

United States
Department of
Agriculture



Product
Development
Division

FCIC-25460

SUGARCANE LOSS ADJUSTMENT STANDARDS HANDBOOK

SUGARCANE LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART

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

1 Inserts:

- A Identification of provisions not applicable to Catastrophic Coverage (CAT) by the identifier (~~NACAT~~→ ~~←NACAT~~), meaning Not Applicable to CATastrophic coverage. The following general provisions do not apply to CAT:
- (1) Optional units.
 - (2) Hail and Fire exclusion provision (also not applicable to limited buy-up).
 - (3) Written Agreements.
- B Additional instructions in Part 2 Sugarcane Appraisals include:
- (1) Measuring row-width for representative sample selection.
 - (2) Appraisal worksheet instructions for Inadequate Stand Appraisal method.
 - (3) References to diagrams for a sugarcane plant, nodes and internodes of a sugarcane stalk, and shoot roots in Exhibit 1.
 - (4) New varieties for the Tillering Factor and Stalk Weight Factor Charts for the state of Texas and Florida and revises tiller factors for the state of Louisiana in Exhibit 3.
 - (5) Appraisal Deviation for smut-infected sugarcane.
- C Instructions to:
- (1) List a “transmittal code” in the heading of the claim form.
 - (2) Enter a “claim number” in item 18.
 - (3) Enter crop code “(0038)” along with “Sugarcane” in item 4.
 - (4) Add the type of coverage, in item 23, with the number of days elapsed.
 - (5) Enter net production from appraisals for the line in item 34.
 - (6) Calculate a pound appraisal in item 36.

SUGARCANE LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

- (7) Use the approved yield (or an appraisal in item 35) for acreage that is “cut for seed” when the proper 15-day notice is given or the approved yield for acreage that is “cut for seed” if the proper 15-day notice is not given, in uninsured causes (item 37). See section 18D
- (8) Enter net harvested production for the line in item 56.
- (9) Calculate the “harvested production and net production” for the unit separated by varying share, if applicable, in the Narrative.
- (10) Explains that “No Indemnity Due” claims will not be transmitted for processing.

2 Removes:

- A General Crop Insurance Policy and Sugarcane Endorsement.
- B Removes documentation of ASCS Acreage Reduction Program (ARP) and Conservation Reserve Program (CRP) participation and Compliance, as well as sodbuster, swampbuster and controlled substance programs' compliance.

CONTROL CHART FOR: Sugarcane Loss Adjustment Standards Handbook - FCIC-25460						
	SC Page(s)	TC Page(s)	Text Page(s)	Exhibit(s)	Date	Dir. Number
Remove	FCIC-30460 and replace with FCIC-25460					
Insert and Current Index	1-2	i-ii	1-54	1(1-4) 2(1-2) 3(1-2)	3-97 3-97 3-97	Dir. 25460 Dir. 25460 Dir. 25460

SUGARCANE LOSS ADJUSTMENT STANDARDS HANDBOOK

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SUGARCANE LOSS ADJUSTMENT STANDARDS HANDBOOK

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(RESERVED)

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WASHINGTON, D.C. 20250**

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25460
SUBJECT: SUGARCANE LOSS ADJUSTMENT STANDARDS HANDBOOK	DATE: March 24, 1997	
	OPI: Product Development Division	
	APPROVED: \S\ R.E. Waggoner for Tim B. Witt Deputy Administrator, Research and Development	

PART 1 GENERAL

1 PURPOSE

This handbook identifies the crop specific standards (requirements) for adjusting Multiple Peril Crop Insurance (MPCI) Sugarcane losses in a uniform and timely manner. These standards, which include crop appraisal methods and claims completion instructions, supplement the general (not crop specific) standards for loss adjustment identified in the Loss Adjustment Manual (LAM) (often referred to as LAM or M-8 LAM in this and other directives).

2 SPECIAL INSTRUCTIONS

This is the initial loss adjustment standards handbook for Sugarcane and replaces Sugarcane Handbook FCIC directive 30460. This standards handbook remains in effect until superseded. The issuance of an entire handbook (revision) will replace a previous handbook; handbook amendments or bulletins may supersede parts of a handbook.

3 OPERATING POLICY

Insurance providers must use this handbook as the basis for developing any appropriate loss adjustment procedure and training consistent with these standards. Insurance providers may find it necessary to provide additional internal guidelines or procedures for adjusting losses on their insurance contracts. Any additional guidelines or procedures will require FCIC approval unless otherwise provided in writing by FCIC. Where these standards are entry specific to Federal Crop Insurance or generic forms and organizational titles, insurance providers' forms and procedures are to comply with the standards in at least an equivalent manner.

4 ABBREVIATIONS

APH	Actual Production History
CAT	Catastrophic Risk Protection Coverage
FSA	Farm Service Agency
CIH	Crop Insurance Handbook
FCIC	Federal Crop Insurance Corporation

LAM	Loss Adjustment Manual
MPCI	Multiple Peril Crop Insurance
NACAT	Not Applicable to Cat Coverage
RMA	Risk Management Agency
RSO	Regional Service Office
USDA	United States Department of Agriculture

5 FORMS AND PROCEDURES

- A Insurance providers are to use FCIC-approved forms and completion instructions. All forms must be submitted for approval in accordance with the Submissions Standards Handbook FCIC-24030.
- B General forms and manuals (or their equivalent) necessary for loss adjustment are identified in the LAM.

6 DEFINITIONS

- A General (not crop-specific) terms and definitions relevant to loss adjustment are identified in the LAM.
- B Terms and definitions specific to Sugarcane loss adjustment and this handbook, which are not defined in this section, are identified as they appear in the text.

Insurance Provider	USDA offices or private insurance companies approved to provide insurance coverage to producers participating in the Federal crop insurance program.
Raw Sugar	Raw sugar is a tan to brown coarse granulated solid obtained on evaporation of clarified sugar cane juice. Raw sugar is processed from the sugarcane at a boiling house mill and then stored or shipped to a refinery for processing as refined sugar.
Statement of Facts	A form used to record facts.
Sugarcane	(<i>Saccharum</i> sp.) is a tall, thick-stemmed, perennial grass that stores sugar in the stem. Products extracted from sugarcane at the boiling house mill are raw sugar, massecuite (molasses), bagasse (a source of fuel to power sugar mills) and water. The average stalk has 30 teaspoons sugar (sucrose), 6 teaspoons molasses, 1 quart water, and 6 ounces fiber (bagasse).

Sugarcane Plant A plant also known as a stool, ratoon, or cluster and consists of the primary, or original shoot, and the secondary and tertiary shoots. The primary shoot develops from a single node (bud or "eye") on the mother stalk or seed piece. The secondary shoot develops from the buds on the underground part of the stalk. A tertiary shoot may also originate from a secondary shoot.

7 **RESPONSIBILITIES**

A FCIC Product Development Division:

- (1) Establish the minimum standards and guidelines for loss adjustment.
- (2) Unless otherwise specified, review and approve all insurance provider loss adjustment procedures and forms prior to their use.
- (3) Provide guidance and clarifications, as needed, regarding these standards.

B Insurance Providers:

- (1) Comply with and implement the loss adjustment standards (requirements) established by FCIC, through procedures and forms approved by the Product Development Division, or as otherwise specified in writing by FCIC.
- (2) Ensure that all documentation, determinations and calculations are completed as specified in these standards.
- (3) Provide input to FCIC regarding the loss adjustment standards.
- (4) Advise FCIC of impending situations which may necessitate the development of procedures, forms or calculations that are different from those identified in the standards issued by FCIC.
- (5) Comply with other requirements issued by FCIC in the administration of contracts between the insurance provider and FCIC.
- (6) Ensure that required information is provided on the specified forms or other forms or printouts as specified in approved standards and procedures.
- (7) In addition to the responsibilities identified in the LAM, determine whether contract provisions or requirements for Sugarcane apply to the insured, and if so whether they have been complied with by the insured.

8 RESERVED

9 RESERVED

(RESERVED)

(RESERVED)

PART 2 SUGARCANE APPRAISALS

10 GENERAL APPRAISAL STANDARDS

These instructions provide standards for selecting representative samples and appraising production to count utilizing three appraisal methods.

Appraisal Method...	Use...
Inadequate Stand Appraisal Method	for any stubble cane acreage on which insurance does NOT attach the first day following harvest (results used as uninsured cause appraisal).
Primary Shoot Method	before the plants are mature.
Weight Method	after the plants are mature and for insured sugarcane acreage "cut for seed."

11 SAMPLE SELECTION STANDARDS

A Selecting Representative Samples for Appraisals

- (1) Determine the number of recommended samples for a field or subfield by its size and variability of plant damage within the field or subfield.
- (2) Split the field into subfields when:
 - (a) variable damage causes the crop potential to appear to be significantly different within the same field and appraise each subfield, or
 - (b) the insured wishes to destroy a portion of a field and appraise the subfield that is to be destroy.
- (3) Take as many samples as necessary for an accurate appraisal, but use of fewer than the recommended minimum number of samples must be explained on a Statement of Facts and attached to the appraisal form.

Acres in Field or Subfield	Recommended Minimum Number of Samples
.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.	

B Measuring Row Width for Sample Selection

Use these instructions for **All** appraisal methods.

- (1) Use a measuring tape marked in inches or convert a tape marked in tenths, to inches, to measure row width (see LAM for conversion table).
- (2) Measure across **THREE** or more rows, from the middle of the first row to middle of the third row, and divide the result by the number of rows measured to determine an average row width in whole inches.

Example: 187 inches ÷ 3 = 62.3 = 62 in. average row width

- (3) Select the applicable 1/1000 acre row length for the average row width for each representative sample using the table below.

Row Width	Row Length for 1/1000 Acre
60 inches	8.7 feet
62 inches	8.4 feet
64 inches	8.2 feet
66 inches	7.9 feet
68 inches	7.7 feet
70 inches	7.5 feet
72 inches	7.3 feet
74 inches	7.1 feet
76 inches	6.9 feet

12 **APPRAISAL METHODS**

These instructions provide standards for appraising sugarcane for an inadequate stand (uninsured cause appraisal) and two appraisal methods for potential production of sugarcane. See diagrams in Exhibit 1 for a sugarcane plant, shoot roots, and a sugarcane stalk showing nodes and internodes. See section 15 for appraisal deviation or modification instructions.

A Inadequate Stand Appraisal Method

The inadequate stand appraisal method is used to determine an uninsured cause appraisal when required for stubble cane acreage.

- (1) Make an inadequate stand appraisal on any **stubble cane** acreage:
 - (a) that was damaged during the previous crop year for **ALL** states; and
 - (b) after the second harvest from stubble cane, in Louisiana **ONLY**.

Note: See expanded table in Exhibit 2 for determining when an inadequate stand appraisal is required and when insurance attaches.

(c) Scheduling Appraisals

For any **stubble cane** acreage, on which insurance **DOES NOT** attach the first day following harvest, schedule appraisals before insurance attaches.

