-12	Pre-Harvest	7	No more than 54 percent of the pods have reached sieve size 5.
R-13	Harvest	--	At least 55 percent of pods on plant have reached sieve size 5.

Adjust all losses based on the stage of growth on the date of damage. Some processors prefer sieve size 2 to 4 beans, but demand can vary depending on the particular use (“French-Cut” use larger beans than do “Fancy” grades.).

E. STAGES OF GROWTH - LIMA/BABY LIMA BEANS

- (1) Node and seed pod development generally serve as a basis for determination of Lima Bean stage of growth.
- (2) Stage determinations are based on **at least** 50 percent of the plants showing the appropriate characteristics (for bush, determinate types). The number of days between different stages will vary slightly between years and among varieties. Bean plants having the same number of nodes may show marked height differences in different geographical areas of production; plant size is largely controlled by environment.
- (3) Nodes are counted when the leaves borne from them unfurl and the leaf edges no longer touch.

STAGE	AVERAGE NUMBER OF DAYS IN STAGE	CHARACTERISTICS
Planted	10	From planting time up to the unfolding of the unifoliate leaves.
V-1	9	Completely unfolded unifoliate leaves.
V-2	8	Leaf edges no longer touch on leaves produced on node above unifoliate leaves.
V-3	3	Three nodes developed on main stem (including unifoliate leaf node). Secondary branching begins to show from branch of V-1.
V-4/V-11		A new node on the main stem each 3 days. Blossom clusters not visibly open. These stages can vary in number.
R-1	3	One blossom open at any node (usually node 2 or 3).
R-2	3	Pods ½ inch long at first blossom position.
R-3	3	Pods 1 inch long at first blossom position. Secondary branching at all nodes. Plant is in ½ bloom and becoming more dense, not taller.
R-4	5	Pods up to 3 inches long with non-discernable seeds.
R-5	2	Pods 3 to 4 inches long with discernable seeds.
R-6	6	Seeds at least 1/4 inch over widest portion.
R-7	18	Pods developing over whole plant, with older pods developing seeds.
R-8	15	Leaves yellowing over ½ of plant. Maximum production has been reached. Axils of secondary branches may contain a few small pods which may be drying.
R-9	--	Mature; 80 percent of pods showing yellow color. Pods mostly ripe. Only 40 percent of leaves are still green.

Adjust all losses based upon the stage of growth on the date of damage.

6. APPRAISAL METHODS

A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

Appraisal Method...	Use...
Stand Reduction Method	for planted acreage with no emerged seed, and from emergence until substantial podding
After Podding	Snap Beans - R-9 Lima/Baby Lima - after beans can be counted (Stage R-5)

If the reduction in stand is solely due to non-emerged seed due to insufficient soil moisture, do not complete appraisals prior to the time specified in the LAM. Refer to the paragraph in the LAM regarding deferred appraisals and non-emerged seed.

B. STAND REDUCTION METHOD

Use this method to determine potential production from emergence until the processing beans have substantial podding.

- (1) Samples consist of 1/1000 acre.
- (2) This method is based on the number of surviving plants in a designated sample row length compared with a desirable plant stand, allowing adjustments to the appraisal for insured damage to leaves and pods. The APH yield is used as the base yield for appraisal purposes.
- (3) For the V1 through R5 growth stages for Lima/Baby Lima beans or the V1 through R8 growth stages for Snap beans, a “Stand Reduction Chart” is used to determine the percent of potential remaining. Snap beans have less ability to recover from damage so separate stand reduction charts TABLES C and D are provided.
- (4) After the R5 stage for Limas/Baby Limas or R8 stage for Snap beans, the yield loss and stand reductions are on a one-to-one ratio.

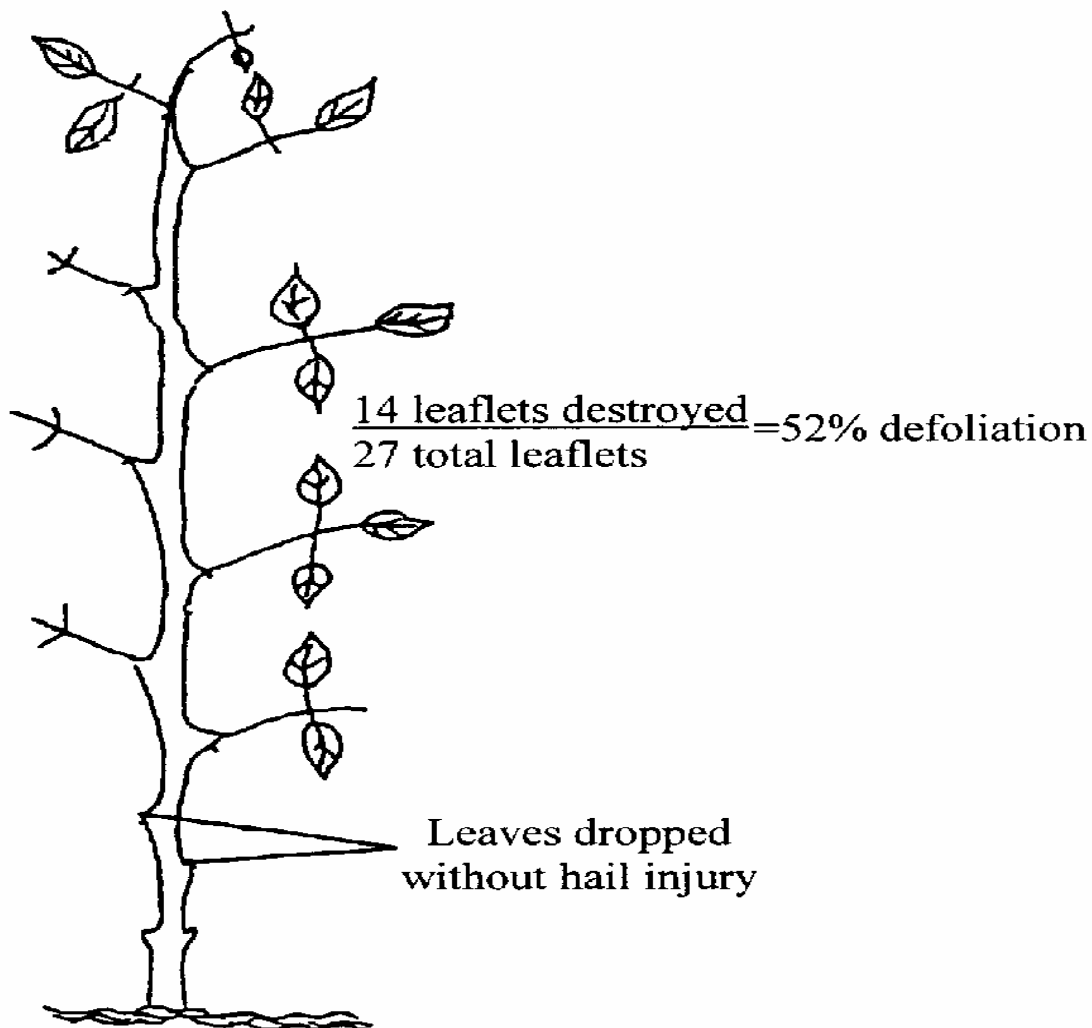
C. HAIL DAMAGE SUPPLEMENTAL INSTRUCTIONS

