

United States
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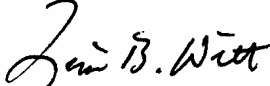
Product
Development
Division

FCIC-25760 (6-2004)

FRESH MARKET BEANS PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK

2005 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25760 (06-2004)
SUBJECT: FRESH MARKET BEANS PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK 2005 AND SUCCEEDING CROP YEARS	DATE: June 30, 2004	
	OPI: Product Development Division	
	(S:) Rodger Matthews for APPROVED:  Deputy Administrator, Research and Development	

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

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-25760) issued **JUNE 2004:**

- A. Page 1, section 1: Stated that this handbook must be used in conjunction with the Loss Adjustment Manual.
- 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): Deleted definition for Crop Year and inserted reference to Special Provisions for a definition in lieu of the one defined in the Pilot Fresh Market Bean Crop Provisions. Deleted definition for harvest factor as it is not applicable.
- D. Page 3, subsection 3 A (1) (c): Revised to match policy language.
- E. Page 4, subsection 3 B: Removed written agreements from provisions not applicable to CAT because written agreements are not applicable.
- F. Page 4, subsection 3 D: Added reference to Special Provisions for applicability of minimum values Option I and Option II.

FRESH MARKET BEANS LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

- G. Page 5, subsection 4 A (2) & (3): Added language to establish consistency with language in the Special Provisions.
- H. Page 8, subsection 5 A (3): Removed language instructing adjuster not to count beans of a certain sieve size or over matures.
- I. Page 11, subsection 6 B (1) & (2): Added language referring the adjuster to the LAM for deferred appraisals. Changed language to clarify instructions for the Stand Reduction (Immature) appraisal method.
- J. Page 11, subsection 6 B (3): Removed language stating “a stand reduction chart has been provided because fresh market beans have a lesser ability to recover from damage.” Language is unnecessary.
- K. Page 12, subsection 6 B (4): Removed language stating “pod damage from hail (scarring) is important to fresh market beans. If there is substantial damage (scarring) there may not be a market available depending on supply and intensity of damage.” Language is unnecessary.
- L. Page 12, subsection 6 C (3): Moved desirable plant stand table to Section 10, Reference Material and inserted reference to Table F, Desirable Plant Stand.
- M. Page 13, subsection 8 A (4): Inserted language that the adjuster may use an agricultural expert to help determine if damage is from an insurable cause.
- N. Page 15, subsection 8 B (Items 22-24): Removed Percent Stand (Item 22), Plants/Ac. (Item 23), and Avg. Yld/Plt (Item 24) from the appraisal worksheet as they are unnecessary steps to take. Normal Yield/Ac. multiplied by Percent Potential will result in the same answer for lbs./Ac., but with fewer steps.
- O. Page 16, subsection 8 B (Item 30): Changed title of entry from “Averages” to “# of Samples” and instruct the adjuster to enter the total number of samples taken in item 28.
- P. Page 17, subsection 8 B Appraisal Worksheet Illustration: Updated illustration in accordance with revisions to the entries and completion information.
- Q. Page 18, subsection 8 C (3): Added language stating when a minimum value option is applicable, the price received for each bushel of fresh market beans sold other than by direct marketing cannot be less than the minimum value option price contained in the Special Provisions.

FRESH MARKET BEANS LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

- R. Page 19, subsection 8 C (5) NOTE: State the higher of actual value, minimum value, or minimum value option price (if minimum value option I or II is selected), as shown in the Special Provisions, is recorded on the production worksheet.
- S. Page 19, subsection 8 C (Item 7 NOTE): Instruct the adjuster to record, in the lower right hand corner of item 7, no minimum value option, minimum value option I, or minimum value option II, as applicable.
- T. Page 21, Subsection 8 C PART I (Item 12): Revised language in accordance with the Pilot Fresh Market Bean Crop Provisions. Added language stating “the adjuster should verify records substantiating actual costs incurred.”
- U. Page 22, subsection 8 C PART I (Item 20, 21, 22): Added item 20 to correctly calculate allowable cost when no minimum value option is selected. Revised item 21 calculations for the value per carton/bushel in accordance with the Pilot Fresh Market Bean Crop Provisions. Item 22 states the applicable minimum value or minimum value option price from the Special Provisions.
- V. Page 23, subsection 8 C Summary of Harvested Production Illustration: Revised illustration and example in accordance with entries and completion information.
- W. Page 24, subsection 8 C Summary of Harvested Production Illustration: Added another example illustrating entries and completion information when no minimum value option is selected.
- X. Page 28, subsection 9 B SECTION I (Item A): Added reference to LAM for information on first crop, second crop, and subsequent crop codes.
- Y. Page 38, subsection 9 B SECTION II (Item A₂): Added reference to LAM for information on first crop, second crop, and subsequent crop codes.
- Z. Page 39, subsection 9 C SECTION II (Item Q₁): Revised to include correct in accordance with the Pilot Fresh Market Bean Crop Provisions.
- AA. Page 42 & 43, Subsection 9 B Production Worksheet Illustrations: Updated field calculations to properly reflect examples throughout the handbook.
- BB. Page 45, subsection 10, Table B: Updated Interpolation Example.
- CC. Page 46, subsection 10, Table C: Updated examples to correctly reflect instructions.
- DD. Made various editorial changes throughout the handbook to comply with current approved format and language.

FRESH MARKET BEANS LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

Control Chart For: Fresh Market Beans Loss Adjustment Standards Handbook						
	SC Pages	TC Pages	Text Pages	Reference Material	Date	Directive Number
Remove	Entire Handbook					
Current Index	1-4	1-2	1-44	45-54	06-2004	FCIC-25760

FRESH MARKET BEANS LOSS ADJUSTMENT STANDARDS HANDBOOK

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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 standards, 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 for the loss adjustment inspection:

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

NOTE: It is the insurance providers' responsibility to maintain original insurance documents relative to policyholder servicing as designated in their approved plan of operations.

B. TERMS, ABBREVIATIONS, AND DEFINITIONS

- (1) Terms, abbreviations, and definitions **general** (not crop specific) to loss adjustment are identified in the LAM.
- (2) Terms, abbreviations, and definitions **specific** to fresh market 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) Definitions:

Acreage Limitation Percent The maximum allowable annual percentage increase in insured acres, as specified in the Special Provisions.

Allowable cost The dollar amount per bushel for harvesting and handling as shown in the Special Provisions.

Bushel Thirty (30) pounds avoirdupois.

*** **Crop Year** Refer to the Special Provisions for the definition of “crop year” in lieu of the definition as defined in the Pilot Fresh Market Bean Provisions.

Direct Marketing Sale of the insured crop directly to consumers without the intervention of an intermediary such as a wholesaler, retailer, packer, processor, shipper, or buyer.

Hand Harvest Removal of the fresh market bean pods from the plant by hand.

Planting period The period of time designated in the actuarial documents in which fresh market beans must be planted to be considered fall, winter, or spring-planted fresh market beans.

Size Set When the majority of fresh market beans on the plant are at the optimum size to achieve best marketability without jeopardizing grading standards due to a large number of oversized beans in the harvested product.

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 fresh market beans grown in the county, in which the insured has a share, on insurable acreage for which a premium rate is provided by the actuarial documents and:
 - (a) Are planted to be harvested and sold as fresh market beans;
 - (b) Are planted within the planting periods designated in the actuarial documents;
 - (c) Are grown by a person who:
 - 1 Has grown fresh market beans for three previous crop years; or
 - 2 Has grown or participated in managing a fresh market bean farming operation in the county in which the present crop will be insured.
- (2) Unless allowed in the Special Provisions, fresh market beans are not insurable if they are:
 - (a) Interplanted with another crop; or
 - (b) Planted into an established grass or legume; or
 - (c) Grown for direct marketing.
- (3) Fresh market beans must initially be planted in rows far enough apart to permit mechanical cultivation unless otherwise provided by the Special Provisions.
- (4) We will not insure fresh market bean acreage that does not meet all applicable rotation requirements contained in the Special Provisions.
- (5) Insurance coverage is extended to provide an indemnity when the elected dollar amount of insurance for marketable fresh market beans has not been produced. This coverage DOES NOT guarantee a market for fresh market beans and efforts need to be made to ensure that rejected production is attributable to insured causes rather than economic (market) conditions.

B. PROVISIONS NOT APPLICABLE TO CAT COVERAGE:

- (1) Optional Units.
- (2) Hail and Fire Exclusion Provisions (also not applicable if additional coverage is less than 65/100 or **equivalent** coverage).
- *** (3) High Risk Land Exclusion.
- (4) Replanting Payments.
- (5) Minimum Value Option I and II.

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

C. UNIT DIVISION

Refer to the insurance contract for unit provisions. **NOTE:** Unless limited by the Crop or Special Provisions, a basic unit, as defined in the Basic Provisions, may be divided into optional units by planting period, if for each optional unit, all the conditions stated in the applicable provisions are met. Optional units by irrigated and non-irrigated practices are not applicable.

D. MINIMUM VALUE OPTION

The total value of harvested production will be as follows: (Refer to Special Provisions for applicability and availability of minimum values Option I and Option II.)

- (1) If Option I is selected:
 - (a) For sold production, the dollar amount obtained by subtracting the allowable cost (from the Special Provisions) from the price received for each bushel of fresh market (FM) beans (this result may not be less than the minimum value **option** price contained in the Special Provisions for any bushel of **FM** beans), and multiplying this result by the number of bushels of **FM** beans sold; and
 - (b) For marketable production that is not sold, the dollar amount obtained by multiplying the number of bushels of **such FM** beans on the unit by the minimum value (from the Special Provisions) for the planting period. Harvested production that is damaged due to insurable causes prior to harvest and is not marketable will not be counted as production.
- *** (2) If Option II is selected, the total value of harvested production will be as provided in D (1). For marketable production that is not sold, value applied will be as provided in D (1) (b).