(d) Completing the Inadequate Stand Appraisal

- 1 Measure a row or combinations of rows comprising the row length required for the row width (see section 11).
- 2 Count the number of plants (**NOT** stalks) in each 1/1000 acre representative sample. See sugarcane plant definition in Definitions, section 6.
- 3 Modify the appraisal form (as shown in section 13) to record the number of plants in each sample and determine the number of plants per-acre.
- 4 Attach a map to the appraisal form, identifying the stubble cane acreage appraised for an inadequate stand. If a loss occurs, the disposition of the affected acres can be determined from the appraisal form and maps in the insured's policy file folder.
- 5 Explain to the insured, at the time of the appraisal, that they have the option of destroying the acreage before insurance attaches, or that if they elect to carry the crop to harvest, the inadequate stand appraisal will be recorded as an uninsured cause and represents the amount of liability not accepted.
- 6 Calculate the pounds per-acre uninsured cause appraisal for the claim form (if a loss occurs after insurance attaches) using the instructions in Part 3 Sugarcane Claims, section 19C, item 37a(4).

B Primary Shoot Appraisal Method

Use this method before the plants are mature. Delay appraisals, if possible, until plants are mature and use the weight method.

- (1) Use a measuring tape marked in tenths or convert a tape marked in inches, to tenths, to measure a row or combinations of rows comprising the row length required for the row width (see section 11).

- (2) Count the number of primary shoots (or first shoot) from the plants (clusters, stools, or ratoons) in each 1/1000 acre representative sample.
- (3) Record the results for each representative sample in Part I - Primary Shoot Method of the appraisal form.
- (4) Calculate the tons per-acre appraisal using the instructions in Part I - Primary Shoot Method of section 13.
- (5) Convert the tons per-acre appraisal to whole pounds per-acre using the instructions in Part I - Primary Shoot Method of section 13, item 14.

C Weight Method

- (1) Use this method after sugarcane has reached maturity and for any acreage “cut for seed” (see section 18D, Sugarcane “cut for seed”).
 - (a) Use a measuring tape marked in tenths, or convert a tape marked in inches, to tenths, to measure a row or combinations of rows comprising the row length required for the row width (see section 11).
 - (b) Cut and top **all** the stalks in each 1/1000 acre representative sample at the height and topping point that the cane harvester would cut the sugarcane.
 - (c) Strip the leaves from the stalks and weight each sample.
 - (d) Weigh each representative sample using a scale that weighs in pounds, to tenths (e.g., as a Dairy Scale).
 - (e) Record the total weight (in pounds, to tenths) for each representative sample in Part II - Weight Method of the appraisal form.
 - (f) Calculate the tons per-acre appraisal using the instructions in Part II - Weight Method of section 13.
 - (g) Convert the tons per-acre appraisal to whole pounds per-acre using the instructions in Part II - Weight Method of section 13, item 23.
- (2) **EXCEPTIONS** to the Weight Method for mature sugarcane.

Apply a “zero” appraisal to any acreage from which the mature sugarcane is **NOT ACCEPTABLE** by the boiling house mill for processing as **raw sugar**.

13 APPRAISAL FORM ENTRIES AND COMPLETION STANDARDS

A General Information

- (1) The Sugarcane appraisal forms herein contain the required standard items for documenting appraisals. Insurance provider Sugarcane appraisal forms must contain at least the required standard items.
- (2) Standard items and information requirements in this section correspond with the standard appraisal form for Sugarcane.

B Standard Appraisal Form Instructions

- (1) Prepare original and one copy. Separate appraisal forms are required for each unit inspected.
- (2) Round item entry results as stated for the entry.

C Appraisal Form Standard Items and Information Required

HEADING

Standard Items

Information Required

1	Insured's Name	Insured's Name that identifies exactly the person (legal entity) to whom the policy is issued.
2	Policy (Contract) Number	Insured's assigned Policy (Contract) Number .
3	Unit Number	Enter the four-digit unit number from the acreage report, if using the Primary Shoot Method or the Weight Method. For the Inadequate Stand Appraisal Method, enter the number of acres appraised.
4	Crop Year	A four-position number that indicates the Crop Year for the period within which the insured sugarcane is normally grown and designated by the calendar year in which the harvest of sugarcane normally begins in the county. For the Inadequate Stand Appraisal Method, enter the crop year that the appraisal for inadequate stand would be applied.

PART I - INADEQUATE STAND APPRAISAL METHOD (For stubble cane acreage that was damaged during the previous crop year or as required.)

Change items 11, 12, 13, and 14 to the column headings identified below, **ONLY** when using the inadequate stand appraisal method.

12

- 5 **Field No.** Draw a line horizontally dividing the box in half. Enter the **Field No.** or subfield identification symbol that identifies the field appraised in the top half. In the bottom half, indicate if the appraised acreage is 1st, 2nd, or 3rd, etc., year stubble cane.
- 6 **Row Width** The **Row Width** (average space in inches). See section 11, Sample Selection Standards, for the row-length sample requirements according to row width.
- 7 **Variety Number** Record the sugarcane **Variety Number** that is being appraised.
- 8 **Number of Plants in 1/1000 Acre** Enter, in each block, the **Number of Plants in 1/1000 Acre** counted from each representative sample.
- 9 **Total of All Samples** Determine the **Total of All Samples** by adding the **Number of Plants in 1/1000 Acre** (item 8) from all samples.
- 10 **Number of Samples** Enter the **Number of Samples** taken by counting the blocks with entries in item 8.
- 11 **Average Number of Plants** Results of dividing **Total of All Samples** (item 9) by **Number of Samples** (item 10), rounded to nearest tenths.
- 12 **Constant Factor** Enter the **Constant Factor** of 1000.
- 13 **MAKE NO ENTRY**
- 14 **Plants Per Acre** Result of multiplying **Average Number of Plants** (item 11) times **Constant Factor** (item 12).

Calculate the per-acre appraisal in whole pounds of raw sugar for the claim form using the appraisal computations in Part 3 Sugarcane Claims, section 19C item 37a(4). Document calculations on the appraisal form.

FCI-74-A (Sugarcane) (Rev. 2-95)							OMB No. 0563-0016					
U.S. DEPARTMENT OF AGRICULTURE Federal Crop Insurance Corporation APPRAISAL WORKSHEET SUGARCANE			1 INSURED'S NAME I. M. Insured			2 CONTRACT NO. XX-XXX-XXXXX		3 UNIT NO. 0100		4 CROP YEAR 19YY		
PART I - PRIMARY SHOOT METHOD INADEQUATE STAND APPRAISAL METHOD												
FIELD NO.	ROW WIDTH	VARIETY NUMBER	EACH BLOCK EQUALS NUMBER OF PRIMARY SHOOTS IN 1/1000 ACRE PLANTS				TOTAL OF ALL SAMPLES	NUMBER OF SAMPLES	AVERAGE NUMBER OF PRIMARY SHOOTS	CONSTANT FILLING FACTOR	WEIGHT FACTOR	APPRAISAL TONS PLANTS PER ACRE
5	6	7	8				9	10	11	12	13	14
D/3RD	72	CP-70-321	2	1	3	1	2 = 9 ÷ 5 = 1.8	x 1000	x	= 1,800		
							= ÷ = x x =					
							= ÷ = x x =					
							= ÷ = x x =					
PART II - WEIGHT METHOD (After Sugarcane Has Reached Maturity)												
FIELD NO.	ROW WIDTH	VARIETY NUMBER	WEIGHT OF MATURE SUGARCANE IN EACH BLOCK EQUALS ONE SAMPLE (1/1000 FRACTION OF ACRE SAMPLE)				TOTAL WGT. OF ALL SAMPLES	NUMBER OF SAMPLES	AVERAGE WGT. PER SAMPLE	FACTOR	APPRAISAL TONS PER ACRE	
15	16	17	18				19	20	21	22	23	
			TOTAL WGT. PER SAMPLE				= ÷ = ÷ 2 =					
			TOTAL WGT. PER SAMPLE				= ÷ = ÷ 2 =					
			TOTAL WGT. PER SAMPLE				= ÷ = ÷ 2 =					
			TOTAL WGT. PER SAMPLE				= ÷ = ÷ 2 =					
24 CODE NO. & SIGNATURE OF FIELDPERSON XXXXX I. M. Adjuster			DATE MM-DD-YY			SIGNATURE OF INSURED I. M. Insured			DATE MM-DD-YY			

PART I - PRIMARY SHOOT METHOD (Use BEFORE maturity.)

- 5 **Field No.** The **Field No.** or subfield identification symbol that identifies the field appraised.
- 6 **Row Width** The **Row Width** (average space in inches). See section 11, Sample Selection Standards, for the row-length sample requirements according to row width.
- 7 **Variety Number** Record the sugarcane **Variety Number** that is being appraised.
- 8 **Number of Primary Shoots in 1/1000 Acre** Enter, in each block, the **Number of Primary Shoots in 1/1000 Acre** counted from each representative sample.
- 9 **Total of All Samples** Determine the **Total of All Samples** by adding the **Number of Primary Shoots in 1/1000 Acre** (item 8) from all samples.
- 10 **Number of Samples** Enter the **Number of Samples** taken by counting the blocks with entries in item 8.
- 11 **Average Number of Primary Shoots** Results of dividing **Total of All Samples** (item 9) by **Number of Samples** (item 10), rounded to tenths.
- 12 **Tillering Factor** Enter the applicable **Tillering Factor** for the **Variety Number** (in item 7) and state (in which the sugarcane is grown) from the Tillering Factor and Stalk Weight Factor Charts in Exhibit 3.
- 13 **Weight Factor** Enter the applicable **Weight Factor** for the **Variety Number** (in item 7) and the state (in which the sugarcane is grown) from the Tillering Factor and Stalk Weight Factor Charts in Exhibit 3.
- 14 **Appraisal Tons Per Acre** Result of multiplying **Average Number of Primary Shoots** (item 11) times **Tillering Factor** (item 12) times **Weight Factor** (item 13), rounded to tenths.

Calculate the per-acre appraisal in whole pounds of raw sugar for the claim form (item 35 of the FCI-74) using the following formula:

Appraisal Tons Per Acre X Percent-of-Sugar Factor (percent of sugar from the County Actuarial Table converted to a 3-place decimal) X 2000 = Potential in Pounds of Raw Sugar. Document calculations on the appraisal form.