Hail-damaged beans deteriorate rapidly, requiring a preliminary evaluation within 3 to 5 days of damage. Final appraisal will be deferred 7 to 10 days after damage to allow for accurate damage assessment for the remaining plants and pods. On the preliminary visit, loss of complete plants and their associated pods, pods knocked from plants, and plant defoliation losses should be documented.

EXAMPLE 1:

DEFOLIATION - The percentage of the trifoliolate leaf area exposed at the date of the storm that is destroyed by hail.

Leaf area can be destroyed by damage to trifoliolate leaves that remain on the plant, and by removal of individual leaves or leaflets. Leaflets or trifoliolate leaves above the point on the stem where it is cut off or broken are not considered defoliation.



EXAMPLE 2:

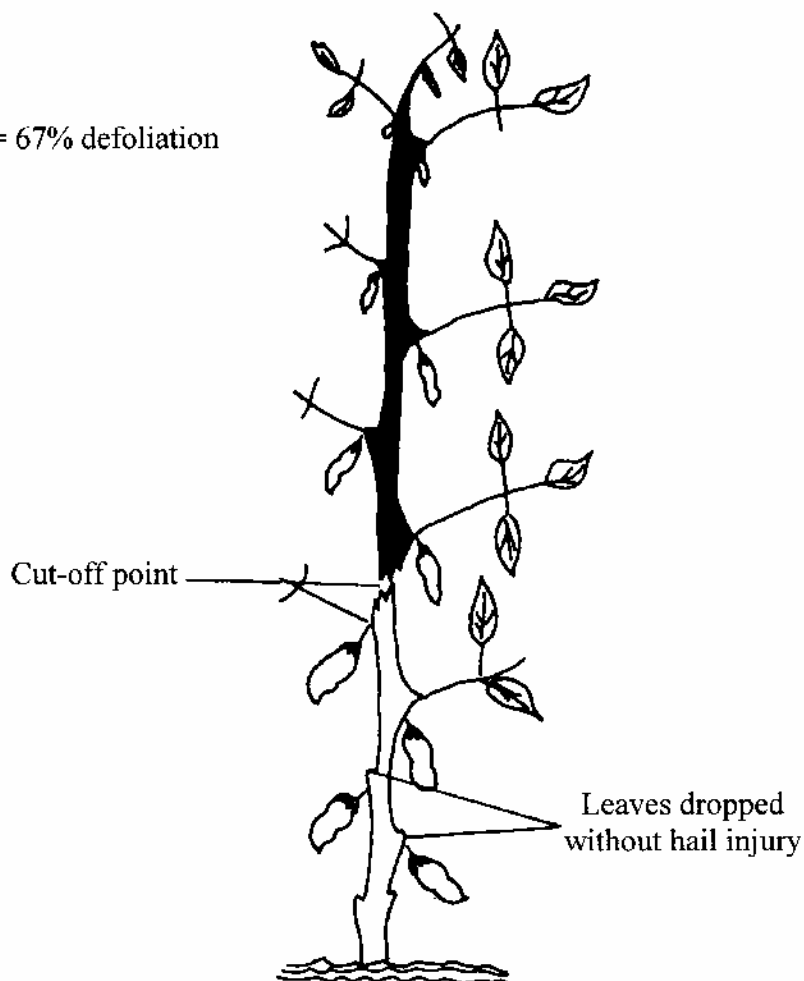
DEFOLIATION - Leaf area destroyed is only evaluated in stages V-1 through R-7 for Lima Beans, and stages V-1 through R-12 for Snap Beans.

Only leaves below the cut off point should be evaluated for leaf area destroyed.

The part of the stem that has been cut off should be evaluated as direct damage. Leaf area on the cut off part of the stem should not be considered as leaf area destroyed.

EXAMPLE: Plant cut off at stage R-2 for Lima Beans, and R-7 for Snap Beans. The part of the plant that should be evaluated as pod loss (direct damage) is darkened.

$\frac{4 \text{ leaflets destroyed}}{6 \text{ total leaflets}} = 67\% \text{ defoliation}$



D. APPRAISAL METHOD AFTER PODDING

Use this method to appraise Lima/Baby Lima beans after pods have been set and beans can be counted (Stage R-5). It is based on the actual number of plants, pods, and beans in a designated sample row length.

- (1) Sample size is 1/2000 of an acre.
- (2) Determine the average number of pods per plant and seeds per pod from 10 consecutive representative plants.
- (3) Convert these counts, with the use of appropriate factors, from **TABLE G**, to appraised tons per acre.
- (4) **SNAP BEANS IN STAGE R-9 OR LATER WILL BE ADJUSTED BASED ON REPRESENTATIVE SAMPLES HARVESTED BY THE PROCESSOR.**

Snap beans may be harvested anywhere from sieve size 2 to sieve size 5 (depending on processor needs) creating a wide variation in harvested tonnage potential even though the number of pods produced may be the same. Sample harvests are to be made when the majority of the beans are of the stage on which the APH yield (and subsequent guarantee) is based. If processor sample harvesting is not possible, the adjuster must hand-harvest representative samples. Document parameters of processor sample harvest or adjuster harvest on a Special Report. For hand-harvest, use 1/2000 acre sample size as indicated above.

