

United States  
Department of  
Agriculture



Federal Crop  
Insurance  
Corporation



Product  
Development  
Division

# **DRY BEAN LOSS ADJUSTMENT STANDARDS HANDBOOK**

**FCIC-25110 (11-2005) 2006 and Succeeding Crop Years**



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

<b>FEDERAL CROP INSURANCE HANDBOOK</b>	<b>NUMBER: 25110 (11-2005)</b>
<b>SUBJECT:</b>  <b>DRY BEANS LOSS ADJUSTMENT STANDARDS HANDBOOK 2006 AND SUCCEEDING CROP YEARS</b>	<b>OPI: Product Development Division</b>
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**THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-**ISSUED** LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2006 AND SUCCEEDING CROP YEARS. ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.**

**SUMMARY OF CHANGES/CONTROL CHART**

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

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

**Changes for the Crop Year 2006 (FCIC-25110) issued November 2005:**

1. Subsection 3B: Deleted the listed provisions and procedures not applicable to CAT and instructed the adjuster to refer to the CIH and LAM for provisions and procedures not applicable to CAT.
2. Subsection 9 B Section I and Section II: Added first crop/second crop standard language.
3. Subsection 9 B Section II: PW Examples: Revised to illustrate entry of first crop / second crop codes.
4. Subsection 10 Reference Material: Edited **TABLE B** to add entries of Row Width.
5. Subsection 10 Reference Material: Inserted new **TABLE C**, Yield Factor and Beans/Plant Factor Table.
6. Throughout handbook: Made editorial changes so handbook text tracks with current RMA-approved formatting.

**DRY BEAN LOSS ADJUSTMENT STANDARDS HANDBOOK**

**SUMMARY OF CHANGES/CONTROL CHART (Continued)**

Control Chart For: Dry Bean Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	Entire Handbook					
Current Index	1-2	1-2	1-42	43-52	11-2005	FCIC-25110

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# **1. INTRODUCTION**

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

This handbook identifies the crop-specific procedural requirements for adjusting Multiple Peril Crop Insurance (MPCI) losses in a uniform and timely manner. These procedures, which include crop appraisal methods and claims completion instructions, supplement the general (not crop-specific) procedures, forms, and manuals for loss adjustment identified in the LAM.

## **2. SPECIAL INSTRUCTIONS**

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This handbook remains in effect until superseded by reissuance of **either** the entire handbook **or** selected portions (through slipsheets or bulletins). If slipsheets have been issued for a handbook, the original handbook as amended by slipsheet pages shall constitute the handbook. A bulletin can supersede either the original handbook or subsequent slipsheets.

### **A. DISTRIBUTION**

The following is the minimum distribution of forms completed by the adjuster and signed by the insured (or insured's authorized representative) for the loss adjustment inspection:

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

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

### **B. TERMS, ABBREVIATIONS, AND DEFINITIONS**

- (1) Terms, abbreviations, and definitions **general** (not crop specific) to loss adjustment are identified in the LAM.
- (2) Terms, abbreviations, and definitions **specific** to dry bean loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.
- (3) Abbreviations:

<b>CAT</b>	Catastrophic Risk Protection
<b>CIH</b>	Crop Insurance Handbook
<b>FGIS</b>	Federal Grain Inspection Service

(4) Definition(s):

<b>Beans</b>	<b>(From the United States Standards for Beans)</b> Dry threshed field and garden beans, whole, broke, and split, commonly used for edible purposes. <b>(From the crop provisions)</b> Dry beans and contract seed beans.
<b>Clean Seed Equivalent</b>	Appraised or harvested production of Contract Seed Beans which meets the minimum quality requirements contained in the seed bean processor contract.  Production that does not meet the minimum quality requirements contained in the contract due to uninsured causes will be considered production to count regardless of quality.
<b>Damaged Beans</b>	<b>(From the United States Standards for Beans)</b> Beans and pieces of beans that are damaged by frost, weather, disease, weevils or other insects, or other causes.
<b>Badly Damaged Beans</b>	<b>(From the United States Standards for Beans)</b> Beans and pieces of beans that are materially damaged or discolored by frost, weather, disease, weevils or other insects, or other causes, so as to materially affect the appearance and quality of the beans.
<b>Defects</b>	<b>(From the United States Standards for Beans)</b> For the classes of Baby Lima and miscellaneous Lima beans, defects shall be damaged beans, contrasting classes, and foreign material. Defects for all other classes of beans shall be splits, damaged beans, contrasting classes, and foreign material.
<b>Dry Beans</b>	The crop defined by United States Standard for Beans excluding contract beans.
<b>Foreign Material</b>	<b>(From the United States Standards for Beans)</b> Stones, dirt, weed seeds, cereal grains, lentils, peas, and all matter other than beans.
<b>Harvest</b>	Combining the beans. Beans which are swathed or knifed prior to combining are not considered harvested.
<b>Splits</b>	<b>(From the United States Standard for Beans)</b> Pieces of beans that are <b>not damaged</b> , each of which consists of three-fourths or less of the whole bean, and shall include any sound bean the halves of which are held together loosely.
<b>Swathing or Knifing</b>	Severance of the bean plant from the ground, including the pods and beans, and placing them into windrows.



### **3. INSURANCE CONTRACT INFORMATION**

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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 beans in the county, in which the insured has a share, and for which premium rates are provided by the actuarial documents; and that are:
  - (a) Planted for harvest as dry beans or, if applicable, contract seed beans, provided that the seed bean processor contract is executed on or before the acreage reporting date;
  - (b) Not interplanted with another crop, or planted into an established grass or legume (unless allowed by the Special Provisions or by written agreement).
- (2) For contract seed beans only:
  - (a) Dry bean acreage planted for the purpose of seed production that is under contract with a seed company (the contract does meet the requirement for insurability), the contract was executed on or before the acreage reporting date and is reported as contract seed on the acreage report, will be insured as contract seed. If the terms of the seed contract do not meet the requirement for insurability, the acreage may only be insured as dry beans.
  - (b) An instrument in the form of a "lease" under which the insured retains control of the acreage on which the insured crop is grown and that provides for delivery of the crop under substantially the same terms as a seed bean processor contract may be treated as a contract under which the insured has an insurable interest in the crop.
  - (c) The insured must submit a copy of the seed bean processor contract to the insurance provider on or before the acreage reporting date. Contract seed beans excluded from a processor contract are not insurable as contract seed. **A processor contract must contain a base price or a method to determine such price based on published independent information.**
  - (d) Any acreage of contract seed beans produced by a seed company will not be insured.

- (e) The insured may elect to insure bean acreage grown under contract with a seed company as commercial dry beans provided it is reported as the appropriate type (not contract seed) on the acreage report. The minimum quality standards stated in the seed contract will not apply.
- (3) In addition to the types of beans designated in the Special Provisions, the insurance provider will insure other types **by written agreement** provided the requirements stated in the Dry Bean Crop Provisions are met.
- (4) Any acreage of beans that is destroyed and replanted to a different insurable bean type will be considered insured acreage.
- (5) Beans must be initially planted in rows far enough apart to permit mechanical cultivation, unless otherwise provided by the Special Provisions, actuarial documents, or by written agreement.
- (6) Any acreage that does not meet the crop rotation requirements contained in the Special Provisions will not be insured.
- (7) Any acreage of the insured crop damaged before the final planting date, to the extent that the majority of growers in the area would normally not further care for the crop, must be replanted unless the insurance provider agrees that replanting is not practical. The insured will not be required to replant if it is not practical to replant to the same bean type as originally planted. Refer to section 4 of this handbook for replanting payment procedures.

**B. PROVISIONS AND PROCEDURES NOT APPLICABLE TO CAT COVERAGE**

\*\*\* Refer to the CIH and LAM for provisions **and procedures** not applicable to CAT.

**C. UNIT DIVISION**

Refer to the insurance contract for unit provisions. Unless limited by the Crop or Special Provisions, a basic unit, as defined in the Basic Provisions, or as defined in the crop provisions for contract seed beans, may be divided into optional units if, for each optional unit, all the conditions stated in the applicable provisions are met.

## **D. REPLANTED ACREAGE UNIT DESIGNATION**

When it is NO LONGER PRACTICAL to replant to the same contract seed bean variety or the same dry bean type (as specified in the Dry Bean Crop Provisions) and the insured replants to a different (e.g., shorter season) dry bean type (different contract seed bean variety if initially reported as contract seed beans) and it is practical to replant to this different dry bean type (refer to the crop provisions definition of practical to replant), the following instructions apply.

- (1) Applicability:
  - (a) Regular rules for acreage report revision apply. The applicable price election of the replanted type will be used to determine any replanting payment and to establish the premium and liability for the replanted acreage.
  - (b) Replanted acreage liability may increase or decrease from that originally reported.
- (2) A revised acreage report must be prepared PRIOR to the processing of a replant claim:
  - (a) When replanting results in ANY change in the number of insured acres and/or the bean type on all or part of the original unit, because of the probable effect on coverage, premium, and the applicable APH yield.
  - (b) If there is any change in the total number of contract seed bean acres on a unit (i.e., not all of the unit is replanted to contract seed beans).
  - (c) Basic units, originally reported on the acreage report, may be divided into optional units provided all guidelines are met.
- (3) When a replanted dry bean type differs from the original planting (dry bean type or contract seed bean variety), the acreage may qualify as a separate optional unit if:
  - (a) No other unit exists for that particular dry bean type or for contract seed beans; and
  - (b) Optional units are in effect (acreage qualifies for optional units and the acreage report and premium reflect such election).
- (4) WHEN ALL OF THE UNIT ACREAGE IS REPLANTED:
  - (a) Continue to use the original unit number (no revised acreage report necessary) when ALL of the unit is replanted to:
    - 1 The same dry bean type originally planted; or
    - 2 Any contract seed bean variety (or varieties) when originally planted to a contract seed bean variety.