NOTE: Either the insurance provider or the insured may cancel this option for any succeeding crop year by giving written notice on or before the cancellation date preceding the crop year for which the cancellation of this option is to be effective.

4. REPLANTING PAYMENT PROCEDURES

A. GENERAL INFORMATION

Refer to the Basic Provisions, Fresh Market Bean Crop Provisions, and the Special Provisions for additional information, limitations, and qualifications.

- (1) Only one replanting payment will be made for acreage planted during each planting period within the same crop year.
- (2) Unless otherwise specified in the Special Provisions, the insured must replant any acreage of fresh market beans damaged during the planting period in which initial planting took place whenever:
 - (a) Less than 75% of the plant stand remains;
 - (b) It is practical to replant; and
 - (c) If, at the time the crop was damaged, the final day of the planting period has not passed.
- (3) Whenever fresh market beans are initially planted during a planting period and the conditions in (2) (c) above are not satisfied, the insured may elect:
 - (a) To replant such acreage and collect any replant payment due as specified in section 12 of the crop provisions. The initial planting period coverage will continue for such replanted acreage; or
 - (b) Not to replant such acreage and receive an indemnity based on the stage of growth the plants had attained at the time of damage. However, such an election will result in the acreage being uninsurable in the subsequent planting period within the same crop year.

NOTE: This applies to any county in which fall and winter planting periods are provided by the Special Provisions.
- (4) Unless otherwise specified in the Special Provisions, if the final planting date for the planting period has passed when the damage occurred, an indemnity can be paid based upon the stage of the fresh market beans at the time of damage, if it is not practical to replant and the land is put to another use.
- (5) Due to the possibility that some released acreage may not be put to another use as required by the policy, strict attention should be paid to the correct use of the insured's certification of such other use prior to the finalization of the claim for indemnity.

B. QUALIFICATIONS FOR REPLANTING PAYMENT

To qualify for replanting payment, (refer to the Special Provisions for availability) the:

- (1) Insured crop must be damaged by an insurable cause,
- (2) Insurance provider determines that it is practical to replant,
- (3) Acres being replanted must have been initially planted within the planting period dates established by the Special Provisions,
- (4) Per acre appraisal must confirm that more than 25 percent of the plant stand will not produce fresh market beans,
- (5) Acreage replanted must be AT LEAST the lesser of 20 acres or 20 percent of the insured **planted** acreage for the unit (as determined on the final planting date for the planting period), and
- (6) Insurance provider has given consent to replant.

NOTE: In the Narrative of the claim form or on a **Special Report**, show the plant stands appraisal **for each field or subfield** and **the** calculations to document that qualifications for a replanting payment have been met.

C. MAXIMUM REPLANTING PAYMENT

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

- (1) The insured's actual replanting cost; or
- (2) The product of multiplying the per acre replanting amount contained in the Special Provisions times the insured's share in the crop.

NOTE: Show all calculations in the Narrative of the claim form or on a Special Report.

EXAMPLE 1

Owner/operator (100 percent share)

13 acres replanted

Insured's actual cost to replant = \$200.00

Maximum allowed per Special Provisions = \$175.00 x **1.000** (share) = \$175.00

The lesser of \$200.00 and \$175.00 = \$175.00

NOTE: Enter \$175.00 in the Section I "Adjusted Potential" column of the claim form.

EXAMPLE 2

Landlord/Tenant (50/50 percent share)

13 acres replanted

Insured's actual cost to replant = \$100.00

Maximum allowed per Special Provisions = \$175.00 x .500 (share) = \$87.50

The lesser of \$100.00 and \$87.50 = \$87.50

NOTE: Enter \$87.50 in the Section I "Adjusted Potential" column of the claim form if share has been applied or \$175.00 in the Section I "Adjusted Potential" column if share has yet to be applied. (Follow individual insurance provider guidelines). Indicate in the Narrative if adjusted potential has/has not been reduced for share on the claim form according to individual company guidelines.

D. REPLANTING PAYMENT INSPECTIONS

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

5. FRESH MARKET 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.

- (1) Timely appraisals are a must since deterioration of this crop will occur at such a rate as to make a later determination impossible. Because of the extreme variation of production within a very short number of days, the appraisal has to be as close to harvest as possible for the mature appraisal method.
- (2) **Harvested fresh market beans that are not marketable due to insurable causes will not be considered production to count.**

NOTE: **Due to the numerous varieties of fresh market beans, the pod count method may not work as well as it does for processing beans. Some varieties may have the sieve size but are longer beans and have the same diameter. This results in varying weights per pod.**

- *** (3) Unharvested mature production, which is or has been damaged by an insurable cause of loss, will not be counted as potential production. Some examples may include mold, tip burn, or scarred beans.

NOTE: If there are excessive amounts of large beans (5 or larger sieve size) in the sample plots, there will be substantial quality problems or product rejection at the packing shed. The grower should be aware of the size set situation as it relates to this crop.

- (4) For fresh market bean acreage that is to be hand harvested, sieve size should not be a factor, if harvest is timely.

B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS

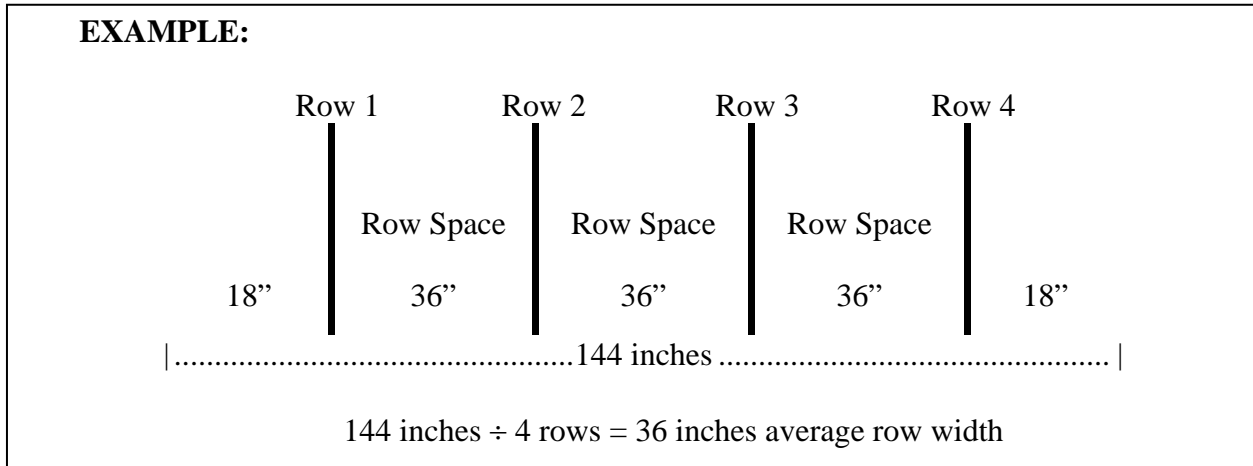
- (1) Determine the **minimum** number of required samples for a field or subfield by the field size, the average stage of growth, age (size) and general capabilities of the plants, and variability of potential production and plant damage within the field or subfield.
- (2) Split the field into subfields 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.

- (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 row spaces, from the center of the first row space to the center of the fifth row space (or as many rows as needed), and divide the result by the number of rows measured across, to determine an average row width.



- (3) Where rows are skipped for tractor or planter tires, refer to the LAM.

D. DETERMINING ROW LENGTH FOR SAMPLE SELECTION

- (1) The sample row length will be a minimum of 10 ft.
- (2) Use a 20 ft. sample row length if there is a poor plant population or severe damage. Refer to TABLE D for calculations and example to determine production.

E. PLANT TYPES AND STAGES OF GROWTH

- (1) These instructions provide plant-type and growth-stage information for use when appraising potential production during various stages of growth.
 - (a) When the crop is damaged in the first or second stage to the extent that the majority of producers in the area would no longer care for the crop, insurance on that acreage is considered to have ceased. Any indemnity will then be based on the stage the fresh market beans had achieved when the damage occurred. The adjuster is cautioned to be certain there is sufficient potential in a damaged fresh market bean crop to warrant further care, BEFORE it is allowed to progress to the final stage guarantee.

- (b) Unless otherwise specified in the Special Provisions, the amounts of insurance per acre for indemnification, is progressive by stages as shown in the following table.

STAGE	PERCENT OF AMOUNT OF INSURANCE PER ACRE	LENGTH OF TIME COVERED FROM SEEDING
1	40% of the final stage amount	From planting through the 30th day after planting
2	60% of the final stage amount	From the 31st day after planting until harvest
3 Final	100% of the final stage amount	Applies only to harvested acreage

F. STAGE CHARACTERISTICS

STAGE	NAME OF STAGE	AVERAGE TIME IN STAGE	FRESH MARKET BEAN 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 Leaf	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 Leaf	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 Leaf	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 1½ 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 2 (3/8 inch diameter).
R-12	Pre- Harvest	7	No more than 10 % of the pods have reached sieve size 3.
R-13	Harvest	--	At least 55 % of the pods have reached sieve size 3 - 4.

NOTE: Adjust all losses based on 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 (Immature)	For planted acreage with no emerged seed, or before podding. Use also for hail damage and damage that results in non-marketable beans after podding. Also use for replanting appraisals.
After Podding Method (Mature)	R-9 through R-13

B. STAND REDUCTION (IMMATURE) METHOD

Use this method to determine potential production from emergence through the time substantial plant podding has occurred (R-8 stage).

- (1) This method is based on the number of surviving plants in a designated sample row length compared with a desirable plant stand (**TABLE F**), allowing for adjustments to the appraisal for insured damage to leaves and pods. The fresh market bean standard weight by area is used as the base yield for appraisal purposes. Refer to **TABLE E**. (**EXAMPLE:** 5000 lb. per acre.)