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 name in the appraisal worksheet title if not preprinted on the insurance provider's worksheet, 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) The following instructions show the required entries for Snap Beans from emergence to R-9 and Limas and Baby Limas from emergence to R-5.

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

(1) STAND REDUCTION AND HAIL APPRAISAL

Verify or make the following entries:

**Item
No.**

Information Required

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

Claim Number: Claim number as assigned by the insurance provider.

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/Variety:** P-Beans with Lima, Baby/Lima or Snap plus specific variety name.
5. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim has been filed.
6. **Row Width:** Row width to nearest inch. Refer to subsection 5C for row width determination information.
7. **Length Row Per 1/1000:** Sample row length required for 1/1000 acre. Refer to **TABLE B** for sample row length requirements.
8. **Field ID:** Field identification symbol.
9. **Acres:** Number of determined acres, to tenths, in field or sub-field being appraised.
10. **Stage of Growth:** Stage of growth at time of inspection.
11. **Stage at Damage:** Stage of growth at time of damage.

STAND REDUCTION

12. **Deferred:** If appraisal must be deferred for hail-damage assessment, freeze damage, etc., (for stand reduction) place “X” in this item. Refer to subsection 6C.
13. **Normal Stand 1/1000 Ac.:** Determine by counting the potential (living, dead, missing or non-emerged) plants in a length of row equivalent to 1/1000 acre.
14. **Surviving Plants 1/1000 Ac.:** Number of surviving plants in a length of row equivalent to 1/1000 acre.
15. **Surviving Plants/Ft.:** Item 14 divided by item 7, to tenths.
16. **Desired Plants/Ft.:**
 - a. If the Normal Stand (item 13), reflects the population from which the base yield was derived, enter the result of dividing item 13 by Length Row Per 1/1000 Acre (item 7), rounded to tenths.
 - b. If item 13 **DOES NOT REFLECT** the population from which the historical APH yield could reasonably have been established and the “Normal Stand” differs significantly from similar fields in the area, enter the default value for “Desirable Bean Stand (per foot of row)” from **TABLE B**. Document reasons(s) for use of the default value in “Notes and Calculations” (item 36).

17. **% Plants Remaining:** Compare Surviving Plants/Ft. (item 15) and Desired Plants/Ft.(Item 16).
- If item 15 **equals or** exceeds item 16, THERE IS NO LOSS DUE TO STAND REDUCTION. Enter "100". Excessive stand may contribute to loss.
 - If item 16 exceeds item 15, divide item 15 by item 16, multiply by 100 and round to the nearest whole percentage.
18. **% Stand Loss:** Enter the percent of loss from **TABLE C** for Lima/Baby Lima Beans **OR TABLE D** for Snap Beans, as applicable, utilizing Stage at Damage (item 11) and % Plants Remaining (item 17). Interpolate to the nearest whole percent.

Interpolation Example - Using **TABLE C** and assuming an R4 stage. **These interpolation instructions also apply to TABLES D, E, and F.**

For 63%, stand remaining, Stage R 4, **TABLE C** (for Lima/Baby Lima Beans):

- On **TABLE C** in the "Percent Stand remaining" column there are 10 places between 60% and 70% and there are 3 places between 63% the actual stand remaining and 60% on the table.
- Thus, $63 - 60 = 3$. Then: $3 \div 10$ (places between 60% and 70% on the table.) = **.3**.
- 63% (stand remaining) is .3 of the difference between 60% and 70% in the Percent Stand Remaining column on **TABLE C**.
- $.3 \times 8$ (**TABLE C**, Stage R 4 Percent Loss 60% = 23 and Percent Loss for 70% = 31. Thus, $31 - 23 = 8$) = **2.4**.
- **31%** (**TABLE C**, Stage R 4 Percent Loss for 60% Stand remaining) - **2.4** = **28.6** (rounded to **29** Percent of Loss entered in item 18 of the Appraisal Worksheet).

19. **% Crop Potential Remaining:** Percent of crop potential remaining after stand reduction. 100 percent minus % Stand Loss (item 18).

POD DAMAGE

AFTER R-2 STAGE FOR LIMAS AND BABY/LIMAS OR R-7 STAGE FOR SNAP BEANS

20. **Total No. Pods 10 Plants:** Enter the number of pods originally on 10 consecutive representative plants. Include those pods from plants entirely destroyed as well as pods removed through an insurable cause (hail, uncontrollable insects, etc.). If a normal number of pods are not produced due to an insurable cause, enter the normal number of pods from **TABLE H** for the type.
21. **No. Pods Damaged 10 Plants:** Enter the number of pods destroyed which were included in Total No. Pods 10 Plants (item 20). In addition to actual pods removed, record the number of pods which were not produced due to an uninsurable cause.
- a. For Snap Beans, include the number of pods bruised to the extent they are not acceptable for processing.
 - b. For Lima Beans and Baby/Lima Beans, shell the damaged pods to determine the extent of damage. Pod damage may cause rotting of adjacent beans. Count partially destroyed pods only to the extent they are damaged, i.e., if 3 damaged pods equate to one good pod, the damaged pods are counted on a 2-for-3 basis. **INCLUDE ONLY BEANS DAMAGED DUE TO INSURABLE CAUSES.**
22. **Gross Pod Damage %:** Enter the result, of dividing item 21 by item 20, multiplied by 100, rounded to whole percent.
23. **Net Pod Damage %:** Item 22 multiplied by item 19, divided by 100 (to tenths of a percent). This corrects the percent of pod damage to equate to the remaining plant population.
24. **Total % Direct Damage:** Item 18 plus item 23, **to tenths of a percent.**
25. **% Crop Potential Remaining:** 100 percent minus item 24.

DEFOLIATION

26. **% Leaf Area Destroyed 10 Plants:** Determine and enter, to whole percent, the average leaf area destroyed on 10 consecutive plants which was due to insurable causes. Refer to section 6 C.
27. **Adjusted Defoliation %:** Utilizing the entries in Stage at Damage (item 11) and % Leaf Area Destroyed 10 Plants (item 26), determine and enter the percent damage due to defoliation from the appropriate defoliation chart, **TABLE E for Lima/Baby Lima Beans OR TABLE F for Snap Beans.** Interpolate to the nearest whole percent.
28. **Defoliation % Net Loss:** Item 25 times item 27, divided by 100 (to tenths of a percent). If there is no entry in item 25, multiply item 27 by item 19 and utilize as above.