- (b) Use a different unit number on a revised acreage report (a new number, or the unit number of an existing unit the replanted acreage will be combined with, as applicable) for:
  - 1 Any acreage WITHIN A COMMERCIAL dry bean unit that is replanted to a DIFFERENT dry bean type than the original planting; and/or
  - 2 ANY ACREAGE WITHIN A contract seed bean unit that is replanted to a commercial dry bean type. Acreage replanted to any contract seed bean variety will retain the original unit number.
- (5) WHEN PART OF A UNIT IS REPLANTED:
  - (a) Use the SAME (original) unit number for the part of the unit replanted to:
    - 1 The same dry bean type as the original planting; or
    - 2 ANY variety of contract seed bean (or varieties) when that part of the unit was originally planted to a contract seed bean variety (or varieties).
  - (b) Use a different unit number on a revised acreage report (a new number, or the unit number of an existing unit the replanted acreage will be combined with, as applicable) when part of the unit is replanted to:
    - 1 A different dry bean type than the remaining original planting of a dry bean type; or,
    - 2 Any dry bean type when the original planting was a contract seed bean variety (or varieties) or vice versa.
- (6) If the replanted acreage of the dry bean type or contract seed beans does NOT qualify as a separate unit, the acreage must be combined into an existing unit of the same type or variety. A revised acreage report is necessary in either case.

**EXAMPLE:**

On the original acreage report,

Unit 00101 – 50.0 acres of pinto beans.

Unit 00102 – 25.0 acres of pinto beans.

Unit 00101 is damaged and replanted.

If for unit 00101, 25.0 acres were replanted to pinto beans, and 25.0 acres were replanted to great northern beans, the acreage replanted back to pinto beans will retain the original unit number 00101. The 25.0 acres replanted to great northern beans will be assigned a new unit number of 00103.

## **E. DRY BEAN QUALITY ADJUSTMENT**

Mature dry bean production to count may be adjusted for excess moisture and quality deficiencies. If moisture adjustment is applicable, it will be made prior to applying any qualifying adjustment for quality. Adjustment for excess moisture or quality deficiencies, as shown below, will not be applicable to contract seed beans.

- (1) Production will be eligible for quality adjustment if:
  - (a) Deficiencies in quality (due to insurable causes of loss), in accordance with the United States Standards for Beans, result in dry beans not meeting the grade requirements for **U.S. No. 2** (grades U.S. No. 3 or worse) because the dry beans are damaged or badly damaged; or
  - (b) Substances or conditions are present that are identified by the Food and Drug Administration or other public health organizations of the United States as being injurious to human or animal health.
- (2) Quality will be a factor in determining the insured's loss only if:
  - (a) The deficiencies, substances, or conditions resulted from an insurable cause of loss that occurs within the insurance period;
  - (b) The deficiencies, substances, or conditions result in a net price for the damaged production that is less than the local market price;
  - (c) All determinations of these deficiencies, substances, or conditions are made using samples of the production obtained by the insurance provider representative or by a disinterested third party approved by the insurance provider;
  - (d) **THE QUALITY ADJUSTMENT FACTOR CANNOT BE GREATER THAN 1.000 or less than zero (.000). Refer to the LAM for information on speculative type quality adjustment.**
- (3) Refer to the LAM for instructions on who can obtain samples for grading and who can make determinations of deficiencies, condition and substances that would cause the crop to qualify for quality adjustment. The loss adjuster may determine test weight for quality adjustment purposes.
- (4) Dry bean production that is eligible for quality adjustment, as specified in the Dry Bean Crop Provisions, will be reduced as follows:

- (a) The market price of the qualifying damaged production and the local market price will be determined on the earlier of the date such quality adjusted production is sold or the date of final inspection for the unit.
- (b) If a local market price is not available for the insured crop year, the current year's maximum price election available for the applicable type will be used. The price for the qualifying damaged production will be the market price for the local area to the extent feasible.
- (c) The insurance provider may obtain prices from any buyer of their choice. If the insurance provider obtains prices from one or more buyers located outside the insured's local market area, the insurance provider will reduce such prices by the additional costs required to deliver the dry beans. Discounts used to establish the **NET PRICE PER POUND** of the damaged production will be limited to those that are usual, customary, and reasonable.
- (d) The Net Price per pound will be the GREATER OF 1 or 2, below.

For mature unharvested production and/or stored production that qualifies for quality adjustment, determine the pounds of the potential/stored production, and obtain a bid price as instructed below. Bid prices obtained from local markets must be based on representative samples of the damaged production that have been analyzed by a grader licensed to grade dry beans. Refer to the LAM.

- 1 For production where the buyer/processor records gross weights and indicates the specific percentages and/or discounts for qualifying damage:
  - a Determine the gross weight of the production (at the quantity and quality/grade) as delivered to the buyer/processor.
  - b Multiply the gross weight determined in 1 a, above, by the moisture adjustment factor (if moisture is above 18%) and/or the dockage factor (as applicable for FM only), if applicable. The result is the adjusted production.
  - c If the percent of damage determined by the buyer/processor includes discounts for moisture or damage from uninsured causes, these amounts must be calculated and deducted from the stated percent of damage.
  - d Determine the total value that the buyer/processor paid, or would have paid, for the qualifying damaged production. If the price paid or bid price from the buyer/processor includes discounts for moisture and/or damage from uninsured causes, these amounts must be calculated and added to the price paid for the damaged production.

The price of the damaged production will not be reduced for:

- i Moisture content;
- ii Damage due to uninsured causes; or
- iii Drying, handling, processing, including trading tare for grade to obtain a higher grade and price, or any other costs associated with normal harvesting, handling, and marketing of the dry beans; except, if the price of the damaged production can be increased by conditioning, the insurance provider may reduce the price of the production after it has been conditioned, by the cost of conditioning but not lower than the value of the production before conditioning;

e Divide the total value of the damaged production in 1c, above, by the adjusted production in 1b, above. The result is the net price per pound of the damaged production.

2 The elevator may clean/screen (recondition) gross production to improve the grade of the dry beans and reflect the value of the damaged production through a weight reduction (tare %) rather than quoting a grade and price for the gross production as delivered.

In this case, to determine the net price per pound of the qualifying damaged production:

- a Multiply the net weight (determined gross weight minus the weight reduction [tare %] for damage) of the production that the buyer/processor used as the basis for payment, by the price that was paid for the dry beans (the bid price of the grade of the damaged production after milling); and
- b Divide the result obtained in 2a, above, by the gross pounds determined.

The adjuster must verify that any weight reduction is related to an insurable cause of loss. Refer to **EXHIBIT 1** for examples.

- c The market price per pound of the damaged or conditioned production will be divided by the local market price to determine the quality adjustment factor; and
- d The number of pounds remaining, after any reduction due to excessive moisture (the moisture-adjusted gross pounds if appropriate), of the damaged or conditioned production will then be multiplied by the quality adjustment factor to determine the net production to count.

**EXAMPLE:** Elevator/buyer-listed deductions may include foreign material, off-sized beans, splits, moisture dock, “dockage,” checked skins, and damage. (Refer to the Claim Form Entries and Completion Procedures (item K<sub>1</sub>), and **EXHIBIT 1**.) Since moisture is handled as a separate adjustment, allowing “moisture dock” would be inappropriate. Likewise, “splits” due to uninsured causes (included in dockage) must not be included in quality adjustment.

## **4. REPLANTING PAYMENT PROCEDURES**

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### **A. GENERAL INFORMATION**

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

### **B. QUALIFICATIONS FOR REPLANTING PAYMENT**

- (1) To qualify for replanting payment, the:
  - (a) **insured crop** must be damaged by an insurable cause;
  - (b) insurance provider **must** determine that it is practical to replant;
  - (c) acres being replanted must have been initially planted on or after the “**Earliest Planting**” date established by the Special Provisions;
  - (d) per acre appraisal (plus any appraisals for uninsured causes of loss) must be less than 90 percent of the per acre production guarantee for the acreage the insured intends to replant (Refer to section 5, “Dry Bean” Appraisals);



- (e) acreage replanted must be AT LEAST the lesser of 20 acres or 20 percent of the insured **planted** acreage for the unit as determined on the final planting date or within the late planting period if a late planting period is applicable (Any acreage planted after the end of the late planting period will not be included when determining if the 20 acres or 20 percent qualification is met. Refer to the LAM.); and
  - (f) insurance provider must have given consent to replant.
- (2) In the “**Narrative**” of the claim form or on a Special Report, for each field or subfield, 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;
- (2) The product of multiplying the maximum pounds allowed in the crop provisions (120 pounds) by the insured’s price election for the type to be replanted, times the insured's share in the crop; or
- (3) 10 percent of the production guarantee for the replanted type times applicable price election times the insured’s share.

Compute the number of pounds per acre allowed for a replanting payment by dividing the maximum replanting payment by the price election. Show all calculations in the Narrative of the claim form or on a Special Report.

**EXAMPLE 1**

Owner/operator (100 percent share)

30 acres of Great Northern beans replanted

Insured’s actual cost to replant = \$25.00

Price election = \$.25

10% of prod. guar. (1,125 lbs. x 10%) = 113 lbs. x \$.25 (price election) = \$28.25 x 1.000 (share) = \$28.25.

120 lbs. (maximum lbs. allowed in policy) x \$.25 (price election) = \$30.00 x 1.000 (share) = \$30.00.

The lesser of \$25.00, \$28.25 and \$30.00 is \$25.00

Actual pounds per acre allowed = 100 lbs. (\$25.00 ÷ \$.25)

Enter 100 lbs. in Section I “Adjusted Potential” column of the claim form.

## **EXAMPLE 2**

Landlord/tenant on 50/50 share

30 acres of Great Northern beans replanted

Insured's actual cost to replant = \$12.50

Price election = \$.25

10% of prod. guar. (1,125 lbs. x 10%) = 113 lb. x \$.25 (price election) = \$28.25 x .500 (share) = \$14.13

120 lbs. (max. lbs. allowed in policy) x \$.25 (price election) = \$30.00 x .500 (share) = \$15.00

The lesser of \$12.50, \$14.13, and \$15.00 is \$12.50

Actual pounds per acre allowed = 50 lbs. ( $\$12.50 \div \$.25$ )

Enter 50 lbs. In Section I, "Adjusted Potential" column on the claim form if share has been applied or 100 lbs. 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 insurance provider guidelines.