*** **NOTE:** Refer to the LAM for deferred appraisals.

- (2) Determine the intended plants per acre by counting all live, dead, or missing plants in 10 feet of row, and applying this count to **TABLE C** in conjunction with the row width. Determine the existing stand by counting all remaining live plants in 10 feet of row and determine the applicable population from **TABLE C**. Divide the existing plant population by the intended plant population to arrive at the percent of stand.

EXAMPLE: There were 60 plants per 10 feet of row (87,500 plants per acre) planted in 36 inch rows, and only 40 plants remaining (57,500 plants per acre). $(57,500 \div 87,500 = .657$ 66% percent of stand.)

- *** (3) Refer to **TABLE B** to determine the potential remaining.

- *** (4) Hail-damaged beans deteriorate rapidly, requiring preliminary evaluation within 1 to 2 days of damage. Final appraisal will be deferred 7 to 10 days after damage (unless beans are mature; if so appraise immediately) 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 should be documented.

C. AFTER PODDING (MATURE) METHOD

The normal pod number for fresh market beans is 20 pods per plant but this can vary by variety.

- (1) Fresh market beans in stage R-9 or later will be adjusted based on representative sample strips in the field (as designated by an insurance provider representative) just prior to or during harvest by the producer.

NOTE: Refer to the LAM for representative sample area.

- (2) Fresh market beans may be harvested anywhere from sieve size 3 to sieve size 4. If machine harvesting of representative samples is not possible, the adjuster must hand-harvest and weigh the samples.
- (3) Refer to **TABLE A** for sample number requirements and **TABLE F** for desirable plant stand.

7. APPRAISAL DEVIATIONS AND MODIFICATIONS

A. DEVIATIONS

Deviations in appraisal methods require FCIC written authorization (as described in the LAM) prior to implementation.

B. MODIFICATIONS

There are no pre-established modifications contained in this handbook. Refer to the LAM for additional information.

8. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

- (1) Include the insurance provider's name in the appraisal worksheet title if not preprinted on the insurance provider's worksheet or when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the insurance provider), when a worksheet entry is not provided.
- (3) Separate appraisal worksheets are required for each unit appraised and **for each field or subfield**. Refer to section 5 for sampling requirements.
- (4) If the buyer rejects **harvested** production, the adjuster must determine if the damage is from an insurable cause. **The adjuster may use** an official Grading Service or **Agriculture Expert** to **help** make such determinations. All findings must be confirmed in writing.
- (5) If deemed unmarketable and indemnified, the acreage must be destroyed or it may be gleaned. Refer to the LAM for information on gleaning.
- (6) The Minimum Value Option I and II are applicable only to harvested production. Refer to the Special Provisions.

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

B. WORKSHEET ENTRIES AND COMPLETION INFORMATION

For replant claims complete items 1 through 19B and 41 through 44.

Verify or make the following entries:

Item

No. Information Required

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

Claim Number: 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. **Crop Year:** Crop year, as defined in the policy, for which the claim has been filed.
4. **Unit Number:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
5. **Cause of Damage:** Name of insured cause(s) of loss for **this crop** as listed in the LAM.
6. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred. Include SPECIFIC DATE where applicable, as in the case of hail damage. (e.g., AUG.11).
7. **Field Identification:** Field identification symbol.
8. **Acres/Date Planted:** Number of determined acres to tenths, in field or sub-field being appraised and date planted.
9. **Crop/Variety:** FM Beans and the variety planted and appraised.
10. **Row Width:** The row width to the nearest inch for the appraised crop. Refer to section 5C for row width determination information.
11. **Original Plant Population/Acre:** The intended plant population the producer would have had under normal conditions, based on row width and plant spacing. Refer to TABLE C.
12. **Date of Appraisal:** Date the appraisal (field work) is completed.

IMMATURE APPRAISAL METHOD

13. **Stage of Growth:** The stage of growth on the date of damage and stage of growth on the date of adjustment.
14. **Field/Sub-Field:** The field identification symbol from a sketch map or an aerial photo.
15. **Acres:** Number of **determined** acres, to tenths, for the field or sub-field being appraised.
16. **Plants/Sample:** The numbers of live plants in a 10 ft. sample.
17. **Percent Stand:** Using items 10 and 16, determine the live plant population **per acre** (from TABLE C) and record in the Narrative. Divide the existing plant population by the intended plant population (Item 11), rounded to two decimal places.

18. **Totals:**
- The total of adding all item 16 entries (plants/sample) from all samples.
 - The total of adding all item 17 entries (percent stand) from all samples.
19. **Averages:**
- The Average Number of Plants/Sample. Total of **item 18a** divided by the number of samples, rounded to the nearest tenth.
 - The Average Percent Stand Remaining/Sample. The total in **item 18b** divided by the number of samples taken. **Round to 2 decimal places.**

NOTE: For replant claims skip to item **38**.

20. **Normal Yield/Ac.:** A normal yield per acre (for the state the crop is grown). Refer to **TABLE E**.

21. **Percent Potential:** Enter the percent potential from **TABLE B**, as a 2-place decimal (e.g. 80% = .80).

22. Lbs./Ac.: **Item 20 × Item 21**, rounded to the nearest whole pound.

23. Container Wt.: 30 lbs.

24. Bu./Acre: **Item 22 ÷ Item 23**, to tenths.

MATURE APPRAISAL METHOD

25. Stage of Growth: The stage of growth on the date of damage and stage of growth on the date of adjustment.

26. Field/Sub-Field: The field identification symbol from a sketch map or an aerial photo.

27. Acres: The number of **determined** acres, to tenths, for the field or sub-field being appraised.

28. Weights/Sample: The actual weight, in pounds to tenths, per 10 ft. sample. If damage is severe, use a 20 ft. sample. Refer to **TABLE D**.

29. **Total:** The total weight of all samples taken in pounds to tenths.
30. **# of Samples:** Total number of samples taken in item 28.
31. **Avg. Wt. Per Sample:** $\text{Item 29} \div \text{item 30}$, rounded to tenths.
32. **Production Factor:** Production weight factor for the row width (Refer to **TABLE D**).
33. **CWT./Acre:** $\text{Item 31} \times \text{Item 32}$, rounded to 2 decimal places.
34. **100 lbs./CWT.:** 100 lbs.
35. **Pounds/Ac.:** $\text{Item 33} \times \text{Item 34}$, rounded to whole pounds.
36. **Commodity Unit of Measure:** 30 Lbs./Bu.
37. **Units (Bu.)/Ac.:** $\text{Item 35} \div \text{Item 36}$, rounded to tenths.
38. **Narrative:** Remarks pertinent to the appraisal, sampling, and conditions in general (e.g. - very hot and dry), etc.
39. **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 in the Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.
40. **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.
41. **Page:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

FRESH MARKET BEAN APPRAISAL WORKSHEET FOR ILLUSTRATION PURPOSES ONLY	COMPANY NAME				CLAIM NUMBER		1 INSURED'S NAME			2 POLICY NUMBER		3 CROP YEAR						
	ANY COMPANY				XXXXXX		I. M. INSURED			XXXXXXXXX		YYYY						
	4 UNIT NUMBER		5 CAUSE OF DAMAGE				6 DATE OF DAMAGE		7 FIELD IDENTIFICATION		8 ACRES/DATE PLANTED							
	00100		EXCESS MOISTURE				NOV		1A		13.0 ACRES MM/DD/YYYY							
9 CROP/VARIETY					10 ROW WIDTH			11 ORIGINAL PLANT POPULATION/ACRE			12 DATE OF APPRAISAL							
FM BEANS/GATOR GREEN					36"			87,500			MM/DD/YYYY							
IMMATURE APPRAISAL METHOD																		
13 Stage of Growth	Samples	1	2	3	4	5	6	7	8	Totals 18	Averages 19							
<u>Date of Damage</u>										a	a							
R7	16 Plants/Sample	28	27	17						=	72	24.0	20 Normal Yield/Ac.	21 Percent Potential	22 Lbs./Ac.			
<u>Date of Adjustment</u>										b	b							
R7	17 Percent Stand	.49	.46	.29						=	1.24	.41	5,000	x	.53	=	2,650	÷
14 Field/Sub-Field																		
1A1	16 Plants/Sample																	
15 Acres																		
1.0	17 Percent Stand																	
MATURE APPRAISAL METHOD																		
25 Stage of Growth		1	2	3	4	5	6	7	8	Total 29	# of Samples 30	31 Avg. Wt. Per Sample	32 Production Factor	33 CWT./Acre				
<u>Date of Damage</u>																		
R9		1.1	1.2	0.9	1.0							1.1	x	14.5	=	15.95	x	
<u>Date of Adjustment</u>																		
R9	28 Weights/Sample									=	4.2	÷	4					
26 Field/Sub-Field																		
1A2																		
27 Acres																		
12.0																		
38 Narrative																		
Existing live plant populations (item 16)																		
Sample 1 --- 42,500																		
Sample 2 --- 40,000																		
Sample 3 --- 25,000																		
39 Adjuster's Signature and Code Number					Date			40 Insured's Signature				Date						
I. M. ADJUSTER XXXXX					MM/DD/YYYY			I. M. INSURED				MM/DD/YYYY						
41 Page 1 of 1																		

C. SUMMARY OF HARVESTED PRODUCTION WORKSHEET ENTRIES AND COMPLETION INFORMATION

- (1) Use this worksheet to record production of marketable fresh market beans that are harvested. Use separate Summary of Harvested Production Worksheets for:
 - (a) Harvested production,
 - (b) Direct-marketed production,
 - (c) Unsold production, and
 - (d) Each packer or processor.
- (2) Fresh market bean acreage is to be planted for harvest and marketed through a broker or wholesaler or by direct marketing if allowed by the Special Provisions.
- (3) Any acreage planted expressly for harvest and sale through direct marketing is not insurable, unless allowed by the Special Provisions. Any production from such acreage will not be included in production to count, unless commingled with production from insured acreage.