29. **% Indirect and Direct Damage:** Item 24 plus item 28, to tenths of a percent, for total damage percent.
30. **% Crop Potential Remaining:** 100 minus item 29 to obtain percent of crop remaining.
31. **Base Yield (Tons to Tenths):** “APH yield” from the APH form.
32. **Appraisal for Sample (Tons to Tenths):** Item 30 times item 31, in tons to tenths, divide by 100 and round to the nearest tenth.
33. **Column 32 Total:** Appraisal total of all samples.
34. **Number of Samples:** Number of Samples included in item 32 for the field or subfield.
35. **Appraisal:** Item 33 divided by item 34, in tons to tenths.
36. **Notes and Calculations:** Enter remarks pertinent to appraisal such as deferral, uninsured damage, etc.
37. **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.
38. **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 Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.
39. **Page:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.)

COMPANY NAME: ANY COMPANY

CLAIM NUMBER: XXXXX

PROCESSING BEANS STAND REDUCTION AND HAIL APPRAISAL WORKSHEET (FOR ILLUSTRATION PURPOSES ONLY)		1. INSURED'S NAME				2. POLICY NO.				3. UNIT NO.		4. CROP/VARIETY									
		I.M. Insured				XXXXXXXX				00100		P-BEAN, LIMA/FORD HOOK									
		5. CROP YEAR		6. ROW WIDTH		7. LENGTH ROW PER 1/1000		8. FIELD ID	9. ACRES	10. STAGE OF GROWTH		11. STAGE AT DAMAGE									
YYYY		28		18.7		2A	4.3	R-5		R-4											
SAMPLE NO.	(X) DEFERRED	STAND REDUCTION							POD DAMAGE					DEFOLIATION							
		NORMAL STAND 1/1000 AC.	SURVIVING PLANTS 1/1000 AC.	SURVIVING PLANTS/FT (#14 ÷ #7)	DESIRED PLANTS/FT. (#13 ÷ #7) OR CHART	% PLANTS REMAINING (#15 ÷ #16)	% STAND LOSS (CHART)	% CROP POTENTIAL REMAINING (100% - #18)	TOTAL NO. PODS 10 PLANTS	NO. PODS DAMAGED 10 PLANTS	GROSS POD DAMAGE %	NET POD DAMAGE % (#22 x #19)/100	TOTAL % DIRECT DAMAGE (#18 + # 23)	% CROP POTENTIAL REMAINING (100% - #24)	% LEAF AREA DESTROYED 10 PLANTS	ADJUSTED DEFOLIATION % (CHART)	DEFOLIATION % NET LOSS (#27 x #25)/100	% INDIRECT AND DIRECT DAMAGE (#24 + #28)	% CROP POTENTIAL REMAINING (100% - #29)	BASE YIELD TONS TO TENTHS	APPRAISAL FOR SAMPLE/TONS TO TENTHS (#30 x #31)
12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	
1	X	120	96	5.1	6.4	80	15	85	250	83	33	28.1	43.1	56.9	33	25	14.2	57.3	42.7	0.8	0.3
2	X	120	75	4.0	6.4	63	29	71	240	24	10	7.1	36.1	63.9	20	16	10.2	46.3	53.7	0.8	0.4
3	X	120	79	4.2	6.4	66	26	74	242	5	2	1.5	27.5	72.5	9	6	4.4	31.9	68.1	0.8	0.5
4																					
5																					
6																					
7																					
36. NOTES AND CALCULATIONS																	33. COLUMN 32 TOTAL		1.2		
																	÷				
																	34. NUMBER OF SAMPLES		3		
																	=				
																	35. APPRAISAL (TONS PER ACRE)		0.4		
37. INSURED'S SIGNATURE								DATE		38. ADJUSTER'S SIGNATURE								CODE NO.		DATE	
I.M. INSURED								MM/DD/YYYY		I.M. ADJUSTER								XXXXX		MM/DD/YYYY	

(2) **AFTER PODDING APPRAISAL METHOD** (Lima and Baby Limas only)

PART II (used from stage R-5 to maturity)

Verify or make the following entries:

<u>Item No.</u>	<u>Information Required</u>
	Company: Name of insurance provider, if not preprinted on the worksheet (Company Name).
	Claim Number: 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.	Contract 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: P-Beans, with "Lima" or "B-Lima" entered below.
5.	Crop Year: Four-digit crop year, as defined in the policy, for which the claim has been filed.
6.-17.	MAKE NO ENTRY.
18.	Field ID and Acres: Field identification symbol and determined acres, to tenths, in field or subfield being appraised.
19.	Row Space: Row space (average space in inches). Refer to subsection 5C for row width determination. Use 1/2000 of an acre (TABLE B).
20.	Plants Per Sample Row: Number of plants per sample.
21.	Average Pods Per Plant: Average number of pods per plant from 10 consecutive, representative plants in each sample.
22.	Average Beans Per Pod: Average number of beans per pod for pods counted for item 21.

23. **Sample Totals:** Product of multiplying the plants per sample (item 20) by the average number of pods per plant (item 21), then multiplying the result by the average number of beans per pod (item 22) for each sample. Round the final calculation to tenths.
24. **Total All Samples:** Total of all entries in item 23.
25. **No. Samples:** Enter the number of samples taken.
26. **Total Average Beans Per Sample:** Item 24 divided by item 25 (to tenths).
27. **Sq. Ft. Factor:** Enter the square foot factor (21.8 for 1/2000 acre sample).
28. **Beans Per Sq. Ft.:** Result of dividing the total average beans per sample (item 26) by the square foot factor (item 27), rounded to the nearest tenth.
29. **Yield Factor:** Yield factor for varietal group (type) from **TABLE G**.
30. **Pounds Per Acre Appr.:** Line out "POUNDS" and enter "TONS" in the heading. Enter the result of dividing the beans per square foot (item 28) by the yield factor for the variety (item 29), rounded to the nearest tenth of a ton.
31. **Remarks:** Remarks pertinent to the appraisal, sampling, conditions in general (e.g. - very hot and dry), etc.
32. **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.
33. **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. If the appraisal is performed prior to signature date, document the date of appraisal date in Remarks section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.
34. **Page Number:** Page Number's (Example Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.)

