

United States  
Department of  
Agriculture

Federal Crop  
Insurance Corporation



Product  
Development  
Division

FCIC-25010 (1-98)  
FCIC 25010-1 (5-98)

# **LOSS ADJUSTMENT MANUAL (LAM)**

Also Known As

## **GENERAL LOSS ADJUSTMENT STANDARDS (GLAS)**

### **1998 and Succeeding Crop Years**



## LOSS ADJUSTMENT MANUAL

## SUMMARY OF CHANGES/CONTROL CHART

Major Changes: Redline identifies changes or additions in the text. Three stars (\*\*\*) identifies information that has been removed.

**A Changes for May 1998 Issuance (FCIC-25010-1):**

- |   |  |
|---|--|
| (1) Summary of Change Page from January 1998 issuance | Corrected clarification listed for PAR. 12 by deleting the following from the last part of the first sentence: "multiple policies must be written by the same insurance provider." The text language in PAR. 12 does not indicate that multiple policies written for hybrid seed policies (allowed when the insured has contracted with different seed companies for different acreages) must be written by the same insurance provider. This language has been deleted from the January 1998 summary of changes listed below. |
| (2) PAR. 2B(2)  | Modified language so that it is applicable to the LAM and the crop handbooks. Similar language contained in the FCIC crop handbooks will be removed to avoid duplication between the handbooks.  |
| (3) PAR. 7  | Insurance Provider Responsibilities. Added information from the crop handbooks that were not shown in the LAM. The insurance provider responsibilities will be removed from the crop handbooks, since the information is applicable to all crops and the LAM is to be used in conjunction with the crop handbooks.   |
| (4) PAR. 36 A   | Removed phrases containing the words "normal crop," and replaced with appropriate wording. (At one time, the LAM contained the term "normal crop" and defined "normal crop" as meaning "the yield upon which the guarantee (or amount of insurance, if applicable) is based." However, some time ago, the definition was removed and the term should have been removed from all areas of the handbook.)  |
| (5) PAR. 36 A   | From the action portion of example (4) removed wording indicating that no notice of loss had been filed.   |
| (6) PAR. 36 A   | Added a new example showing that the acreage report could not be revised to add an unreported unit since the criteria for adding the additional unit was not met.  |
| (7) PAR. 58 D(2)(c)                                   | Changed the word "must" to "may" to indicate that the insured may choose to consider the corners of the irrigation pivot system as irrigated.  |

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- (8) PAR. 76 A(1) Updated to more accurately reflect current policy language. Some of the references were incorrect due to some of the policy revisions in December 1997 and were inadvertently missed in the January issuance.
- (9) PAR. 85 Added or changed language to clarify that unit acreage for the purpose of the crop-inspection appraisal consists of reported and unreported insurable acreage.
- (10) PAR. 112 E(3)(b)2 Following "Unsold Production," added the words "Commercially Stored."
- (11) PAR. 112 F Added for canola/rapeseed that determining the quality adjustment (QA) factor using the actual value is not applicable for counties that have QA charts in the Special Provisions. For 1998 crop year, a few counties do not have QA charts in the Special Provisions. For the 1999 crop year, the Special Provisions for all counties should contain the QA chart.
- In subparagraph (3)(a), added the words "Unsold Production" and "Commercially Stored" to the title line of this subparagraph.
- (12) PAR. 166 H Added another revised acreage report example for PP reported acres.
- (13) Exhibit 2 Updated incorrect policy numbers.
- (14) Exhibit 3 Added language for decline in price relating to pecans. Updated incorrect listings of crops either included or excluded for a particular cause of loss. Most corrections were for disease and insects. (Some crop provisions state disease and insect damage are excluded UNLESS an insured cause listed in the crop provisions prevents the proper application of control measures or causes properly applied control measure to be ineffective. Some crop provisions state these are excluded UNLESS no effective control measures exist for such disease or insect infestation. Some crop provisions may state both of these exceptions while others may state only the latter exception. There also may be other similar variations of language in crop provisions that indicate that disease or insects are excluded, but are insurable under certain conditions or situations.)

## LOSS ADJUSTMENT MANUAL

## SUMMARY OF CHANGES/CONTROL CHART

**B Changes for January 1998 Issuance (FCIC-25010)**

- (1) General Changes throughout the handbook are as follows:
  - (a) Removed references to FSA serviced policies.
  - (b) Removed "NACAT" identifiers.
  - (c) Moved sections or paragraphs for the purpose of (1) consolidating subject matter, and (2) obtaining better subject sequence. Also removed duplicative paragraphs to reduce the size of handbook.
  - (d) From PART 4 of the 1997 LAM, removed paragraphs that contained underwriting type inspections, and moved and retained paragraphs that contained loss related materials to appropriate areas of the handbook.
- (2) PAR. 2
  - (a) Removed the terms "Insurance Provider" and "Policy confirmation." They have been defined in Exhibit 1.
  - (b) Removed instructions for identifying changes/deletions. This information is always stated on the first page of the Summary of pages just prior to the listed changes.
  - (c) Removed description of Statement of Facts. Statement of Facts will be replaced with the term "Special Report," and has been defined in Exhibit 1.
- (3) PAR. 5 C           Removed listing of additional forms that might be applicable to the loss adjustment inspection since these forms are discussed in another section of the handbook.
- (4) PAR. 8           Adjuster's Responsibilities. Removed items that were unnecessary responsibilities for loss adjustment and made some other minor changes/updates.
- (5) PAR. 14 A       Added information pertaining to when the landlord or tenant insures the other's share.
- (6) PAR. 12       Duplicate Contracts. Clarified that duplicate contracts are for hybrid seeds (corn or grain sorghum) are allowed only when hybrid seed growers have contracted with more than one seed company for different acreages. Also added that when two policies are allowed and written for an insured due to one policy being for limited or additional coverage, and the other for CAT coverage for high-risk land that both policies must be written by the same insurance provider.

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- (7) PAR. 14 Share Verification. Changed sequence of listed documents to be used in verification process.
- (8) PART 2  
Section 2 Removed the following from the handbook:
- (a) paragraph containing list of documents that might be found in the insured's contract file folder.
  - (b) paragraph containing information pertaining to the Policy Confirmation.
  - (c) paragraph containing Late Planting Agreement information except for verification requirements which was moved to Part 6 of the handbook.
  - (d) paragraph containing Statement of Facts.
  - (e) paragraph containing Summary of Protection(Schedule of Insurance). It is defined in Exhibit 1 and moved verification requirement to PAR. 7 - Insurance Provider's Responsibilities.
- (9) PAR. 20 Application. Removed all information except for verification requirements.
- (10) PAR. 21 Written Agreement. Removed all information except for verification requirements.
- (11) PAR. 22 APH Form. Added APH review requirements that are to be done during loss adjustment inspection in lieu of referencing the user to the Crop Insurance Handbook for these requirements.
- (12) PAR. 23 Options and Endorsements. Moved Unit Division Option to paragraph entitled "Unit Structure." Removed all other information except verification requirements.
- (13) PAR. 24 Acreage Report. Removed all information except for verification requirements and made other minor modification /clarifications.
- (14) PAR. 25 Except for verification requirements, removed paragraph containing Summary of Protection (Schedule of Insurance). It is defined in Exhibit 1. Moved and modified verification requirement to paragraph 7 - Insurance Provider Responsibilities.

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- (15) PAR. 27 Transfer of Right to Indemnity. Moved paragraph from another part of the handbook to here so that all related information is contained in one spot.
- (16) PAR. 28 Removed specific adjuster instructions for accepting notices and replaced with instructions to follow the insurance provider's instructions.
- (17) PAR. 29 Power of Attorney. Removed all information except verification information.
- (18) PAR. 34 Revised Acreage Report - After Final Reporting Date. Added paragraph pertaining to misreported practices or types.
- (19) PAR. 50 Summerfallow Practice. Updated language to be the same as CIH to avoid confusion between the two handbooks.
- (20) PAR. 51 Irrigated Practice. Moved irrigated Practice Guidelines that had previously been contained in an exhibit to this paragraph.
- (21) PAR. 58 Unit Structure. Updated to follow the language contained in CIH to avoid conflicts between the two handbooks.
- (22) PAR. 67 FSA Office. Updated, as needed, and added information pertaining to document availability, cost, and document requests for MPCl insurance purposes.
- (23) PART 3  
Section 1 Removed paragraph pertaining to clearing notices of damage of loss.
- (24) PAR. 75 Replant Payment Inspection. Removed specific appraisal qualifiers, by crop, and referenced user to policy for this information to avoid future updates.
- (25) PAR. 76 Replanting Provision Issues.
- (a) Moved from another part of the handbook so that it follows "Replanting Payment Inspections."
- (b) Updated definition of Practical To Replant to agree with new Basic Provisions. Also, updated procedure to include language from the replanting payment provisions in the new Basic Provisions indicating that replanted acreage must be the lesser of 20 acres or 20 percent of the insured PLANTED acreage in the unit rather than all of the insured acreage in the unit. Thus, excluding prevented planting acreage in the unit when making this determination.