NOTE: If the Special Provisions allow direct marketing, any acreage of fresh market beans that will be sold by direct marketing, requires pre-harvest appraisals. Deduction of allowable costs for harvest, sorting, or cooling etc. are not applicable for direct marketed fresh market beans.

The value of harvested production to count that is sold by direct marketing will be the GREATER OF the actual value of harvested and un-harvested production or the number of bushels appraised multiplied by the minimum value.

If a Minimum Value Option is applicable (refer to the Special Provisions), the value of production to count that is sold other than by direct marketing is obtained by subtracting the allowable cost contained in the Special Provisions from the price received for each bushel of fresh market beans (this result may not be less than the minimum value option price contained in the Special Provisions for any bushel/carton of fresh market beans) and multiplying this result by the number of bushels of fresh market beans sold.

- (4) Pack-out computer printout sheets may be used to record harvested production in lieu of the Summary of Harvested Production Worksheets, provided that they establish the total value per load in the same manner with no load valued at less than zero after subtracting allowable costs. (Refer to the Special Provisions for allowable costs.) File a copy of the printout sheets in the contract folder.

- (5) Allowable cost of harvested production will include only those allowable costs shown in the Special Provisions and not to exceed the amount shown in the Special Provisions. The actual allowable costs can be obtained from the grower or packer. Allowable costs are to be deducted only for production actually packed for commercial sales.

NOTE: This worksheet is used to determine average value per bushel or carton actually received for harvested production. The higher of the actual value, minimum value, or the minimum value option price (if minimum value option I or II is selected), as shown in the Special Provisions, is recorded on the production worksheet.

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. **Crop:** "FM Beans" (0105).
3. **Crop Year:** Crop year, as defined in the policy, for which the claim has been filed.
4. **Policy Number:** Insured's assigned policy number.
5. **Planting Period:** Planting period (e.g. Fall, Winter, Spring). Refer to the Summary of Coverage for the planting date and the actuarial documents to determine the planting period.
6. **Unit Number:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
7. **Name, Address, and Phone Number of Buyer/Packer:**
 - a. For sold production, enter name, address, and telephone number of the buyer/packer of the production.
 - b. For unsold production, MAKE NO ENTRY.

NOTE: In the lower right hand corner of item 7, record no minimum value option, minimum value option I, or minimum value option II, as applicable.

PART I - PRODUCTION

8. **Sale Date:**
- a. For sold production, enter date the load was sold in MM/DD/YYYY format.
 - b. For unsold production, enter “unsold” (harvested and/or packed but could not be sold due to insured causes).
9. **Load Number:**
- a. For sold production, enter the ticket number of the load.
 - b. For unsold production, enter the number of the USDA certificate of inspection, if available, and attach a copy of the certificate to the appraisal worksheet.
 - c. For direct-marketed production, enter “direct-marketed.”
10. **Number of Boxes/Cartons/Crates:** Circle Cartons or write in and circle Bushels, as applicable.
- a. For packed production, enter the number of bushels/cartons per load.
 - b. For direct-marketed and unsold production, enter the number of bushels/cartons of such production.
11. **Value (\$) Per Box/Carton/Crate:** Circle Carton or write in and circle Bushel, as applicable.
- a. Enter the value per bushel/carton, determined by dividing the gross value of sales (from the sales invoice) by the number of bushels/cartons sold for the load, rounded to dollars and cents.
 - b. For unsold production, MAKE NO ENTRY.
12. **Allowable Cost (\$) Minimum Value Option:**
- a. FOR PACKED PRODUCTION ONLY, enter the allowable cost, in dollars and cents per bushel/carton. Refer to the Special Provisions. If the actual allowable cost is less than the value provided in the Special Provisions, enter the actual allowable cost. The adjuster should verify records substantiating actual costs incurred.

- b. When there is no minimum value option selected, or for direct-marketed production, enter "0."

NOTE: Allowable cost will be entered in item 20 when no minimum value option is selected.

- c. For unsold production, MAKE NO ENTRY.

13. **Net Value (\$):**

- a. Subtract allowable cost (\$) minimum value option (item 12) from value (\$) per box/carton/crate (item 11). Enter result in dollars and cents. If the value is negative, enter "0.00."

- b. For unsold production, MAKE NO ENTRY.

14. **Total Value (\$) Per Load:**

- a. Multiply number of boxes/cartons/crates (item 10) by net value (\$) (item 13). Enter the results, rounded to dollars and cents.

- b. For unsold production, MAKE NO ENTRY.

15. **Total Boxes/Cartons/Crates:** Circle Cartons or write in and circle Bushels, as applicable. Total number of bushels from number of bushels column (item 10).

16. **Total (\$) All Loads:** Total value for all loads from item 14 in dollars and cents.

17. **Total (\$) All Loads:** Transfer entry from item 16.

18. **Total Boxes/Cartons/Crates:** Circle Cartons or write in and circle Bushels, as applicable. Transfer entry from item 15.

19. **AVG. Value (\$) Per Box/Carton/Crate:** Circle Carton or write in and circle Bushel, as applicable. Divide total dollars all loads (item 17) by total bushels (item 18). Enter result, rounded to dollars and cents.

20. **Allowable Cost (\$) No Minimum Value Option:**

- a. FOR PACKED PRODUCTION ONLY, enter the allowable cost, in dollars and cents per bushel/carton. Refer to the Special Provisions. If the actual allowable cost is less than the value provided in the Special Provisions, enter the actual allowable cost. The insured must provide records substantiating actual costs incurred.

b. When minimum value option I or II is selected or for direct-marketed production, enter "0."

NOTE: Allowable cost will be entered in item 12 when minimum value option I or II is selected.

c. For unsold production, MAKE NO ENTRY.

21. **Value (\$) Per Box/Carton/Crate:** Write in and circle Bushel/Carton. Subtract Allowable Cost (\$) No Minimum Value Option (item 20) from AVG. Value Per Box/Carton/Crate (item 19). Enter result in dollars and cents.

22. **Minimum Value:**

a. For marketable production that is not sold or when no minimum value option is selected, enter the minimum value from the Special Provisions.

b. For sold production when minimum value option I or II is selected, enter the minimum value option price from the Special Provisions.

NOTE: The entry in item Q₁ of the Production Worksheet will be the greater of item 21 (Value (\$) Per Box/Carton/Crate) or item 22 (Minimum Value).

23. **Adjuster Signature, Code Number, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed.

24. **Insured Signature and Date:** Insured's (or insured's authorized representative's) signature and date. **BEFORE** obtaining insured's signature, **REVIEW ALL ENTRIES** on the Summary of Harvested Production worksheet **WITH THE INSURED**, particularly explaining codes, etc., which may not be readily understood.

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

For Illustration Purposes Only		COMPANY:	ANY COMPANY	1. INSURED'S NAME		
SUMMARY OF HARVESTED PRODUCTION (Fresh Market Beans)		CLAIM NUMBER:	XXXXXXX	I. M. Insured		
3. CROP YEAR		4. POLICY NUMBER	7. NAME, ADDRESS, AND PHONE NUMBER OF BUYER/PACKER			
YYYY		XXXXXXX	ABC Packing Co., Box XX, Any Town, Any State XXXXX Tel (XXX) XXX-XXXX			
5. PLANTING PERIOD		6. UNIT NUMBER	Minimum Value Option II Selected			
FALL		00100				
PART I – PRODUCTION						
SALE DATE	LOAD NUMBER	NUMBER OF BOXES / CARTONS / CRATES (BUSHELS)	VALUE (\$) PER BOX / CARTON / CRATE (BUSHEL)	ALLOWABLE COST (\$) MINIMUM VALUE OPTION	NET VALUE (\$) (11 – 12)	TOTAL VALUE (\$) PER LOAD (10 x 13)
8	9	10	11	12	13	14
12-11-YYYY	21642	185	11.00	3.50	7.50	1,387.50
12-11-YYYY	21645	170	13.00	3.50	9.50	1,615.00
12-11-YYYY	21647	150	6.00	3.50	2.50	375.00
12-11-YYYY	22450	160	5.00	3.50	1.50	240.00
12-18-YYYY	22690	170	7.00	3.50	3.50	595.00
12-18-YYYY	23100	180	2.00	3.50	0.00	0.00
12-20-YYYY	24250	190	2.00	3.50	0.00	0.00
12-22-YYYY	24301	140	6.00	3.50	2.50	350.00
12-24-YYYY	24330	150	11.00	3.50	7.50	1,125.00
12-30-YYYY	24600	131	7.67	3.50	4.17	546.27
15. TOTAL BOXES/CARTONS/CRATES		1,626	16. TOTAL (\$) ALL LOADS			6,233.77
PART II – WEIGHTED VALUE						
17. TOTAL (\$) ALL LOADS		18. TOTAL BOXES / CARTONS / CRATES (BUSHELS)		19. AVG. VALUE (\$) PER BOX / CARTON / CRATE (BUSHEL)		
6,233.77		1,626		3.83		
20. ALLOWABLE COST (\$) NO MINIMUM VALUE OPTION			21. VALUE (\$) PER BOX / CARTON / CRATE (BUSHEL)		22. MINIMUM VALUE (\$)	
0			3.83		1.50	
23. ADJUSTER SIGNATURE		CODE NUMBER	DATE	24. INSURED SIGNATURE		DATE
I.M. Adjuster		XXXXXX	MM-DD-YYYY	I.M. Insured		MM-DD-YYYY
PAGE 1 OF 1						