### **D. REPLANTING PAYMENT INSPECTIONS**

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

## **5. DRY BEAN APPRAISALS**

### **A. GENERAL INFORMATION**

- (1) Potential production for all types of inspections will be appraised in accordance with procedures specified in this handbook and the LAM.
- (2) Use the Before Podding or After-Podding appraisal method instructions to appraise dry beans and contract seed beans.
- (3) The appraisal procedures used for dry beans and contract seed beans are identical, only the factors differ.

### **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.



## **6. APPRAISAL METHODS**

### **A. GENERAL INFORMATION**

These instructions provide information on appraisal methods for:

<b>Appraisal Method...</b>	<b>Growth Stage</b>	<b>Use...</b>
Before Podding Appraisal Method	Vegetative	For planted acreage with no emerged plants, and from plant emergence to the time bean pods are formed (seeds are not discernable by feel).
After Podding Appraisal Method	Reproductive	From the time the bean pods have formed (seeds are discernable by feel) through maturity.

### **B. BEFORE PODDING APPRAISAL METHOD**

- (1) Determine the number of live plants in the sample row.
  - (a) Count all live plants in the sample row. If the sample contains both damaged and undamaged plants, convert damaged plants to an equivalent number of undamaged plants considering stage of development, degree of damage, and other factors which may affect productive potential relative to normal plants (e.g., three damaged plants may be equivalent to one undamaged plant). The conversion to equivalent undamaged plants shall be made with expectations of favorable weather through harvest.
  - (b) If the reduction in stand is solely due to non-emerged plants due to insufficient soil moisture, do not complete appraisals prior to the time specified in the LAM. Refer to the paragraph in the LAM regarding deferred appraisals and non-emerged plants.
- (2) Total the number of live plants from each sample, and divide by the number of samples to determine the average number of live plants per sample.
- (3) Divide the average number of live plants per sample by the Square Foot Factor for the row spacing (from **TABLE B**) to determine the average number of plants per square foot.
- (4) Multiplying the average number of plants per square foot by the average number of expected seeds per plant (from **TABLE C**, BEANS/PLANT FACTOR) to determine the expected number of seeds per square foot.

- (5) Divide the expected number of seeds per square foot by the appropriate (dry bean OR contract seed bean) YIELD FACTOR for the bean type (from **TABLE C**) and round to the nearest whole pound to determine the appraised pounds per acre.

### **C. AFTER PODDING APPRAISAL METHOD**

- (1) Count the number of live plants in the sample row.
- (2) Select five representative plants from the sample row. Calculate the average number of pods per plant by counting the pods on the selected plants and dividing that number by five. If there are less than five representative plants in the sample row, count and average the number of pods per plant from ALL plants.
- (3) Count the number of sound, whole beans in the pods examined in step (2), above, and divide by the number of pods examined to determine the average number of beans per pod.
  - (a) WHEN QUALITY ADJUSTMENT IS NOT NECESSARY, count the sound, whole, "normal" beans as usual. In general, determine which beans are "normal" by considering what is normal for the type and variety, the area, the field, and the crop year. Taking a sample to the local elevator for grading will help in determining what is "normal" for the area and type.
  - (b) WHEN QUALITY ADJUSTMENT IS NECESSARY due to excessive damage in unharvested mature beans, count the ENTIRE harvestable amount of beans (damaged and undamaged). The quality adjustment process is done by comparing the actual value of damaged beans with local market price for beans of the same type and variety.
- (4) Multiply the number of plants per sample row by the average number of pods per plant, times the average number of beans per pod to determine the average number of beans per sample row.
- (5) Add the average number of beans per sample row for each sample taken. The sum will be the Sample Total.
- (6) Divide the Sample Total by the number of samples taken. The result is the total average number of beans per sample row.
- (7) Divide the total average number of beans per sample row by the Square Foot Factor for the row spacing from **TABLE B** to determine the average number of beans per square foot.
- (8) Divide the average number of beans per square foot by the YIELD FACTOR for the bean type from **TABLE C** to determine the number of pounds per acre.

## **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 that has a differing base (APH) yield or farming practice (applicable to replant, preliminary, and final claims). Refer to section 5 for sampling requirements.
- (4) For every inspection, complete items 1 through 5 and items 31 through 33. Complete Part I and II as instructed below.
- (5) Standard appraisal worksheet items are numbered consecutively in subsection B. An example appraisal worksheet is also provided to illustrate how to complete entries.

## **B. WORKSHEET ENTRIES AND COMPLETION INFORMATION**

Verify or make the following entries:

**Item  
No.**

**Information Required**

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

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

1. **Insured's Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Contract No.:** Insured's assigned policy number.
3. **Unit No.:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
4. **Crop:** "*Dry Beans*" and the type abbreviation, or "*Contract Seed Beans*" as appropriate.
5. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim is filed.

### **PART I - BEFORE PODDING**

6. **Field ID and Acres:** Field or subfield identification symbol and acreage, to tenths.
7. **Row Space:** Row Width to nearest inch. Refer to subsection 5 C for row width determination information.
8. **No. Plants:** Number of plants per sample row from which a normal yield can be expected under favorable growing conditions. If the sample contains damaged plants, determine by converting damaged plants to a lesser number of plants from which a normal yield can be expected (e.g., three damaged plants may be equivalent to one undamaged plant).
9. **Total Plants:** Total number of plants for all samples in item 8.
10. **No. Samples:** Enter the total number of samples taken. (Refer to **TABLE A** for minimum number of samples.)
11. **Avg. No. Plants:** Result of dividing the total number of plants (item 9) by the total number of samples (item 10), rounded to the nearest tenth.
12. **Sq. Ft. Factor:** Square foot factor for the row width. (Refer to **TABLE B.**)

13. **Avg. Plants Per Sq. Ft.:** Result of dividing the average number of plants (item 11) by the square foot factor (item 12), rounded to the nearest hundredth.
14. **Beans/Peas Per Plant Factor:** Average number of seeds per plant for the type. (Refer to **TABLE C**.)
15. **Beans Per Sq. Ft.:** Result of multiplying the average plants per square foot (item 13) by the Beans/Peas Per Plant Factor (item 14), rounded to the nearest tenth.
16. **Yield Factor:** Yield factor for the type. (Refer to **TABLE C**.)
17. **Pounds Per Acre Appr.:** Result of dividing the Beans Per Square Foot (item 15) by the yield factor for the type (item 16), rounded to the nearest whole pound.

## **PART II - AFTER PODDING**

18. **Field ID and Acres:** Field or subfield identification symbol and acreage, to tenths.
19. **Row Space:** Row Width to nearest inch. Refer to subsection 5 C for row width determination information.
20. **Plants Per Sample Row:** Number of plants per sample row.
21. **Average Pods Per Plant:** Average number of pods per plant from FIVE representative plants from each sample. If there are less than five representative plants in the sample, refer to subsection 6C. Round to tenths.
22. **Average Beans Per Pod:** Average number of beans per pod on plants used in item 21. Round to tenths.
23. **Sample Totals:** Product of multiplying the plants per sample row (item 20) by the average number of pods per plant (item 21), then multiplying the result by the average number of beans per pod (item 22) for each sample. Round to tenths after the final calculation.  
  
If more than 5 samples are taken for a field or subfield, use additional worksheets for items 18 through 23. Complete items 24 through 30 on the last worksheet. Items 31 through 33 should be completed on the last page.
24. **Total All Samples:** Total of all entries in item 23.
25. **No. Samples:** Enter the number of samples taken.
26. **Total Average Beans or Peas Per Sample:** Result of dividing the total number of beans from all samples (item 24) by the number of samples (item 25), rounded to the nearest tenth.



27. **Sq. Ft. Factor:** Square foot factor for the row width from **TABLE B**.
28. **Beans or Peas per Sq. Ft.:** Result of dividing the total average beans per sample (item 26) by the square foot factor (item 27), rounded to the nearest tenth.
29. **Yield Factor:** Yield factor for the type from **TABLE C**.
30. **Pounds Per Acre Appr.:** Result of dividing the beans per square foot (item 28) by the yield factor for the type (item 29), rounded to the nearest whole pound.
31. **Remarks:** List any information pertinent to the appraisal; if a Special Report is used, so indicate.
32. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. **BEFORE** obtaining insured's signature, **REVIEW ALL ENTRIES** on the Appraisal Worksheet **WITH THE INSURED**, particularly explaining codes, etc., which may not be readily understood.
33. **Adjuster's Code No., Signature, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.

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

COMPANY: Any Company

CLAIM NO: xxxxxxxx

(FOR ILLUSTRATION PURPOSES ONLY)

1 INSURED'S NAME <b>I. M. INSURED</b>	2 CONTRACT NO. <b>XX-XXX-XXXXX</b>	3 UNIT NO. <b>00100</b>	4 CROP <b>DRY BEANS / GRNO</b>	5 CROP YEAR <b>YYYY</b>
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Example  
**APPRAISAL WORKSHEET**

**PART I - BEFORE PODDING**

6 FIELD ID AND ACRES	7 ROW SPACE	8 NO. PLANTS (Each block equals total plants for one sample)							9 TOTAL PLANTS	10 NO. SAMPLES	11 AVG. NO. PLANTS	12 SQ. FT. FACTOR	13 AVG. PLANTS PER SQ. FT.	14 BEANS OR PEAS PER PLANT FACTOR	15 BEANS OR PEAS PER SQ. FT.	16 YIELD FACTOR	17 POUNDS PER ACRE APPR.
A/24.2	22"	7	10	4	8	6											