CI-74-A (Sugarcane) (Rev. 2-95)								OMB No. 0563-0016					
U.S. DEPARTMENT OF AGRICULTURE Federal Crop Insurance Corporation APPRAISAL WORKSHEET SUGARCANE			1 INSURED'S NAME I. M. Insured			2 CONTRACT NO. XX-XXX-XXXXX		3 UNIT NO. 0100		4 CROP YEAR 19YY			
PART 1 - PRIMARY SHOOT METHOD													
FIELD NO.	ROW WIDTH	VARIETY NUMBER	EACH BLOCK EQUALS NUMBER OF PRIMARY SHOOTS IN 1/1000 ACRE					TOTAL OF ALL SAMPLES	NUMBER OF SAMPLES	AVERAGE NUMBER OF PRIMARY SHOOTS	TILLERING FACTOR	WEIGHT FACTOR	APPRAISAL TONS PER ACRE
5	6	7	8					9	10	11	12	13	14
E / 3RD	72	CP-70-321	2	1	3	1	2 = 9 ÷	5 =	1.8	x 5	x 1.0	= 9.0	
							= ÷	=		x	x	=	
							= ÷	=		x	x	=	
							= ÷	=		x	x	=	
PART II - WEIGHT METHOD (After Sugarcane Has Reached Maturity)													
FIELD NO.	ROW WIDTH	VARIETY NUMBER	WEIGHT OF MATURE SUGARCANE IN EACH BLOCK EQUALS ONE SAMPLE (1/1000 FRACTION OF ACRE SAMPLE)					TOTAL WGT. OF ALL SAMPLES	NUMBER OF SAMPLES	AVERAGE WGT. PER SAMPLE	FACTOR	APPRAISAL TONS PER ACRE	
15	16	17	18					19	20	21	22	23	
			TOTAL WGT. PER SAMPLE					= ÷	=	÷	2	=	
			TOTAL WGT. PER SAMPLE					= ÷	=	÷	2	=	
			TOTAL WGT. PER SAMPLE					= ÷	=	÷	2	=	
			TOTAL WGT. PER SAMPLE					= ÷	=	÷	2	=	
24 CODE NO. & SIGNATURE OF FIELDPERSON XXXXXX I. M. Adjuster			DATE MM-DD-YY		SIGNATURE OF INSURED I. M. Insured				DATE MM-DD-YY				

PART II - WEIGHT METHOD (Use AFTER sugarcane has reached maturity and for sugarcane “cut for seed.”)

<u>Standard Items</u>	<u>Information Required</u>
15 Field No.	The Field No. or subfield identification symbol that identifies the field appraised.
16 Row Width	The Row Width (average space in inches). See section 11, Sample Selection Standards, for the row-length sample requirements according to row width.
17 Variety Number	Record the sugarcane Variety Number that is being appraised.
18 Total Weight Per Sample	Enter the Total Weight Per Sample , rounded to tenths. See section 12, Appraisal Methods, for additional instructions.
19 Total Weight of All Samples	Determine the Total Weight of All Samples (in pounds, to tenths) by adding the entries in Total Weight Per Sample (item 18).
20 Number of Samples	Enter the Number of Samples taken by counting the blocks with entries in item 18.
21 Average Weight Per Sample	Result of dividing Total Weight Per Sample (item 19) by Number of Samples (item 20) rounded to tenths.
22 Factor	Constant Factor of two (2), used to convert pounds to tons.
23 Appraisal Tons Per Acre	<p>Result of dividing Average Weight Per Sample (item 21) by the constant Factor (item 22) and rounded to tenths.</p> <p>Calculate the per-acre appraisal in whole pounds of raw sugar for the claim form (item 35 of the FCI-74) using the following instructions.</p> <p>For unharvested sugarcane with damage:</p> <p>A The appraisal in tons per acre (item 23):</p> <p>B Multiplied by:</p>

- (1) the sugar-content percentage (converted to a 3-place decimal factor) from a field sample, determined by the boiling house mill; or
- (2) the sugar-content percentage (converted to a 3-place decimal factor) determined from comparable harvested acreage from the same field prior to the date the insured damage occurred; or
- (3) the percent-of-sugar (converted to a 3-place decimal factor) from the County Actuarial Table, if a sugar-content factor determination from B1 or 2 above is not available, and

C Multiplied by 2000 = Appraised Potential in Pounds of **Raw Sugar**.

D Document calculations on the appraisal form.

Note: Calculation Formula = Appraisal Tons Per Acre (item A) X Sugar-content percentage or Percent-of-Sugar (item B(1), (2), or (3) above) X 2000 = Potential in Pounds of Raw Sugar

See Part 3, Section 19, item 35 and 60e of the Claim Form Entries and Completion Standards for Narrative documentation requirements for sugar content percentage or percent-of-sugar content.

24 **Code No. & Signature of Fieldperson**

Review all entries with the insured. Obtain the insured's signature and date on the right side, first. Adjuster then enters code number, signature and date of the left side.

U.S. DEPARTMENT OF AGRICULTURE Federal Crop Insurance Corporation APPRAISAL WORKSHEET SUGARCANE	1 INSURED'S NAME I. M. Insured	2 CONTRACT NO. XX-XXX-XXXXX	3 UNIT NO. 0100	4 CROP YEAR 19YY
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PART 1 - PRIMARY SHOOT METHOD

FIELD NO. 5	ROW WIDTH 6	VARIETY NUMBER 7	EACH BLOCK EQUALS NUMBER OF PRIMARY SHOOTS IN 1/1000 ACRE 8				TOTAL OF ALL SAMPLES 9	NUMBER OF SAMPLES 10	AVERAGE NUMBER OF PRIMARY SHOOTS 11	TILLERING FACTOR 12	WEIGHT FACTOR 13	APPRAISAL TONS PER ACRE 14
						=	÷	=	x	x	=	
						=	÷	=	x	x	=	
						=	÷	=	x	x	=	
						=	÷	=	x	x	=	

PART II - WEIGHT METHOD (After Sugarcane Has Reached Maturity)

FIELD NO. 15	ROW WIDTH 16	VARIETY NUMBER 17	WEIGHT OF MATURE SUGARCANE IN EACH BLOCK EQUALS ONE SAMPLE (1/1000 FRACTION OF ACRE SAMPLE) 18				TOTAL WGT. OF ALL SAMPLES 19	NUMBER OF SAMPLES 20	AVERAGE WGT. PER SAMPLE 21	FACTOR 22	APPRAISAL TONS PER ACRE 23							
A / 3rd	72	CP-65-357	TOTAL WGT. PER SAMPLE	4	5	4	5	4	=	22	÷	5	=	4.4	÷	2	=	2.2
			TOTAL WGT. PER SAMPLE						=	÷	=	÷	2	=				
			TOTAL WGT. PER SAMPLE						=	÷	=	÷	2	=				
			TOTAL WGT. PER SAMPLE						=	÷	=	÷	2	=				

24 CODE NO. & SIGNATURE OF FIELDPERSON XXXXXX I. M. Adjuster	DATE MM-DD-YY	SIGNATURE OF INSURED I. M. Insured	DATE MM-DD-YY
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14 APPRAISAL CALCULATION STANDARDS

See section 13 **APPRAISAL FORM ENTRIES AND COMPLETION STANDARDS** for form entries, calculations, and rounding rules.

15 APPRAISAL MODIFICATION AND DEVIATION STANDARDS

There are no approved appraisal modifications and only one approved appraisal deviation for Sugarcane. **Any modifications or deviations in appraisal methods must have prior authorization.** Use of appraisal modifications or deviations will require the RSO Director's written authorization after receiving approval from the Product Development Division. See LAM for additional information.

A Appraisal Deviation for Smut Infected Sugarcane

(1) Identifying Smut Infected Sugarcane

Stem or culmicolous smut (*Ustilago Scitaminea* Syd.) disease may occur in hot dry conditions and mild winters promoting spore survival and dispersion of the smut spore. The disease is spread by smut spores entering the basal buds of the canes (stalks or shoots), germinating, and penetrating the stalk. The disease progresses upward inside the cane and eventually reaches the growing point, where it transforms the plant into a buggy whip type growth. Easily recognizable at this point, the whip is a thinly cased body containing millions of dark brown to black spores easily dispersed and spread throughout the field by wind and through irrigation water. Affected plants (clusters, stools, or ratoons) are stunted, stalks are abnormally thin, and lateral buds or eyes often germinate and grow giving the whole plant a grassy appearance.

(2) Affect of Smut Disease to Sugarcane Plants

The ultimate affect of the fungus is a reduction in the amount of processable sugar from infected canes. The disease is progressive once it becomes established in a field as there is no known chemical control for the fungus. The most effective control has been the use of smut resistant varieties. Yield reduction becomes noticeable when plant infestation levels throughout the field exceed the 10 to 15 percent range. Sugarcane of any variety containing more than 2 percent smut-infected canes should be avoided as a seed cane source.

(3) Applying the Appraisal Deviation for Smut-Infected Sugarcane

Complete Steps 1 and 2 for each representative sample. The tons per acre appraisal for the field is adjusted by the Tonnage Remaining Factor to reflect the reduction in sugarcane tonnage from the smut-infected acreage using Steps 3 thru 6.

(4) Using the Tonnage Remaining Factor Table

Use the following table, in conjunction with the Primary Shoot appraisal method **ONLY**, to adjust the per acre appraisal (tons) for the field based on the simple average of the percent smut infected canes:

Tonnage Remaining Factor Table

Field Average Percent of Smut-Infected Canes	Tonnage Remaining Factor	Field Average Percent of Smut-Infected Canes	Tonnage Remaining Factor
Less than 20%	Use full appraisal	50%	.30 factor
20%	.80 factor	55%	.25 factor
25%	.70 factor	60%	.20 factor
30%	.60 factor	65%	.15 factor
35%	.50 factor	70%	.10 factor
40%	.40 factor	75%	.05 factor
45%	.35 factor	80% or Greater	Total Loss

Step Action

- 1 Complete the Primary Shoot Appraisal method from the Appraisal Methods section 12B for the representative sample.
- 2 From the same representative sample:
 - (a) Select 5 consecutive plants used for the Primary Shoot appraisal method.
 - (b) Count the total number of canes from the 5 consecutive plants.
 - (c) Count the number of smut-infected canes from the same consecutive plants.
 - (d) Divide the number of smut-infected canes counted (step 2(c)) by the total number of canes counted (step 2(b)), rounding to the nearest whole percent. The result is the percent of smut-infected canes for each representative sample. **Example:**

Sample 1=10 smut-infected canes ÷ 25 total canes = 40%
 Sample 2=29 smut-infected canes ÷ 45 total canes = 64%
 Sample 3=39 smut-infected canes ÷ 65 total canes = 60%
 Sample 4=24 smut infected canes ÷ 80 total canes = 30%

- 3 Calculate a simple average of all representative samples (rounding the nearest whole percent). Round the whole percent to the nearest 5 percent to find the **Field Average Percent of Smut-Infected Canes**.

Example: Simple average determined for all samples =
 $40\%+64\%+60\%+30\% = 194 \div 4 = 48.5 = 49\%$ rounded to the nearest 5 percent=**50% Field Average Percent of Smut-Infected Canes**.

- 4 Select the **Tonnage Remaining Factor** from the Tonnage Remaining Factor Table in 15A(4) using the **Field Average Percent of Smut-Infected Canes** determined from step 3.

Example: From the Field Average Percent of Smut-Infected Canes column find 50%, in the Tonnage Remaining Factor column across from 50% find the factor .30.

- 5 Multiply the tons per acre appraisal determined from the Primary Shoot Method by the **Tonnage Remaining Factor**. The result is the **Reduced Tons Per Acre Appraisal**.

- 6 Convert the **Reduced Tons Per Acre Appraisal** (from step 5) to whole pounds of sugar using the following formula:

Reduced Tons Per Acre Appraisal X Percent-of-Sugar Factor* X 2000 =
 Potential in Pounds of Raw Sugar

*Percent-of-Sugar from the County Actuarial Table converted to a 3-place decimal.

- 7 Document the date and the document that authorized the use of the deviation e.g., MGR-YY-39 dated 9-3-YY.

B Insured Elects to Continue to Care for Smut-Infected Acreage

If, after appraising the smut-infected acreage, the insured elects to continue to care for the smut-infected acreage, the production-to-count for the acreage will be the harvested production. If a reappraisal is required because of additional damage and the crop is mature, use the Weight Method appraisal. The Tonnage Remaining Factor will **not** apply.