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- (26) PAR. 81 Production Pre-Measurement Service Inspection. Moved from another part of this handbook to this section so that all inspection types are together. Added information that should be recorded on a form or Special Report for this type of inspection.
- (27) PAR. 82 Moved Growing Season Inspection information to this section so that all inspections are contained in the same section of the handbook.
- (28) PAR. 83 Moved Pre-Harvest Inspection information to this section. Removed information about selection criteria and referred reader to FCIC-14010 for minimum criteria selection information.
- (29) PAR. 84 Moved Acreage Report Revision Inspection paragraph to this section so that all inspections are contained within the same section. Made some other minor deletions/additions.
- (30) PAR. 92 Updated the definition of "Abandon" to agree with new Basic Provisions.
- (31) PAR. 96 Removed paragraph containing instructions on how to convert chains to wheels. Chain measurement is not used by the insurance industry.
- (32) PAR. 102  
C(5) Deferred Appraisals. Changed instructions to maintain coordination through Insurance Services rather than the RSO's.
- (33) PAR. 103 A Appraisal Deviation. Changed that appraisal deviations require FCIC's written approval rather than RSO Director's written approval.
- (34) PAR. 103 B Under RSO Responsibilities, removed that the RSO Director will provide insurance providers with written authorization to use appraisal deviation approved by R&D/Insurance Services.
- (35) PAR. 107 Verifying Fed Production. Added information about the insured's records and what they should contain.
- (36) PAR. 112 Quality Adjustment. Added canola/rapeseed and safflowers as crops having Quality Adjustment Charts in the Special Provisions.
- (37) PAR. 113 Adjustments for Moisture. Incorporated information from another part of handbook so that all information is in one paragraph.



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- (38) PAR. 114 Adjustments for Dockage. Incorporated information from another area of handbook so that all related information is contained in one paragraph.
- (39) PAR. 115 & 116 Consolidation of Moisture/Dockage and Averaging of Moisture/Dockage. These two paragraph had previously been one paragraph. Due to some confusion of instructions specific to averaging being applied to consolidation, the two paragraphs have been separated.
- (40) PAR. 118 Moved "Mycotoxin in Grain Crops" to this section so that all factors affecting adjustments to production are contained within one section of the handbook.
- (41) PAR. 121 Added language indicating that the adjuster is to assure that for farm-stored production all storage structures containing grain for the unit(s) being inspected have been accounted for and measured.
- (42) PAR. 123E Clarified that only when critical loss work load situations are due to reasons described in subparagraph B can authorization to accept insured's load record or bin markings be granted by the insurance provider.
- (43) PAR. 125 Rounding Fractions. Removed requirement to round after each calculation. Crop handbooks contain rounding rules for each step for specific forms used in loss adjustment.
- (44) PAR. 126 Moved table to "Convert Fractions to Percent Figures" to this section.
- (45) PAR. 127 Added Metric Conversion Table to Convert Metric measurement to British System of measurement.
- (46) PAR. 130 Gross Cubic Feet Formulas by Structure. Moved illustrated examples of calculated gross cubic feet of different structures from exhibits so that they are contained within this paragraph.
- (47) PAR. 131 Unusual Storage Configuration: Measurement and Computation. Moved instructions and illustrations of calculated gross cubic feet of unusual storage structures from exhibits to this section so that all information pertaining to gross cubic feet is within the same section of the handbook.
- (48) PAR. 133 Obstacle Deduction. Moved illustrated example from exhibit for same reason stated in paragraph above.

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- (49) PAR. 137 General Procedures to Follow When Involved with Unusual or Controversial Cases. Updated to include use of MPCCI Non-Waiver Agreement that is used by part of the companies.
- (50) PAR. 143 Move subparagraphs B and C from paragraphs 91 to this paragraph.
- (51) PAR. 144 Claims Involving Suspected Concealment or Misrepresentation. Updated to include use of MPCCI Non-Waiver Agreement.
- (52) PAR. 148 Administrative Appeals or Arbitration. Removed information pertaining to FSA, and updated to reflect as they related to reinsured companies.
- (53) PAR. 149 Added additional examples of claims involving insureds who have fire coverage with MPCCI and through private insurance (double fire coverage.)
- (54) PAR. 150 B Commingled Production. Removed due to conflict with policy.
- (55) PART 5 New Late Planting and Prevented Planting Instructions. Added instructions that pertain to new provisions and listed specific crops and/or crops with specific Contract Change Dates that will be under these new provisions.
- (56) PART 6 Old Late Planting and Prevented Planting Instructions. Updated the specific crops and/ or crops with specific Contract Change Dates that will be under the old provisions.
- (57) EXHIBITS - Removals/Deletions/Changes
- (a) Removed exhibit containing crops reported on FSA-424 (FSA-578). This information will be updated on the Internet and maintained there as long as needed.
  - (b) Removed exhibit containing moisture adjustment charts. These are or will be contained in the applicable crop handbooks.
  - (c) Removed exhibit containing completion instructions for Production Pre-measurement Inspection form since these instructions were specific to form used by FSA. Comparable completion instructions were added to appropriate paragraph.
  - (d) Removed exhibit containing completion instructions for Growing Season Inspections since these instructions were specific to form used by FSA. Comparable completion instructions are in appropriate paragraph.

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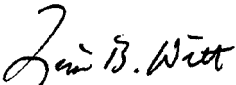
- (e) Removed exhibit containing Sample of a Comparison Table for Assessing Damage from Weeds.
- (f) Removed exhibit containing FSA recommending and Approving Officials since FSA is no longer servicing MPCl contracts.
- (g) Exhibit 1 Updated and removed definitions that are defined elsewhere in the handbook.
- (h) Exhibit 2 Besides crop codes this exhibit has been revised to contain the FCIC and NCIS policy numbers that pertain to each crop and whether replanting, late planting or prevented planting pertains to the crop, plus more information.
- (i) Exhibit 3 Cause of Loss Codes. Made the following changes: (1) Updated to show what codes apply to each crop; (2) Combined "01" Harvest Price Below Projected Price (IP)" with "02" Market Price Difference (Spring VS. Harvest (CRC)" to cover decline of harvest price (or base price) for ALL revenue type coverages. Code "01" will be retained with the following code name "Decline in Price;" (3) Deleted code "72" (Mediterranean Fruit Fly) because it is no longer contained in any policy, and it can be considered as any other insect damage as provided in the policy; (4) deleted "10" (Drought Deviation); (5) Deleted the following because these codes are not descriptive enough of the insured cause of loss: "32" (Poor Drainage) and "94" Erosion; and (6) made other additions or deletions of crops applicable to specific codes due changes in the crop provisions.
- (j) Exhibit 4 Unit of Measure of Production, By Crop. Updated to agree with any applicable policy changes.
- (k) Exhibit 7 Removed FSA-423
- (l) Exhibit 11 Certification Form. Updated instructions.
- (m) Exhibit 12 Removed example of form letter to be sent with Self-Certification Worksheet to insured.

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

<b>FEDERAL CROP INSURANCE HANDBOOK</b>		<b>NUMBER:</b> <b>25010 (1-98)</b> <b>25010-1 (5-98)</b>
<b>SUBJECT:</b>  <b>LOSS ADJUSTMENT MANUAL (LAM)</b> <b>(Also known as General Loss Adjustment Standards (GLAS))</b>  <b>1998 AND SUCCEEDING CROP YEARS</b>	<b>DATE:</b> May 27, 1998	
	<b>OPI:</b> Product Development Division	
	<b>APPROVED:</b>  Deputy Administrator, Research and Development	

**PART 1 GENERAL INFORMATION**

**1 PURPOSE**

This handbook identifies the general (not crop-specific) standards (requirements) for adjusting Multiple Peril Crop Insurance (MPCI) losses in a uniform and timely manner. These standards are to be used with the crop-specific standards for loss adjustment identified in the various Crop Handbooks (e.g., Almond Handbook). This handbook may contain requirements that are not adjuster specific, but are an overall part of the loss adjustment process for which the insurance provider is responsible.

**2 SPECIAL INSTRUCTIONS**

**A General Information**

This handbook serves as the basis for completing crop insurance appraisals, claims for indemnity and claims for replant payments, and is now interchangeably referred to as the Loss Adjustment Manual (LAM) and General Loss Adjustment Standards (GLAS). The FCIC-25010 is the LAM standards effective January 1998 for the 1998 and succeeding crop years (effective for 1999 crop year for crops that were in the 1999 crop as of January 1998). FCIC-25010-1 (5-98) is the amendment pages to the LAM standards (FCIC-25010 (1-98)).

**B Specific Instructions**

- (1) **Titles.** Specific titles of insurance providers' approving officials for which certain events, function, etc., would require the approving official's approval are not indicated in this handbook. However, for specific events, functions, etc., that require FCIC approval; titles of approving offices (or officials) are stated.
- (2) **Forms and Specific Entry Instructions.** Insurance providers must use FCIC-approved forms. The loss adjustment forms must be equivalent to the forms shown in the FCIC-approved loss adjustment handbooks (LAM and crop handbooks). Where instructions in these loss adjustment

handbooks are not entry-specific to the FCIC-approved forms used by the insurance provider, insurance providers may update these procedures to show their specific item number that matches the entry instructions in this handbook or crop handbooks. However, any further changes in the instructions will require FCIC approval.

- (3) **Items/provisions or plans of insurance not applicable to Catastrophic Risk Protection (CAT) coverage:**
- (a) Written agreements.
  - (b) Hail-fire exclusion (also not applicable to Limited coverage).
  - (c) High-risk land exclusion.
  - (d) Options or endorsements (except Late Planting Agreement).
  - (e) Replant payments.
  - (f) Optional units.
  - (g) Prevented planting coverage for double-cropped acreage (even when there is a history of double cropping), or when an initial crop is prevented from planting and a substitute crop is planted (substitute crop not applicable to most spring-planted crops). See Part 5 and Part 6 for details).
  - (h) Group Risk Plan (except for GRP Forage Production).
  - (i) Crop Revenue Protection plan.
  - (j) Revenue Assurance plan.
- (4) **Definitions, Codes, and Units of Measure.** See Exhibit 1 for definitions. Exhibit 2 contains crop names and codes and other policy information by crop. Exhibit 3 contains cause of loss names and codes, and Exhibit 4 contains units of measure, by crop.