For Illustration Purposes Only		COMPANY:	ANY COMPANY	1. INSURED'S NAME		
SUMMARY OF HARVESTED PRODUCTION (Fresh Market Beans)		CLAIM NUMBER:	XXXXXXX	I. M. Insured		
3. CROP YEAR		4. POLICY NUMBER	7. NAME, ADDRESS, AND PHONE NUMBER OF BUYER/PACKER			
YYYY		XXXXXXX	ABC Packing Co., Box XX, Any Town, Any State XXXXX Tel (XXX) XXX-XXXX			
5. PLANTING PERIOD		6. UNIT NUMBER	No Minimum Value Option Selected			
FALL		00200				
PART I – PRODUCTION						
SALE DATE	LOAD NUMBER	NUMBER OF BOXES / CARTONS / CRATES (BUSHELS)	VALUE (\$) PER BOX / CARTON / CRATE (BUSHEL)	ALLOWABLE COST (\$) MINIMUM VALUE OPTION	NET VALUE (\$) (11 – 12)	TOTAL VALUE (\$) PER LOAD (10 x 13)
8	9	10	11	12	13	14
12-11-YYYY	21642	185	11.00	0	11.00	2,035.00
12-11-YYYY	21645	170	13.00	0	13.00	2,210.00
12-11-YYYY	21647	150	6.00	0	6.00	900.00
12-11-YYYY	22450	160	5.00	0	5.00	800.00
12-18-YYYY	22690	170	7.00	0	7.00	1,190.00
12-18-YYYY	23100	180	2.00	0	2.00	360.00
12-20-YYYY	24250	190	2.00	0	2.00	380.00
12-22-YYYY	24301	140	6.00	0	6.00	840.00
12-24-YYYY	24330	150	11.00	0	11.00	1,650.00
12-30-YYYY	24600	131	7.67	0	7.67	1,004.77
15. TOTAL BOXES/CARTONS/CRATES		1,626	16. TOTAL (\$) ALL LOADS			11,369.77
PART II – WEIGHTED VALUE						
17. TOTAL (\$) ALL LOADS		18. TOTAL BOXES / CARTONS / CRATES (BUSHELS)		19. AVG. VALUE (\$) PER BOX / CARTON / CRATE (BUSHEL)		
11,369.77		1,626		6.99		
20. ALLOWABLE COST (\$) NO MINIMUM VALUE OPTION			21. VALUE (\$) PER BOX / CARTON / CRATE (BUSHEL)		22. MINIMUM VALUE (\$)	
3.50			3.49		6.05	
23. ADJUSTER SIGNATURE		24. CODE NUMBER	DATE	24. INSURED SIGNATURE		DATE
I.M. Adjuster		XXXXXX	MM-DD-YYYY	I.M. Insured		MM-DD-YYYY
PAGE 1 OF 1						

9. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

- (1) The claim form (hereafter referred to as a “Production Worksheet”) is a progressive form containing all notices of damage for all preliminary, replant, and final inspections on a unit.
- (2) If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
 - (a) Acreage report errors.
 - (b) Delayed notices and delayed claims.
 - (c) Corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
 - (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use, when acreage is being appraised for a replanting payment and all acreage on the unit has been initially planted, or other reasons described in the LAM).
 - (e) “No Indemnity Due” claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).
- (4) The adjuster is responsible for determining if any of the insured’s requirements under the notice and claim provisions of the policy have not been met. If any have not, the adjuster should contact the insurance provider.
- (5) Instructions labeled “**PRELIMINARY**” apply to preliminary inspections only. Instructions labeled “**REPLANT**” apply to replant inspections only. Instructions labeled “**FINAL**” apply to final inspections only. Instructions not labeled apply to ALL inspections.

B. FORM ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

**Item
No.**

Information Required

1. **Crop/Code #:** "FM Beans" (0105).
2. **Unit #:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
3. **Legal Description:** Section, township, and range number or other legal description that identifies the location of the unit.
4. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., AUG 11).
5. **Cause of Damage:** Name of insured **cause(s)** of loss for **this crop** as listed in the LAM. If it is evident that no indemnity is due, enter "NONE." If an insured cause of loss is coded as "Other," explain in the "Narrative."

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

PRELIMINARY: MAKE NO ENTRY.

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

11. **Crop Year:** Crop year, as defined in the policy, for which the claim is filed.

12. **Additional Units:**

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

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

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

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

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

FINAL: Estimated yield per acre, in whole bushels/cartons, of all non-loss units for the crop at the time of final inspection.

14. **Date(s) Notice of Notice:**

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.

REPLANT AND FINAL: Transfer the last date in the 1st or 2nd space to the FINAL space if a final inspection should be made as a result of the notice. Always enter the complete date of notice (month, day, year) for the FINAL inspection in the FINAL space on the first page of the first set of Production Worksheets. For a delayed notice of loss or delayed claim, refer to the LAM.

15. **Companion Policy(s):**

- a. If no other person has a share in the unit (insured has 100 percent share), MAKE NO ENTRY.
- b. In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril crop insurance contract (i.e., not crop-hail, fire, etc.) If the other person does not, enter “NONE.”
 - (1) If the OTHER person has a multiple-peril crop insurance contract and it can be determined that the SAME insurance provider services it, enter the contract number. Handle these companion policies according to the insurance provider instructions.
 - (2) If the OTHER person has a multiple-peril crop insurance contract and a DIFFERENT insurance provider or agent services it, enter the name of the insurance provider and/or agent (and contract number) if known.
 - (3) If unable to verify the existence of a companion contract, enter “Unknown” and contact the insurance provider for further instructions.

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

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

- (1) Rate classes, types, or farming practices;
- (2) Appraisals;
- (3) Stages or intended use(s) of acreage;
- (4) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (5) Appraisals for damage due to hail or fire if Hail and Fire Exclusion is in effect.

Verify or make the following entries:

Item

No. Information Required

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

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

B. Preliminary Acres:

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

REPLANT AND FINAL: MAKE NO ENTRY.

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

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

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

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

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

FINAL: Determined acres to tenths.

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

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

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



D. Interest or Share: Insured’s interest in the crop to three decimal places as determined at the time of inspection. If shares vary on the same UNIT, use separate line entries.

- E. **Risk:** 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 the insurance provider’s instructions. Refer to the LAM.

NOTE: Unrated land is uninsurable without a written agreement.

- F. **Practice:** Three-digit code number entered exactly as specified on the actuarial documents for the practice carried out by the insured. If “No Practice Specified,” enter appropriate 3-digit code number from the actuarial documents.

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

- H. **Stage:**

PRELIMINARY: MAKE NO ENTRY.

REPLANT: Replant stage abbreviation as shown below.

STAGE **EXPLANATION**

“R”Acreage replanted and qualifying for replanting payment.

“NR”Acreage not replanted or not qualifying for a replanting payment.
Enter “NR” if the combined potential production appraisal and uninsured cause appraisal totals 75 percent or more of the surviving plant stand for replanting claims.

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. Failure to give notice when the insured is a broker, packer, processor, wholesaler, buyer, or other handler of fresh market beans.

“1”40% of the final stage amount of insurance (from planting through the 30th day after planting).

“2”60% of the final stage amount of insurance (from the 31st day after planting until harvest).

“3”100% of the final stage amount of insurance (applies only to harvested acreage and where stage amount of insurance is not applicable according to the Special Provisions).

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

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

<u>USE</u>	<u>EXPLANATION</u>
“Replant”Acreage replanted and qualifying for replanting payment
“Not Replanted”Acreage not replanted or not qualifying for a replanting payment
“To Millet,” etcUse made of the acreage
“WOC”Other use without consent
“SU”Solely uninsured
“ABA”Abandoned without consent
“H”Harvested
“UH”Unharvested

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

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

J. **Appraised Potential:**

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

PRELIMINARY AND FINAL: Per-acre appraisal in bushels/cartons, to tenths, of POTENTIAL production for the acreage appraised. Refer to section 5, “Fresh Market Bean Appraisals” for additional instructions.

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

K₁ - K₂. MAKE NO ENTRY.

L. **Shell and/or Quality Factor:** Line out the heading and enter “Value.” For appraised production enter the greater of:

- a. Actual value per carton or bushel (determined from a sample provided to the buyer);
or
- b. Minimum value per carton or bushel shown in the Special Provisions.

NOTE: Do not use the Minimum Value Option I or II price from the Special Provisions for this entry.

M. **+Uninsured Cause:**

REPLANT: MAKE NO ENTRY

PRELIMINARY AND FINAL: EXPLAIN IN THE NARRATIVE.

- a. Hail and Fire exclusion NOT in effect.
 - (1) Enter NOT LESS than the insured’s amount of insurance per acre in dollars and cents for any “P” stage acreage.

NOTE: On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged SOLELY by uninsured causes separate from other production.
 - (2) For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production per acre in dollars and cents for any such acreage.
- b. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.
- c. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.

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

N. **Adjusted Potential:**

REPLANT: Enter the amount allowed per acre for replanting in dollars and cents. Refer to section 4 for qualifications and computations.

PRELIMINARY AND FINAL: The result of Column “J” times Column “L” plus Column “M,” rounded to dollars and cents.

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

NOTE: For CAT policies multiply result times .55 unless otherwise instructed by the insurance provider because adjustment will be made by other manual or automated computation process.

P. **Per Acre:** Per Acre Guarantee - Enter the amount of insurance per acre from the insured’s Summary of Coverage, adjusted for stage percentage **as applicable** (e.g., stage 1 percentage × final amount of insurance = stage 1 amount of insurance).

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

16. **Total:** Total Acres.

PRELIMINARY: MAKE NO ENTRY.