COMPANY NAME: ANY COMPANY

CLAIM NUMBER: XXXXX

PROCESSING/DRY BEANS/DRY PEAS APPRAISAL WORKSHEET (FOR ILLUSTRATION PURPOSES ONLY)	1 INSURED'S NAME			2 CONTRACT NO.		3 UNIT NO.		4 CROP		5 CROP YEAR	
	I.M. INSURED			XXXXXXXX		00100		P-BEANS LIMA		YYYY	

PART I - BEFORE PODDING

6 FIELD ID AND ACRES	7 ROW SPACE	8 NO. PLANTS (EACH BLOCK EQUALS TOTAL PLANTS FOR ONE SAMPLE)							9 TOTAL PLANTS	10 NO. SAMPLES	11 AVG. NO. PLANTS	12 SQ. FT. FACT OR	13 AVG. PLANTS PER SQ. FT.	14 BEANS OR PEAS PER PLANT FACTOR	15 BEANS OR PEAS PER SQ. FT.	16 YIELD FACTOR	17 POUNDS PER ACRE APPR.
									÷	=	÷	=	x	=	÷	=	
									÷	=	÷	=	x	=	÷	=	

PART II - AFTER PODDING

18 FIELD ID AND ACRES	19 ROW SPACE	NO. PLANTS (EACH BLOCK EQUALS TOTAL PLANTS FOR ONE SAMPLE)					24 TOTAL ALL SAMPLES	25 NO. SAMPLES	26 TOTAL AVERAGE BEANS OR PEAS PER SAMPLE	27 SQ. FT. FACTOR	28 BEANS OR PEAS PER SQ. FT.	29 YIELD FACTOR	30 POUNDS / TONS PER ACRE APPR.
2B 6.5	28"	20 PLANTS PER SAMPLE ROW	12	10	11								
		21 AVERAGE PODS PERPLANT	x	x	X	x	x						
		22 AVERAGE BEANS OR PEAS PER POD	3	4	3								
		23 SAMPLE TOTALS	x	x	X	x	x						
			72.0	80.0	66.0		= 218.0 ÷ 3 = 72.7 ÷ 21.8 = 3.3 ÷ 8.03 = .4						
		20 PLANTS PER SAMPLE ROW	x	x	x	x	x						
		21 AVERAGE PODS PERPLANT	x	x	x	x	x						
		22 AVERAGE BEANS OR PEAS PER POD	x	x	x	x	x						
		23 SAMPLE TOTALS	=	=	=	=	=						

31 REMARKS

32 INSURED'S SIGNATURE	DATE	33 ADJUSTER'S CODE NO. & SIGNATURE	DATE
I.M. INSURED	MM/DD/YYYY	XXXXX I.M. ADJUSTER	MM/DD/YYYY

(3) REPRESENTATIVE STRIP SAMPLING WORKSHEET

Instructions for worksheet to use in cases where representative strips are machine harvested or are sampled by hand due to unusual circumstances.

Verify or make the following entries:

Item

No. Information Required

Company: Name of company servicing the contract.

Claim No.: Claim number as assigned by the insurance provider.

1. **Insured's Name:** Name of insured that identifies exactly the person (legal entity) to whom the policy is issued.
2. **Policy Number:** Insured's assigned policy number.
3. **Unit Number:** Five digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
4. **Crop:** P-Beans with Lima, Baby/Lima or Snap plus specific variety name.
5. **Field ID:** Field identification symbol.
6. **Crop Year:** Four-digit crop year, as defined in the Policy, for which the claim has been filed.
7. **Acres:** The number of **determined** acres for the field or sub-field being appraised.
8. **Row Width:** Row width to nearest inch. Refer to subsection 5C for row width determination information.

PART I - MACHINE HARVEST

9. **Sample No.:** Number of sample being taken.
10. **Row Length:** Length, in feet, of sample harvested by machine.
11. **Row Width in Feet:** Enter the row width in feet, to hundredths. For 28 inch rows - 2.33 ft (28 inches ÷ 12 inches per foot). 2 rows = 4.67 ft. (2 × 28 inches = 56 inches; 56 inches ÷ 12 inches per foot = 4.67 ft.).

12. **Sq. Ft. Per Sample:** Row Length (item 10) multiplied by Row Width in Feet (item 11) rounded to whole feet.
13. **Sq. Ft. Per Acre:** 43,560.
14. **Fraction of Acre:** Sq. Ft. per Sample (item 12) divided by Sq. Ft. per Acre (item 13), rounded to 4 decimal places.
15. **Lbs. Harvested:** Total Lbs. harvested from this sample, to tenths.
16. **Lbs. Per Acre:** Lbs. harvested (item 15) divided by Fraction of Acre (item 14), to tenths.
17. **Total:** Total of Lbs. Per Acre in item 16.
18. **No. Samples:** Number of samples taken.
19. **Average Lbs. Per Acre:** Total Lbs. Per Acre (item 17) divided by the number of samples (item 18), to tenths.
20. **Tons Per Acre:** Average Lbs. Per Acre (item 19) divided by 2,000 lbs. per ton, rounded to the nearest tenth.
21. **Narrative:** Remarks pertinent to the appraisal, sampling, sieve size, conditions in general.

PART II - HAND HARVEST

22. **Sample Size:** 1/1000 or 1/2000 of an acre.
23. **Lbs. in Samples:** Lbs. in each sample, to tenths.
24. **Total Lbs. All Samples:** Total Lbs. in all samples, to tenths.
25. **No. of Samples:** Number of samples taken.
26. **Average Lbs.:** Total Lbs. All Samples (item 24) divided by No. of Samples (item 25), to tenths.
27. **Portion of an Acre:** For sample size 1/1000 acre, enter "1000." For sample size 1/2000 acre, enter "2000."
28. **Lbs./Acre in Sample:** Average Lbs. (item 26) multiplied by Portion of an Acre (item 27), to whole pounds.
29. **Lbs. Per Ton:** 2000 Lbs.

30. **Tons Per Acre:** Lbs./Acre in Sample (item 28) divided by 2000 (item 29), to tenths.
31. **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.
32. **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.
33. **Page:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.)

