

United States
Department of
Agriculture



Federal Crop
Insurance
Corporation



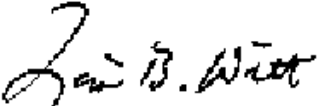
FORAGE LOSS ADJUSTMENT STANDARDS HANDBOOK

Product
Development
Division

FCIC-25150 (09-2000)
FCIC-25150-1 (04-2001)

2001 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25150 (09-2000) 25150-1 (04-2001)
SUBJECT: FORAGE LOSS ADJUSTMENT STANDARDS HANDBOOK 2001 AND SUCCEEDING CROP YEARS	DATE: April 11, 2001	
	OPI: Product Development Division	
	APPROVED:  Deputy Administrator, Research and Development	

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

SUMMARY OF CHANGES/CONTROL CHART

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

Changes:

Subparagraph 6 F (1), (4), & (5) – Revised the type names to match insurable types for 2001 crop year.

Subparagraph 6 F (3) - Clarified that **TABLE E** has been divided into **TABLE E (1)** :@Harvested and Appraised Potential Table - Less Than The Approved APH Yield@or **TABLE E (2)** A Harvested and Appraised Potential Table - Equal to or Greater Than The Approved APH Yield.@

Subparagraph 6 F (6) - Clarified that the appraisal is to be multiplied by the appropriate factor in **TABLE E (1)** A Less Than the Approved APH Yield@to determine whether **TABLE E (1)** or **TABLE E (2)** is used the determine the potential production. **EXAMPLES 1** and **2** have been revised to clarify the calculation.

TABLE E - Corrected tables for inadvertent errors. **TABLE E** should be identical to the handbook issued in August, 1997 and updated in July, 1998.

FORAGE LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (continued)

CONTROL CHART FOR: FORAGE LOSS ADJUSTMENT STANDARDS HANDBOOK						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	1-2		11-14	55-56	09-2000	FCIC-25150
Insert	1-2		11-14	55-56	04-2001	FCIC-25150-1
Current Index	1-2	1-4	1-10 11-14 15-50	51-54 55-56 57-67	09-2000 09-2000 04-2001 09-2000 04-2001 09-2000	FCIC-25150 FCIC-25150 FCIC-25150-1 FCIC-25150 FCIC-25150-1 FCIC-25150

F. WEIGHT METHOD APPRAISALS

- (1) This procedure is for growers who destroy or put to other use, such as graze, all or part of a forage production field **prior to the final cutting**. This procedure is used to appraise acreage of alfalfa, alfalfa grass mixture, red clover, or grass alfalfa mixtures.
- (2) Adjusters will use stand count where applicable, harvested production from prior cuttings, vigor of the existing stand, and local area growing conditions to determine if the harvested and appraised potential will equal or exceed the insured's approved APH Yield.
- (3) Calculate the projected potential appraisal on the Appraisal Worksheet. Determine the current appraisal, and use the remaining space in the body of the worksheet to multiply the appropriate cutting factor (e.g., 0.67, 0.40, etc.; refer to **TABLE E (1)** or **TABLE E (2)**) times either the current appraisal (in cases where the harvested and appraised potential is less than 100 percent of APH yield) or the insured's APH yield (in cases where the harvested and appraised potential equals or exceeds 100 percent of the APH yield).
- (4) Alfalfa, alfalfa grass mixtures, and red clover

- (a) Use one of the measuring devices described in **EXHIBIT 1** to outline each sample area by tossing the device into representative areas of the field. Cut all plants within each sample area (pruning shears or scissors) at mowing-machine height (not to exceed three inches).

NOTE: Retain all samples for use in determining moisture percentage.

- (b) Weigh the plants in each sample for entries on the Appraisal Worksheet. When all of the samples have been gathered, determine the average percent of moisture by using the cuttings from all samples (refer to subparagraph H for instructions). The appraised weight will be adjusted by the factor obtained when the Moisture and Weight Adjustment (**TABLE C**) is applied to the average percent of moisture in the forage.
- (5) Grass alfalfa mixtures
 - (a) Appraise these when the majority of the field is heading; i.e., the head is out of the whorl. If the forage grass(es) is a non-heading species or is ordinarily harvested before heading, arrange to appraise it when harvest of the species is general in the locality.
 - (b) Select samples, weigh them, determine moisture content, and calculate the appraisal as described above for alfalfa, alfalfa grass mixtures, and red clover.