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

NOTE: FOR ITEM 17, WHEN SEPARATE LINE ENTRIES ARE MADE FOR VARYING SHARES, STAGES, PRICE ELECTIONS, TYPES, ETC., WITHIN THE UNIT, AND TOTALS NEED TO BE KEPT SEPARATE FOR CALCULATING INDEMNITIES, MAKE NO ENTRY AND FOLLOW THE INSURANCE PROVIDER’S INSTRUCTIONS; OTHERWISE, MAKE THE FOLLOWING ENTRIES.

17. **Totals:**

PRELIMINARY: MAKE NO ENTRY.

REPLANT and FINAL: 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 or replant;
 - (2) If acreage has been replanted to a practice uninsurable as an original practice;
 - (3) If uninsured causes are present; or
 - (4) For unusual or controversial cases.

NOTE: Indicate on the sketch map or aerial photo, the disposition of acreage destroyed or put to other use with or without consent.

- l. Explain any difference between date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
- m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
- n. Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with 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 appraisal (plus appraisal for uninsured causes of loss, if applicable) for replanted acreage, and the calculations to show that the qualification for a replanting payment have been met. Refer to section 4.
- t. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- u. If any acreage to be replanted in the unit does not qualify for a replanting payment, enter Field No., “NOT QUAL FOR RP PAYMENT,” date of inspection, adjuster’s initials, and reason not qualified.
- v. Explain any “0” potential (fresh market bean plants with no production or fresh market beans with no market value).
- w. Explain the reason that any harvested production is unsold.
- x. Document any other pertinent information, including any raw data to support any factors used to calculate the production.

SECTION II - HARVESTED PRODUCTION

GENERAL INFORMATION:

- (1) Account for ALL HARVESTED PRODUCTION (for ALL ENTITIES sharing in the crop) except production appraised BEFORE harvest and shown in Section I because the quantity cannot be determined later (e.g., released for other uses, etc.).
 - (2) For production commercially sold, etc., enter the name and address of the Broker/buyer etc. as applicable in Columns "B" through "E."
 - (3) There will be no "harvested production" entries for replanting payments.
 - (4) If acceptable sales or weight tickets are not available, refer to the LAM.
 - (5) If additional lines are necessary, the data may be entered on a continuation sheet.
USE SEPARATE LINES FOR:
 - (a) Different FIRST handlers (buyers or packinghouse). The insured must have maintained satisfactory records of ALL production sold or stored. Verify any packinghouse records.
 - (b) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
 - (c) Unsold marketable production.
 - (d) Direct-marketed production, if allowed by the Special Provisions.
 - (6) There will generally be no harvested production entries in Columns "A" through "S" for preliminary inspections.
- ***
- (7) If there is harvested production from more than one insured practice (or type), the harvested production also must be entered on separate lines in Columns "A" through "S" by type or practice. If production has been commingled, refer to the LAM.

Verify or make the following entries:

**Item
No.**

Information Required

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

PRELIMINARY: MAKE NO ENTRY.

REPLANT AND FINAL:

- a. The earlier of the date the ENTIRE acreage on the unit was (1) harvested, (2) totally destroyed, (3) put to other use, (4) a combination of harvested destroyed, or put to other use, or (5) the calendar date for the end of the insurance period.
- b. If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit and the insured does not intend to harvest, enter “**Incomplete.**”
- c. If at the time of final inspection (if prior to the end of the insurance period), **none** of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter “**No Harvest.**”
- d. If the case involves a Certification Form, enter the date from the Certification Form, when the entire unit is put to another use, replanting is complete for the unit, etc. Refer to the LAM.

19. **Similar Damage:**

PRELIMINARY: MAKE NO ENTRY.

REPLANT and FINAL: Check “Yes” or “No.” Check “Yes” if amount and cause of damage due to insurable causes is similar to the experience of other farms in the area. If “No” is checked, explain in the Narrative.

20. **Assignment of Indemnity:** Check “Yes” **only** if an assignment of indemnity is in effect for the crop year; otherwise, check “No.” Refer to the LAM.

21. **Transfer of Right to Indemnity:** Check “Yes” **only** if a transfer of right to indemnity is in effect for the unit for the crop year, otherwise, check “No.” Refer to the LAM.

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

A₂. **Field ID:**

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, indicate for each practice/type, the corresponding Field ID (from Section I, **Column "A"**).

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

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

a. For production sold, enter the name and address of the buyer, packinghouse etc. For production otherwise disposed of, indicate the disposition (sold at roadside stand, etc.).

b. For unsold marketable production enter "UNSOLD."

F. - H. MAKE NO ENTRY.

I. **Bu., Ton, Lbs., Cwt.:**

a. Circle "Bu." **or write in and circle "cartons."** Total harvested sold or unsold production from item 18 on the Summary of Harvested Production.

b. Enter harvested sold or unsold production (Item 18 entry from the Summary of Harvested Production Worksheet). Separate line entries are required for:

(1) Unsold harvested marketable production; and

(2) Each buyer or packer for sold production.

J. - M₂. MAKE NO ENTRY.

N. **Adjusted Production:** Enter bushels/**cartons**, from Column "I."

O. **Prod. Not to Count:** Net production NOT to count, in bushels/cartons 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).

NOTE: 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,” in bushels/cartons to tenths.

Q₁. **Value:** Enter the dollars and cents value per bushel/carton for harvested sold and unsold marketable beans. The value per bushel will be the greater of:

a. The actual value for each bushel/carton (not less than zero) of sold production from item 21 of the Summary of Harvested Production; or

b. The applicable of the following:

(1) The minimum value per bushel/carton shown in the Special Provisions (also recorded in item 22 of the Summary of Harvested Production), if a minimum value option is not in effect;

(2) The Minimum Value Option I price per bushel/carton shown in the Special Provisions (also recorded in item 22 of the Summary of Harvested Production), if Minimum Value Option I is in effect; or

(3) The Minimum Value Option II price per bushel/carton shown in the Special Provisions (also recorded in item 22 of the Summary of Harvested Production), if Minimum Value Option II is in effect.

NOTE: For unsold, marketable harvested production, enter not less than the applicable minimum value per bushel/carton as listed in the Special Provisions.

NOTE: Enter a “0.00” value for unmarketable unsold production damaged by an insurable cause of loss on a separate line from sold production.

Q₂ - R. MAKE NO ENTRY.

S. **Production to Count:** Production from Column “P” times Column “Q₁,” rounded to whole dollars.

NOTE: For CAT policies multiply the result times .55 unless otherwise instructed by the insurance provider because adjustment will be made by another manual or automated computation process.

NOTE: FOR ITEMS 22 - 24. WHEN SEPARATE LINE ENTRIES ARE MADE FOR VARYING SHARES, STAGES, PRICE ELECTIONS, TYPES, ETC., WITHIN THE UNIT, AND TOTALS NEED TO BE KEPT SEPARATE FOR CALCULATING INDEMNITIES, MAKE NO ENTRY AND FOLLOW THE INSURANCE PROVIDER’S INSTRUCTIONS; OTHERWISE, MAKE THE FOLLOWING ENTRIES.

22. **Section II Total:**

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

FINAL: Total of Column “S,” to whole dollars.

23. **Section I Total:**

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

FINAL: Enter figure from Section I, Column “O” total.

24. **Unit Total:**

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

FINAL: Total of items 22 and 23, in whole dollars.

25. **Adjuster’s Signature, Code # and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured’s authorized representative) has signed. For an absentee insured, enter adjuster’s code number **ONLY**. The signature and date will be entered **AFTER** the absentee has signed and returned the Production Worksheet.

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

26. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the Production Worksheet WITH THE INSURED, particularly explaining codes, etc., that may not be readily understood.

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

27. **Page:**

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

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

1 Crop/Code #	2 Unit.#	3 Legal Description	PRODUCTION WORKSHEET (FOR ILLUSTRATION PURPOSES ONLY)				8 Name of Insured				
FM Beans 0105	00100	SW1-96N-30W					9 Claim #		I.M. Insured		11 Crop Year
4 Date of Damage	NOV		7 Company		Any Company		XXXXXX		YYYY		
5 Cause of Damage	EX. MOIST.		Agency		Any Agency		10 Policy # XXXXXXXXX				
6 Primary Cause %	100%						14 Date(s)		1st	2nd	Final
12 Additional Units	00200						Notice of Loss		MM/DD/YYYY		MM/DD/YYYY
13 Est. Prod. Per Acre	50						15 Companion Policy(s)				

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL									POTENTIAL YIELD					STAGE GUARANTEE		
A	B	C	D	E	F	G	H	I	J	K ₁	L	M	N	O	P	Q
Field ID	Preliminary 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 Value	+Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)
1A1		1.0	1.000	D01	117	997	1	To Soybeans	88.3		6.05		534.22	534	308	308
1A2		12.0	1.000	D01	117	997	1	To Soybeans	53.2		6.05		321.86	3,862	308	3,696
1B		30.0	1.000	D01	117	997	3	H							770	23,100
1C M/D		2.0	1.000	D01	117	997	P	WOC				450.00	450.00	900	770	1,540
16 TOTAL		45.0											17 TOTALS		5,296	28,644

NARRATIVE (If more space is needed, attach a Special Report) Field 1A1 and 1A2 are permanent fields in Stage 1 guarantee (40% of total guarantee). Field 1B is a permanent field and will be harvested. Field 1C wheel measured. Minimum Value Option II selected.