16 **(RESERVED)**

17 **(RESERVED)**

(RESERVED)

(RESERVED)

(RESERVED)

PART 3 SUGARCANE CLAIMS

18 GENERAL CLAIM STANDARDS

The insurance provider is to determine that the insured has complied with all provisions of the insurance contract. Sugarcane provisions which are to be considered in this determination include (but are not limited to):

A Insurability

- (1) The insured crop will be all the sugarcane in the county for which a premium rate is provided by the actuarial table:
 - (a) in which the insured has a share;
 - (b) that is grown for the processing of sugar or for seed; and
 - (c) that is not interplanted with another crop, unless a (NACAT→ written agreement ←NACAT) allows otherwise.
- (2) See Insured Crop of the Basic Provisions for additional provisions of insurability.

B Insurance Attaches

Use the table below for determining when insurance attaches to plant cane or stubble cane. Also see expanded table in Exhibit 2 for determining when an inadequate stand appraisal is required and when insurance attaches to such stubble cane.

Insurance Attaches For:	When:	Where:
(1) Plant Cane	At the time of planting (NACAT→ unless there is an agreement in writing to a later date.←NACAT)	All States
(2) Stubble cane. Note: Exceptions in (a) and (b) below.)	On the first day following harvest of the previous crop.	All States
(a) Stubble cane damaged during the previous crop year.	On the later of April 15 or 30 days following harvest of the previous crop.	All States.
(b) Stubble cane after the second harvest from stubble cane.	On the later of April 15 or 30 days following harvest of the previous crop.	In Louisiana ONLY

C General Provisions Not Applicable To CAT (NACT)

Items or provisions that are not applicable to CAT coverage are identified with the following identifier: (NACAT→ ←NACAT). These general provisions do not apply:

- (1) Optional Units.
- (2) Hail and Fire Exclusion provisions (also not applicable to limited buy-up).
- (3) Written Agreements.

D Sugarcane “Cut for Seed”

In the event of damage or loss on the unit, the insured must give notice at least 15 days before cutting any sugarcane for seed. The notice must include the unit number and the number of acres the insured intends to cut for seed.

- (1) The insurance provider is to explain to the insured the following:
 - (a) that the appraised production to count (item 35) for acreage cut for seed will be the approved yield from the APH form unless an appraisal is requested; and
 - (b) the effect that the approved yield will have on the claim for indemnity and the APH yield for the following year.
- (2) If the insured believes that the acreage will appraise **more or less** than the approved yield and requests an appraisal, the insurance provider is required to make an appraisal for sugar potential.
- (3) If the insured does not give the proper 15 day notice, the acreage will be considered put to other use **without** consent and the per-acre approved yield from the APH form will be used in **Uninsured Causes** (item 37) as production to count. The approved yield, in this situation, is **not** used to compute the APH yield the following year.

19 CLAIM FORM ENTRIES AND COMPLETION STANDARDS

The FCI-74 has been used to identify Standard Items required to be on all claims. However, a generic Standard Item identifier has been assigned to each required item, and that Standard Item name identifier may (e.g. - "crop") or may not (e.g. - "Insured's Name") be exactly as shown on the FCI-74. In such cases, insurance providers are to ensure that their claim form provides the same information consistent with the standard. Insurance providers may provide separate columns, items, or entries for information which, by necessity, has been consolidated into a single column, item, or entry on the FCI-74. Any difference in arrangement of

insurance providers' items or information is considered cosmetic and not substantive unless it adversely affects the calculations, or the legality or availability of the FCIC-required information.

A **Instructions**

- (1) The claim form is a progressive form containing all notices of damage for all preliminary and final inspections made on a unit.
- (2) If a claim form has been prepared on a prior inspection, verify each entry and enter additional information as needed. Give the insured a copy after each inspection.
- (3) If the acreage report contains errors, handle in accordance with Acreage Report Handbook and LAM.
- (4) For delayed notices or delayed claims refer to the LAM.
- (5) For corrected claims or fire losses (double coverage), and cases involving concealment, misrepresentation, or litigation, refer to the LAM.
- (6) At the completion of the Final Claim, in the upper right of the heading box, enter the appropriate transmittal code: "005 - Final Claim;" "006 - Corrected Final."
- (7) For claims involving a Certification Form, (when all the acreage in the unit has been appraised to be put to another use), handle in accordance with the LAM. Enter "CERTIFICATION FORM" in the heading of the claim form and "C" in item 24.
- (8) Each "No Indemnity Due" claim must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee. Handle such claims in accordance with itemized instructions 16, 17, 60 and the LAM.
- (9) The adjuster is responsible for determining if any of the insured's requirements under the notice and claim provisions have not been complied with. If any have not, the adjuster should contact the insurance provider.
- (10) Verify or make the entries on the claim form as instructed in Subparagraphs B, C and D for Parts I, II and III.
 - (a) Entries and provisions which are not applicable to catastrophic coverage have been identified herein, although some may have been missed.
 - (b) All entries must be clearly printed in ink or typewritten.

- (c) Item numbers on the preparation instructions correspond with the item numbers on the claim form.
 - (d) Instructions designated "P" apply to preliminary inspections only.
 - (e) Instructions designated "F" apply to final inspections only.
 - (f) Undesignated instructions apply to both preliminary and final inspections.
- (11) If corrections on the original claim form are not legible, prepare a replacement claim form and void the original. Date, initial, and file the voided copy in the insured's folder.

B Part I - Notice of Damage.

- (1) General Information
 - (a) If notice of damage was given and "No Inspection" is necessary, enter in item 60 the unit number(s), "No Inspection," the date, and your initials. The insured's signature is not required.
 - (b) If none of the units require an immediate inspection, enter the unit number(s), "No Inspection," the date, your initials, and return the file to the service office. The insured's signature is not required.
 - (c) When a notice of damage was filed, the insurance provider should have already completed Part I of the claim form for one unit. For cases where damage was reported on more than one unit, the insurance provider should have recorded the remaining DAMAGED unit(s) in item 15.
- (2) Verify or Make the Following Entries:

<u>Standard Items</u>	<u>Information Required</u>
1 Insured's Name	Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2 Policy No.	Insured's assigned policy number.
3 Unit No.	Four-digit unit number from the acreage report.
4 Insured Crop	"Sugarcane" (0038).

- 5 **Crop Year** Crop year for which the claim is filed, as defined in the policy.
- 6 **Conflict** "X" ONLY if the insured is a insurance provider employee, agent, contractor, or representative.
- 7 **Native American** MAKE NO ENTRY.
- 8 **Assignment** "X" ONLY if an assignment of a SUGARCANE indemnity is in effect for the CROP YEAR.
- 9 **Transfer** "X" ONLY if a transfer of right to a SUGARCANE indemnity is in effect for the UNIT for the CROP YEAR. Refer to the LAM.
- 10 **Contact** Legal description or location where the insured or the insured's representative can be reached.
- 11 **Phone No.** Telephone number (including area code) where the insured or the insured's representative can be reached.
- 12 **Companion Contract** Entries in this item are for the purpose of ensuring that losses are adjusted timely and equitably between companion contracts, and that duplication of effort is minimized.
- a If no other person has a share in the unit, enter "NONE."
- 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 (i.e., not crop-hail, fire, etc.) companion contract.
- (1) If the OTHER person does not, enter "NONE."
- (2) If the OTHER person has a multiple-peril contract (companion contract) and it is serviced by the SAME office, enter the contract number. Also prepare a claim form for any other contracts with the same insurance provider.
- (3) If the other person has a multiple-peril contract and it is serviced by a DIFFERENT office or agent, enter contract number if known, or if not known enter "FSA" or "MPCI Agent" as applicable. In item 60, enter the code number, name, address, and telephone number of the OTHER office or agent, if known. Contact the insurance provider for further instructions.

- (4) If the existence of a contract or the agent for the OTHER person cannot be verified, enter "Agent Unknown" and include (in item 60) the name, address and telephone number of the OTHER PERSON sharing in the crop.

13 **Estimated Production**

- P MAKE NO ENTRY.
- F Insured's estimate of HARVESTED production to the nearest whole pound on this unit, if available.

14 **Notice Date**

- P
 - a Enter the date the notice of damage was given for the unit in item 3, and use the same date for any claim forms prepared for other damaged units shown in item 15.
 - b A fourth preliminary inspection (if needed) requires an additional set of claim forms. Enter the date of the notice for a fourth preliminary inspection the 1st space of item 14 on the second set.
 - c Reserve the "Final" space on the first page of the first set of claim forms for the date of notice for the final inspection.
 - d If the inspection is initiated by the insurance provider, enter "FSA or Company" as applicable, followed by "Insp." instead of the date.
- F Adjusters: Transfer the last date in the 1st, 2nd, or 3rd space to the FINAL space if a final inspection should be made as a result of the notice. Use date entered in the "Final" notice of damage for all damaged units shown in item 15 unless an earlier notice has been filed on any unit.

Always enter the COMPLETE date if notice for the "FINAL" inspection in the final space of the first page of the first set of claim forms (month, day, year). For a delayed notice of loss or delayed claim, refer to the LAM.

15 **Damaged Units**

This item is reserved strictly for "tracking" DAMAGED units on the "master claim form" in loss adjustment control. (The "master claim form" is the one prepared for the **FIRST** unit of the crop upon which damage was reported.) See item 60 instructions for proper handling of UNDAMAGED units. Handle DAMAGED units as follows:

- a Enter on the master claim form the unit number(s) for any DAMAGED unit(s) of the crop not already entered (if a loss is probable).

- b Perform an inspection and complete a claim form for all damaged units that need an immediate inspection.
- c When a claim form is prepared for a unit, "X" out the unit number in this item on the master claim form.
- d Explain (in item 60 of the master claim form) why a claim form was NOT prepared for any unit shown in item 15.
- e If you determine that a previously reported unit is uninsurable or was combined with another unit (fails to qualify for unit division), prepare a REVISED acreage report deleting the unit.

Note: If more spaces are needed for additional damaged units, enter the unit numbers on an attached Statement of Facts form and identify them as "Damaged." When a claim form is prepared for any additional unit, "X" out the unit number on the Statement of Facts form. Explain (on the Statement of Facts form) why a claim form was NOT prepared for any of the additional damaged units.

- F **DAMAGED** units: At the time of FINAL inspection, enter ALL additional DAMAGED units of the CROP in item 15 of the master claim form. Complete item 25 to show the estimated yield for each unit NOT X'd out.

UNDAMAGED units: Refer to item 60 instructions regarding the unit number and estimated yield of all additional UNDAMAGED units.

Note: If the master claim form is transmitted for processing before all damaged units can be accounted for, utilize a non-finalized claim form as a substitute master claim form to assure that all damaged units are cleared. (Enter the previous master claim form unit number X'd out in item 15).