NOTE: Where the appraisal of an unharvested cutting **precedes other use** of the acreage (plowing for crop rotation grazing, etc.), refer to **subparagraph F** instructions for calculating the **total** seasonal appraisal.

(6) Appraisals generally are needed because the crop is damaged. The following steps are used in calculating the harvested and appraised production to count. The production to count for indemnity purposes is the harvested production, and the current appraisal plus the projected appraisal from future cuttings.

(a) Use the factor from the “LESS THAN APH YIELD” table (**TABLE E (1)**) to project the potential production in order to determine whether the “LESS THAN APH YIELD” table or “EQUAL TO OR GREATER THAN APH YIELD” table (**TABLE E(2)**) will actually be used to establish the projected appraisal from future cuttings.

(b) Multiply the current appraisal by the appropriate factor from **TABLE E (1)** to determine the projected potential appraisal.

1 If the harvested production per acre, plus the current appraised production, plus the projected appraisal from future cuttings determined in (b) above is LESS THAN the approved APH yield, the appraised production for the claim for indemnity will be the current appraisal plus the projected appraisal from future cuttings determined in (b). Refer to **EXAMPLE 1** below.

2 If the harvested production per acre, plus the current appraisal, plus the projected appraisal from future cuttings determined in (b) above is EQUAL TO OR GREATER THAN the approved APH yield, refer to **TABLE E (2)** and follow the instructions in the appropriate block to determine the projected appraisal from future cuttings. The appraised production for the claim will be the current appraisal plus this projected appraisal from future cuttings. Refer to **EXAMPLE 2** below.

EXAMPLE 1:

The insured has 10.0 acres of insured non-irrigated alfalfa which he plans to destroy (mechanically or chemically). The approved APH yield is 10.0 tons/acre based on three cuttings per year, however, only one cutting was made this year that yielded 4.0 tons (4.0 tons/acre). The insured requested an appraisal to determine potential production. The adjuster's current appraisal is 2.5 tons/acre after the first cutting.

* $2.5 \text{ tons} \times .40$ (factor from **TABLE E (1) - Before 2nd/ 3 NI**) = 1.0 tons

$4.0 \text{ tons} + 2.5 \text{ tons} + 1.0 \text{ tons} = 7.5 \text{ tons}$ (less than APH yield of 10.0 tons/acre)

The sum of the harvested and appraised production is less than the APH yield, the appraised potential will be 3.5 tons/acre (2.5 tons current appraisal + 1.0 ton projected appraisal from future cuttings)

EXAMPLE 2:

The insured has 10.0 acres of insured non-irrigated alfalfa which he plans to plow up. The approved APH yield is 10.0 tons/acre. Based on three cuttings per year, but made only one cutting this year that yielded 55.0 tons (5.5 tons/acre). The insured requested an appraisal to determine potential production. The current appraisal is 3.9 tons/acre after the first cutting.

3.9 tons X .40 (from **TABLE E (1) - Before 2nd/ 3NI**) = 1.6 tons
5.5 tons + 3.9 tons + 1.6 tons = 11.0 tons (greater than the APH yield of 10.0 tons/acre)

The harvested production per acre, plus the current appraisal, plus the potential appraisal from future cuttings is greater than the APH yield, therefore the adjuster must refer to **TABLE E (2) - Before 2nd/ 3NI**. Multiply **1.15** times the APH yield (10.0 tons/acre) to determine the actual potential appraisal. The appraised production for the claim will be:
3.9 tons/acre (current appraisal) + 1.5 tons/acre (potential appraisal from future cuttings) = 5.4 tons/acre.

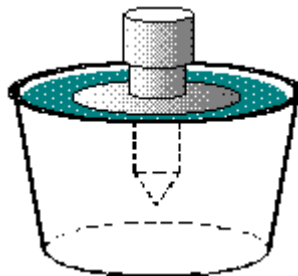
G. CROP TYPE DESIGNATIONS

Check the actuarial document for specific applicability in the county involved.