SECTION II - HARVESTED PRODUCTION

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

MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION									
A ₁	B	C	D	E	F	G	H	I	J	K ₁	L ₁	M ₁	N	O	P	Q ₁	R	S
A ₂	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	Moisture %	Shell/Sugar Factor	FM % Factor	Moisture % Factor	Test WT Factor	Adjusted Production (Horl)xJxKxLxMxN	Prod. Not to Count	Production (N - O)	Value Mkt. Price	Quality Factor (Q1 ÷ Q2)	Production to Count (P x R)
	Any Packer															3.83		
	Anytown, Any State							1,626.0					1,626.0					6,228

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	6,228
23 Section I Total	5,296
24 Unit Total	11,524

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

1 Crop/Code # FM Beans 0105	2 Unit.# 00100	3 Legal Description S1/2-5-50-20	PRODUCTION WORKSHEET (FOR ILLUSTRATION PURPOSES ONLY)						8 Name of Insured I.M. Insured			
4 Date of Damage NOV	5 Cause of Damage EX. MOIST.	6 Primary Cause % 100%							7 Company Any Company	9 Claim # XXXXXX	11 Crop Year YYYY	
12 Additional Units			Agency Any Agency	14 Date(s) MM/DD/YYYY			15 Companion Policy(s)					
13 Est. Prod. Per Acre												

EXAMPLE 1: (100% SHARE)

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K ₁	L	M	N	O	P	Q
Field ID	Preliminary 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)
1A M/D		13.0	1.000	D01	117	997	R	Replanted					175.00	2,275	770	10,010
		32.0	1.000	D01	117	997	NR	Not Replanted							770	24,640
16 TOTAL		45.0											17 TOTALS	2,275		34,650

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

The example above shows allowance when the actual cost is GREATER than the maximum allowance. The insured's actual cost to replant was \$200.00 per acre with an amount of insurance of \$770.00. Acreage was determined using wheel measurements. Maximum allowed = \$175.00 per acre. See attached Special Report for wheel measurements.

EXAMPLE 2: (50% Share)

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K ₁	L	M	N	O	P	Q
Field ID	Preliminary 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)
1A M/D		13.0	.500	D01	002	302	R	Replanted					87.50	1,138	770	10,010
		32.0	.500	D01	002	302	NR	Not Replanted							770	24,640
16 TOTAL		45.0											17 TOTALS	1,138		34,650

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

The example above shows allowance when the actual cost is GREATER than the maximum allowance when the insured has a 50% share. The insured's actual cost to replant was \$100.00 per acre with an amount of insurance of \$770.00. Acreage was determined using wheel measurements. Maximum allowed = \$175.00 per acre X .50% share = \$87.50. See attached Special Report for wheel measurements.

10. REFERENCE MATERIAL

TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS

ACRES IN FIELD OR SUB-FIELD	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 sub-field.	

TABLE B - STAND REDUCTION FOR 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	PERCENT POTENTIAL																			
V-1 to V-3	98	96	94	92	90	88	86	83	79	75	71	66	60	53	45	36	26	17	9	
V-4, 2 nd Tri.	97	95	93	91	89	86	84	81	77	73	69	64	58	51	43	34	25	14	8	
V-5, 3 rd Tri.	97	94	92	89	87	84	82	78	75	70	66	61	55	48	41	32	23	14	8	
V-6, 1 st Bloom	96	93	91	87	85	82	79	75	72	66	63	57	52	46	38	30	21	13	7	
R-7, Early Bloom	96	92	89	84	82	79	75	71	65	61	58	52	47	41	35	27	19	12	6	
R-8, Full Bloom	96	91	87	82	79	75	70	66	60	56	52	46	41	36	31	24	17	11	5	
R-9 to R-13	95	90	85	80	75	70	65	60	55	50	45	40	35	30	25	20	15	10	5	

AFTER STAGE R-8, PERCENT OF POTENTIAL IS IN DIRECT PROPORTION TO PERCENT STAND.

INTERPOLATION EXAMPLE:

***Stand Remaining is 41% and the beans were damaged in R-7 stage.

To interpolate: 41% is the difference between 40 and 45 ($45 - 40 = 5$). The difference in Percent Loss of $58\% - 52\% = 6\% \div 5 = 1.2$. Then 1.2 times 1 ($41 - 40 = 1$) = 1.2%. Then add 1.2% to 52% = 53.2% potential with a 41% stand.

TABLE C – NUMBER OF PLANTS PER ACRE

INSTRUCTIONS: This chart is used to determine both the intended and live plant population (plants per acre). Count the number of intended/live plants in a representative 10 feet of row (use a 20 ft. sample row length if there is a poor plant population or severe damage). Find the number in the appropriate (row width) column. Go to the far left column to find the number of plants per acre. If the number of counted plants is not shown on the table, use the next higher shown number and determine plants per acre as above. (See Examples 1 and 2)

If the number of counted plants is greater than the top number in the appropriate column, divide the number of plants by 2, proceed as above and multiply the plants per acre found in the left column by 2 to arrive at the number of plants per acre. (Refer to Example 3). If the number of counted plants is fewer than the lowest number in the appropriate column, multiply the number of plants by 2, proceed as above and divide the plants per acre found in the left column by 2 to arrive at the actual number of plants per acre. (Refer to Example 4).

EXAMPLE 1: Row Width = 30”
 50 intended plants in 10’ of row
 51 is next higher number shown in 30” row
 Intended plants/acre = 87,500

EXAMPLE 3: Row width = 30”
 74 plants in 10’ of row
 $74 \div 2 = 37$
 37 applied to TABLE C = 65,000 plants/acre
 $65,000 \times 2 = 130,000$ plants/acre

EXAMPLE 2: Row Width = 30”
 30 live plants in 10’ of row
 31 is the next higher number shown in 30” row
 Existing plants/acre = 52,500

EXAMPLE 4: Row Width = 30”
 20 plants in 20’ of row
 $20 \times 2 = 40$
 40 applied to TABLE C = 70,000 plants/acre
 $70,000 \div 2 = 35,000$ plants/acre

Plants Per Acre	Row Width (inches)																		
	40	38	36	34	32	30	28	26	24	22	20	18	16	14	12	10	8	7	6
125,000	96	91	86	81	77	72	67	62	57	53	48	43	38	33	29	24	19	17	
122,500	94	89	85	80	75	71	66	61	56	52	47	42							14
120,000	92	87	83	78	73	69	64	60	55	51	46	41	37	32	28	23		16	
117,500	90	86	81	77	72	68	63	59	54	50	45		36		27		18		
115,000	88	84	79	75	70	66	62	57	53	48	44	40	35	31	26	22			
112,500	86	82	78	74	69	65	61	56	52	47	43	39		30				15	13
110,000	84	80	76	72	67	63	59	55	51	46	42	38	34	29	25	21	17		
107,500	82	78	74	70	66	62	58	54	50	45	41	37	33						
105,000	80	76	72	68	64	60	56	52	48	44	40	36	32	28	24	20	16	14	12
102,500	79	75	71	67	63	59	55	51	47	43	39	35							

Number of Intended/Existing Plants in Ten Feet of Row

TABLE C – NUMBER OF PLANTS PER ACRE (Continued)

Plants Per Acre	Row Width (inches)																		
	40	38	36	34	32	30	28	26	24	22	20	18	16	14	12	10	8	7	6
100,000	77	73	69	65	61	57	54	50	46	42	38	34	31	27	23	19			
97,500	75	71	67	64	60	56	53	49	45	41	37		30	26			15	13	11
95,000	73	69	65	62	58	55	51	47	44	40	36	33	29	25	22	18			
92,500	71	67	64	61	57	54	50	46	43	39	35	32							
90,000	69	65	62	59	55	52	48	45	41	38	34	31	28	24	21	17	14	12	
87,500	67	64	61	57	54	51	47	44	40	37		30	27						10
85,000	65	62	59	55	52	49	46	42	39	36	33	29	26	23	20	16	13		
82,500	63	60	57	54	51	48	45	41	38	35	32		25	22	19			11	
80,000	61	58	55	52	49	46	43	40	37	34	31	28	24	21	18	15	12		
77,500	59	57	54	51	48	45	42	39	36	33	30	27							9
75,000	57	55	52	49	46	43	40	37	34	32	29	26	23	20	17	14		10	
72,500	56	53	50	48	45	42	39	36	33	31	28	25	22				11		
70,000	54	51	48	46	43	40	37	35	32	29	27	24	21	19	16	13			8
67,500	52	49	47	44	42	39	36	34	31	28	26	23		18				9	
65,000	50	47	45	42	40	37	35	32	30	27	25	22	20	17	15	12	10		
62,500	48	46	43	41	39	36	34	31	29	26	24		19						7
60,000	46	44	41	39	37	34	32	30	28	25	23	21	18	16	14		9	8	
57,500	44	42	40	38	36	33	31	29	27	24	22	20				11			
55,000	42	40	38	36	34	32	29	27	25	23	21	19	17	15	13				
52,500	40	38	36	35	33	31	28	26	24	22	20	18	16	14	12		8	7	6
50,000	38	36	34	33	31	29	27	25	23	21	19	17	15	13	11	10			
47,500	36	35	33	31	30	28	26	24	22	20	18	16							
45,000	34	33	31	29	28	26	24	22	21	19	17	15	14	12	10	9	7	6	5
42,500	32	31	29	28	26	25	23	21	20	18	16								
40,000	30	29	27	26	24	23	21	19	18	17	15	14	13	11	9	8	6		
	Number of Intended/Existing Plants in Ten Feet of Row																		

TABLE D - PRODUCTION FACTOR

ROW WIDTH	PRODUCTION FACTOR	ROW WIDTH	PRODUCTION FACTOR	ROW WIDTH	PRODUCTION FACTOR
12	43.6	38	13.8	62	8.4
15	34.8	40	13.1	64	8.2
18	29.0	42	12.5	66	7.9
20	26.1	44	11.9	68	7.7
22	23.8	46	11.4	70	7.5
24	21.8	48	10.9	72	7.3
26	20.1	50	10.5	74	7.1
28	18.7	52	10.1	76	6.9
30	17.4	54	9.7	78	6.7
32	16.3	56	9.3	80	6.5
34	15.4	58	9.0	82	6.4
36	14.5	60	8.7	84	6.2

CALCULATIONS TO DETERMINE PRODUCTION:

Determining the production factor is based on the amount of weight involved in a 10-foot sample area (10 linear feet of row).