**PART II - AFTER PODDING**

18 FIELD ID AND ACRES	19 ROW SPACE	20 NO. PLANTS (Each block equals total plants for one sample)							24 TOTAL ALL SAMPLES	25 NO. SAMPLES	26 TOTAL AVERAGE BEANS OR PEAS PER SAMPLE	27 SQ. FT. FACTOR	28 BEANS OR PEAS PER SQ. FT.	29 YIELD FACTOR	30 POUNDS PER ACRE APPR.
		20 PLANTS PER SAMPLE ROW													
		21 AVERAGE PODS PER PLANT	x	x	x	x	x								
		22 AVERAGE BEANS OR PEAS PER POD	x	x	x	x	x								
		23 SAMPLE TOTALS	=	=	=	=	=								
		20 PLANTS PER SAMPLE ROW													
		21 AVERAGE PODS PER PLANT	x	x	x	x	x								
		22 AVERAGE BEANS OR PEAS PER POD	x	x	x	x	x								
		23 SAMPLE TOTALS	=	=	=	=	=								

31 REMARKS

32 INSURED'S SIGNATURE <i>I. M. INSURED</i>	DATE MM/DD/YYYY	33 ADJUSTER'S CODE NO. & SIGNATURE XXXXXXX <i>I. M. ADJUSTER</i>	DATE MM/DD/YYYY
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COMPANY: Any Company

CLAIM NO: xxxxxxx

(FOR ILLUSTRATION PURPOSES ONLY)

1 INSURED=S NAME  
I. M. INSURED

2 CONTRACT NO.  
XX-XXX-XXXXX

3 UNIT NO.  
00200

4 CROP  
DRY BEANS / PTO

5 CROP YEAR  
YYYY

(Example)  
**APPRAISAL WORKSHEET**

**PART I - BEFORE PODDING**

6 FIELD ID AND ACRES	7 ROW SPACE	8 NO. PLANTS (Each block equals total plants for one sample)						9 TOTAL PLANTS	10 NO. SAMPLES	11 AVG. NO. PLANTS	12 SQ. FT. FACTOR	13 AVG. PLANTS PER SQ. FT.	14 BEANS OR PEAS PER PLANT FACTOR	15 BEANS OR PEAS PER SQ. FT.	16 YIELD FACTOR	17 POUNDS PER ACRE APPR.
								÷	=	÷	=	X	=	÷	=	
								÷	=	÷	=	X	=	÷	=	
								÷	=	÷	=	X	=	÷	=	
								÷	=	÷	=	X	=	÷	=	

**PART II - AFTER PODDING**

18 FIELD ID AND ACRES	19 ROW SPACE	NO. PLANTS (Each block equals total plants for one sample)					24 TOTAL ALL SAMPLES	25 NO. SAMPLES	26 TOTAL AVERAGE BEANS OR PEAS PER SAMPLE	27 SQ. FT. FACTOR	28 BEANS OR PEAS PER SQ. FT.	29 YIELD FACTOR	30 POUNDS PER ACRE APPR.						
B/18.0	22"	20 PLANTS PER SAMPLE ROW	15	0	11	9	12												
		21 AVERAGE PODS PER PLANT	x	x	x	x	x												
		22 AVERAGE BEANS OR PEAS PER POD	x	x	x	x	x												
		23 SAMPLE TOTALS	=	=	=	=	=	691.0	÷	5	=	138.2	÷	22	=	6.3	÷	.028	=
		225.0	+	0	+	220.0	+	54.0	+	192.0									
		20 PLANTS PER SAMPLE ROW																	
		21 AVERAGE PODS PER PLANT	x	x	x	x	x												
		22 AVERAGE BEANS OR PEAS PER POD	x	x	x	x	x												
		23 SAMPLE TOTALS	=	=	=	=	=		÷		=		÷		=		÷		=

31 REMARKS

32 INSURED=S SIGNATURE: I. M. INSURED DATE: MM/DD/YYYY  
 33 ADJUSTER=S CODE NO. & SIGNATURE: XXXXXXXX I. M. ADJUSTER DATE: MM/DD/YYYY

## **9. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES**

### **A. GENERAL INFORMATION**

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

## **B. FORM ENTRIES AND COMPLETION INFORMATION**

Verify or make the following entries:

**Item  
No.**

**Information Required**

1. **Crop/Code #:** “Dry Beans” (0047).
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 **the applicable crop** as listed in the LAM. If it is evident that no indemnity is due, enter “NONE.” If an insured cause of loss is coded as “Other,” explain in the “Narrative.”  
  
Refer to the Basic Provisions and the crop provisions for this crop for information pertaining to insured and uninsured causes of loss.
6. **Primary Cause %:**  
  
**PRELIMINARY: MAKE NO ENTRY.**  
  
**REPLANT AND FINAL:** Percent of damage for the cause of damage listed in item 5 above that is determined to be the primary cause of damage, to the nearest whole percent. The primary cause of damage must exceed 50 percent (e.g., 51%). Enter an “X” for the major secondary cause of damage.
7. **Company/Agency:** Name of company and agency servicing the contract.
8. **Name of Insured:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
9. **Claim #:** Claim number as assigned by the insurance provider.
10. **Policy #:** Insured’s assigned policy number.
11. **Crop Year:** Four-digit 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. 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 pounds, of all non-loss units for the crop at the time of final inspection.

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

**PRELIMINARY:**

- a. Date the first or second notice of damage or loss was given for the unit in item 2, in the 1<sup>st</sup> or 2<sup>nd</sup> space, as applicable. Enter the complete date (MM/DD/YYYY) for each notice.
- b. A notice of damage or loss for 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 of Production Worksheets.
- c. Reserve the “Final” space on the first page of the first set of Production Worksheets for the date of notice for the final inspection.
- d. If the inspection is initiated by the insurance provider, enter “Company Insp.” instead of the date.
- e. If the notice does not require an inspection, document as directed in the “Narrative” instructions.

**REPLANT AND FINAL:** Transfer the latest date (in the 1st or 2nd space from the first or second set of Production Worksheets) to the FINAL space (on the first page of the first set of Production Worksheets) if a final inspection should be made as a result of the notice. Always enter the complete date of notice (MM/DD/YYYY) for the “FINAL” inspection. For a delayed notice of loss or delayed claim, refer to the LAM.

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

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

Refer to the LAM for further information regarding companion contracts.

## **SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS**

Make separate line entries for varying:

- (1) Rate classes, types, or farming practices;
- (2) APH yields;
- (3) Appraisals;
- (4) Adjustments to appraised mature production (moisture and/or quality adjustment factors);
- (5) Stages or intended use(s) of acreage;
- (6) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (7) 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 the inspection for the last line entry of each inspection.

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

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

- B. **Preliminary Acres:**

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

**REPLANT AND FINAL: MAKE NO ENTRY.**

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

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

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

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

- a. Determine the planted acreage of any fields or subfields 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.

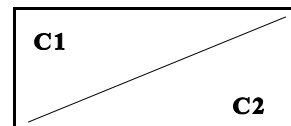
**FINAL:** Determined acres to tenths.

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 the 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.

C<sub>1</sub> Enter the ACTUAL acres for the field or subfield.  
 C<sub>2</sub> 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.

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 three-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 three-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 90 percent or more of the guarantee 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.

“H”..... Harvested.

“UH”.....Unharvested or put to other use with consent.

**PREVENTED PLANTING: Refer to the Prevented Planting Handbook for proper codes for any eligible prevented planting acreage.**

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

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

**USE**                              **EXPLANATION**

“Replant”..... Acreage replanted and qualifying for replanting payment  
“Not Replanted”..... Acreage not replanted or not qualifying for a replanting payment  
“To Millet,” etc..... Use made of the acreage  
“WOC”..... Other use without consent  
“SU”..... Solely uninsured  
“ABA”..... Abandoned without consent  
“H”..... Harvested  
“UH”..... Unharvested

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

**PREVENTED PLANTING: Refer to the Prevented Planting Handbook for proper codes for any eligible prevented planting acreage.**

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

J. **Appraised Potential:**

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

**PRELIMINARY AND FINAL:**

**Dry Beans** - Per-acre appraisal, in whole pounds, of POTENTIAL production for the acreage appraised. Refer to section 6, “Appraisal Methods” for additional instructions.

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

**Contract Seed Beans** - Enter the potential production as clean seed equivalent, determined as follows (show all calculations on a Special Report):

- a. For **IMMATURE** appraised production per acre:
- (1) Multiply the gross pounds per acre of IMMATURE appraised production by the seed company's historical average gradeout percentage for the variety to calculate the determined pounds of clean seed production. The remaining appraised production is the determined pounds of production that is not clean seed.
  - (2) Convert the determined pounds of production which is not clean seed to clean seed equivalent by multiplying the pounds of such seed by a factor obtained by dividing the value of such beans by the base price (as defined in the crop provisions). Add the resulting pounds to the determined pounds of clean seed to obtain the determined pounds of clean seed equivalent.

**EXAMPLE:**

2000	lbs./acre appraisal
<u>x .80</u>	seed company's historical grade-out percentage
1600	pounds of clean seed

2000 lbs. - 1600 lbs. clean seed = 400 lbs. NOT clean seed

.1500 (value/lb. not clean seed) divided by .3000 (value per lb. of clean seed) = .500 factor

400 lbs./acre not clean seed X .500 = 200 lbs./acre clean seed equivalent

1600 lbs + 200 lbs = **1800 lbs./acre of clean seed equivalent**  
(Enter this sum in item J.)

- b. For **MATURE** appraised unharvested production per acre:
- (1) Add the value of appraised clean seed production to the value of appraised production which is not clean seed (nearest whole dollar for each).
  - (2) Divide the value of the appraised production by the base price to determine the whole pounds of clean seed equivalent.

K<sub>1</sub>. **Moisture %:**

**REPLANT: MAKE NO ENTRY.**

**PRELIMINARY AND FINAL:**

**Dry Beans** - For appraised MATURE dry bean production, enter the moisture percent (if in excess of 18.0 percent), to the nearest tenth. Moisture adjustment is applied prior to applying any qualifying adjustment for quality.

**Contract Seed Beans** - MAKE NO ENTRY.

K<sub>2</sub>. **Factor:**

**REPLANT:** MAKE NO ENTRY.

**PRELIMINARY AND FINAL:**

**Dry Beans** - Moisture factor - For appraised MATURE dry bean production in excess of 18.0 percent, obtain factor from **TABLE D**.