### 3 OPERATING POLICY

#### A Procedural Conflict

If there is a conflict between this handbook and comparable FCIC-approved procedures issued by an association or insurance provider, the procedures in this handbook will prevail. If there is a conflict between this handbook and the Crop Insurance Handbook (CIH), the CIH will prevail.

- C Guidance/Clarification. Provide guidance and clarifications, as needed, regarding these standards.

## 7 INSURANCE PROVIDER RESPONSIBILITIES

Insurance provider responsibilities include (but are not limited to) the following:

- A Administering the General Loss Adjustment Standards. The insurance provider is responsible for all loss adjustment responsibilities outlined in this handbook whether the requirement is performed by an adjuster or insurance provider employee. The insurance provider and other parties involved with FCIC's Multiple Peril Crop Insurance program are to administer general loss adjustment in accordance with the standards (requirements) provided in this handbook and in conjunction with the following issuances:
- (1) FCIC-issued crop handbooks (or crop handbook standards);
  - (2) FCIC-14010 (Manual 14 Guidelines and Expectations for Delivery of the Federal Crop Insurance Program) for insurance providers to meet the minimum guidelines, procedures and performance standards that FCIC expects to be used in training loss adjusters;
  - (3) FCIC-M13 (Data Acceptance System Handbook) for data elements, data requirements, and edits;
  - (4) FCIC-18010 (Crop Insurance Handbook (CIH)) for APH standards and guidelines;
  - (5) Any RMA Manager's Bulletins or R&D Informational Memorandums, or slipsheets to this handbook that supersede any portion of this handbook; and
  - (6) Applicable policies, basic provisions, crop provisions, applicable actuarial documents (including the Special Provisions), and applicable option forms/endorsements that are in effect for the crop policy being inspected.
- B Compliance/Implementation
- (1) Comply with and implement the loss adjustment standards (requirements) established by FCIC, through procedures and forms approved by the FCIC Product Development Division or as otherwise specified in writing by FCIC; and
  - (2) Comply with other requirements issued by FCIC in the administration of contracts between the company and FCIC.
- C Ensure that all documentation, determinations, and calculations are completed as specified in the FCIC-approved LAM and crop handbooks.

- D Insurance Provider (or trade association) Developed Loss Adjustment Procedures. This handbook is to be used as a basis for developing any appropriate loss adjustment procedures. Insurance providers are responsible for ensuring that procedures and training are consistent with the standards in this handbook.
- E Input. Provide input to FCIC regarding the loss adjustment standards.
- F Advise. Advise FCIC's Product Development Division of impending situations which may necessitate the development of procedures, forms, or calculations that are different than those identified in the standards issued by FCIC.
- G Documents/Procedures. Provide the adjuster with the insurance contract forms (or data from the processed forms) and procedures identified in PAR. 5.
- H Determinations and/or Verifications. In addition to the responsibilities identified in this handbook, determine or verify whether crop-specific contract provisions or requirements (identified in the crop handbooks) apply to the insured, and if so, whether they have been complied with by the insured.
- I Loss Adjustment Equipment. Assure that the adjuster has necessary equipment and that such equipment is in proper working order to perform loss adjustment duties.
- J Conflict of Interest. Assure that there is no adjuster conflict of interest involved, as described in PAR. 8 B (17).
- K Review Summary of Coverage (Summary). Prior to the loss adjustment inspection, the insurance provider should: (1) Review the Summary against the data on the acreage report; (2) reprocess the acreage report if keying errors are found prior to assigning the loss to be worked; and (3) notify the insured that a new summary will be issued with the correct data.
- L Required Information. Ensure that the required information (i.e., entry instructions) specified in FCIC approved loss adjustment procedures (LAM, crop handbooks, or any other applicable procedures) is recorded on the specific forms, printouts, or on a Special Report attached to the appropriate form.

## 8 LOSS ADJUSTMENT RESPONSIBILITIES

- A General Information. The following responsibilities and procedures throughout this handbook apply to whomever is performing loss adjustment whether it is an insurance provider employee or person under contract with an insurance provider to perform loss adjustment. For example, some insurance providers may have employees make some loss adjustment verifications prior to assigning or after assigning the loss notice to the loss adjustment contractor, and/or some insurance providers may have employees perform certain types of reviews or loss adjustment assignments.

**NOTE:** Sales Agents, local agency employees, or sales representatives, other than taking notices of damage or loss or as otherwise specified in this



G Preparation, Documentation, and Submission

Prepare a revised acreage report and Special Report explaining errors or omissions on the previous acreage report or summary and what corrections were made. Submit the revised acreage report and Special Report to the insurance provider's approving official. If a crop inspection was required, see PAR. 85 for additional requirements.

H Misreported Practices/Types Within the Same Unit

There may be times when a type or practice has been misreported (such as summerfallow and continuous cropping practices) within the same unit. When one or more practice/types were reported, and it is determined that the existing practice/type was misreported as one of the reported practices, the acreage report must be revised in order to process the unreported practice information (APH yield, guarantee, etc.), UNLESS the insurance provider has evidence of the insured misrepresenting the practice/type for the purpose of obtaining lower premium or a higher guarantee. If there is supporting evidence of misrepresentation, the policy should be voided in accordance with the policy provisions. In cases where liability is not increased and misrepresentation is not applicable, the acreage report may be revised to the acres/practice(s) that actually existed. In cases where liability would be increased and misrepresentation is not applicable, and the acreage report is revised, the acres must be adjusted (reduced) to an amount that would result in the corrected liability being as close as possible to the reported liability without exceeding it.

**35 REVISED ACREAGE REPORTS - ACREAGE REPORT REVIEWS**

Revised acreage reports resulting from an acreage report review (based on acreage determinations only) will not be prepared if the difference in premium does not exceed the FCIC approved tolerance (\$250) UNLESS the insurance provider has given written authorization to allow revisions at a lower tolerance level. See PAR. 84, "Acreage Report Review Inspection" for information in regards to the inspection.

**36 REVISED ACREAGE REPORTS - EXAMPLES**

Following are some examples of acreage report revisions that may be needed during an inspection. Always document the reason for the revision on the form used to revise acreage reports or document on a Special Report.

A Examples

- (1) Insured reported units 00101 and 00102 of grain sorghum as insurable. Upon inspection unit 00102 was found to be planted to an uninsurable practice.

**ACTION:** Delete 00102 from the acreage report noting in the remarks that the acreage is planted to an uninsurable practice.

- (2) During an inspection prior to harvest being general in the area, the insurance provider discovered that unit 00200 of soybeans had not been reported on the original acreage report. The crop inspection indicated that this unit and all other units met the appraisal criteria for accepting additional liability for the additional unit, as defined in PAR. 85.

ACTION: Unit 00200 may be added.

- (3) Based on the APH yield, an incorrect risk classification for unit 00100 was entered on the original acreage report.

ACTION: Revise the acreage report to show correct risk classification and notate the reason of the revision in the "Remarks Section" or on a Special Report.

- (4) The original acreage report shows 25.0 acres for unit 00100 and the inspection reveals 50.0 acres were planted. The crop inspection indicated that all the criteria for accepting additional acreage for this unit, (reported and unreported acreage) was met, as defined in PAR. 85.

ACTION: The acreage report may be revised to add the additional acreage.

- (5) The original acreage report shows all of unit 00100 (108.0 acres) was planted by the final planting date, but it was determined 20.0 acres of unit 00100 were planted after the final planting date. This is a crop that the policy provisions require a LPA to be signed in order to insure late-planted acreage.

ACTION: Revise the acreage report to reduce the 108.0 acres of insured acreage to 88.0 insured acres. Notate in the remarks sections of the acreage report that unit 00100 was revised to remove the 20 acres planted after the final planting date (complete specified area of the acreage report for uninsured acres if the acreage report has such area). Advise insured to keep harvested production from insured acreage (108.0 acres) separate from harvested production from the uninsured acreage (20.0 acres).

- (6) The original acreage report shows all of unit 00100 (200 acres) was planted by the final planting date, but it was determined that 50 acres were planted 5 days after the final planting period. This is a crop that the policy provisions provide for automatic late-planted acreage coverage.

ACTION: Revise the acreage report to show 150 acres as timely planted and make a separate line entry showing the 50 acres with the correct planting date.

- (7) The original acreage report shows 50 percent share for unit 00100. It is determined that the share at the time of planting was 100 percent and is still 100 percent. (No additional acreage is being added.)

ACTION: Provided a crop inspection indicates that unit 00100 acreage meets the criteria for accepting additional liability, as defined in PAR. 85, the acreage report can be revised to reflect 100 percent share.

- (8) The original acreage report shows 100 percent share for unit 00101 soybeans. The inspection revealed the share at the time of planting was 50 percent.

ACTION: Revise the acreage report to reflect the appropriate share at the time of planting.

- (9) An incorrect practice was inadvertently entered on the original acreage report for unit 00100. There is no claim for indemnity on the unit. The revision is needed because it may change the insured's premium and or APH records.

ACTION: Revise the acreage to reflect the correct premium.

- (10) The original acreage report showed unit 00100 of wheat with 100 percent share. The inspection revealed there were two units, one with 100 percent share and one with 50 percent share. Additional units must be "broken out" because they are basic/policy units.

ACTION: Revise the acreage report to show the correct unit structure.

- (11) The original acreage report showed two optional units of soybeans. The inspection determined that no separate records of production or acreage were maintained to support the production report filed.

ACTION: Revise the acreage report to combine the two optional units. Delete the unit number not kept.

- (12) The original acreage showed Unit 00102 soybeans with .333 share. The verification of the share revealed that the insured had no interest in this unit.