EXAMPLE: Alfalfa "A" is Alfalfa acreage where 60 percent or more of the ground cover is alfalfa.

H. MOISTURE TESTER CAPABLE OF TESTING MOISTURE IN FORAGE PRODUCTION (WEIGHT METHOD APPRAISAL ONLY)

- (1) The following equipment will be needed:
 - (a) Diet scales or fish scales calibrated to tenths of an ounce;
 - (b) Scissors or clippers;
 - (c) 5-gallon pail if a probe-type tester will be used.
- (2) For a regular forage-type moisture tester, cut the forage to specified length and insert representative samples (equal to the number of field samples) into the tester. Average the readings.
- (3) For a probe-type moisture tester, fill the 5-gallon pail (shown here) with representative clippings (**not more** than six inches long) from all of the sample areas mixed together. Insert the clippings as **five layers** (one layer at a time). Hand-compress each layer with about 30 pounds of pressure. Insert the probe into the center of the forage without touching any part of the pail with it.



7. FORAGE SEEDING APPRAISAL METHODS

A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

Appraisal Method...	Use...
Stand-count Method	to determine the established stand of forage from spring or fall planting.

B. APPLICABILITY

(1) APPRAISAL BASIS FOR FORAGE SEEDING

- (a) **Varieties.** Forage seedings are insured on the basis of 100 percent alfalfa seed or forage mixtures (alfalfa and tame grass seed) which contain at least 50 percent alfalfa seed by weight, unless otherwise stated in the Special Provisions.
- (b) **Seeding Methods.** Alfalfa seed and forage mixtures are planted in rows or by broadcasting. Since planting in rows usually results in a scattering of plants, all plant population counts are made on a broadcast basis.

(2) Determine plant populations as follows:

- (a) Select representative areas of each field (refer to subsection 5 B).
- (b) Select a size (area in square feet) for all samples in the field; i.e., the thinner the stand, the larger the sample.
- (c) Use one of the measuring devices described in **EXHIBIT 1**. Sample by tossing the device into representative areas throughout the field.
- (d) Count the number of live plants within each sample area. Refer to the **Special Provisions** for applicable plant population.
- (e) Prepare the applicable forms for:
 - 1 Spring or fall planting with less than 75 percent of a normal stand - Certification Form, Appraisal Worksheet, and Claim Form.
 - 2 Replanted fall planting (for a replanting payment) - Certification Form, Appraisal Worksheet, and Claim Form.

NOTE: Prepare a Certification Form, on the initial farm visit in all cases.

TABLE E (1) - HARVESTED AND APPRAISED POTENTIAL TABLE
LESS THAN THE APPROVED APH YIELD.

Cutting:	Number of Cuttings Usually Harvested in a Locality:			
	2	3 (NI)	3(I)	4
Before 1st	Current appraisal plus 0.67 times the current appraisal	Current appraisal plus 1.00 times the current appraisal	Current appraisal plus 1.00 times the current appraisal	Current appraisal plus 1.50 times the current appraisal
Before 2nd	Harvested production from the 1st cutting plus the current appraisal	Harvested production from the 1st cutting plus the current appraisal plus 0.40 times the current appraisal	Harvested production from the 1st cutting plus the current appraisal plus 0.67 times the current appraisal	Harvested production from the 1st cutting plus the current appraisal plus 1.40 times the current appraisal
Before 3rd	Not applicable	Harvested production from the 1st and 2nd cuttings plus the current appraisal	Harvested production from the 1st and 2nd cuttings plus the current appraisal	Harvested production from the 1st and 2nd cuttings plus the current appraisal plus 0.60 times the current appraisal
Before 4th	Not applicable	Not applicable	Not applicable	Harvested production from the 1st, 2nd and 3rd cuttings plus the current appraisal

TABLE E (2) - HARVESTED AND APPRAISED POTENTIAL TABLE
EQUAL TO OR GREATER THAN THE APPROVED APH YIELD.