**Contract Seed Beans** - MAKE NO ENTRY.

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

**REPLANT:** MAKE NO ENTRY.

**PRELIMINARY AND FINAL:**

**Dry Beans:**

\*\*\*

When the dry beans do not grade at least **U.S. No. 2** due to damaged or badly damaged beans (or as otherwise specified) **from insurable causes**, enter, as a 3-digit decimal factor, the result of dividing the **NET PRICE PER POUND** of the damaged production (based on the highest dollar amount per pound that could be received from a buyer) by the local market price for U.S. No. 2 dry beans of the same type. (Refer to subsection 3 E for more information.)

**Contract Seed Beans** - MAKE NO 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 production guarantee per acre in whole pounds, for the line, (calculated by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any "P" stage acreage.

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

- (2) For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production per acre, in whole pounds, for any such acreage.
- b. When there is late-planted acreage, the applicable per-acre production guarantee for such acreage is the production guarantee that has been reduced for late-planted acreage.
- c. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.
- d. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.
- (e) For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.

N. **Adjusted Potential:**

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

**PRELIMINARY AND FINAL:** Column "J" times Column "K<sub>2</sub>" times Column "L" plus Column "M," rounded to whole pounds.

O. **Total to Count:** Column "C or C<sub>1</sub>" (**actual** acres) times Column "N," rounded to whole pounds.

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

Q. **Total:** Column "C<sub>2</sub>" (**reported** acres; "C" if acreage is not under-reported) times Column "P," to tenths.

16. **Total Acres:**

**PRELIMINARY:** MAKE NO ENTRY.

**REPLANT and FINAL:** Total Actual Acres [Column "C" (or "C<sub>1</sub>" if there are under-reported acres)], to tenths.

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

17. **Totals:**

**PRELIMINARY:** MAKE NO ENTRY.

**REPLANT and FINAL:** Total of Column "O" and total of Column "Q."

## NARRATIVE:

If more space is needed, document on a Special Report, and enter "See Special Report." Attach the Special Report to the Production Worksheet.

- a. If no acreage is released on the unit, enter "No acreage released," adjuster's initials, and date.
- b. If notice of damage was given and "No Inspection" is required, enter "No Inspection," the unit number(s), date, and adjuster's initials (do not enter unit numbers for which notice has not been given). 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 a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
- e. Document the actual appraisal date if an appraisal was performed prior to the adjuster's signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the appraisal worksheet.
- f. State that there is "No other fire insurance" when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Also refer to the LAM.
- g. Explain any errors found on the Summary of Coverage.
- h. Explain any commingled production. Refer to the LAM.
- i. Explain any entry for "Production Not to Count" 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 photograph to identify the total unit:
  - (1) If consent is or has been given to put part of the unit to another use or to replant;
  - (2) If acreage has been replanted to a practice uninsurable as an original practice;
  - (3) If uninsured causes are present; or
  - (4) For unusual or controversial cases.

Indicate on the aerial photo or sketch map, the disposition of acreage destroyed or put to other use with or without consent.
- l. Explain any difference between date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.

- m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
- n. Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with the insurance provider’s instructions.
- o. Explain any delayed notices or delayed claims as instructed in the LAM.
- p. Document any authorized estimated acres shown in Section I, Column “C” as follows: “Line 3 ‘E’ acres authorized by insurance provider MM/DD/YYYY.”
- q. Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- r. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.
- s. Document that the qualification for a replanting payment have been met. Refer to section 4.
- t. 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.
- u. For replant claims, indicate if the lbs. per acre (adjusted potential column) has/has not been reduced for share on the claim form according to individual insurance provider guidelines.
- v. Explain any ".000" QA factor entered in Section I, Column “L” and Section II, Column “R.” Explain any deficiencies, substances, or conditions that are allowed for quality adjustment, as well as any which were not allowed, or any other factor(s) that affected the bid price (net price per pound) for the damaged dry beans even though such factors may not have qualified the dry beans for quality adjustment. Document any excess transportation costs or conditioning costs used to determine the QA factor.
- w. Document the base price per pound for contract seed bean varieties. Verify with the acreage report.
- x. Document field IDs and date and method of destruction of mycotoxin infested dry beans if they have no market value. For further documentation instructions, refer to the LAM.
- y. Document the name and address of the charitable organization when gleaned acreage is applicable. For further documentation instructions, refer to the LAM.
- z. Document any other pertinent information, including any data to support any factors used to calculate the production.

## SECTION II - HARVESTED PRODUCTION

### GENERAL INFORMATION:

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

Average percent of dockage or moisture can be entered when the elevator has calculated the average on the summary sheet, and the determined average is acceptable to the adjuster. Separate line entries are not otherwise required. Refer to the LAM for instructions.
  - (d) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
  - (e) Conical piles. Do **NOT** add the cone in the top or bottom of a bin to the height of other grain in the structure. For computing the production in cones and conical piles, refer to the LAM.
- (8) There will generally be no harvested production entries in Columns “A” through “S” for preliminary inspections.



- (9) If there is harvested production from more than one insured practice (or type) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in 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 that the insured does not intend to harvest; enter “**Incomplete.**”
- c. If at the time of final inspection (if prior to the end of the insurance period), **none** of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter “**No Harvest.**”
- d. If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, replanting is complete for the unit, etc. Refer to the LAM.

19. **Similar Damage:**

**PRELIMINARY:** MAKE NO ENTRY.

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

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

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

- A<sub>1</sub>. **Share:** RECORD ONLY VARYING SHARES on SAME unit to three decimal places.

- A<sub>2</sub>. **Field ID:**
- a. If only one practice and/or type of harvested production is listed in Section I and a separate approved APH yield exists, MAKE NO ENTRY.
  - b. If more than one practice and/or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type the corresponding Field ID (from Section I, Column "A").

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

- B. **Length or Diameter:** Internal measurement in feet to tenths of structural space occupied by crop.
- a. Length if rectangular or square.
  - b. Diameter if round or conical pile. Refer to the LAM to convert circumference to diameter if internal diameter measurement is not possible.
- C. **Width:** Internal width measurement in feet to tenths of space occupied by crop in structure if rectangular or square. If round, enter "RND." If conical pile, enter "Cone."
- D. **Depth:** Depth measurement in feet to tenths of space occupied by crop in rectangular, round, or square structure. If conical pile, enter the height of the cone. If there is production in the storage structure from other units or sources, refer to the LAM.
- E. **Deduction:** Cubic feet, to tenths, of crop space displaced by chutes, vents, studs, crossies, etc. Refer to the LAM for computation instructions.
- F. **Net Cubic Feet:** Net cubic feet of crop in the storage structure. Refer to the LAM for computation instructions.
- G. **Conversion Factor:** Enter Conversion Factor as .8 (only if structure measurements are entered).
- H. **Gross Prod.:** Multiply Column "F" times Column "G," rounded to tenths of a bushel.
- I. **Bu., Ton, Lbs., Cwt.:** Circle "Lbs." in column heading.

**Dry Beans** - Enter the gross production in whole pounds before deductions for moisture and dockage, for production:

- a. Weighed and stored on the farm.
- b. Sold and/or Stored in commercial storage - Obtain gross production for the UNIT from the summary and/or settlement sheets. (Individual load slips only WILL NOT suffice unless the storage facility or buyer WILL NOT provide summary and/or settlement sheets to the insured, and this is documented in the narrative.)

- c. Stored in odd-shaped structures. The adjuster must compute the amount of gross production. (Refer to the LAM for cubic footage and production computations). A copy of ALL production calculations must be left in the file folder.

For farm stored production, calculate the pounds of production as follows: Column “H” times Column “M<sub>1</sub>” (actual test weight) rounded to the nearest whole pound.

- d. For mycotoxin-infected dry beans, enter ALL production even if it has no market value.

**Contract Seed Beans** - Enter in whole pounds of clean-seed equivalent, the production as computed below:

- a. Determine the value of harvested contract seed bean production to count, by variety, on a line basis. For both clean-seed production, and production which is not clean seed, add the amount received for sold production to the dollar value of unsold production (nearest whole dollar). The value of contract seed bean production to count for each variety in the unit will be determined as follows:
  - (1) For production MEETING the minimum quality requirements contained in the seed bean processor contract AND for production that does not meet such requirements due to UNINSURED causes, multiply the actual value per pound or base price per pound, whichever is greater, by the number of pounds of such production.
  - (2) For production NOT MEETING the minimum quality requirements contained in the seed bean processor contract due to INSURABLE causes, multiply the actual value per pound by the number of pounds of such production.
- b. Sum the results obtained in a.(1) and a.(2) above. The result is the total value of the contract seed production to count.
- c. Divide the total value of production to count by the base price to determine whole pounds of clean-seed equivalent, and enter the result.
- d. Include in the narrative a statement which indicates the basis for pounds to count of clean-seed equivalent determined in step “c” above.

J. **Shell/Sugar Factor:** MAKE NO ENTRY.

K<sub>1</sub>. **FM %:** Make entry to nearest tenth. Splits, in accordance with the United States Standards for Beans, are considered as beans and shall not be subtracted on a weight basis from the gross production as “FM.” Refer to **Paragraph 98 of the LAM entry** for instructions.

Refer to the LAM for FGIS definition of “FM” and “Dockage.”

K<sub>2</sub>. **Factor:** Enter the three-place factor determined by subtracting the percent of FM from 1.000, or subtract the entry in K<sub>1</sub> from 100 and divide by 100. **EXAMPLE:** For 4 percent, enter “.960.”

L<sub>1</sub>. **Moisture %:** Enter moisture percent to tenths. Moisture adjustment is applied prior to applying any qualifying adjustment for quality.

**Contract Seed Beans:** MAKE NO ENTRY.

L<sub>2</sub>. **Factor:** If bean moisture is more than 18.0 percent, enter the four-place moisture factor from the moisture adjustment factor table (**TABLE D**).

**Contract Seed Beans:** MAKE NO ENTRY.

M<sub>1</sub>. **Test Wt.:** Enter test weight (ONLY when storage structure measurements are entered) in whole pounds (or pounds to tenths IF so instructed by the insurance provider). Refer to the LAM for instructions on determining test weight.