PROCESSING BEANS Appraisal Worksheet Representative Strip Sampling (For Illustration Purposes Only)	COMPANY: ANY COMPANY			1. Insured's Name		2. Policy Number					
	CLAIM NO.: XXXXX			I.M. INSURED					XXXXXXXX		
	3. Unit Number		4. Crop		5. Field ID	6. Crop Year		7. Acres		8. Row Width	
00200		P. BEANS, LIMA		1A	YYYY		10.0		28 inch		

PART I - MACHINE HARVEST

9. Sample No.	10. Row Length	11. Row Width in Feet	12. Sq. Ft. Per Sample	13. Sq. Ft. Per Acre	14. Fraction of Acre	15. Lbs. Harvested	16. Lbs. Per Acre (15 ÷ 14)	18. No. Samples	19. Average Lbs. Per Acre	20. Tons Per acre (19 ÷ 2000 Lbs.)
1	500 ft.	× 7.00	= 3,500	÷ 43,560	= .0803	250.0	3,113.3			
2	×	=	÷ 43,560	=						
3	×	=	÷ 43,560	=						
4	×	=	÷ 43,560	=						
5	×	=	÷ 43,560	=						
6	×	=	÷ 43,560	=						
17. TOTAL						3,113.3	1	3,113.3	1.6	

21. Narrative

PART II - HAND HARVEST

22. Sample Size	23. Lbs. in Samples			24. Total Lbs. All Samples	25. No. of Samples	26. Average Lbs.	27. Portion of an Acre	28. Lbs./Acre in Sample	29. Lbs. Per Ton	30. Tons Per Acre
1/1000	5.5	6.5	10.1	42.3	÷ 6	= 7.1	× 1,000	= 7,100	÷ 2,000	= 3.6
	4.6	7.1	8.5							
				÷	=	×	=	÷ 2,000	=	

31. Adjuster's Signature and Code No.				Date		32. Insured's Signature				Date	
I.M. ADJSUTER XXXXX				MM/DD/YYYY		I.M. INSURED				MM/DD/YYYY	

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 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 Planting

A late planting period is not applicable to processing beans unless allowed by the Special Provisions.

- (4) Refer to the Prevented Planting Handbook for information on prevented planting.
- (5) 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.
- (6) Instructions labeled “**PRELIMINARY**” apply to preliminary 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 #:** "Processing Beans" (0046).
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."

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.

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:** **Four-digit** crop year, as defined in the policy, for which the claim is filed.

12. **Additional Units:**

PRELIMINARY: 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.

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: MAKE NO ENTRY.

FINAL: Estimated yield per acre, in **tons, to tenths**, 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 **insurance provider initiates the inspection**, enter “Company Insp.” instead of the date.

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.

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.

REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRIES OF FIRST CROP AND SECOND CROP CODES.

B. Prelim. 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.

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.

FINAL: Determined acres to tenths.

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 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: Three-digit code for the correct “Rate class” specified on the actuarial documents. If a “Rate Class” or “High Risk Area” is not specified on the actuarial documents, make no entry. Verify with the Summary of Coverage and if the Rate Class is found to be incorrect, revise according to insurance provider’s instructions. Refer to the LAM.

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.

FINAL: Stage abbreviation as shown below.

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 records of production, which are acceptable to the insurance provider.

“H”Harvested.

“UH”Unharvested or put to other use without consent.

“UB”Acreage bypassed, solely due to insured causes.

“PB”Acreage bypassed, solely due to uninsured causes

PREVENTED PLANTING: Refer to the Prevented Planting Handbook 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.

USE

EXPLANATION

“To Millet,” etc.....Use made of the acreage

“WOC”Other use without consent

“SU”Solely uninsured

“ABA”Abandoned without consent

“H”Harvested

“UH”Unharvested

“Bypassed”Bypassed by the processor

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 Prevented Planting Handbook for proper codes for any eligible prevented planting acreage.

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

J. Appraised Potential:

PRELIMINARY AND FINAL: Enter the **tons** per acre, **to tenths**, from the appraisal worksheet for the field or subfield. Refer to section 5, "Processing Bean Appraisals" for additional instructions.

If there is no potential on UH acreage, enter "0."

- a. For unharvested acreage that is bypassed by the processor due to INSURED causes of loss; no appraised potential production to count should be shown on the claim form. Consistent with the Production Worksheet, no production to count will be used for APH purposes.
- b. For unharvested acreage, or acreage that is bypassed when NO insured cause of loss prevented the processor from harvesting, the potential production must be appraised and counted as production against the guarantee and for APH purposes.

K₁ - L MAKE NO ENTRY.

M. + Uninsured Cause:

PRELIMINARY AND FINAL: EXPLAIN IN THE NARRATIVE.

- a. Hail and Fire exclusion NOT in effect.
 - (1) 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.

On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged SOLELY by uninsured causes separate from other production.
 - (2) 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.
- b. 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.

- c. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.
- d. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.

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

N. **Adjusted Potential:**

PRELIMINARY AND FINAL: The result of **Column** “J” plus **Column** “M.”

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

P. **Per Acre:** Per Acre Guarantee – Enter the per-acre production guarantee from the insured’s policy. Refer to the LAM for late planting procedures.

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

16. **Total Acres:**

PRELIMINARY: MAKE NO ENTRY.

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

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.

FINAL: Totals of Column “O” and 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, **Column “M”** for uninsured causes due to 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. Refer to the LAM.
- g. Explain any errors found on the Summary of Coverage.
- h. Explain any commingled production. Refer to the LAM.
- i. Explain any entry for “Production Not to Count” in Section II, **Column “O,”** and/or any production not included in Section II, **Column “I”** or **Column “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 photo to identify the total unit:
 - (1) If consent is or has been given to put part of the unit to another use;
 - (2) If uninsured causes are present; or
 - (3) For unusual or controversial cases.

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, Column “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. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.
- s. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- t. Document any other pertinent information, including any data to support any factors used to calculate the production. If on an attachment, enter “See attachment.”

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 (e.g., released for other uses, etc.).
- (2) For production commercially stored, sold, etc., enter the name and address of the processor as applicable in Columns “B” through “E.”
- (3) If additional lines are necessary, the data may be entered on a continuation sheet.
USE SEPARATE LINES FOR:
 - (a) Separate processor facilities.
 - (b) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
 - (c) Varying types (if applicable), practices, guarantees, etc.