ACTION: Revise the acreage report to remove unit 00102 soybeans.

- (13) The original acreage report for peanuts showed unit 00100 with risk classification of P18, but the FCI-32 listing showed the correct classification for the insured as P28.

ACTION: Revise the acreage report to show the risk classification as P28 for unit 00100 peanuts.

- (14) The insured reported two units of soybeans (unit 00101 and unit 00102) on his/her acreage report. After the final acreage reporting date, the insured reviewed the Summary of Coverage that was generated from the soybean acreage report, the insured discovered that he/she had failed to report unit 00103 soybeans. The insured requests unit 00103 be added. The crop inspection to accept additional acreage (PAR. 85) reveals that the appraisal for unit 00101 and the appraisal for 00103 exceed 90 percent of the yield upon which the per-acre guarantee for each of these units is based. However, unit 00102 acreage appraises below 90 percent of the yield upon which the per-acre guarantee is based.

**ACTION:** The insurance provider must deny the request to add unit 00103 (additional acreage ) since unit 00102 is considered to be in a potential loss situation as outlined in PAR. 85 C and D.

**B**     Reminder

Follow the insurance provider instructions for document distribution and for unit numbers to be retained when deleting a unit.

**37**     **(RESERVED)**

**38**     **(RESERVED)**

- ii is not providing records from another person sharing in the crop on that acreage, and
- iii intends to keep separate acreage and production records according to optional provisions.

**NOTE:** RSO/insurance provider verifiers have the option of considering a bona fide zero acreage report for a unit as a production report for that unit.

(b) **Separate Optional Units Determined By:**

- 1 **Section**, for most crops, when the Rectangular Survey System is applicable. For the purpose of the unit structure, a section is defined as a unit of measure under the rectangular survey system describing a tract of land usually one mile square and containing approximately 640 acres.
- 2 **Section equivalents**, such as Spanish land grants, railroad surveys, leagues, labors, and Virginia Military Lands in the absence of section descriptions. Each section equivalent must contain 640 acres or more.
- 3 **Separate FSA FSN's:**
  - a in the absence of sections, section equivalents, or other unit division arrangements approved by FCIC;
  - b in areas where survey boundaries are not readily discernable;
  - c in Alabama, Arkansas, Florida, Louisiana, Mississippi, and South Carolina for barley, corn, cotton, grain sorghum, oats, rice, rye, soybeans, and wheat.

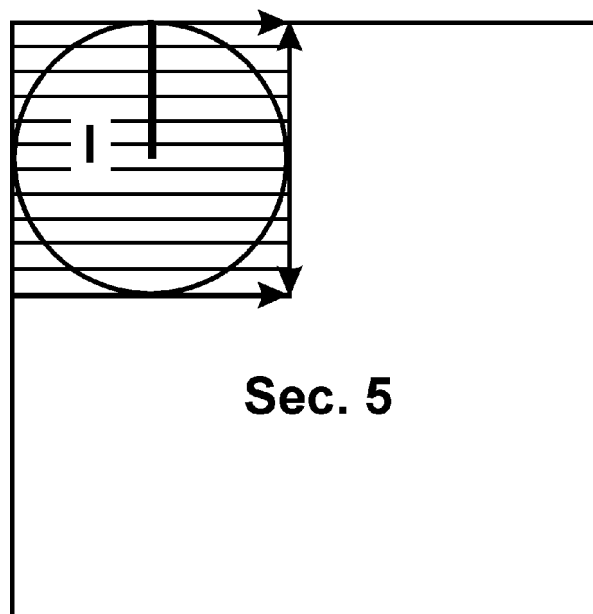
**NOTE:** See Exhibits 2, 3, and 4 in the CIH for further explanation and illustrations. The boundaries of the section, section equivalent, or FSA FSN must be easily identifiable by the insurance provider without using survey instruments or locating survey markers.

- 4 **Irrigated and non-irrigated practices** within a single section (section equivalent, or FSA FSN) may qualify for separate optional units, provided such division is allowed by the crop policy and all requirements in subparagraph D (2) (a) above are met. For annual crops, this includes the non-irrigated corners of a field in which a center pivot irrigation system is used to irrigate the insured crop. **See additional information pertaining to center pivot irrigation systems below.**

(c) **Center pivot irrigation systems for all annual crops for which the crop policy permits unit division for irrigated and non-irrigated practices.**

- 1 If the crop's planting pattern/rows continue between the non-irrigated corners portion(s) of the field and the portion of the field irrigated by a center pivot irrigation system (circle), the acreage within intersecting lines drawn at right angles to the radius of the center pivot is NOT eligible for a separate optional non-irrigated unit.

(One unit)



**NOTE 1:** The acres and production from the non-irrigated corners of a field planted to the insured crop may be included in the irrigated acreage. A separate line entry for a non-irrigated practice is not required on the acreage report for the corners of the field when they are considered to be irrigated. Refer the CIH for further information.

- (11) Self-Certification Random Reviews
  - (a) Insurance providers are to establish a system to monitor the disposition of self-certification replant worksheets, and implement a random review of not less than 10 percent of the replanted policies based on the self-certification inspections in accordance with FCIC-14010.
  - (b) Random reviews are to be assigned and completed prior to processing the Replant Claim for payment. These reviews must have priority above all other reviews.
- (12) If there is any reason to suspect misrepresentation by the insured for this type of inspection, do not allow the insured to self-certify a replant claim. An actual field inspection must be completed in this type of situation.

## 76 REPLANTING PROVISION ISSUES

This section applies to crop provisions that have replanting provisions regardless of whether the crop provisions also include replanting payment provisions.

### A When an Insured Must Replant (Annual Crops)

- (1) Most crop provisions indicate that damaged insured acreage must be replanted in order to maintain insurability when the crop acreage is damaged before the final planting date to the extent that a majority of producers in the area would not normally further care for the crop, and the insurance provider determines it is practical to replant the insured crop. Some crop provisions may contain different or additional language that is specific to that crop. Refer to the appropriate crop provisions (or, if applicable, a stand-alone crop policy) for specific language.

If the insured has given notice of damage when it is still practical to replant, advise the insured of these provisions and if applicable, replanting payment provisions provided in the crop policy or endorsement. Do not release such acreage for other use until it is no longer practical to replant. If it is practical to replant and the insured does not replant, see subparagraph B below. See PAR. 75 for Replanting Payment Inspections if replant payments are applicable.

(2) **PRACTICAL TO REPLANT**

The determination of whether it is practical to replant is made by the applicable insurance provider after loss or damage to the insured crop. These determinations must be based on all factors including, but not limited to moisture availability, marketing window, condition of the field, and whether the replanted crop can attain maturity prior to the calendar date for the end of the insurance period. It will not be considered practical to replant after the end of the late planting period (or final planting date if no late planting period is applicable) UNLESS replanting is generally occurring in the area. Unavailability of seed or plants will not be considered a valid reason for failure to replant.

NOTE 1: Some crop provisions may provide additional requirements/factors in order for it to be considered practical to replant, such as, the additional item stated in NOTE 2 below for sugar beets. Refer to the specific crop provisions for this information. See subparagraph 76 I below for practicality to replant for crop policy/provisions requiring processor contracts.

Note 2: In accordance to the Sugar Beet Crop Provisions it will not be considered practical to replant 30 days after the initial planting date for all counties where a late planting period is not applicable unless replanting is generally occurring in the area.

(3) **Spring Wheat Replanted In Counties Having Only Fall Planting Dates:**

If the insured's planted winter wheat is damaged to the point there is a loss situation and the insured wishes to plant the winter wheat acreage to a spring variety, the claim will be finalized based on the insurance provider's appraisal of the winter wheat crop. The spring-planted variety would not be considered replanted to wheat since spring wheat is not insurable in these counties. HOWEVER, if the insured inter-seeds the spring variety into the existing winter variety, DO NOT finalize the claim. The winter wheat will continue to be insured. See subparagraph G below.

**B** When It Is Practical to Replant

If the insurance provider determines it is practical to replant any acreage (subparagraph A(2)above), it cannot be released to go to another crop. If the insured does not replant or is going to plant to another crop; the insurance provider:

- (1) WILL NOT pay an indemnity on such acreage; and
- (2) WILL revise the acreage report to remove such acreage and the acreage must be designated as uninsurable in the "remarks" section of the acreage report.



by using the instructions for final claims in this handbook and appropriate crop handbook. Prepare one claim form for each unit.

- (3) Identify somewhere in the heading of the claim form that this is a Pre-harvest Inspection, unless the unit is going to be finalized on this visit. Document any pertinent information in the narrative of the claim or on a Special Report.
- (4) Post-Audit of Inspections

Any loss units submitted for payment that have harvested acreage, will be compared against the pre-harvest appraisals. When there are significant discrepancies, the insurance provider will try to resolve these discrepancies with the insured. If these discrepancies cannot be resolved, insurance providers may forward such cases to the appropriate FCIC Compliance Office for further review, action, or assistance.

#### **84 ACREAGE REPORT REVIEW INSPECTION**

Acreage Report Reviews are done as a part of quality assurance. In accordance with FCIC-14010, insurance providers must conduct field inspections for a percentage of its crop insurance contracts to verify the accuracy of the information certified on the acreage reports.

A During the inspection, verify the following:

- (1) Insurable and not insurable acreage planted,
- (2) Legal Descriptions,
- (3) Shares (and shareholder's name),
- (4) Practices,
- (5) Types, classes, or varieties,
- (6) Planting dates,
- (7) Risk classifications,
- (8) APH yields as listed on the appropriate forms,
- (9) Unit arrangements, and
- (20) Any other information contained on the acreage report pertaining to the reported crop or/and acreage; e.g., contract prices for peas, information provided in the remarks or attachment pertinent to the report, etc.