M<sub>2</sub>. **Factor:** MAKE NO ENTRY.

The dry beans have been converted to **actual** pounds in Column "I" above; therefore, no further adjustment is necessary.

N. **Adjusted Production:** Result of multiplying ("H" or "I") x "K<sub>2</sub>" x "L<sub>2</sub>" (**Round to whole pounds**).

The test weight factor is not used in this step. The production was previously converted to the actual whole pounds in Column "I" (refer to Column "I" paragraph "c").

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

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

Make no entry if only the depth for production to count has been entered in Column "D," and the depth for production not to count has been entered in the "Narrative" section. Refer to the example in the LAM.

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

Q<sub>1</sub>. **Value:** Refer to the Dry Bean Crop Provisions and section 3 E, of this handbook for quality adjustment eligibility requirements. Refer to the Special Provisions and LAM for further instructions.

DISREGARD BASE PRICES.

- a. Enter the market price per pound of the damaged or conditioned production on the earlier of the date such quality adjusted production is sold or the date of final inspection for the unit.

- b. If the damaged production has no value, enter “0” and explain it in the narrative.
- c. If the buyer/receiver reflects bean value through a weight reduction, Refer to **EXHIBIT 1.**

If a higher price is available at a market within a reasonable distance outside the local market area, this price is used, and transportation costs in excess of transportation costs to the local market are deducted from such price. Refer to the LAM.

**Contract seed beans** – MAKE NO ENTRY.

Q<sub>2</sub>. **Dry Beans:**

**Mkt. Price:** If an entry is in item “Q<sub>1</sub>,” enter the Local Market Price for U.S. No. 2 dry beans of the same type (refer to the crop provisions). Refer to the LAM for further instructions.

**Contract seed beans** - MAKE NO ENTRY.

R. **Quality Factor:**

**Dry Beans:** Enter the result of dividing Q<sub>1</sub> by Q<sub>2</sub>, rounded to three decimal places.

Quality will be a factor in determining the loss only if the deficiencies, substances, or conditions result in a net price for the damaged production that is less than the local market price.

**Contract Seed Beans** - MAKE NO ENTRY.

S. **Production to Count:** Enter result from multiplying Column “P” times Column “R” rounded to whole pounds.

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

22. **Section II Total:**

**PRELIMINARY AND REPLANT:** MAKE NO ENTRY.

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

23. **Section I Total:**

**PRELIMINARY AND REPLANT:** MAKE NO ENTRY.

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

24. **Unit Total:**

**PRELIMINARY AND REPLANT:** MAKE NO ENTRY.

**FINAL:** Total of “22” and “23,” to whole pounds.

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

Final indemnity inspections 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.

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

27. **Page Numbers:**

**PRELIMINARY:** Page numbers – “1,” “2,” etc., at the time of inspection.

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

1 Crop/Code #	2 Unit #	3 Legal Description	<b>PRODUCTION WORKSHEET (FOR ILLUSTRATION PURPOSES ONLY)</b>				8 Name of Insured I.M. INSURED			
DRY BEANS 0047	00100	SW1-96N-30W					9 Claim # XXXXXXXX		11 Crop Year YYYY	
4 Date of Damage	JUN 10		7 Company ANY COMPANY				10 Policy # XXXXXXXX			
5 Cause of Damage	HAIL		Agency ANY AGENCY				14 Date(s) Notice of Loss	1st MM/DD/YYYY	2nd	Final MM/DD/YYYY
6 Primary Cause %	100						15 Companion Policy(s) NONE			
12 Additional Units	00200									
13 Est. Prod Per Acre	2440									

**SECTION I – ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS**

ACTUARIAL										POTENTIAL YIELD					STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K1 K2	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class 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)
M/D A NS	E24.0	24.2	.667		002	307	UH	Plowed	393				393	9511	1,850	44,770
B NS	E55.0	56.0	.667		002	307	H	H							1,850	103,600
M/D C NS		10.0	.667		002	307	P	WOC				1850	1850	18,500	1,850	18,500
16 TOTAL		90.2											17 TOTALS	28011		166,870

NARRATIVE (If more space is needed, attach a Special Report) Fields permanent field measurements. Beans harvested from field B weighed 43# per bu. and had 10% total damage from hail. (.1375 value ÷ .2500 mkt.price = .550 QA factor. Beans delivered to ACME Elev. are not eligible for QA because using only damaged beans (3.9%), beans would grade U.S. No 2.

**SECTION II – HARVESTED PRODUCTION**

18 Date Harvest Completed MM/DD/YYYY	19 Damage Similar to Other Farms in the Area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	20 Assignment of Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	21 Transfer of Right To Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
---	--	--	---

MEASUREMENTS					GROSS PRODUCTION					ADJUSTMENTS TO HARVESTED PRODUCTION									
A1 A2	B	C	D	E	F	G	H	I	J	K1 K2	L1 L2	M1 M2	N	O	P	Q1 Q2	R	S	
Share	Length or Diameter	Width	Depth	Dedu c-tion	Net Cubic Feet	Conver- sion Factor	Gross Prod. (F x G)	Bu. Ton Lbs. Cwt.	Shell/ Sugar Factor	FM% Factor	Moisture% Factor	Test Wt. Factor	Adjusted Production HorIxJxK2xL2xM2	Prod. Not To Count	Production(N – O)	Value Mkt. Price	Quality Factor	Production To Count (P X R)	
ACME ELEVATOR ANYTOWN, ANY STATE								32,210		2.7 .973			31,340		31,340			31,340	
	14.0	RND	10.0		1539.4	.8	1,231.5	52,955			20.5 .9700	43				.1375 .2500	.550	28,251	

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

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

1 Crop/Code #	2 Unit #	3 Legal Description	<b>PRODUCTION WORKSHEET (FOR ILLUSTRATION PURPOSES ONLY)</b>						8 Name of Insured <b>I. M. INSURED</b>			
<b>DRY BEANS - 0015</b>	<b>00100</b>	<b>SW1-96N-30W</b>							7 Company <u>ANY COMPANY</u>		9 Claim # <b>XXXXXXXXXX</b>	
4 Date of Damage	<b>JUN 10</b>		Agency <u>ANY AGENCY</u>		10 Policy # <b>XXXXXXXXXX</b>							
5 Cause of Damage	<b>HAIL</b>				14 Date(s) Notice of Loss	1 <sup>st</sup> <b>MM/DD/YYYY</b>	2 <sup>nd</sup>	Final <b>MM/DD/YYYY</b>				
6 Primary Cause %	<b>100</b>				15 Companion Policy(s)							
12 Additional Units												
13 Est. Prod Per Acre												

RAISED, PRODUCTION AND ADJUSTMENTS																
ACTUARIAL																
A	B	C	D	E	F	G	H	I	J	K <sub>1</sub> ----- K <sub>2</sub>	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+Uninsured Cause	Adjusted Potential	Total to Count (C x N)	Per Acre	Total (C x P)
<b>M/D</b> A		<b>30.0</b>	<b>1.000</b>		<b>002</b>	<b>307</b>	<b>R</b>	<b>REPLANTED</b>					<b>100</b>	<b>3000</b>	<b>1125</b>	<b>33750</b>
B		<b>15.0</b>	<b>1.000</b>		<b>002</b>	<b>307</b>	<b>NR</b>	<b>NOT REPLANTED</b>							<b>1125</b>	<b>16875</b>
16 TOTAL		<b>45.0</b>											17 TOTALS	<b>3000</b>		<b>50625</b>
NARRATIVE (If more space is needed, attach a Special Report) Total acreage from FSA permanent field measure. Field A wheel measured. Example above shows allowance when the actual cost and/or 20% of the production guarantee is greater than the maximum allowance. Insured's actual cost to replant \$25/acre. Price election \$.25. $\$25.00 \div \$.25 = 100$ pounds (less than 120 lbs. maximum allowed) $1125 \text{ lbs./acre} \times 20\% = 225 \text{ lbs./acre}$ (greater than 120 lbs./acre maximum allowed) Adjusted potential less than 90% of the production guarantee ( $1125 \times 90\% = 1013 \text{ lbs./acre}$ ) <b>appraised potential = 452 lbs./acre.</b> See attached Special Reports for measurements and calculations.																

RAISED, PRODUCTION AND ADJUSTMENTS																
ACTUARIAL																
A	B	C	D	E	F	G	H	I	J	K <sub>1</sub> ----- K <sub>2</sub>	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+Uninsured Cause	Adjusted Potential	Total to Count (C x N)	Per Acre	Total (C x P)
<b>M/D</b> A		<b>30.0</b>	<b>.500</b>		<b>002</b>	<b>307</b>	<b>R</b>	<b>REPLANTED</b>					<b>50</b>	<b>1500</b>	<b>1125</b>	<b>33750</b>
B		<b>15.0</b>	<b>.500</b>		<b>002</b>	<b>307</b>	<b>NR</b>	<b>NOT REPLANTED</b>							<b>1125</b>	<b>16875</b>
16 TOTAL		<b>45.0</b>											17 TOTALS	<b>1500</b>		<b>50625</b>
NARRATIVE (If more space is needed, attach a Special Report) Total acreage from FSA permanent field measurement. Field A wheel measured. Example above shows allowance when the actual cost and/or 20% of the production guarantee is greater than the maximum allowance when share is considered. Insured's actual cost to replant \$12.50/acre. Price election \$.25. $\$12.50 \div \$.25 = 50$ lbs./acre (less than 120 lbs. maximum allowed) $1125 \text{ lbs./acre} \times 20\% \times .500 \text{ share} = 60 \text{ lbs./acre}$ . (greater than 120 lbs./acre maximum allowed) Adjusted potential less than 90% of the production guarantee ( $1125 \times 90\% = 1013 \text{ lbs./acre}$ ) <b>appraised potential = 452 lbs./acre.</b> See attached Special Report for measurements and calculations..																