- (4) There will generally be no harvested production entries in Columns “A” through “S” for preliminary inspections.
- (5) 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 Column “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.

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) 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, etc. Refer to the LAM.

19. **Similar Damage:**

PRELIMINARY: MAKE NO ENTRY.

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 a 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:**

- a. If only one practice and/or type of harvested production is listed in Section I, MAKE NO ENTRY.
- b. If more than one practice 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, Column "A").

REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRIES OF FIRST CROP AND SECOND CROP CODES.

B. - E. **Buyers, Packinghouse, or Processor:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Enter the name and address of the buyer, packinghouse, or processor for processing beans sold, as applicable.

F. - H. MAKE NO ENTRY.

I. **Bu., Ton, Lbs., Cwt.:** Circle "Ton" in column heading. Production in **TONS**, to tenths.

- a. Enter the usable tons of processing beans shown on the processor settlement sheet, if available.
- b. If a processor settlement sheet showing the usable tons of beans is not available, enter the result obtained by dividing the total dollar amount paid, payable, or which should have been paid under the terms of the processor contract for the quality and quantity of beans to be delivered to the processor by the base contract price per ton. Show the calculations in the Narrative of the Production Worksheet.
- c. Include all harvested processing bean production from any other insurable units that have been used to fulfill the processor contract for this unit.

J. - M₂. MAKE NO ENTRY.

N. **Adjusted Production:** Enter **tons, to tenths,** from Column "I."

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).

THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN **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:** Production from Column “P,” in tons to tenths.
22. **Section II Total:**
- PRELIMINARY:** MAKE NO ENTRY.
- FINAL:** Total of Column “S,” to tenths.
23. **Section I Total:**
- PRELIMINARY:** MAKE NO ENTRY.
- FINAL:** Enter figure from Section I, Column “O” total.
24. **Unit Total:**
- PRELIMINARY:** 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.
- 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., which may not be readily understood.
- Final indemnity inspections should be signed on bottom line.
27. **Page:**
- 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.).

1 Crop/Code #	2 Unit #	3 Legal Description	PRODUCTION WORKSHEET (FOR ILLUSTRATION PURPOSES ONLY)						8 Name of Insured I.M. INSURED				
PROCESSING BEANS 0046	00100	SW1-96N-30W							9 Claim # XXXXXXX		11 Crop Year YYYY		
4 Date of Damage	MAY	JUN 11	7 Company _____ ANY COMPANY _____						10 Policy # XXXXXXX				
5 Cause of Damage	DROUGHT	HAIL	Agency _____ ANY AGENCY _____						14 Date(s) Notice of Loss		1 st MM/DD/YYYY	2 nd	Final MM/DD/YYYY
6 Primary Cause %	80	X							15 Companion Policy(s)				
12 Additional Units	00200												
13 Est. Prod Per Acre	1.0												

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)
2A NS		4.3	1.000	A01	113	302	UH	PLOWED	0.4				0.4	1.7	0.6	2.6
2B NS		6.5	1.000	A01	113	302	H	TO PLOW	0.4				0.4	2.6	0.6	3.9
3 NS		10.0	1.000	A01	113	302	UB	BYPASSED	0.0				0.0	0.0	0.6	6.0
1 NS		10.0	1.000	A01	113	302	H	H							0.6	6.0
16 TOTAL		30.8											17 TOTALS		4.3	18.5

NARRATIVE (If more space is needed, attach a Special Report)

Field 2 determined acres by wheel measurement, Fields 1 and 2B determined acres from permanent field measurements.

LINE 2 – NO APPROPRIATE PROCESSOR SETTLEMENT SHEET AVAILABLE \$400.00 (Total Dollar Amount) ÷ \$90.00 per ton (Base Contract Price) = 4.4 tons

SECTION II – HARVESTED PRODUCTION

18 Date Harvest Completed MM/DD/YYYY					19 damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>					20 Assignment of Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					21 Transfer of Right To Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>				
MEASUREMENTS					GROSS PRODUCTION					ADJUSTMENTS TO HARVESTED PRODUCTION									
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 HorIxJxK ₂ xL ₂ xM ₂	Prod. Not To Count	Production (N – O)	Value Mkt. Price	Quality Factor	Production To Count (P X R)	
	ANY PROCESSOR ANYTOWN, ANY STATE							2.2					2.2		2.2			2.2	
	ACME Elevator Any Town, Any State							4.4					4.4		4.4			4.4	

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 other federal statutes

22 Section II Total	6.6
23 Section I Total	4.3
24 Unit Total	10.9

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

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 LENGTH SAMPLE REQUIREMENTS AND DESIRABLE STAND, PLANTS PER FOOT, IN RELATION TO ROW SPACING

Row Width (Inches) Average distance between rows	Length of Row (feet to tenths)		Desirable Bean Stand (per foot of row)	
	1/1000 Acre (Feet)	1/2000 Acre (Feet)	Lima or Baby Lima	Snap
10	52.5	26.2	1.7	6.0
12	43.6	21.8	2.0	6.1
14	37.2	18.6	2.3	6.2
16	32.8	16.4	2.7	6.3
18	29.0	14.5	3.0	6.4
20	26.1	13.0	3.3	6.5
22	23.8	11.9	3.7	6.6
24	21.8	10.9	4.0	6.7
26	20.1	10.0	4.3	6.8
28	18.7	9.3	4.6	6.9
30	17.4	8.7	5.0	7.0
32	16.3	8.2	5.3	7.1
34	15.4	7.7	5.7	7.2
36	14.5	7.3	6.0	7.3
38	13.8	6.9	6.3	7.4
40	13.1	6.5	6.6	7.5
Square-Foot Factor	43.6	21.8	---	---

For row widths not listed in **TABLE B**, use the following formula:

$$\frac{43,560 \text{ sq. ft./acre} \div \left(\frac{\text{row width in inches}}{12''} \right)}{1000 \text{ ft. or } 2000 \text{ ft.}} \quad \text{(for 1/1000 acre) (for 1/2000 acre)}$$

EXAMPLE:

$$\frac{43,560 \text{ sq. ft./acre} \div \left(\frac{25''}{12''} \right)}{1000 \text{ ft.}} = \frac{43,560 \text{ sq. ft.} \div 2.08}{1000 \text{ ft.}} = \frac{20,942}{1000 \text{ ft.}} = 20.94 \text{ ft. or } 20.9 \text{ ft. row length}$$

Desirable Lima/Baby Lima bean population is 2 bean plants per square foot. Desirable plant stand per foot of row is derived by multiplying 2 times the row width, in feet to tenths.