- B Revised Acreage Reports. Revised acreage reports will be prepared when appropriate. (See PAR. 34.)
- C Recording the inspection. Record the results of the inspection on a Special Report or other form provided by the insurance provider.

## 85 CROP INSPECTION TO DETERMINE ACCEPTANCE OF ACREAGE FOR INSURANCE

- A This inspection can be initiated by:
  - (1) The insured when the insured files a late-filed application and/or acreage report or wishes to add acreage that was initially not reported on the timely filed acreage report for the crop(s), or
  - (2) The insurance provider when it is discovered that acreage was underreported, a unit(s) was not reported, or no acreage was reported by the insured for the crop. (See PAR. 39)
- B Crop Inspection. The crop inspection will consist of an on-the-farm visit to determine the number of acres and to perform crop appraisals and make observations of the current general crop, soil, and weather conditions to determine if the crop acreage for the unit will produce at least 90% of the yield upon which the per-acre guarantee or per-acre amount of insurance is based.
- C Approval/Rejection. The approving official may accept (with the exception of subparagraph D below) or reject, by UNIT, at his/her discretion (based upon crop, soil, weather conditions, etc.) the unreported acreage when appraisals indicate that the crop acreage for the unit would produce at least 90% of the yield upon which the per-acre guarantee or per-acre amount of insurance is based. Unit acreage appraising below 90% of the yield will be rejected. **See exception in subparagraph D below.**

**NOTE:** The unit acreage for the purpose of crop-inspection appraisals includes the reported acreage and unreported insurable acreage.

For example, if the reported acreage for unit 00100 was 90 acres but a field consisting of 80 insurable acres was omitted from this unit, the appraisal would be conducted for all 170 acres to determine if the unit acreage appraised at least 90% of the yield upon which the per-acre guarantee or per-acre amount of insurance was based. For unreported units, the individual unit acreage is comprised of all the acreage that could have been insured under the particular unreported unit. However, when there are unreported units involved, all units of the crop must be appraised; see subparagraph D below.

- D Unreported Units. Unreported units CANNOT be added IF ANY reported insured unit for the crop at this time WILL NOT produce at least 90% of the yield upon which the per-acre guarantee or per-acre amount of insurance is based. When unreported units are rejected, the unreported unit procedure in PAR. 151 must be followed.

- E Recording the Appraisal. Record the appraisal performed during the crop inspection on the appropriate appraisal worksheet.
- F Inspection Report/Documents Submitted to Insurance Provider. Submit to the insurance provider, the original or revised acreage report prepared during the inspection, the appraisal worksheet, and a Special Report with the following information:
- (1) Whether any significant damage has occurred on the unit, and
  - (2) Whether the appraisal for the unit acreage (reported and insurable unreported acreage) was at least 90% of the yield upon which the per-acre guarantee or per-acre amount of insurance is based can be expected under the current crop, moisture, and weather conditions.
- G Notification of Approval/Rejection. Inform the insured that he/she will be notified in writing by the insurance provider of approval or rejection of the acreage.

## 86 INTEREST PAYMENT ON CLAIMS

### A Policy Provisions

Unless otherwise specified, the Basic Provisions (or as applicable, crop policy) state that simple interest will be paid from the 61st day on the net indemnity after the insured signs, dates, and submits the properly completed claim, if the reason for failure to pay within 60 days is not due to the insured's failure to provide information.

### B Interest Determined From Adjuster's or Approving Official's Signature

FCIC has identified the following types of claim situations on which interest should be paid from the 61st day of the adjuster or approving officer's signature date rather than the insured's signature date. The claim situations are as follows:

- (1) Certification Form has been used on the unit.
- (2) The insured is an absentee insured (adjuster will enter the date when the claim form was mailed to insured for signature in the narrative).
- (3) Controversial or other unusual type of claim.

87 (RESERVED)

88 (RESERVED)

(RESERVED)

- 1 **For Sold Production.** The RIV will be the RIV applied by the buyer unless it is determined that such RIV's are not usual, customary, and reasonable.
  - 2 **For Unsold Production (Commercially Stored, Farm Stored or Appraised Mature Production).** The RIV's will be the RIV's for the types/levels of damage at the local market on the date of final inspection. However, if a lower RIV is available at a market within a reasonable distance outside the insured's local marketing area (distant market), the RIV can be increased by the additional costs to deliver the production to the distant market; provided the resulting RIV does not exceed the RIV in the insured's local marketing area.
  - 3 **Fed Production.** The RIV will be the RIV for the type/level of damage at the insured's local marketing area on the date of final loss adjustment PROVIDED acceptable weight records are available showing necessary quality adjustment information, or grain is still available from which the adjuster can obtain samples. See PAR. 102 D.
- (c) RIV's will not include any price reduction resulting from a type or level of damage for which there is a pre-established DF.
- (d) No RIV is allowed if it is due to (1) moisture content, (2) damage due to uninsured causes, or (3) drying, handling, processing or any other costs associated with normal harvesting, handling, and marketing of the production.
- (e) Conditioning Costs: If an RIV can be decreased by conditioning the production, the RIV after conditioning may be increased by the cost of conditioning, provided the resulting RIV does not exceed the RIV before conditioning.
- (4) Examples of Determining QAF's with Chart DF's, Derived DF's, or Both  
Note: QAF's cannot be less than zero.

#### Example 1: DF's on Chart

Grain Sorghum has low test weight (34 pounds) and kernel damage (17%). The chart in the Special Provisions for Grain Sorghum shows a DF of .139 for 34 test weight pounds and a DF of .046 for 17% kernel damage. The insured has sold the grain or if unsold, a positive market value is available for the damaged grain. The QAF is determined as shown in the following two steps:

- (a) 
$$\begin{array}{r} .139 \text{ (DF for test weight)} \\ + .046 \text{ (DF for kernel damage)} \\ \hline .185 \text{ Total DF's} \end{array}$$
- (b)  $1.000 - .185 = .815 \text{ QAF}$

**Example 2: Combination - DF's on Chart and Derived DF's off Chart**

Wheat had a low test weight of 46 pounds and .65¢ a bushel RIV for mycotoxin. There is a DF of .245 for 46 pound test weight on the chart in the Special Provisions for wheat. Mycotoxins are a type of damage for which the Special Provisions has no listed DF, thus the DF for mycotoxins are derived.

The PCP for wheat is \$4.40, the DF for the mycotoxin would be:  
 $.65 \text{ (RIV)} \div 4.40 \text{ (PCP)} = .148 \text{ DF}$ . The QAF for the damaged wheat is determined as shown in the following two steps:

$$\begin{array}{r} \text{(a) } .245 \text{ (chart DF (test weight))} \\ + .148 \text{ (derived DF (mycotoxin))} \\ \hline .393 \text{ Total DF's} \end{array} \quad \text{(b) } 1.000 - .393 = .607 \text{ QAF}$$

**NOTE:** If the mycotoxin was a type/level for which there was 100% RIV; i.e., due to Federal and State regulation, the grain cannot be sold; the QAF would be “.000,” regardless of DF's for types/levels of damage on the chart.

F Crops that use the Actual Value Received to Determine QAF's

For some crops, there are no quality adjustment charts in the special provision, and the policy or crop provisions provide that the dollar-and-cents value of the damaged crop is used in establishing the quality adjustment factor. Check the policy/crop provision for applicable crops. **This does not apply to barley, corn, canola/rapeseed in counties that have QA Charts in the Special Provisions, flax, grain sorghum, oats, rye, safflowers, soybeans, sunflowers, and wheat; see subparagraph E above for these crops.**

- (1) The dollar-and-cent value of the damaged production is the local market value for the same quality as the damaged production. (See allowances for conditioning costs in (5) below.) When determining the value of production, consideration must be given to the test weight, damaged kernels, moisture content, substances or conditions injurious to human or animal health, and other factors which (due to insurable causes) affected the value of the production. In regards to moisture, see subparagraph F (4) below.
- (2) The dollar-and-cents value shall NOT REFLECT ANY REDUCTION:
  - (a) due to uninsured causes;
  - (b) for drying charges, handling, processing, or any other costs associated with normal harvesting, handling, and marketing of the production; and/or
  - (c) for moisture discounts greater than standard shrink for crops having moisture adjustments allowed in quality adjustment (see (4) (b) below).

## (3) The Actual Dollar-and-Cents Value of Damaged Production

(a) **Unsold Production (Commercially Stored, Stored on Farm, or Appraised Mature Production)**

The actual value is the value of the damaged grain obtained in the local market area on the date of final inspection. Local market is the area in which the insured normally markets the crop, to the extent possible. If zero value, see subparagraph G for additional information.

Transportation costs. If a higher price is available at a market within a reasonable distance outside the local market area, this price is to be used with transportation costs in excess of transportation costs to the local market being deducted from such price.

(b) **Fed to Livestock**

The actual value of fed production is the value at the local market on the date of final inspection PROVIDED acceptable weight records are available showing necessary quality adjustment information, or if a sample for grading is available. If production to be fed is zero value, see subparagraph G for additional information.

(c) **Sold or Otherwise Disposed of**

1 The actual value is the dollar amount received or the local market value on the date of disposition, whichever is higher taking into consideration the other procedures in subparagraph F.

2 You MUST verify the value received from the settlement sheet. If the final settlement has not been made, you MUST verify with the elevator operator or grain buyer what value will be paid for the damaged production (DO NOT USE LOAD TICKETS.)

3 Contracted Production that Has Been Sold

Contracted production refers to speculative-type contracts; it does not apply to processor contracts.