## **10. REFERENCE MATERIAL**

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**TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS**

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

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

**TABLE B - ROW LENGTH SAMPLE REQUIREMENTS AND SQUARE FOOT FACTORS**

<b>ROW WIDTH, INCHES</b>	<b>LENGTH OF ROW FEET TO TENTHS</b>	<b>SQUARE FOOT FACTOR</b>
<b>(Broadcast)</b>	<b>3.0 x 3.0</b>	<b>9</b>
6	10.0	5
7	10.3	6
8	10.5	7
9	10.7	8
10	10.8	9
12	10.0	10
14	10.3	12
16	10.5	14
17	10.6	15
18	10.7	16
19	10.8	17
20	10.8	18
21	11.4	20
22	12.0	22
23	12.5	24
24	13.0	26
25	13.4	28
26	13.8	30
27	14.2	32
28	14.6	34
29	14.9	36
30	15.2	38
31	15.5	40
32	15.7	42
33	16.0	44
34	16.2	46
35	16.3	48
36	16.7	50

For any row width less than 20 inches that is not shown on the table above, the sample row length will be 10 feet. Square Foot Factor is determined as follows:

$$(\text{Row width (in inches)} \div 12) \times 10 \text{ ft.} = \text{Square Foot Factor (Whole Number).}$$

**EXAMPLE:** (15 inches  $\div$  12) = 1.25 X 10 ft. = 12.5. Round to 13 (Factor)

**TABLE – C YIELD FACTOR AND BEANS/PLANT FACTORS**

<b>DRY BEAN TYPES:</b>						
<b>NAME</b>	<b>ABBREVIATIONS</b>		<b>IRRIGATED</b>		<b>NON-IRRIGATED</b>	
	<b>APLHA</b>	<b>NUMERIC</b>	<b>YIELD FACTOR</b>	<b>BEANS/ PLANT FACTOR</b>	<b>YIELD FACTOR</b>	<b>BEANS/ PLANT FACTOR</b>
Adzuki	ADZ	321	0.080	31.0	0.080	25.0
Blackeye	BEYE	315	0.045	68.0	0.045	68.0
Black Cranberry	BLK CBRY	303 304	0.054 0.020	45.0 27.0	0.050 0.020	39.0 17.0
Dark Red Kidney	DRK	305	0.022	28.0	0.021	17.0
Garbanzo	GARB	306	0.023	29.0	0.022	7.0
Desi Garbanzo	DGARB	325	0.053	15.0	0.053	15.0
Small Kabuli Garbanzo	KGARB	326	0.038	12.0	0.038	12.0
Flat Small White	FSMW	312	0.067	43.0	0.065	48.0
Great Northern	GRNO	307	0.030	37.0	0.031	31.0
Light Red Kidney	LRK	308	0.022	24.0	0.022	17.0
Lima, Baby	BLIMA	320	0.026	47.0	0.028	19.0
Lima, Large	LLIMA	319	0.009	21.0	0.009	21.0
Navy/Medium White	NAV	309	0.058	50.0	0.053	40.0
Pink	PNK	310	0.037	34.0	0.035	29.0
Pinto	PTO	311	0.028	41.0	0.028	28.0
Small Red	SMR	313	0.032	36.0	0.042	29.0
Small White	SMW	314	0.067	43.0	0.065	48.0
Tebo	TEB	322	0.033	36.0	0.033	36.0
Yellow	YEL	323	0.025	22.0	0.023	18.0
Yelloweye	YEYE	316	0.024	21.0	0.024	21.0
White Kidney	WK	318	0.023	24.0	0.021	17.0
All Other	CSB	561	Use Contract Seed Bean Factors Below			
<b>CONTRACT SEED BEAN VARIETIES</b> Seeds Per Pound		062	<b>IRRIGATED/NON-IRRIGATED</b>			
			<b>YIELD FACTOR</b>	<b>BEANS/ PLANT FACTOR</b>		
<900			0.021	21.0		
900 - 1250			0.025	30.0		
1251 - 1525			0.032	34.0		
1526 - 1900			0.040	39.0		
1901 - 2300			0.049	44.0		
2301 - 2700		0.058	49.0			
>2700		0.061	44.0			

**TABLE D - MOISTURE ADJUSTMENT FACTORS**

18.0 - 1.0000	23.0 - .9400	28.0 - .8800	33.0 - .8200	38.0 - .7600	43.0 - .7000
18.1 - .9988	23.1 - .9388	28.1 - .8788	33.1 - .8188	38.1 - .7588	43.1 - .6988
18.2 - .9976	23.2 - .9376	28.2 - .8776	33.2 - .8176	38.2 - .7576	43.2 - .6976
18.3 - .9964	23.3 - .9364	28.3 - .8764	33.3 - .8164	38.3 - .7564	43.3 - .6964
18.4 - .9952	23.4 - .9352	28.4 - .8752	33.4 - .8152	38.4 - .7552	43.4 - .6952
18.5 - .9940	23.5 - .9340	28.5 - .8740	33.5 - .8140	38.5 - .7540	43.5 - .6940
18.6 - .9928	23.6 - .9328	28.6 - .8728	33.6 - .8128	38.6 - .7528	43.6 - .6928
18.7 - .9916	23.7 - .9316	28.7 - .8716	33.7 - .8116	38.7 - .7516	43.7 - .6916
18.8 - .9904	23.8 - .9304	28.8 - .8704	33.8 - .8104	38.8 - .7504	43.8 - .6904
18.9 - .9892	23.9 - .9292	28.9 - .8692	33.9 - .8092	38.9 - .7492	43.9 - .6892
19.0 - .9880	24.0 - .9280	29.0 - .8680	34.0 - .8080	39.0 - .7480	44.0 - .6880
19.1 - .9868	24.1 - .9268	29.1 - .8668	34.1 - .8068	39.1 - .7468	44.1 - .6868
19.2 - .9856	24.2 - .9256	29.2 - .8656	34.2 - .8056	39.2 - .7456	44.2 - .6856
19.3 - .9844	24.3 - .9244	29.3 - .8644	34.3 - .8044	39.3 - .7444	44.3 - .6844
19.4 - .9832	24.4 - .9232	29.4 - .8632	34.4 - .8032	39.4 - .7432	44.4 - .6832
19.5 - .9820	24.5 - .9220	29.5 - .8620	34.5 - .8020	39.5 - .7420	44.5 - .6820
19.6 - .9808	24.6 - .9208	29.6 - .8608	34.6 - .8008	39.6 - .7408	44.6 - .6808
19.7 - .9796	24.7 - .9196	29.7 - .8596	34.7 - .7996	39.7 - .7396	44.7 - .6796
19.8 - .9784	24.8 - .9184	29.8 - .8584	34.8 - .7984	39.8 - .7384	44.8 - .6784
19.9 - .9772	24.9 - .9172	29.9 - .8572	34.9 - .7972	39.9 - .7372	44.9 - .6772
20.0 - .9760	25.0 - .9160	30.0 - .8560	35.0 - .7960	40.0 - .7360	
20.1 - .9748	25.1 - .9148	30.1 - .8548	35.1 - .7948	40.1 - .7348	
20.2 - .9736	25.2 - .9136	30.2 - .8536	35.2 - .7936	40.2 - .7336	
20.3 - .9724	25.3 - .9124	30.3 - .8524	35.3 - .7924	40.3 - .7324	
20.4 - .9712	25.4 - .9112	30.4 - .8512	35.4 - .7912	40.4 - .7312	
20.5 - .9700	25.5 - .9100	30.5 - .8500	35.5 - .7900	40.5 - .7300	
20.6 - .9688	25.6 - .9088	30.6 - .8488	35.6 - .7888	40.6 - .7288	
20.7 - .9676	25.7 - .9076	30.7 - .8476	35.7 - .7876	40.7 - .7276	
20.8 - .9664	25.8 - .9064	30.8 - .8464	35.8 - .7864	40.8 - .7264	
20.9 - .9652	25.9 - .9052	30.9 - .8452	35.9 - .7852	40.9 - .7252	
21.0 - .9640	26.0 - .9040	31.0 - .8440	36.0 - .7840	41.0 - .7240	
21.1 - .9628	26.1 - .9028	31.1 - .8428	36.1 - .7828	41.1 - .7228	
21.2 - .9616	26.2 - .9016	31.2 - .8416	36.2 - .7816	41.2 - .7216	
21.3 - .9604	26.3 - .9004	31.3 - .8404	36.3 - .7804	41.3 - .7204	
21.4 - .9592	26.4 - .8992	31.4 - .8392	36.4 - .7792	41.4 - .7192	
21.5 - .9580	26.5 - .8980	31.5 - .8380	36.5 - .7780	41.5 - .7180	
21.6 - .9568	26.6 - .8968	31.6 - .8368	36.6 - .7768	41.6 - .7168	
21.7 - .9556	26.7 - .8956	31.7 - .8356	36.7 - .7756	41.7 - .7156	
21.8 - .9544	26.8 - .8944	31.8 - .8344	36.8 - .7744	41.8 - .7144	
21.9 - .9532	26.9 - .8932	31.9 - .8332	36.9 - .7732	41.9 - .7132	
22.0 - .9520	27.0 - .8920	32.0 - .8320	37.0 - .7720	42.0 - .7120	
22.1 - .9508	27.1 - .8908	32.1 - .8308	37.1 - .7708	42.1 - .7108	
22.2 - .9496	27.2 - .8896	32.2 - .8296	37.2 - .7696	42.2 - .7096	
22.3 - .9484	27.3 - .8884	32.3 - .8284	37.3 - .7684	42.3 - .7084	
22.4 - .9472	27.4 - .8872	32.4 - .8272	37.4 - .7672	42.4 - .7072	
22.5 - .9460	27.5 - .8860	32.5 - .8260	37.5 - .7660	42.5 - .7060	
22.6 - .9448	27.6 - .8848	32.6 - .8248	37.6 - .7648	42.6 - .7048	
22.7 - .9436	27.7 - .8836	32.7 - .8236	37.7 - .7636	42.7 - .7036	
22.8 - .9424	27.8 - .8824	32.8 - .8224	37.8 - .7624	42.8 - .7024	
22.9 - .9412	27.9 - .8812	32.9 - .8212	37.9 - .7612	42.9 - .7012	

# EXHIBIT 1

## DRY BEAN VALUE REFLECTED THROUGH WEIGHT REDUCTION

The buyer/processor may clean/screen the gross production to improve the grade of the dry beans, and reflect the value based on the net weight and grade after removal of the damaged production rather than quoting a grade and price for the gross production as delivered. In this case use the following procedure to determine the net price per pound of the dry bean production.