C Part II - Acreage Appraised, Appraised Production and Adjustments

Verify or make the following entries:

<u>Standard Items</u>	<u>Information Required</u>																								
16 Primary Loss Cause	<p>P MAKE NO ENTRY.</p> <p>F Enter the primary insured cause of loss EXACTLY as listed below and the whole percent of loss (always over 50%). If it is evident that no indemnity is due, enter "NONE." Also enter "NO INDEMNITY DUE," in bold print, in the heading of the claim form.</p> <table border="0" style="margin-left: 40px;"> <tr> <td>Cold-Wet Weather (44)</td> <td>Hail (21)</td> </tr> <tr> <td>Cold Winter (43)</td> <td>Heat (12)</td> </tr> <tr> <td>Cyclone (63)</td> <td>Hot Wind (62)</td> </tr> <tr> <td>Drought (11)</td> <td>Hurricane/Tropical Depression (92)</td> </tr> <tr> <td>Earthquake (97)</td> <td>Insects (71)*</td> </tr> <tr> <td>Excess Moisture/ Precipitation (31)</td> <td>Plant Disease (81)*</td> </tr> <tr> <td>Erosion (94)</td> <td>Tornado (64)</td> </tr> <tr> <td>Failure of Irrigation Supply (13)</td> <td>Volcanic Eruption (98)</td> </tr> <tr> <td>Fire (91)</td> <td>Wildlife (93)</td> </tr> <tr> <td>Flood (51)</td> <td>Wind/Excess Wind (61)</td> </tr> <tr> <td>Freeze (42)</td> <td>Other (99)**</td> </tr> <tr> <td>Frost (41)</td> <td></td> </tr> </table> <p style="margin-left: 40px;">*Damage due to insufficient or improper application of disease or pest control measures are not insured causes of loss. Specify the type of insects or disease in item 60.</p> <p style="margin-left: 40px;">**If a primary or secondary insured cause of loss is shown as "Other," explain in item 60.</p>	Cold-Wet Weather (44)	Hail (21)	Cold Winter (43)	Heat (12)	Cyclone (63)	Hot Wind (62)	Drought (11)	Hurricane/Tropical Depression (92)	Earthquake (97)	Insects (71)*	Excess Moisture/ Precipitation (31)	Plant Disease (81)*	Erosion (94)	Tornado (64)	Failure of Irrigation Supply (13)	Volcanic Eruption (98)	Fire (91)	Wildlife (93)	Flood (51)	Wind/Excess Wind (61)	Freeze (42)	Other (99)**	Frost (41)	
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Freeze (42)	Other (99)**																								
Frost (41)																									
17 Secondary Loss Cause	<p>P MAKE NO ENTRY.</p> <p>F If entry in item 16 is LESS than 100%, enter the secondary insured cause of loss from the list in item 16. Enter "None" if no indemnity due.</p>																								
18 Claim Number	<p>*** Enter the claim number as assigned by insurance provider representative.</p>																								
19 Practice	<p>P MAKE NO ENTRY.</p>																								

- F Make an entry only if the insured harvested production from two or more insured practices. Enter the 3-digit code number from the County Actuarial Table and the percent (in whole percent) of HARVESTED production for each practice. Percentages from all practices must total 100%.
- 20 **Cause of Damage** P Primary insured cause of damage for each inspection. Refer to item 16 for entries.

F Primary insured cause of damage during the crop year (entered in the "4th or Final" space). Delete "4th or." Refer to item 16 for entries.
- 21 **Date of Damage** P Enter the first three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each preliminary inspection. Include the SPECIFIC DATE where applicable as in the case of hail damage; e.g., SEP 11.

F Enter (under the "4th or FINAL" heading) the first three letters of the month during which most of the insured damage occurred, and include the SPECIFIC DATE where applicable; e.g., SEP 11.
- 22 **Date of Disposition** P MAKE NO ENTRY.

F Enter the date when the entire acreage was (1) totally destroyed or (2) a combination of destroyed, put to other use, or harvested. For cases involving a Certification Form, when the entire unit is put to another use, enter the date from item 15 of the Certification Form.

Enter "Incomplete" if, at the time of final inspection, there is insured acreage which is unharvested and could still be harvested. If none of the acreage was harvested, nor will be harvested, enter "No Harvest."
- 23 **Lapse of Time** P MAKE NO ENTRY.

F This item is used to determine if the insured complied with the contract provisions regarding timely notices of damage and submission of claims. If the number of days elapsed through the final NOTICE exceeds 15 days (after the end of the insurance period), or if the number of days elapsed through the CLAIM exceeds 60 days, handle as a delayed notice or delayed claim, respectively, in accordance with the LAM.

- a Begin counting the day after the EARLIEST OF:
 - (1) total destruction of the insured crop on the unit;
 - (2) harvest of the unit;
 - (3) the calendar date for the end of the insurance period (use this date if harvest is incomplete); or
 - (4) abandonment of the crop on the unit.

- b Count through BOTH the dates of:
 - (1) final NOTICE of DAMAGE (or loss); and
 - (2) final signature date of the CLAIM. (Use date in item 68. If "C" is entered in item 24, use date in item 69.)

- c If the number of days elapsed is:
 - (1) "61" or more for the CLAIM, enter the number of days elapsed through the final signature date of the CLAIM.
 - (2) "60" or less for the CLAIM, enter the number of days elapsed through the final NOTICE of DAMAGE (or loss). If final notice of damage (or loss) was given on or before the earliest of an event in paragraph a, (1), (2), (3), or (4) above, enter "0".

- d Enter Type of Coverage:
 - (1) "C" Catastrophic Coverage (CAT)
 - (2) "L" Limited Buy-up
 - (3) "A" Additional Buy-up

To show both entries in this box, separate them with a diagonal line. Example: C/3 is entered for CAT coverage and a 3-day lapse of time.

24 **Miscellaneous**

P MAKE NO ENTRY.

F a Enter "C" for any of the following situations:

- (1) A Certification Form has been used on this unit.
- (2) The insured is an absentee insured.

(3) This is an unusual or controversial claim.

Attach all necessary documentation to any claim forms which have absentee insureds OR are unusual or controversial type claims and transmit (original copies of the claim form) to the insurance provider.

- b Enter "Rev" if a revised acreage report is or has been prepared FOR THE UNIT at any time.
- c Enter "APH record" if the form is being completed for APH records only. See Catastrophic Risk Protection Handbook (or Crop Insurance Handbook for Limited or Additional Coverage) for distribution.

25 **Estimated Yield Per Acre** P MAKE NO ENTRY.

F Enter (on the master claim form) the insured's estimate of the total harvested and unharvested production per acre in WHOLE pounds for each DAMAGED unit listed in item 15 for which no claim form has been prepared. If more spaces are needed, enter the additional unit yields with the unit numbers on an attached Statement of Facts form. Identify the units as "DAMAGED" on the Statement of Facts form.

If quality has been taken into consideration and the yield still exceeds the per-acre guarantee, preparation of the claim form for those unit(s) is not required.

GENERAL INSTRUCTIONS FOR ITEMS 26 THROUGH 42

If a correction is necessary in items 26 through 42, strike out all entries on the line. The insured AND the adjuster should then initial the line deletion in the margin beside item 26. Make the correct entries on a new line.

Make separate line entries in items 26 through 42 for varying:

- (a) rate/class areas or farming practices;
- (b) APH yields;
- (c) appraisals;
- (d) stages or intended uses of acreage;
- (e) shares (e.g., 50% and 75% shares on the same unit); or
- (f) appraisals for damage due to hail or fire if hail and fire exclusion is in effect. **(Hail-Fire exclusion NA CAT/Limited)**

Standard Items

Information Required

- 26 **Field ID** Field identification symbol from a sketch map or an aerial photo. See item 60. In the margin, enter the DATE of inspection for the LAST line entry of each inspection.
- 27 **Preliminary Acres** P The number of acres, to tenths, (include "E" if estimated), for which consent for other use is given. Determine actual acreage, to tenths, when the boundaries of the appraised acreage may not be determinable later.
- F MAKE NO ENTRY.
- 28 **Final Acres** See LAM for the definition of acceptable determined acres as used herein.
- P Determined acres, to tenths, for acreage:
- a abandoned;
 - b put to other use without prior consent;
 - c damaged by uninsured causes; or
 - d cut for seed.
- F Determined total acres, to tenths. Account for **ALL** insurable acreage in the unit.
- NOTE:** Acreage breakdowns **within** a unit may be estimated (enter "E" in front of the acres) if a determination is impractical and if authorization was received from the insurance provider representative. Document authorization in item 60.
- 29 **Rate Class** The correct rate/class from the County Actuarial Table. Verify with the acreage report and if the rate/class is incorrect, prepare a revised acreage report.
- Note:** Unrated land is uninsurable. (NACAT→ Written Agreements ←NACAT)
- 30 **Insured Share** Insured's share to THREE decimal places as determined at the time of inspection. If shares vary on the same UNIT, use separate line entries.
- 31 **Practice** Practice, entered as a 3-digit code number exactly as specified on the County Actuarial Table and that it is the practices carried out by the insured. If "No Practice Specified," enter the appropriate 3-digit code number.

32 **Type, Class, Variety** Type, enter as a 3-digit code number exactly as specified on the County Actuarial Table and that it is the type grown by the insured. If "No Type Specified," enter the appropriate 3-digit code number.

33 **Stage** P MAKE NO ENTRY.
 F STAGE abbreviation(s) as shown below.

STAGE EXPLANATION

"P" For acreage:

- a put to another use **without** consent such as:
 - (1) cut for seed **without** the proper 15-day notice; or
 - (2) stubble destroyed **within** 15 days after harvest is complete;
- b damaged solely by uninsured cause(s);
- c abandoned **without** consent; or
- e which the insured failed to provide records of production which are acceptable to the insurance provider.

"H" Harvested or cut for seed **with** consent.

"UH" For acreage:

- a unharvested, put to other use **with** consent or stalks destroyed **with** consent; or
- b harvested and production rejected by a boiling house mill due to an insured cause of damage.

34 **Intended or Final Use** P Enter, on the left side of the column, the intended use from the abbreviations shown in item a below.

F a 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."

<u>USE</u>	<u>EXPLANATION</u>
"To soybeans," "pastured," "plowed," "cut for seed," etc.	Use made of the acreage
"WOC"	Without Consent
"WOC-Cut for Seed"	Cut for seed without consent
"SU"	Solely uninsured
"ABA"	Abandoned without consent
"H-Cut for Seed"	Cut for seed with consent
"H"	Harvested or harvested and production rejected by a boiling house mill
"UH"	Unharvested, stalks destroyed with consent

b Enter, after the correct "Final Use" entry, the net production from appraisals for the line. This entry is determined by multiplying item 28 acreage times the sum of all appraisals for the line in whole pounds (see production calculations in section 20).

35 **Potential Production**

- P Per-acre appraisal, in WHOLE pounds, of POTENTIAL production for acreage in item 27. (See Appraisal Methods section 12, and Sugarcane "Cut for Seed" section 18D for additional instructions.)
- F Per-acre appraisal, in WHOLE pounds, of POTENTIAL production for acreage in item 28. (See Appraisal Methods section 12, and Sugarcane "Cut for Seed" section 18D for additional instructions.)

Note: (1) For **mature unharvested** acreage, document in the Narrative (see item 60e), the sugar content as a percentage and the specific source of that percentage used to calculate the appraisal. (2) If there is NO POTENTIAL (economic value) for unharvested acreage (e.g., sugarcane damaged by freeze and rejected by a boiling house mill), enter "0." Document, in Narrative, the reason that a boiling house mill rejected the sugarcane.