Divide 12 inches by the width of row in inches **to four decimal places**. Then multiply this product by 43,560 square feet per acre.

EXAMPLE: Row width is 36 inches. $12 \text{ divided by } 36 = .3333$

$$43,560 \times .3333 = 14,518.5$$

Move the decimal place three places to the left, rounded to tenths = 14.5 factor

The answer will be in cwt per acre $\times 100 = \text{lbs. per acre}$

If there is a poor plant population or severe damage, use 20 ft. of row and divide the factor by 2. In the above example using a 20 ft. sample the factor will be 7.259 (7.3).

Sample weight of 5.0 lbs for 10 ft. of row.

Row width is 36 inches.

$$5.0 \text{ lbs.} \times 14.5 = 72.5 \text{ cwt/acre}$$

$$72.5 \text{ cwt/acre} \times 100 = 7,250 \text{ lbs. per acre}$$

FOR 20 ft. sample and the weight is 10 lbs.

$$10 \text{ lbs.} \times 7.3 = 73.0 \text{ cwt/acre}$$

$$73.0 \text{ cwt/acre} \times 100 = 7,300 \text{ lbs. per acre}$$

TABLE E - NORMAL COMMODITY YIELD PER ACRE

STATE	NORMAL YIELD (Pounds)
Florida	5000
North Carolina	3500
Virginia	3500

TABLE F - DESIRABLE PLANT STAND

The original planting target stand should be in the 93,000 – 95,000 plants per acre range. May vary due to geographical area and cultural practice such as plastic-culture with drip irrigation.	Row Width (Inches) Average Distance Between Rows	30	32	34	36	38	40
	Desirable Bean Stand (Plants Per Foot of Row)	5.0	5.5	6.0	6.5	7.0	7.5

NOTE: Beans planted in less than 30 inch rows may be susceptible to rot.

EXHIBIT 1

CHART FOR VARIETY, MATURITY DATES, AND BEAN SIZE

C, P, M, - C- Coast, P - Piedmont, M - Mountains,

BEANS - Bush Snap (Fresh Market):

VARIETY	CHARACTERISTICS	POD LENGTH/SIZE
Benchmark	Straight smooth shiny pods. Matures in 53 days. Resistance BV1, NY8NY15, CTV, SD Strong upright plant. Medium-dark green color.	6.0" Round
Brio	High Yielder Performs well under heat, good taste. Matures in 54 days. Medium dark in color round pods.	5.2" Round
Bronco	Very similar to 'Strike', but pods are darker green and shiny. Matures in 49-50 days. (C,P)	5.5" Round
Bush Blue Lake 274	Very good quality, round pod, white seeds and resistant to CBMV. Local use and good processing. Matures in 58 days. (C, P, M)	6.0" Round
Carlo	Small diameter pods can be fresh market or processing. Medium-green color white seeded, matures in 55 days.	5.0" Round
Castel	Very uniform and straight. Matures in 54 days. (Baby Filet) Resistance Anthracnose V1 with 3-4" sieve size. Medium-green color.	4.5" round
Cloud Burst	Round slender pods. Matures in 55 days.	6.0" Round
Contender	Oval slightly curved pods. Matures in 45 days. Dark-green color. Fresh Market shipper.	6.5" Oval
Daytona	Best as a hot weather performer. Long pod type, resistant to rust. Medium-dark green color with 16 cm, straight round pods. Tolerant to BV-1 Matures in 55 days	6.0 – 7.0" Round
Derby	Long pods (easy harvest), matures in 57 days.	7.0" Round
Eagle	A vigorous upright plant with very high potential yield, round pod, white seeds and resistant to CBMV. Local use. Matures in 52-54 days. (C, P, M)	N/A

CHART FOR VARIETY MATURITY DATES, BEAN SIZE (Continued)

VARIETY	CHARACTERISTICS	POD LENGTH/SIZE
Earliserve	Round pods. Matures in 48 days. Medium-green color. BCMV and NY 15 BCMV resistant.	4.0 – 5.0” Round
Green Crop	Flat broad pods, excellent flavor. Matures in 55 days. Medium-green color.	7.5 – 8.5” Flat
Gator Green	High Quality Yields of long smooth pods Oval Fresh market shipper. Matures in 53 days. Medium-green color.	6.0 – 8.0” Round
Goldrush	Medium long, round pod, good color. Matures in 53 days. (C, P, M)	5.3” Round
Harvester	White seeded, long podded, erect type plant with resistance to CBMV. Good shipper. Matures in 52 - 55 days. (C, P, M)	N/A
Hialeah	Long, round pod, very productive, and uniform slender set. Matures in 53 days. (C, P, M)	6.0 – 7.0” Round
Jade	Long Round Straight pods, excellent flavor and color. Matures in 60 days. Dark-green color.	7.0-7.5” Round
Matador	High Yielder Good for late July and September. Dark green color. Matures in 60 days.	5.5” Round
Mirada	Popular shipper, fresh market type with high pod placement. For machine harvest with medium-green, straight pods. 14 cm. Round pods. Matures in 54 days Tolerant to CBMV & NY - 15.	5.5” Round
Mustang	Enhanced emergence under cool wet conditions. Matures in 52 days (CBMV). Medium-dark green color with brown seeds.	5.0” Round
Opus	High yielding, shipper, resistance to rust and CBMC. Matures in 52 - 56 days. (C)	5.5” Round
Pod Squad	Very good yield, medium green, round pod. Matures in 53 days. (C, P, M)	5.5” Round

CHART FOR VARIETY MATURITY DATES, BEAN SIZE (Continued)

VARIETY	CHARACTERISTICS	POD LENGTH/SIZE
Provider	High yielding, dark seeded, round podded bean with concentrated pod set and resistance to common bean mosaic virus. (CBMV). A good Shipper. 50 - 52 days. (C, P, M) 15 cm dia. / pod	6.0" Round
Roma II	Excellent flavor, good yield of flat pods. CBMV resistance. Matures in 52 - 56 days. (C, P, M)	5.5" Flat
Romano	Has a medium pod that picks easily. Flat Pods resistant to BCMV and NY 15 BCMV Matures in 60 days. Has a distinctive Romano flavor.	4.0 – 5.5" Flat
Rushmore	Good variety for fresh market shipping type for early and late Summer harvests. Matures in 49 days. Medium-green round pods, 15 cm. Dia. / pod.	5.5 – 6.0" Round
Seville	Popular second early long podded round. Matures in 56 days. Long shelf life, tolerant to BCMV & NY - 15 BCMV. Medium-dark green type for early summer and fall.	5.5 – 6.0" Round
Shade	Long straight Pods. Matures in 54 days. Is resistant to common Mosaic and curly top virus. Pods are persistent dark-green color.	5.5" Round
Spurt	Good shipper, medium pod length, fair yield. This is especially good for fall crops because of its resistance to bean rusts and CBMV. Matures in 52 - 56 days. (C, P, M)	5.5" Round
Straight & Narrow	French filet quality very long sieve size 1-2 round beans. Good tolerance to Anthracnose and Bean common Mosaic. Matures in 53 days. Medium-green in color.	5.0" Round
Stallion	Medium round pod; matures in 53 days. Medium-green color.	5.5" Round
State House Runner	Medium thick pods, oval shaped. Matures in 52 days. Light-green color.	4.0" Oval

CHART FOR VARIETY MATURITY DATES, BEAN SIZE (Continued)

VARIETY	CHARACTERISTICS	POD LENGTH/SIZE
Storm	Pod thickness round. Matures in 51 days. Medium-green color.	5.5" Round
Strike	A vigorous upright plant, outstanding yield. Very straight, smooth slender pods. Seed forms very late and pods hold small size for a long time. Good shipper. Resistant to CBMV and New York 15 strain CBMV. Seed are small thus reducing planting cost. Matures in 55 days. (C, P, M)	5.5" Round
Tema	Fast emergence in cold wet soils; matures in 53 days. Medium-dark color.	5.2" Round
Tenderette	Smooth straight pods; matures in 58 days. Medium-green color.	5.0" Round
Xera	High Yields for fresh market. Slender straight pods. Good ability to set pods in heat. Matures in 53 days. Dark-green in color and slow seed development.	5.5" Slender

WAX BEANS:

VARIETY	CHARACTERISTICS	POD LENGTH/SIZE
Eureka	A Wax Bean with Round Pods Avg. A slender pod; matures in 56 days. Good for direct shipment. BCMV resistance.	5.8" Round
Gold Mine	A Round Wax Bean, Medium pod thickness. Matures in 3 days. Good direct shipper. BCMV, HB Resistance.	5.3" Round
Gold Rush	A round wax bean, good shipper. Medium Pod thickness; matures in 53 days. BCMV resistant.	5.3" Round
Impact	A round slender wax bean. A direct shipper; matures in 53 days. BCMV resistant.	4.4" Round

CHART FOR VARIETY MATURITY DATES, BEAN SIZE (Continued)

POLE BEANS:

VARIETY	CHARACTERISTICS	POD LENGTH/SIZE
Klondyke	Wax Bean with intense golden color, and straight, uniform pod shape. Matures in 60 days. A high yielding hand harvest variety. BCMV resistance. Large round pods.	N/A
Dade	Pole Bean, flat podded. Direct market. Average 62 days maturity. Medium-green color. No Resistance.	7.5" Flat
Stringless	Large round pods. Direct marketed. Matures in 62 days. Medium-dark green. No resistance.	6.0" Round
Blue Lake S-7	Pole bean, no available information.	