**The adjuster must also get a bid price on the gross amount of the damaged production at the quantity and quality/grade as delivered. The greater of this amount or the amount as calculated below will be used for Column Q<sub>1</sub> on the Production Worksheet.**

- A. Subtract the percentage of foreign material from gross production.
- B. Determine the total cash value (dollar payment) that could have been paid the insured. Remember to include value for production damaged by uninsured causes (such as checked skins, etc.).
- C. Divide the total cash value by the adjusted production (after removal of foreign material) to determine the net price of the damaged production.
- D. Divide the net price by the local market price for U.S. No. 2 dry beans of the same type.
- E. Show all calculations in the narrative of the claim form or on an attached Special Report.

**SEE FOLLOWING PAGES FOR EXAMPLES:**

## EXHIBIT 1

### EXAMPLE 1:

In this example the buyer/receiver has traded tare for grade.

The elevator may CLEAN/SCREEN the gross production to improve the grade of the dry beans, and reflect the value through a weight reduction (tare %) rather than quoting a grade and price for the gross production as delivered. In this case, the net price per pound of the damaged production will be determined as follows:

- (1) Multiplying the net weight (gross weight minus the tare % weight) of the delivered production by the local market price of the grade of the damaged production after milling; then
- (2) Divide that result by the gross pounds of dry beans delivered.

The result is the **NET PRICE PER POUND** received for the damaged production.

The adjuster must verify that the weight reduction applied by the buyer/processor is due to insurable causes of loss.

### EXAMPLE:

#### SETTLEMENT SHEET

GROWER: I.M. INSURED

VARIETY: PINTOS							
DATE	SCALE TICKET #	GROSS WEIGHT	TARE %	TARE	NET WEIGHT	GRADE	
MM/DD/YY	11002	12,200	44.00	5,368	6,832		
MM/DD/YY	11014	14,360	50.00	7,180	7,180		
TOTAL		26,560		12,548	14,012		

For the purposes of this example, the Local Market Price for U. S. No. 2 dry beans on the day of sale was 20 cents per pound. The insured delivered 26,560 pounds of dry beans to the elevator. 12,548 pounds were deducted from the gross weight, leaving a Net Weight of 14,012 pounds,

**STEP 1** Multiply the pounds for which the insured could have been paid by the local market price per pound.

$$14,012 \text{ lbs.} \times \$0.2000 = \$2,802.40$$

**STEP 2** Divide the dollar amount the insured could have been paid for the damaged production by the gross delivered weight. ENTER RESULT IN Q<sub>1</sub> AS THE NET PRICE PER POUND.

$$\$2,802.40 \div 26,560 \text{ lbs.} = \$0.1055 \text{ per lb.}$$

## EXHIBIT 1

**STEP 3** Enter THE LOCAL MARKET PRICE PER POUND (\$0.2000) IN COLUMN Q<sub>2</sub> of the Production Worksheet.

### EXAMPLE TICKET 1

TICKET NUMBER: 11002			
GROWER: I.M. INSURED			
SHAREHOLDER:			
TO BIN No.	VARIETY: PINTO	TARE % 44	
22200 LB GR.	GROSS	ALL BEANS RECEIVED FOR PROCESSING AND STORAGE	
10000 LB TA	EMPTY WT.	% <u>2/3</u>	SHARE LBS. <u>4555</u> PRICE <u>STG</u>
<u>12200</u>	NET	% <u>1/3</u>	SHARE LBS. <u>2277</u> PRICE <u>STG</u>
<u>5368</u>	TARE LBS	TRUCK DESCRIPTION	
<u>6832</u>	NET	BUSHELS	
		BY	
Producer hereby grants permission for movement of beans covered by this scale ticket for processing and for storage.			

### EXAMPLE TICKET 2

TICKET NUMBER: 11014			
GROWER: I.M. INSURED			
SHAREHOLDER:			
TO BIN No.	VARIETY: PINTO	TARE % 50	
24760 LB GR.	GROSS	ALL BEANS RECEIVED FOR PROCESSING AND STORAGE	
10400 LB TA	EMPTY WT.	% <u>2/3</u>	SHARE LBS. <u>4787</u> PRICE <u>STG</u>
<u>14360</u>	NET	% <u>1/3</u>	SHARE LBS. <u>2393</u> PRICE <u>STG</u>
<u>7180</u>	TARE LBS	TRUCK DESCRIPTION	
<u>7180</u>	NET	BUSHELS <u>120</u>	
		BY	
Producer hereby grants permission for movement of beans covered by this scale ticket for processing and for storage.			

## EXHIBIT 2

In this example the insured has delivered a load of great northern beans to the warehouse. For insurance purposes only, splits, contrasting classes, and foreign material are not to be considered when determining grade. This is an example of a scale ticket.

Refer to the LAM for instructions on who can obtain samples for grading, and who can make determinations of deficiencies, conditions and substances that would cause the crop to qualify for quality adjustment.

--WAREHOUSE SCALE TICKET--						
Date	<u>MM/DD/YY</u>			No. 2940		
Owner's Name: I.M. INSURED						
Address: ANY TOWN, ANY STATE						
<b>Kind</b>	<i>GREAT NORTHERN</i>			<b>Grade</b>	<b>#2</b>	Moist. %
Splits 8.5 %	<b>Pick</b>	<b>3.9</b>	%	FM 2.7 %		Check Seed Coats %
TOTAL DOCKAGE %				PRICE \$		
_____ 47980 lb. _____		Gross Vehicle & Grain				
_____ 15770 lb. _____		Total Vehicle				
_____ 32210 lb. _____		Gross Grain				
_____ 4864 lb. _____		Dockage				
_____ 27346 lb _____		Net Grain				
Comments: _____						

Split Beans - 8.5%; Damaged Beans - 3.9%; Contrasting Classes - 0.6%;  
 Foreign Material - 2.7%,  
**Total Defects – 15.7.**

Referencing the United States Standards for Beans and the Dry Bean Crop Provisions, Sample would **NOT** qualify for quality adjustment. Policy provisions allow for quality adjustment if the beans fail to grade U.S. No. 2 or better, and are damaged or badly damaged. Considering only damage (3.9%) to determine the grade, the grade would be U.S. No. 2. The sample must grade U.S. No. 3 or worse to qualify for quality adjustment. (Refer to Exhibit 4.)

% FM is deducted from the gross weight prior to quality adjustment.



### EXHIBIT 3

#### EXAMPLE OF OFFICIAL GRADE CERTIFICATE

UNITED STATES DEPARTMENT OF AGRICULTURE FEDERAL GRAIN INSPECTION SERVICE		
<b>COMMODITY CERTIFICATE                  SUBMITTED SAMPLE INSPECTION</b>		
<b>DATE OF ISSUANCE</b> MM/DD/YY	<b>ISSUED AT</b> Kansas City, Missouri	<b>LEVEL OF INSPECTION</b> <b>ORIGINAL</b>
<b>COMMODITY</b>		<b>QUANTITY OF SAMPLE</b>
Great Northern Beans		1,828 grams
<b>IDENTIFICATION OF SAMPLE</b>		<b>SAMPLE SUBMITTED BY</b>
FSN 1234		I.M. INSURED ANYTOWN, ANY STATE
U.S. Substandard Grade Great Northern Beans		
Splits	8.5	%
(Total) Damage	3.9	%
Contrasting Classes	0.6	%
(Total) Foreign Material	2.7	%
Total Defects	15.7	%
Stones	0.0	%
Moisture	11.9	%
Classes that Blend	0.0	%
END OF RESULTS		
RESULTS OF THE ABOVE INSPECTION APPLY ONLY TO THE QUANTITY OF THE SAMPLE INDICATED AND NOT TO THE COMMODITY FROM WHICH THE SAMPLE MAY HAVE BEEN TAKEN.		
<b>I CERTIFY THAT THE SERVICES SPECIFIED ABOVE WERE PERFORMED WITH THE RESULTS STATED.</b>		INSPECTOR  <b>I.M. INSPECTOR</b>

## EXHIBIT 4

### EXAMPLE OF U.S. STANDARDS FOR BEANS

#### 137 Grades and grade requirements for the classes Great Northern, Small White, Flat Small White, White Kidney, Light Red Kidney, Dark Red Kidney, Small Red, Pink, Black, and Miscellaneous Beans

		PERCENT MAXIMUM LIMITS OF:						
				Foreign Material				
GRADE	GENERAL APPEARANCE	MOISTURE [1]	TOTAL DEFECTS(TOTAL DAMAGE, TOTAL FOREIGN MATERIAL, CONTRASTING CLASSES, SPLITS)	TOTAL DAMAGED	TOTAL (INCLUDES STONES)	STONES	CONTRASTING CLASSES [2]	CLASSES THAT BLEND [3]
U.S. No. 1	The special grade "Off-Color" may be applied after the removal of Total Defects	18.0	2.0	2.0	0.5	0.2	0.5	5.0
U.S. No. 2		18.0	4.0	4.0	1.0	0.4	1.0	10.0
U.S. No. 3		18.0	6.0	6.0	1.5	0.6	2.0	15.0
U.S. Substandard		18.0						
U.S. Sample Grade		18.0						

**U.S. Substandard** shall be beans which do not meet the requirements for the grades U.S. No. 1 through U.S. No. 3 or U.S. Sample grade. Beans which are not well screened shall also be U.S. Substandard, except for beans which meet the requirements for U.S. Sample grade.

**U.S. Sample grade** shall be beans which are musty, sour, heating, materially weathered, or weevily; which have any commercially objectionable odor; which contain insect webbing or filth, animal filth, any unknown foreign substance, broken glass, or metal fragments; or which are otherwise of distinctly low quality.

[62 FR 52967, Oct. 10, 1997]

(1) Beans with more than 18.0 percent moisture are graded high moisture.