36 **Hail/Fire**

- a **(NA CAT/Limited →** Make an entry, as described in paragraph b below, **ONLY IF ALL** of the following conditions have been met:

- (1) hail or fire damage has occurred on the unit;
- (2) hail and fire exclusion is in effect; and
- (3) the original amount of hail or fire liability has NOT been reduced.

b Enter the appraisal determined as follows:

- (1) Determine the weighted AVERAGE (based upon gross acres) percent of hail or fire damage (from the hail or fire claim) for the unit.
- (2) For each coverage level, the deductible is 100 percent minus the coverage level percent (e.g., 100% - 65% = 35%). Subtract the percent deductible from the average percent of hail or fire damage (e.g., 40% hail damage - 35% deductible = 5%).
- (3) Multiply the result of step 2 times the applicable 2-decimal level factor to determine a 4-place factor. Determine the 2-decimal factor as follows: 100 divided by the coverage level percent in step 2 (e.g., $100 \div 65 = 1.54$ for the 65% coverage level). Determine a 4-place factor as follows: $.05 \times 1.54 = .0770$.
- (4) Multiply the factor determined in step 3 times the per-acre approved yield times the coverage percent for the acreage, and enter the result in item 36 of the claim form (e.g., Approved Yield of 4188 pounds @ 65% coverage level = $2722 \times .0770$ will equal a 210 pound appraisal). Make no entry for "0" appraisals.

MAKE NO ENTRY in item 37 for such hail/fire damage. Appraisals for hail/fire damage (when hail/fire exclusion is in effect and the original hail/fire liability HAS been reduced) and for other uninsured causes are, however, required in item 37. Also see item 60 instructions. ←NA CAT/Limited)

37 **Uninsured Causes**

a Hail and Fire Exclusion NOT in Effect.

- (1) Enter NOT LESS THAN the insured's production guarantee, in WHOLE pounds for the line (calculated by multiply the approved APH yield per acre shown on the APH form by the elected coverage level percentage), for acreage:

- (a) abandoned without consent,
- (b) put to other use without consent,
- (c) damaged SOLELY by uninsured causes,
- (d) the insured failed to provide acceptable records of production, or
- (e) on which the sugarcane stubble is destroyed within 15 days after harvest is complete without consent.

NOTE: For preliminary inspections, advise the insured to keep the harvested production from any acreage damaged **solely** by uninsured causes.

- (2) For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production per acre in WHOLE pounds.
- (3) For acreage that is “cut for seed” WITHOUT the proper 15-day notice: enter the per acre approved yield, in WHOLE pounds, from the APH form.
- (4) For acreage that qualifies for an “inadequate stand appraisal,” use the following appraisal computations:
 - (a) Multiply the determined number of plants per acre times 2, times the percent-of-sugar, converted to three decimal places, shown on the County Actuarial Table.
 - (b) Subtract this product from the per-acre production guarantee for the crop year and enter the result.

Example:

APH Yield = 3480 lbs. per acre
 50% Level guarantee = 1740 lbs. per acre
 Plants Per Acre = 1800
 Percent-of-sugar = 8.5 = .085 factor

1800 X 2 = 3600 X .085 = 306 lbs.
 1740 - 306 = 1434 lb. appraisal

b **(NA CAT/Limited → Hail and Fire Losses - Hail and Fire Exclusion in Effect.**

- (1) For hail or fire damage **ONLY:**

- (a) If the original amount of hail and fire liability has NOT been reduced, make NO entry.
- (b) If the original amount of hail and fire liability HAS been reduced, enter the appraised amount of UNINSURED hail or fire damage per acre calculated as follows:

Divide the hail or fire insurance indemnity per acre by the original hail and fire insurance liability per acre and multiply the result by the 2-decimal coverage level factor (e.g., $100\% \div 65\% = 1.54$) times the production guarantee per acre.

- (2) For hail or fire damage and other uninsured causes of loss:

- (a) If the original amount of hail and fire liability has NOT been reduced, enter ONLY the amount in **WHOLE** pounds per acre of OTHER uninsured damage.
- (b) If the original amount of hail and fire liability HAS been reduced, calculate the appraised amount of UNINSURED hail or fire damage per acre as in subparagraph b(1)(b) above. ADD to it the appraisal per acre, in whole pounds, for any OTHER uninsured damage. Enter the total appraisal of UNINSURED damage per acre. **←NA CAT/Limited**)

38-41

MAKE NO ENTRY.

42 **APH Yield**

The adjuster making the first inspection on the crop contract is to complete the APH review responsibilities. Refer to the **CAT Handbook** (CAT coverage), or **CIH Handbook** (Limited or Additional coverage) for adjusters' responsibilities.

P MAKE NO ENTRY.

F Enter the approved yield per acre for the acreage in **WHOLE POUNDS** from the APH form.

Note: Because sugarcane records for the most recent APH crop year are not available by the production reporting date for the current crop year there is a one-year lag period in the database; e.g., for the 1996 crop year the 1994 crop year production must be reported by the required date. See the CAT or CIH handbook for additional information.

- 49 **Dollar Amount** For freeze-damaged sugarcane **ONLY**: enter the total dollar amount received from the boiling house mill for **All** such sugarcane processed as **raw sugar** on the unit. ***
- 50 **Share** Make an entry **ONLY** if there are VARYING SHARES on the SAME unit. Enter the share for the line to three decimal places.
- 51 **Gross Production** Enter, in **whole** pounds of **raw sugar**, harvested production of sugarcane processed by the boiling house mill. **MAKE NO ENTRY** for harvested freeze-damaged sugarcane.
- 52-55 **MAKE NO ENTRY.**
- 56 **Net Harvested Production** F Enter **NET** harvested production for the line in **WHOLE POUNDS** of **raw sugar**. See section 20 for production calculations.
- 57 **Quality Adjustment** Enter the local market price per pound for freeze-damaged sugarcane processed as **raw sugar** on the earlier of:
- a the date the **raw sugar** production was sold; or
 - b the date of the final inspection for the unit.
- 58 **Factor** **MAKE NO ENTRY.**
- 59 **Production Not To Count** Enter, in whole pounds, any **raw sugar** production not to count from acreage damaged solely by uninsured causes **ONLY** when acceptable records are available.
- This entry must never exceed production shown on the same line. Explain any "Production NOT to count" in item 60.**
- 60 **Narrative**
- a Enter in the left portion of the narrative block, on page 1, the "harvested production" for the unit and "net production" for the unit (separated by varying shares if applicable). See production calculations in section 20. Below the production entries, enter the five-digit location state and county code (LSC) for the physical location of the land.
 - b Enter "No acreage released," your initials, and date if no acreage is released on the unit in item 3.
 - c Enter (on the master claim form) the unit number(s), "No inspection," the date, and your initials for any damaged unit(s) entered in item 15 for which a claim form was not completed.

- d Explain any uninsured causes, unusual, or controversial cases in this item or on an attachment. If you prepare an attachment, so indicate.
- e If there is an appraisal in item 35 for **mature** unharvested acreage, show the sugar-content as a percentage and the specific source of that percentage (e.g., boiling house mill test, comparable harvested acreage, or percent-of-sugar factor from the County Actuarial Table). Also document any reason that a boiling house mill rejected the sugarcane.
- f **(Hail-Fire exclusion NA CAT/Limited)** If there is an appraisal in item 37 for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
- g State that there is "No other fire insurance" when fire damages or destroys the insured sugarcane crop and you have determined that the insured has no other fire insurance. Also see the LAM.
- h Explain any errors found on the acreage report. Handle in accordance with the LAM.
- i Explain any commingled production. See the LAM.
- j Explain any entry for "Production Not to Count."
- *** k Explain a "NO" circled in item 61.
- l 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;
 - (2) if uninsured causes are present; or
 - (3) for unusual or controversial cases.

NOTE: Indicate on sketch map or aerial photo any crop planted on acreage put to other use with or without consent.
- m Explain any difference between inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the form for signature.

- n Enter the code number of any other adjuster or supervisor, and date of inspection in the lower right corner of this space when he/she accompanied the adjuster on the inspection.
- o Explain the reason for a "No Indemnity Due" claim. "No Indemnity Due" claims are to be distributed in the normal manner, except that they will not be transmitted for processing.
- p Explain any delayed notices or delayed claims as instructed in the LAM.
- q Enter (on the master claim form) the unit number and estimated yield per acre of all UNDAMAGED UNITS at the time of final inspection. If there is insufficient space, enter this information on an attached Statement of Facts form (attached to the master claim form), identifying such units as "UNDAMAGED."
- r Document any authorized estimated acres shown in item 28 as follows: "Line 3 'E' acres authorized by (indicate representative) MM/DD/YY."
- s Document in the narrative or on a Statement of Facts form, the method and calculations used to determine acres for the unit. See LAM.
- t Document, (in the narrative or on an attachment) any other pertinent information, including any raw data used to calculate the production.
- *** u Indicate any corrected legal description comprised of more than one section, township, range, or ASCS Farm Serial Number (e.g., A124 to Corrected Legal FSNs A142 and A143).
- v Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease.

61 **Similar Damage**

- P MAKE NO ENTRY.
- F Circle "Yes" or "No." Circle "Yes" if amount and cause of damage due to INSURABLE causes is similar to other farms in the area. If "NO" is circled, explain it in item 60.

CERTIFICATION, CLAIM AND RELEASE BY CLAIMANT (BEFORE obtaining insured's signature, REVIEW all entries on the claim form with the insured, particularly explaining codes, etc., that may not be readily understood).