Cutting:	Number of Cuttings Usually Harvested in a Locality:			
	2	3 (NI)	3(I)	4
Before 1st	Current appraisal plus 0.40 times the APH yield	Current appraisal plus 0.50 times the APH yield	Current appraisal plus 0.50 times the APH yield	Current appraisal plus 0.60 times the APH yield
Before 2nd	Harvested production from the 1st cutting plus the current appraisal	Harvested production from the 1st cutting plus the current appraisal plus 0.15 times the APH yield	Harvested production from the 1st cutting plus the current appraisal plus 0.20 times the APH yield	Harvested production from the 1st cutting plus the current appraisal plus 0.35 times the APH yield
Before 3rd	Not applicable	Harvested production from the 1st and 2nd cuttings plus the current appraisal	Harvested production from the 1st and 2nd cuttings plus the current appraisal	Harvested production from the 1st and 2nd cuttings plus the current appraisal plus 0.15 times the APH yield
Before 4th	Not applicable	Not applicable	Not applicable	Harvested production from the 1st, 2nd, and 3rd cuttings plus the current appraisal

TABLE F - TONS OF DRY MATTER CAPACITY - ROUND SILOS (Continued)

Depth (feet)	Diameter of Silo (feet)										
	12	14	16	18	20	22	24	25	26	28	30
70		89.0	116.0	147.0	182.0	220.0	261.0	284.0	307.0	356.0	408.0
71	0.0	0.0	0.0	149.5	184.5	223.5	265.5	288.5	312.0	361.5	415.0
72				152.0	187.0	227.0	270.0	293.0	317.0	367.0	422.0
73	0.0	0.0	0.0	154.5	190.0	230.5	274.0	297.5	322.0	373.0	428.5
74				157.0	193.0	234.0	278.0	302.0	327.0	379.0	435.0
75	0.0	0.0	0.0	159.0	196.0	237.5	282.5	306.5	332.0	384.5	441.5
76				161.0	199.0	241.0	287.0	311.0	337.0	390.0	448.0
77	0.0	0.0	0.0	163.5	202.0	244.5	291.0	315.5	342.0	396.0	454.5
78				166.0	205.0	248.0	295.0	320.0	347.0	402.0	461.0
79	0.0	0.0	0.0	168.5	208.0	251.5	299.5	325.0	352.0	407.5	468.0
80				171.0	211.0	255.0	304.0	330.0	357.0	413.0	475.0
81	0.0	0.0	0.0	0.0	0.0	258.5	308.0	334.5	361.5	419.0	481.5
82						262.0	312.0	339.0	366.0	425.0	488.0
83	0.0	0.0	0.0	0.0	0.0	266.0	316.5	343.5	371.0	431.0	494.5
84						270.0	321.0	348.0	376.0	437.0	501.0
85	0.0	0.0	0.0	0.0	0.0	273.5	325.0	352.5	381.0	442.5	507.5
86						277.0	329.0	357.0	386.0	448.0	514.0
87	0.0	0.0	0.0	0.0	0.0	280.5	333.5	361.5	391.0	454.0	521.0
88						284.0	338.0	366.0	396.0	460.0	528.0
89	0.0	0.0	0.0	0.0	0.0	287.5	342.0	371.0	401.0	465.5	534.5
90						291.0	346.0	376.0	406.0	471.0	541.0
91	0.0	0.0	0.0	0.0	0.0	294.5	350.5	380.5	411.0	477.05	547.5
92						298.0	355.0	385.0	416.0	483.0	554.0
93	0.0	0.0	0.0	0.0	0.0	301.5	359.0	389.5	421.0	488.5	560.5
	Tons of Dry Matter										

Subparagraph U Tons of Dry Matter Capacity - Round Silos. Settled haylage formula is considered factored to 100 percent dry matter on above chart. Use the chart to get 100 percent dry matter. Multiply this number by 1.15 to get the **13** percent moisture dry hay equivalent to be entered in item 51 of the claim form, as tons of harvested production.

EXAMPLE: Silo diameter is 20 feet. Depth of harvested production is 20 feet. Production taken from the 100 percent dry matter chart of 33 tons X 1.15 factor = 37.95 (rounded to 38.0 tons) of **13** percent moisture, dry hay equivalent.