Snap beans do not compensate well for population. For row spacings which are different from those shown on the table, use the “normal stand” if it is reasonable. In the case of plant stands which appear to be unreasonable or where super-high-plant-density farming is practical, defer appraisal to allow harvest of representative strips and document on a Special Report. **BE CERTAIN ORIGINAL PLANT DENSITY DOES NOT CONTRIBUTE TO OR ENHANCE THE SEVERITY OF A LOSS.** Such contribution must be deemed due to an insurable cause.

TABLE C - STAND REDUCTION CHART FOR LIMA/BABY LIMA BEANS

Percent Stand Remaining	90	80	70	60	50	40	30	20	10
Stage of Growth at DOD	PERCENT OF LOSS								
V1 to V3 V4	3 4	4 6	6 8	8 11	9 13	17 23	26 35	46 58	65 70
V5 R1	5 5	8 9	11 13	14 16	17 19	30 33	44 46	60 63	73 76
R2 R3	5 6	11 13	16 20	21 26	25 32	38 44	50 55	66 68	77 80
R4 R5	6 7	15 18	23 27	31 36	38 45	49 55	59 64	72 75	83 85

AFTER STAGE R-5, PERCENT POTENTIAL IS IN DIRECT PROPORTION TO PERCENT STAND.
Refer to subsection 8 B (1), item 18 for interpolation instructions.

TABLE D - STAND REDUCTION CHART FOR SNAP BEANS.

Percent Stand Remaining	95	90	85	80	75	70	65	60	55	50	45	40	35	30	25	20	15	10	5
Stage of Growth at DOD	PERCENT OF LOSS																		
V-1 V-2 V-3	2	4	6	8	10	12	14	17	21	25	29	34	40	47	55	64	74	83	91
V4	3	5	7	9	11	14	16	19	23	27	31	36	42	49	57	66	75	86	92
V5	3	6	8	11	13	16	18	22	25	30	34	39	45	52	59	68	77	86	92
V6	4	7	9	13	15	18	21	25	28	34	37	43	48	54	62	70	79	87	93
R-7	4	8	11	16	18	21	25	29	35	39	42	48	53	59	65	73	81	88	94
R-8	4	9	13	18	21	25	30	34	40	44	48	54	59	64	69	76	83	89	95

AFTER STAGE R-8, PERCENT POTENTIAL IS IN DIRECT PROPORTION TO PERCENT STAND.
Refer to subsection 8 B (1), item 18 for interpolation instructions.

TABLE E - PLANT DEFOLIATION CHART FOR LIMA / BABY LIMA BEANS

Stage of Growth at DOD	DEFOLIATION PERCENT																		
	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100
V1	0	0	0	0	0	0	0	0	0	3	5	9	13	17	22	27	32	37	42
V2	0	0	0	0	0	0	2	4	5	8	10	4	18	22	27	32	37	42	47
V3	1	2	3	3	5	5	7	9	10	13	15	19	23	27	32	37	42	47	52
V4	2	4	5	6	8	9	11	14	15	18	21	25	28	32	36	40	45	49	53
V5	3	5	6	8	10	12	13	17	18	21	24	28	31	34	38	42	46	50	54
R1	4	6	7	10	12	14	16	19	21	24	27	31	34	37	40	44	48	51	55
R2	5	8	10	13	16	18	20	23	26	29	32	36	39	42	45	49	53	56	60
R3	6	10	13	17	20	23	25	28	31	34	37	41	44	47	51	55	59	63	66
R4	7	12	16	21	24	27	30	33	36	39	42	46	49	52	56	60	64	68	72
R5	9	14	19	24	28	32	35	38	42	45	48	51	54	58	62	66	70	74	78
R6	8	12	17	22	25	28	31	33	37	39	42	44	47	53	57	62	67	72	77
R7	7	10	14	17	21	24	26	28	31	33	35	37	41	47	52	58	64	70	76

REFER TO SUBSECTION 8 B (1), ITEM 18 FOR INTERPOLATION INSTRUCTIONS.

TABLE F - PLANT DEFOLIATION CHART FOR SNAP BEANS

Stages V & R	Stage of Growth at DOD	DEFOLIATION PERCENT																			
		5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100
		PERCENT OF LOSS																			
V1	Emergence	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
V2	Seedling	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
V3	1st Trifoliolate	0	0	0	0	0	0	0	0	0	0	0	0	0	1	2	3	4	5	6	
V4	2nd Trifoliolate	0	0	0	0	1	1	2	2	3	3	4	5	6	7	8	9	10	11	12	
V5	3rd Trifoliolate	0	1	2	2	3	3	4	4	5	6	7	8	9	10	12	14	16	18	21	
V6	1st Bloom	0	2	3	4	5	5	6	7	7	8	9	12	14	16	17	21	25	29	32	
R7	Early Bloom	1	2	4	5	6	6	7	8	10	11	13	16	19	20	23	28	34	39	45	
R8	Full Bloom	2	3	4	7	8	9	10	11	12	13	15	18	22	24	27	34	42	48	56	
R9	Early Pod Set	2	4	5	8	9	10	11	12	13	15	16	19	23	25	28	35	43	49	57	
R10	Pod Set	2	4	6	9	10	11	12	13	14	15	17	20	24	26	29	36	44	50	58	
R11	Pod Development	1	2	4	6	7	8	9	10	11	12	15	17	19	20	22	28	34	39	45	
R12	Pre-Harvest	0	1	2	3	4	5	6	7	8	9	10	11	12	14	16	20	24	28	33	
R13	Harvest	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

REFER TO SUBSECTION 8 B (1), ITEM 18 FOR INTERPOLATION INSTRUCTIONS.

TABLE G - YIELD FACTOR

YIELD FACTOR	
Baby Lima	19.97
Lima	8.03

TABLE H - NORMAL POD NUMBER

NORMAL POD NUMBER	
Snap	20 pods per plant
Lima/Baby Lima	25 pods per plant (3 beans per pod)