- | | | | |
|----|---|---|---|
| 62 | Insured's
Signature and
Date | P | Signature of the insured (or other claimant) and date of the signature. |
| | | F | MAKE NO ENTRY. |
| 63 | Adjuster's
Signature Code
and Date | P | Enter your code number, signature and date of signature AFTER the insured (or other claimant) has signed. For an ABSENTEE insured, enter your code number ONLY. The signature and date of signature will be entered AFTER the absentee has signed and returned the form. |
| | | F | MAKE NO ENTRY. |
| 64 | Insured's
Signature and
Date | P | Signature of the insured (or other claimant) and date of the signature. |
| | | F | MAKE NO ENTRY. |
| 65 | Adjuster's
Signature Code
and Date | P | Enter your code number, signature, and date of signature AFTER the insured (or other claimant) has signed. For an ABSENTEE insured, enter your code number ONLY. The signature and date of signature will be entered AFTER the absentee has signed and returned the form. |
| | | F | MAKE NO ENTRY. |
| 66 | Insured's
Signature and
Date | P | Signature of the insured (or other claimant) and date of the signature. |
| | | F | MAKE NO ENTRY. |
| 67 | Adjuster's
Signature Code
and Date | P | Enter your code number, signature, and date of signature AFTER the insured (or other claimant) has signed. For an ABSENTEE insured, enter your code number ONLY. The signature and date of signature will be entered AFTER the absentee has signed and returned the form. |
| | | F | MAKE NO ENTRY. |
| 68 | Insured's
Signature and
Date | P | Delete "or FINAL" on 4th preliminary inspection before the insured (or other claimant) signs and dates. |
| | | F | Delete "4th or" before the insured (or other claimant) signs and dates on the LAST SET of claim forms. When a Certification Form is involved, the insured enters his/her signature and the date at the time of inspection. |

- 69 **Adjuster's Signature Code and Date**
- P On a 4th preliminary inspection: Delete "or FINAL" and enter your code number, signature, and date of signature AFTER the insured (or other claimant) has signed. For an ABSENTEE insured, enter your code number ONLY. Signature, dating of signature, and deletion of "or Final" will be done AFTER the absentee has signed and returned the form.
 - F When an Certification Form is used: AFTER the Certification Form is RETURNED by the insured (and the adjuster has reviewed it, concurred, and completed the claim by entering in item 22 of the claim form the date of OTHER USE from the Certification Form), the adjuster deletes "4th or" and enters his/her code number, signature, and date of signature on the LAST SET of claim forms.
- If not in agreement with all data on the Certification Form and the claim, the adjuster does not sign the claim and another farm visit is necessary.
- When no Certification Form is involved, delete "4th or" and enter your code number, signature, and date of signature AFTER the insured (or other claimant) has signed. For an ABSENTEE insured, enter your code number ONLY. Signature and dating of signature, and deletion of "4th or" will be done AFTER the absentee has signed and returned the form.
- 70 **Page Numbers**
- P Page numbers. Enter page "1," "2," etc., at the time of inspection.
 - F Page numbers (Example: Page 1 of 1, Page 2 of 2, etc.).
- 71 **Reviewer**
- P Reviewer enters code number and date of review for each inspection reviewed. Reviewer deletes "or FINAL" before code number and date on 4th preliminary inspection. Do NOT enter any initials in item 71.
 - F Reviewer deletes "4th or" and enters his/her code number and date of review on the LAST SET of claim forms.

E **Distribution**

Unless instructed otherwise by the insurance provider, the following applies on **ALL** inspections:

One copy to the insured.

The original and all remaining copies to the contract folder (return folders to the insurance provider daily). The contract folder may be forwarded to the local insurance provider's office through a loss coordinator or other insurance provider representative responsible for loss adjustment coordination and review as otherwise instructed by the insurance provider.

Note: "No Indemnity Due" claims are not to be transmitted for processing.

20 CLAIM FORM PRODUCTION ENTRIES AND CALCULATION STANDARDS
 Sugarcane (Pounds)

These instructions show how to make the following required production calculations and entries on the FCI-74:

- 1 Line Net Unharvested Production (item 34)
- 2 Line Net Harvested Production (item 56)
- 3 Unit Net Harvested Production (item 60)
- 4 Unit Net Production (item 60)
- 5 Location State and County code (LSC) for the physical location of the land (item 60)

For Line Net Unharvested Production and Line Net Harvested Production, complete the steps in sections 1 and 2 below. Calculate each line separately, using a step ONLY if an entry is made in the column for the line. If not, skip to the next step. Apply the rounded result for a step to the calculation instructions for the next applicable step to complete the calculations.

The form headings are shown above the column entries in the examples below. Revised column usages are shown below the column entries.

1 Line Net Unharvested Production Calculations

Example:

Final Acres		Area No.	Share	Practice	Type Class Variety	Stage and Intended or Final Use		Appraisal Per Acre			Adjustment to Appraised Production				
Whole	10ths					Stage	Intended or Final Use	Potential	% Hail Damage	Uninsured Causes	% Shell	% Mois.	Test Wt.	Factor or Contract Price	
28		29	30	31	32	33	34	35	36	37	38	39	40	41	42
25	5	R03	1.000	997	997	UH	UH 25500	1000							3480
10	0	R03	1.000	997	997	H	H 14340			1434					3480
							Use/Net Prod		Lbs. Appr.*						

Calculations:

<u>Step</u>	<u>Calculation</u>	<u>Decimal</u>	<u>Entry/Item</u>	<u>Rounding of Result</u>	<u>Rounded Result for:</u>	<u>(Line 1)</u>	<u>(Line 2)</u>
1	NA	(x.)	Potential/35	(x.)	<u>1000</u>		
2	Plus	(x.)	Unins. Causes*/37	(x.)	<u>1434</u>		
3	Times	(.x)	Acres/28	(x.)	<u>25500</u>	<u>14340</u>	
4	Line Net Unharvested Production			(x.)	<u>25500</u>	<u>14340</u>	

Enter the Line Net Unharvested Production (from step 3) in item 34 of the line.

*Also calculate and include appraisals for Hail/Fire Exclusion if applicable. (Additional Buy-up only) See item 37 instructions.

2 Line Net Harvested Production Calculations

A If entry in column 51, use calculation steps 1, 2, and 3 in 2A below.

B If entry in item 49, must have entry in item 57. Use calculations steps 4, 5, and 6 in 2B below.

Example:

Type Class or Variety	Shelled Ear Ground Silage	Share	Bu. Lbs. Cwt. or Tons	Adjustments to Harvested Production							Pro. Not to Count
				% Shell or Sugar	% Mois.	Test Wt.	% Dock	Value	Mkt.-Cont. Price	Factor	
48	49	50	51	52	53	54	55	56	57	58	59
			5000					4000			1000
	2520							21000	.12		
	\$ Amt.							Line Net Harv Prod	Raw Sugar Price		

Calculations for 2A:

Step	Calculation	Decimal	Entry/Item	Rounding of Result	Rounded Result for: (Line 1)
1	NA	(x.)	Gross Lbs/51	(x.)	<u>5000</u>
2	Minus	(x.)	Prod Not to Ct./59	(x.)	<u>4000</u>
3	Line Net Harvested Production			(x.)	<u>4000</u>

Enter the Line Net Harvested Production (from step 3) in item 56 of the line.

Calculations for 2B:

Step	Calculation	Decimal	Entry/Item	Rounding of Result	Rounded Result for: (Line 2)
4	NA	(x.)	Dollar Amt./49	(x.)	<u>2520</u>
5	Divide	(.xx)	Raw Sugar Price/57	(x.)	<u>21000</u>
6	Line Net Harvested Production				<u>21000</u>

Enter the Line Net Harvested Production (from step 6) in item 56 of the line.

3 Unit Net Harvested Production Calculation

- A Sum all the Line Net Harvested Production entries, in item 56, and enter the result (identified as "Harv Prod") in item 60.
- B Varying shares in the unit.

If varying shares are entered in Part III of the claim form, the harvested production is to be totaled (and identified, as "Harv Prod") separately for each share. The sum of all "Harv Prod" entries in the narrative must equal 100% of the Unit Net Harvested Production for the Unit.

4 Unit Net Production Calculation

- A Sum all the Line Net Unharvested Production entries in item 34.
- B Add the Line Net Unharvested Production total, (4A) to the Unit Net Harvested Production, (3A), and enter the result (identified, as "Net Prod") in item 60.
- C Varying shares in the unit.

If varying shares are entered in Part II and/or Part III of the claim form, the unit net production, is to be totaled (and identified, as "Net Prod") separately for each share. The sum of all "Net Prod" entries in the narrative must equal 100% of the Unit Net Production.

Example - Shares not varied within the unit

60 NARRATIVE		
<u>Harv Prod</u>	<u>Net Prod</u>	
25000	64840	
LSC	xxxxx	

Example - Varying Shares

60 NARRATIVE		
<u>Share</u>	<u>Harv Prod</u>	<u>Net Prod</u>
.750	xxxxx	xxxxx
.250	xxxxx	xxxxx
LSC	xxxxx	

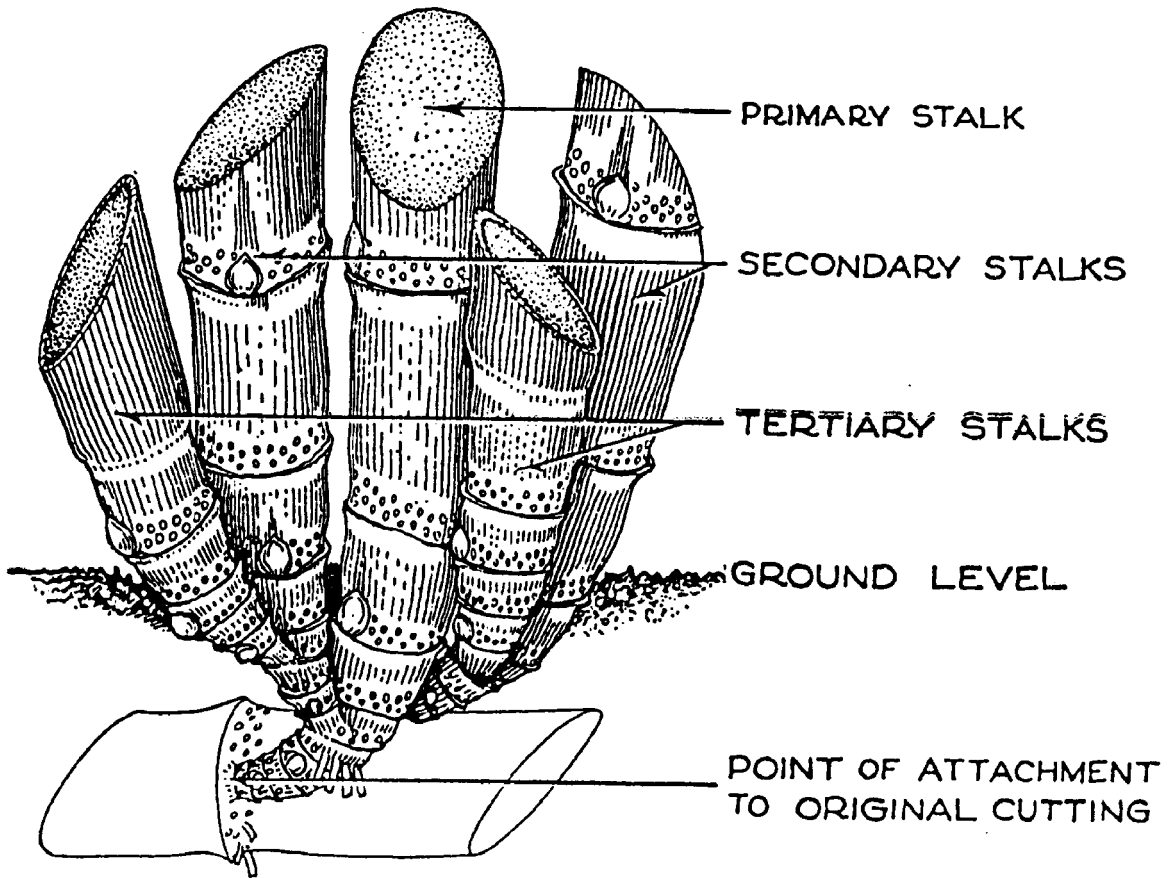
(RESERVED)

(RESERVED)

(RESERVED)