Irregardless of whether the grain has been contracted or not, the actual dollar and cents value is the price received for the grain delivered. The QAF CANNOT be GREATER than 1.000.

a If the contract has not been fulfilled, settlement will not have been made. Since settlement has not been made, there is no way to establish the value with any certainty;

therefore, the grain will be considered to be unsold. Establish the value as instructed in (3) (a) above.

- b In some cases, contracts will be set up with minimum prices which can be adjusted to a higher price after delivery of the grain and receipt of the minimum price. In these cases, if the contract has been fulfilled by the date of final inspection, the price the insured has received by this date is the value used (either the minimum (adjusted for quality) alone or the minimum (adjusted for quality) plus any additional value received due to the adjusted minimum price.
- c Disregard the fact that the insured may receive additional money after the claim has been finalized. The only value that can be considered is the actual value the insured has received by the date of final inspection.

#### Example 1

At the time of loss adjustment, the insured had fulfilled the contract (delivered all contracted grain) and had received \$4 a bushel, the minimum (less discounts for the damage). The value used to determine the QAF is \$4.

#### Example 2

Prior to loss adjustment, the insured fulfilled the contract and received \$4 a bushel, the minimum value (less discounts due to the damaged grain). However, by the time loss adjustment was done, the insured had received an additional 25 cents a bushel, due to the adjusted minimum price. In this case, the value received is \$4.25 not \$4. Thus, the \$4.25 is used to determine the QAF.

#### Example 3

At the time of final inspection, the insured has signed a contract with the elevator giving the elevator title to the grain in exchange for a delayed settlement. This is done in hopes that the market price will be higher at a later date. Until the insured triggers the date that settlement is to be made, no price has been agreed upon nor no money received by the insured. In cases where settlement has not been made, the production is considered unsold stored production, and adjustment will be made based on the value of the damaged production that



**NEW LP/PP PROVISIONS INSTRUCTIONS**

If all the acres reported for the unit are PP acres that are found to be ineligible for PP coverage, the acreage report must be revised. However, if there is a combination of planted and PP acres, revised acreage reports to delete ineligible PP acres do not have to be made by the adjuster/insurance provider at the time the indemnity is worked, unless the insurance provider’s claim processing system will not:

- (1) automatically refund excess premium, or
- (2) reduce the liability to the “determined liability” for over reported PP acres.

Example:

The liability calculated from the acreage report for the unit is \$180 (\$100 for LP acreage and \$80 for PP acreage). However, the “determined acres” liability is \$150 (\$100 for LP and \$50 for PP acreage). Premium would be refunded for the over reported PP acres.

**NOTE:** Revisions to raise liability at loss time are not permitted except as noted in the examples below and as stated in Part 2, Section 3. For example, if there had been an obvious inadvertent error in switching the reported PP and timely planted acres, a revision to raise liability could be made. (The following might be considered an inadvertent error, reported 60 PP acres and 40 timely planted acres, but it was actually just the opposite.)

IF...	THEN...
PP acreage initially reported to be left idle or to be planted to a cover crop not for harvest, but is planted to another crop to be harvested	delete PP acreage. If the planted crop is an insured crop, the insured acreage (and uninsured acreage, if applicable) must be reported, which will also cause a revised acreage report for that crop if it has not previously been reported.
PP acreage reported with intent to plant cover crop (not for harvest), but the insured decides to harvest the cover crop	delete the PP acreage. If the insured harvests the cover crop without revising the acreage report and it is subsequently discovered during a loss inspection that the insured harvested the cover crop, the determined PP acreage on the claim form must not reflect this ineligible acreage.
the insured reported PP acres for a crop for which no eligible PP acres are provided under the policy (e.g., 100 acres of soybeans with no crop insurance history) but has eligible PP acres for another crop (e.g, 90 acres of corn.)	revise the acreage report to reflect the other crop. The acreage will be limited to the lesser of the acreage eligible under the policy (e.g., 90 acres of corn) or the reported acreage. This may increase liability, but the intent is to allow a PP payment based on crop acreage for which the insured has insurance history.

**NEW LP/PP PROVISION INSTRUCTIONS**

(Continued - Subparagraph H - Revised Acreage Reports)

IF...	THEN...														
<p>the insured reported 100 PP acres of black turtle beans, and the insured's dry bean history in the 4 most recent policy crop years shows the maximum acres for types of dry beans are: 10 acres for black turtle beans and 90 acres for navy beans</p>	<p>revise the acreage report to show 10 acres of PP acres for black turtles and 90 acres PP for navy beans.</p>														
<p>acreage reported as PP is found to not be eligible for PP coverage</p>	<p>delete such acreage from the acreage report.</p>														
<p>acreage reported as PP acres to be left idle (or planted to a cover crop not for harvest) is planted during or after the LP period (after the final planting date for crops that do not have a late planting period) to the crop reported as PP</p>	<p>delete the PP acreage. Revise the acreage report with the correct planting dates for the planted acreage.</p>														
<p>the number of PP and planted acres reported do not match the PP and planted acres that were determined to exist, and the determined liability for the unit (PP and planted) is less than the reported liability for the unit and the PP acres, if increased, does not result in exceeding the eligible PP acres for the crop and/or total eligible PP acres for ALL crops</p>	<p>revise the acreage report to reflect the number of acres of PP and planted acres that were actually determined to exist.</p> <p>EXAMPLE:</p> <table border="0" style="margin-left: 40px;"> <tr> <td>Reported Acres-100 planted-</td> <td>\$10,000 liab.</td> </tr> <tr> <td>    50 PP</td> <td><del>-\$ 3,000 liab.</del></td> </tr> <tr> <td>    Total liab. =</td> <td>\$13,000 liab.</td> </tr> <tr> <td colspan="2"> </td> </tr> <tr> <td>Determined Acres-75 planted-</td> <td>\$ 7,500 liab.</td> </tr> <tr> <td>    75 PP</td> <td>\$ 4,500 liab.</td> </tr> <tr> <td>    Total liab. =</td> <td>\$12,000 liab.</td> </tr> </table> <p>Determined acres liability &lt; reported liability</p>	Reported Acres-100 planted-	\$10,000 liab.	50 PP	<del>-\$ 3,000 liab.</del>	Total liab. =	\$13,000 liab.			Determined Acres-75 planted-	\$ 7,500 liab.	75 PP	\$ 4,500 liab.	Total liab. =	\$12,000 liab.
Reported Acres-100 planted-	\$10,000 liab.														
50 PP	<del>-\$ 3,000 liab.</del>														
Total liab. =	\$13,000 liab.														
Determined Acres-75 planted-	\$ 7,500 liab.														
75 PP	\$ 4,500 liab.														
Total liab. =	\$12,000 liab.														
<p>in the most four recent policy crop years, an insured has not produced any crop for which insurance was available, and the insured reports that he/she intends to plant all his/her cropland acres (1,000 acres) to fall wheat on the intended acreage report prior to the sales closing date for fall wheat, and the insured later reports 500 PP acres for wheat and 500 PP acres for corn by the final acreage reporting date</p>	<p>revise the acreage report to list 1,000 wheat PP acres if it is determined that the insured was prevented from planting all 1,000 acres due to an insurable cause. The acreage report must be revised to 1,000 wheat PP acres because the insured did not have any eligible PP acres for corn due to the eligible acres being established on the intended acreage report in accordance with the Basic Provisions (i.e., eligible PP acres for producer who in the most four recent crop years has not produced any crop for which insurance was available).</p>														
<p>the insured reported 100 acres that had been prevented from being planting as uninsured acreage because it had been planted to an approved cover crop to be harvested; however, the insured decided not to harvest or was prevented from harvesting, thus, deriving no income from the acreage;</p>	<p>revise the acreage report to show 100 PP acres.</p>														

**EXHIBIT 2  
1998 CROP POLICY INFORMATION**

Crops	Crop Codes	FCIC		NCIS		APH or Dollar (\$)	Late Planting Prov.	Prev. Planting Prov.	** Replant Payment Prov.	** Optional(O) Basic (B) Unit	** High-Risk Land Ex. Opt.
		*Policy	*Endorsement /Crop Prov.	*Basic Provisions	*Crop Provisions						
Almonds	0028	92B1	98-028	700-B	719	APH				B/O	
Apples	0054	92-054		700	721	APH				B/O	
Avocados (Pilot - California Only)	0019	92B1	98-019	700-B	711	\$				B/O	
Avocado & Mango Tree (Pilot - Florida Only) Avocado Mango	0212 0214	92B1	98-212 (rev. 10/97)	700-B	804	\$				B	
Blueberries (Pilot)	0012	92B1	97-012	700-B	794	APH				B	
Beans (Processing)	0046	98-B1	98-046	700-B	704	APH	Yes <u>1/</u>	Yes <u>1/</u>		B/O/O by type	
Canola/Rapeseed (Pilot)	0015	92B1	97-015 (if 6/30 ccd)	700-B	1997-795	APH	Yes <u>1/</u>	Yes <u>1/</u>	Yes	B/O	
Canola/Rapeseed	0015	98-B1	98-015 (if 12/31 ccd)	700-B	1998-795	APH	Yes <u>1/</u>	Yes <u>1/</u>	Yes	B/O	
Citrus (AZ & CA) Grapefruit Lemons Minneola Tangelos Navel Oranges Sweet Oranges Valencia Oranges Orlando Tangelos Kinnow Mandarins	0201 0202 0206 0215 0216 0217 0237 0239	92B1	98-001	700-B	731	APH				B by type/O	
Citrus (Florida) Citrus I Citrus II Citrus III Citrus IV Citrus V Citrus VI Citrus VII	0245 0246 0247 0248 0249 0250 0251	92B1	98-002	700-B	724	\$				B by type/O	
Citrus Fruit (Texas) Early & Midseason Oranges Late Oranges All Other Grapefruit Ruby Red Grapefruit Rio Red & Star Ruby Grapefruit	0224 0225 0226 0228 0238	92B1	98-049 (rev. 11/96)	700-B	733	APH				B/O	

1/ Refer to respective Part 5 or 6 for additional LP and PP instructions. **\*Current, up to signature date of this handbook.** **\*\*Applies to limited and additional coverage ONLY**  
 NOTE: The Basic Provisions (98-B1) represents the FCIC version. The 98-B1 is referred to as the 98-BR for industry purposes and is maintained on the RO Server.

EXHIBIT 2  
1998 CROP POLICY INFORMATION

Crops	Crop Codes	FCIC		NCIS		APH or Dollar (\$)	Late Planting Prov.	Prev. Planting Prov.	** Replant Payment Prov.	** Optional(O) Basic (B) Unit	** High-Risk Land Ex. Opt.
		*Policy	*Endorsement /Crop Prov.	*Basic Provisions	*Crop Provisions						
Citrus Trees (Texas) Citrus Trees I Citrus Trees II Citrus Trees III Citrus Trees IV Citrus Trees V	0240 0241 0242 0243 0244	92B1	98-046	700-B	737	\$				B/O	
Coarse Grains Corn Grain Sorghum Soybeans	0041 0051 0081	98-B1	98-041	700-B	702	APH	Yes <u>2/</u>	Yes <u>2/</u>	Yes	B/O	Yes <u>1/</u>
Cotton	0021	98-B1	98-021	700-B	703	APH	Yes <u>2/</u>	Yes <u>2/</u>		B/O	Yes <u>1/</u>
Cotton (ELS)	0022	98-B1	98-022	700-B	745	APH		Yes <u>2/</u>		B/O	Yes <u>1/</u>
Cranberries	0058	92B1	98-029	700-B	742	APH				B/O	
Dry Beans	0047	98-B1	98-047	700-B	712	APH	Yes <u>2/</u>	Yes <u>2/</u>	Yes	B/O/O by type	Yes <u>1, 3/</u>
Figs	0060	92B1	94-060	700-B	792A	APH				B by type/O	
Florida Fruit Trees Orange Trees Grapefruit Trees Lemon Trees Lime Trees All Other Citrus Trees Carambola Trees	0207 0208 0209 0210 0211 0213	92B1	96-014	700-B	748	\$				B	
Forage Production	0033	92B1	98-033	700-B	729	APH				B	
Forage Seeding	0032	92B1	98-032	700-B	730	\$			Yes	B/O	
Grapes	0053	92B1	98-053	700-B	717	APH				B/O Variety <sup>4/</sup>	
Grapes, Table	0052	92B1	98-052	700-B	741	APH				B/O Variety <sup>4/</sup>	
Hybrid Seed (Corn)	0062	98-B1	98-062	700-B	738	\$	Yes <u>2/</u>	Yes <u>2/</u>		B/O	
Hybrid Sorghum Seed	0050	98-B1	98-050	700-B	797	\$	Yes <u>2/</u>	Yes <u>2/</u>		B/O	

1/ Require Insured's Signature

2/ Refer to respective Part 5 or 6 for additional LP and PP instructions.

3/ Not available in Idaho, Oregon, Utah, and Washington

4/ Basic unit by variety in CA/Optional units by non-contiguous land only - All other states B/O units

\*Current, up to signature date of this handbook.

\*\* Applies to limited and additional Coverage ONLY

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EXHIBIT 2  
1998 CROP POLICY INFORMATION

Crops	Crop Codes	FCIC		NCIS		APH or Dollar (\$)	Late Planting Prov.	Prev. Planting Prov.	** Replant Payment Prov.	** *Optional(O) Basic (B) Unit	** High-Risk Land Ex. Opt.
		*Policy	*Endorsement/ Crop Prov.	*Basic Provisions	*Crop Provisions						
Macadamia Nuts	0023	92B1	99-023 (For '99 CY)	700-B	790	APH				B/O	
Macadamia Trees	0024	92B1	98-024	700-B	791	\$				B/O	
Millet (Pilot)	0017	98-B1	98-017	700-B	789	APH	Yes <u>2/</u>			B/O	
Nursery	0056	92B1	96-056	700-B	782	Unique				5 mile radius	
Onions	0013	92B1	98-013 (if 6/30 ccd)	1995-700-B	1998-709	APH	Yes <u>2/</u>	Yes <u>2/</u>		B/O by type	
Onions 5/	0013	98-B1	98-013 (rev. 12/97)	1998-700-B	1998-709	APH	Yes <u>2/</u>	Yes <u>2/</u>		B/O by type	
Peaches	0034	92B1	98-034	700-B	720	APH				B/O	
Peanuts	0075	93-075		700-A	718	APH	Yes <u>2/</u>		Yes <u>2/</u>	FSN	
Pears	0089	92B1	98-057	700-B	715	APH				B/O	
Peas Dry Green	0067 0064	98-B1 98-B1	98-067 98-064	700-B 700-B	713-D 713-G	APH APH	Yes <u>2/</u> Yes <u>2/</u>	Yes <u>2/</u> Yes <u>2/</u>		B/O/O by Type	
Pecans (Pilot)	0020	92B1	98-020	700-B	802	\$					
Peppers	0083	92B1	98-010	700-B	740	\$			Yes	B/O	
Plums	0092	92B1	98-090	700-B	706	APH				B/O	
Popcorn	0043	87-38		700	744	APH	Yes <u>2/</u>		Yes	B/O	Yes <u>1/</u>
Potatoes (Central/Southern)	0084	86-28		700	734	APH	Yes <u>2/</u>			B/O	
Potatoes (Northern)	0084	98-B1	98-184	700-B	734N	APH	Yes <u>2/</u>	Yes <u>2/</u>		B/O	
Prunes	0036	92-B1	98-036	700-B	747	APH				B/O <u>3/</u>	
Raisins	0037	98-B1	98-037	700-B	723	\$				B by variety /O	
Rice	0018	98-B1	98-018	700-B	716	APH	Yes <u>2/</u>	Yes <u>2/</u>	Yes	B/O	Yes <u>1/</u>
Safflower Seed	0049	92B1	98-049 (if 8/31 ccd)	700-B	749	APH			Yes	B/O	Yes <u>4/</u>
Safflower Seed 6/	0049	98-B1	98-049 (rev. 12/97)	700-B	749 (rev.)	APH	Yes <u>2/</u>	Yes <u>2/</u>	Yes	B/O	Yes <u>4/</u>

1/ Require Insured's Signature      2/ Refer to respective Part 5 or 6 for additional LP and PP instructions.      3/ Optional if provided by the Actuarial  
4/ Not available in Utah or Idaho      5/ For counties with a 11/30 or later contract change date      6/ For counties with a 11/30 or later contract change date  
**\*Current, up to signature date of this handbook.      \*\* Applies to limited and additional Coverage ONLY**

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EXHIBIT 2  
1998 CROP POLICY INFORMATION

Crops	Crop Codes	FCIC		NCIS		APH or Dollar (\$)	Late Planting Prov.	Prev. Planting Prov.	** Replant Payment Prov.	** *Optional(O) Basic (B) Unit	** High-Risk Land Ex. Opt.
		*Policy	*Endorsement /Crop Prov.	*Basic Provisions	*Crop Provisions						
Small Grains Barley Flax Oats Rye Wheat	0091 0031 0016 0094 0011	92B1	96-011 (if 6/30 cdd)	700-B	1996-714	APH	Yes <u>2/</u>	Yes <u>2/</u>	Yes <u>3/</u> (Wheat Only)	B/O	Yes <u>1/</u>
Small Grains <u>6/</u> Barley Flax Oats Rye Wheat	0091 0031 0016 0094 0011	98-B1	98-011	700-B	1998-714	APH	Yes <u>2/</u>	Yes <u>2/</u>	Yes <u>3/</u> (Wheat Only)	B/O	Yes <u>1/</u>
Stonefruit Fresh Apricots Processing Apricots Fresh Nectarine Processing Cling Peaches Processing Freestone Peaches Fresh Freestone Peaches	0218 0219 0220 0221 0222 0223	88-G	88-51	700-A	796	APH				B by type /O	
Sugar Beets	0039	92B1	97-039 (if 4/30 cdd)	1995-700-B	1997-707	APH	Yes <u>2/</u>	Yes <u>2/</u>	Yes	B/O	Yes <u>1, 4/</u>
Sugar Beets <u>6/</u>	0039	98-B1	98-039	1998-700-B	1998-707	APH	Yes <u>2/</u>	Yes <u>2/</u>	Yes	B/O	Yes <u>1, 4/</u>
Sugarcane	0038	92B1	96-038	700-B	732	APH				B/O	
Sunflower Seed	0078	98-B1	98-078	700-B	708	APH	Yes <u>2/</u>	Yes <u>2/</u>	Yes	B/O	Yes <u>1/</u>
Sweet Corn (Processing)	0042	98-B1	98-042	700-B	728	APH	Yes <u>2/</u>	Yes <u>2/</u>		B/O	Yes <u>1/</u>
Sweet Corn (Fresh Market)	0044	92B1	98-011	700-B	746	\$			Yes	B/O	
Sweet Potatoes (Pilot)	0085	98-B1	98-085	700-B	806	APH				B/O <u>5/</u>	Yes <u>1/</u>
Tobacco, Guaranteed Production Flue Cured Fire Cured Maryland Dark Air Cigar Filler Cigar Binder Cigar Wrapper	0229 0230 0232 0233 0234 0235 0236	88-G	90-035	700-A	736	APH	Yes <u>2/</u>			B by type/ O by FSN	