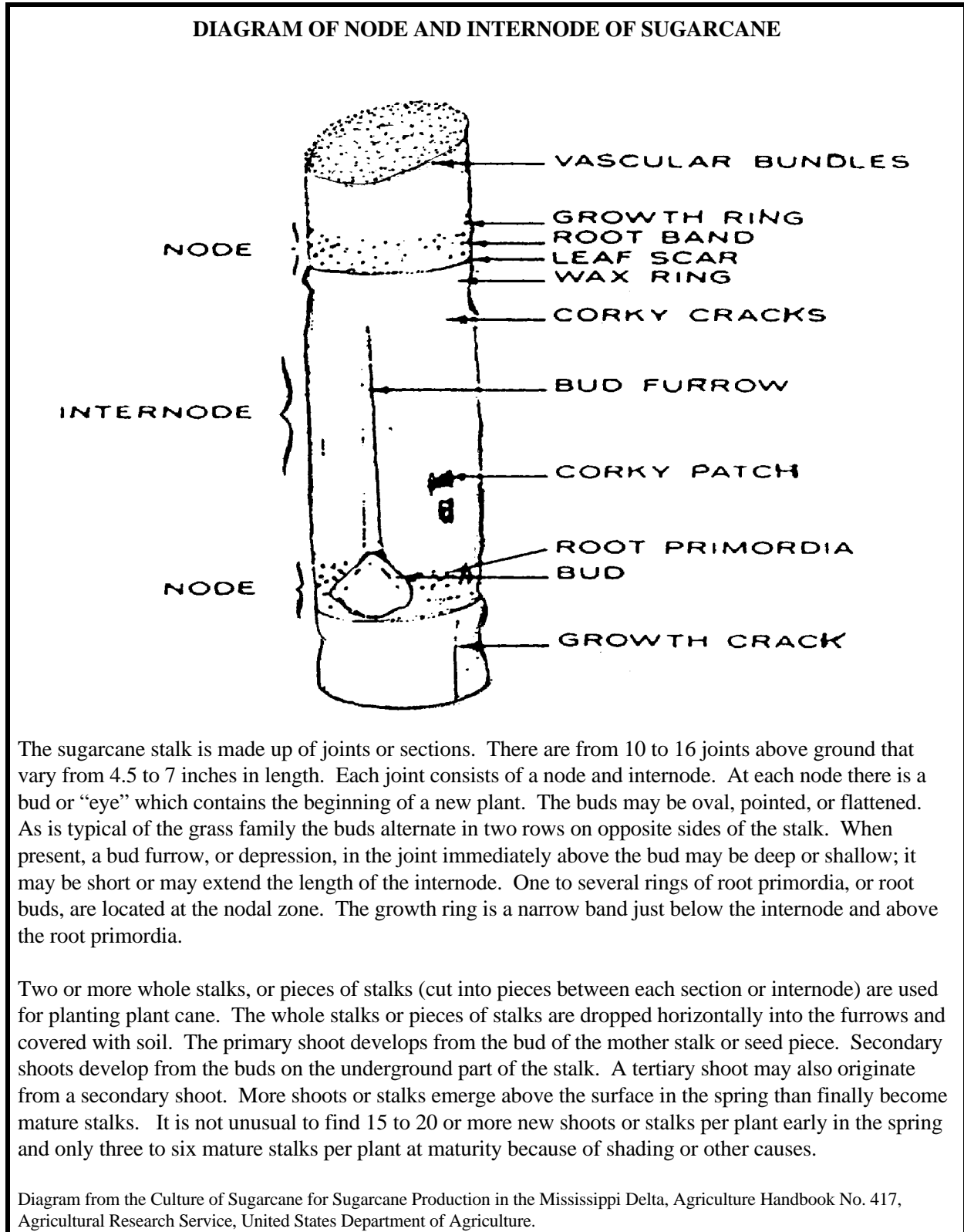
DIAGRAM OF A SUGARCANE PLANT

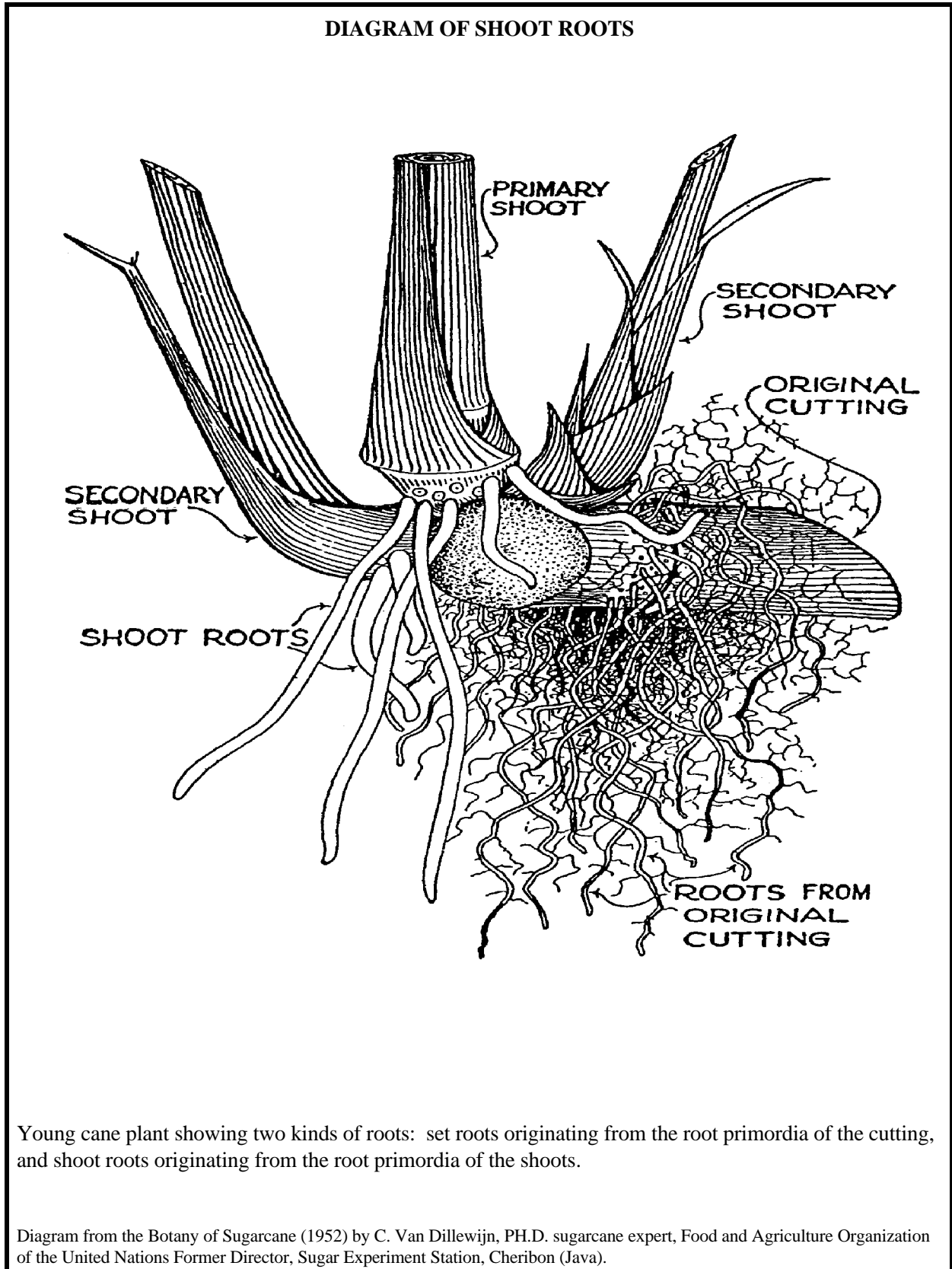
Sugarcane is propagated asexually by cuttings (sets, seed cane), each containing one or more buds. Each bud may develop into a primary stem, this in turn may form secondary stems, etc.



The underground portion of a cane stool showing primary, secondary and tertiary stalks.

Diagram from the Botany of Sugarcane (1952) by C. Van Dillewijn, PH.D. sugarcane expert, Food and Agriculture Organization of the United Nations Former Director, Sugar Experiment Station, Cheribon (Java).





Young cane plant showing two kinds of roots: set roots originating from the root primordia of the cutting, and shoot roots originating from the root primordia of the shoots.

Diagram from the Botany of Sugarcane (1952) by C. Van Dillewijn, PH.D. sugarcane expert, Food and Agriculture Organization of the United Nations Former Director, Sugar Experiment Station, Cheribon (Java).

(RESERVED)

Inadequate Stand Appraisal Table

Use the table below for determining when an inadequate stand appraisal is required and when insurance attaches to stubble cane.

IF the Stubble Year is...	AND damage occurs...	THEN is an Inadequate Stand Appraisal made...	AND insurance attaches on...	WHERE...
1st year stubble	after insurance attached	no, any loss of production less than the guarantee will be paid	the first day following harvest of the previous crop	in all states
1st year stubble	during the previous crop year	yes*, prior to insurance attaching	the later of April 15 or 30 days following harvest	in all states
2nd year stubble	after insurance attached	no, any loss of production less than the guarantee will be paid	the first day following harvest of the previous crop	in all states
2nd year stubble	during the previous crop year	yes*, prior to insurance attaching	the later of April 15 or 30 days following harvest	in all states
3rd year or older stubble	after harvest, but prior to insurance attaching	yes*, prior to insurance attaching	the later of April 15 or 30 days following harvest	in Louisiana ONLY
3rd year or older stubble	during the previous crop year	yes*, prior to insurance attaching	the later of April 15 or 30 days following harvest	in all states
3rd year or older stubble	after insurance attached	no, any loss of production less than the guarantee will be paid	the first day following harvest of the previous crop	in Florida & Texas ONLY

***Note:** The insured, has the option of destroying the stubble cane acreage appraised for an inadequate stand if they destroy the acreage before insurance attaches.

(RESERVED)

Tillering Factor and Stalk Weight Factor Charts by State and Variety

The varieties below are the major varieties grown in each state. Some of the varieties are grown in all three states but have different tiller and stalk weight factors due to different growing conditions. For a mixture of varieties or any variety not shown for your state, consult the RSO or for instructions.

The tiller factor represents the ultimate number of tillers the sugarcane plant will produce. The stalk weight factor represents the ultimate weight of the sugarcane stalk.

FLORIDA

VARIETY	TILLER FACTOR	STALK WEIGHT FACTOR
CL-54-378	3.5	1.95
CL-59-1052	3.5	1.95
CL-61-620	3.7	1.85
CP-65-357	4.7	1.45
CP-70-1133	4.0	1.65
CP-72-1210	4.0	1.60
CP-72-2086	3.7	1.85
CP-73-1547	3.5	1.95
CP-74-2005	3.9	1.65
CP-80-1743	3.8	2.95
CP-80-1827	3.8	3.93
CP-84-1198	3.8	3.52
CP-85-1308	3.8	3.34
CP-85-1382	3.8	3.57

LOUISIANA

VARIETY	TILLER FACTOR	STALK WEIGHT FACTOR
CP-65-357	3.0	1.0
CP-70-321	3.0	1.0
CP-72-370	3.0	1.0
CP-73-331	3.0	1.0
CP-74-383	3.0	1.0

TEXAS

VARIETY	TILLER FACTOR	STALK WEIGHT FACTOR
CP-65-357	5.0	1.30
CP-70-321	5.0	1.20
CP-70-1133	4.0	1.65
CP-71-1038	5.0	1.35
CP-72-1210	4.0	1.65
NCO-310	5.0	1.0