1/ Require Insured's Signature      2/ Refer to respective Part 5 or 6 for additional LP and PP instructions      3/ Not available for fall planted wheat  
 4/ Not available in Colorado      5/ Standard optional units plus optional units by type in California      6/ For counties with a 11/30 or later contract change date  
**\*Current, up to signature date of this handbook.      \*\* Applies to limited and additional Coverage ONLY**

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EXHIBIT 2  
1998 CROP POLICY INFORMATION

Crops	Crop Codes	FCIC		NCIS		APH or Dollar (\$)	Late Planting Prov.	Prev. Planting Prov.	** Replant Payment Prov.	** *Optional(O) Basic (B) Unit	** High-Risk Land Ex. Opt.
		*Policy	*Endorsement /Crop Prov.	*Basic Provisions	*Crop Provisions						
Tobacco (Quota) Burley	0231	85-036		700-A	710	\$	Yes <u>1/</u>			B by FSN	
Tomatoes (Fresh Market Guar. Production)	0086	98-B1	98-186	700-B	722	APH			Yes	B/O	
Tomatoes (Fresh Market Dollar Plan)	0086	92B1	98-009	700-B	739	\$			Yes	B/O	
Tomatoes (Processing)	0087	98-B1	98-087	700-B	1998-727	APH			Yes	B/O	
Walnuts	0029	92B1	98-029	700-B	743	APH				B/O	
Catastrophic Risk Protection Endorsement (Contract Change Date After August 30, 1996)		<u>2/</u>	97-CAT	<u>2/</u>	1997-777						

1/ Refer to respective Part 5 or 6 for additional LP and PP instructions

2/ Endorsement attaches to specific crop policies or endorsements when CAT coverage is selected by the insured.

\*Current, up to signature date of this handbook.

\*\* Applies to limited and additional Coverage ONLY

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EXHIBIT 2  
1998 CROP POLICY INFORMATION

Group Risk Plan (GRP)	Crops	Crop Codes	FCIC		NCIS		Expected County Yield	Late Planting Prov.	Prev. Planting Prov.	** Replant Payment Prov.	Unit of Measure	Unit by County/ Basic (B)/ Optional (O) Enterprise (E) Whole Farm (WF)	** High-Risk Land Exclusion Option
			*Policy	*Endorsement /Crop Prov.	*Basic Provisions	*Crop Provisions							
	Corn 1/	0041	97-102	97-141	950	954	Yes				bu.	Yes (C)	
	Cotton 1/	0021	97-102	97-121	950	956	Yes				lbs.	Yes (C)	
	Forage Production	0033	97-102	97-133	950	942	Yes				tons	Yes (C)	
	Grain Sorghum 1/	0051	97-102	97-151	950	962	Yes				bu.	Yes (C)	
	Peanuts 1/	0075	97-102	97-175	950	960	Yes				lbs.	Yes (C)	
	Soybeans 1/	0081	97-102	97-181	950	964	Yes				bu.	Yes (C)	
	Wheat 1/	0011	97-102	97-111	950	941	Yes				bu.	Yes (C)	
	<b>PILOT INSURANCE PLANS (Selected States/Counties)</b>						APH/ Dollar (\$)						
	<b>Income Protection (IP)</b>												
	Corn	0041	98-B1	98-341	700-B	702C-IP	APH/\$	Yes 2/	Yes 2/	1/	bu./\$	Yes (E)	
	Cotton	0021	98-B1	98-321	700-B	703-IP	APH/\$	Yes 2/	Yes 2/	1/	lbs./\$	Yes (E)	
	Wheat	0011	92B1	97-311 (if 6/30 cdd)	700-B	714-IP	APH/\$	Yes 2/	Yes 2/	1/	bu./\$	Yes (E)	
	Wheat	0011	98-B1	98-311 (if 12/31 cdd)	700-B	714-IP	APH/\$	Yes 2/	Yes 2/	1/	bu./\$	Yes (E)	
	Soybeans	0081	98-B1	98-381	700-B	702S-IP	APH/\$			1/	bu./\$	Yes (E)	
	Grain Sorghum	0051	98-B1	98-351	700-B	702G-IP	APH/\$			1/	bu./\$	Yes (E)	
	<b>Crop Revenue Coverage (CRC)</b>												
	Corn 1/	0041			700B-CRC	702-CRC	APH/\$	Yes 2/	Yes 2/	Yes	bu./\$	Yes (B/O/E) 5/	Yes 3/
	Soybeans 1/	0081			700B-CRC	702-CRC	APH/\$	Yes 2/	Yes 2/	Yes	bu./\$	Yes (B/O/E) 5/	Yes 3/
	Grain Sorghum 1/	0051			700B-CRC	702-CRC	APH/\$	Yes 2/	Yes 2/	Yes	bu./\$	Yes (B/O)	Yes 3/
	Cotton 1/	0021			700B-CRC	703-CRC	APH/\$	Yes 2/	Yes 2/	No	lb./\$	Yes (B/O)	Yes 3/
	Wheat 1/	0011			700B-CRC	714W-CRC	APH/\$	Yes 2/	Yes 2/	Yes	bu./\$	Yes (B/O)	Yes 3/
	Revenue Assurance Cov. (RA)												
	Corn 4/	0041			700B-RA	702RA	APH/\$	Yes 2/	Yes 2/	Yes	bu./\$	Yes(B/O/E/WF) 5/	Yes 3/
	Soybeans 4/	0081			700B-RA	702RA	APH/\$	Yes 2/	Yes 2/	Yes	bu./\$	Yes(B/O/E/WF) 5/	Yes 3/

1/ ONLY available for Limited or Additional Coverage 2/ Refer to respective Part 5 or 6 for additional LP and PP instructions 3/ Requires insured's signature 4/ ONLY available for Additional Coverage  
 5/ Enterprise units available only for corn and soybeans \*Current, up to signature date of this handbook. \*\* Applies to limited and additional Coverage ONLY GRP, IP, CRC and RA insurance plans, if elected, meet the FSA linkage requirements.  
 NOTE: The Basic Provisions (98-B1) represents the FCIC version. The 98-B1 is referred to as the 98-BR for industry purposes and is maintained on the RO Server.



CAUSE OF LOSS NAMES AND CODES		
LOSS CAUSE	CODE	APPLICABLE TO:
NO INDEMNITY	(00)	ALL CROPS
DECLINE OF PRICE	(01)	All crops insured under Income Protection, Crop Revenue Coverage, and Revenue Assurance policies., and avocados (revenue) and pecans. For income protection, CRC, and RA policies, this is applicable when the harvest price falls below the projected price (base price for CRC policies) and is the primary or secondary contributor of the loss. This is applicable for avocados (revenue) when there is a decline in the standardized season average price or for pecans when a decline in the market price used to determine the indemnity is the primary or secondary contributor of the loss.
DROUGHT	(11)	ALL CROPS <b>EXCEPT:</b> Almonds, Avocado and Mango Trees, Texas Citrus Fruit, Texas Citrus Trees, Florida Citrus, Florida Fruit Trees, Nursery, Peppers, Raisins, Rice, (California) Stonefruit, FM Sweet Corn, FM Tomatoes (\$ Plan), <b>AND any crop insured under an irrigated practice.</b>
HEAT	(12)	ALL CROPS <b>EXCEPT:</b> Apples, Avocado and Mango Trees, Florida Citrus, Texas Citrus Fruit, Texas Citrus Trees, Florida Fruit Trees, Peppers, Raisins, FM Sweet Corn, and FM Tomatoes (\$ Plan).
FIS (Failure of irrigation (water supply))	(13)	ALL CROPS <b>EXCEPT:</b> Avocado and Mango Trees, Florida Citrus, Florida Fruit Trees, and Raisins.
FIE (Failure of irrigation equipment)	(14)	<b>ONLY:</b> CRANBERRIES.
HAIL	(21)	ALL CROPS <b>EXCEPT:</b> Avocado and Mango Trees, Florida Fruit Trees, and Raisins.
EXCESS SUN	(22)	<b>ONLY:</b> Apples when Sunburn Option in effect
EXCESS MOISTURE/PRECIP/RAIN	(31)	ALL CROPS* <b>EXCEPT:</b> Apples, and Florida Citrus.
FROST 1/ (See footnote below.)	(41)	ALL CROPS <b>EXCEPT:</b> Avocado and Mango Trees, Florida Citrus, Florida Fruit Trees, Peppers, Raisins, FM Sweet Corn, and FM Tomatoes (\$ Plan).
FREEZE 1/ (See footnote below.)	(42)	ALL CROPS <b>EXCEPT:</b> Raisins.
COLD WINTER	(43)	ALL CROPS <b>EXCEPT:</b> Apples, Avocado and Mango Trees, Florida Citrus, Texas Citrus Fruit, Texas Citrus Trees, Florida Fruit Trees, Peppers, Raisins, FM Sweet Corn, and FM Tomatoes (\$ Plan).

**NOTE:** Some crop provisions may contain specific cause of loss definitions; e.g., wind. Please refer to the crop provisions for any such specifics.

1/ Special Provisions may state this is not an insurable cause if this cause occurs after the specified date.

CAUSE OF LOSS NAMES AND CODES		
LOSS CAUSE	CODE	APPLICABLE TO:
COLD WET WEATHER	(44)	ALL CROPS <b>EXCEPT</b> : Apples, Avocado and Mango Trees, Florida Citrus, Texas Citrus Fruit, Texas Citrus Trees, Florida Fruit Trees, Peppers, Raisins, FM Sweet Corn, and FM Tomatoes (\$ Plan).
ICH (Insufficient Chill hrs.)	(45)	<b>ONLY the following</b> : Blueberries, Peaches, Plums, and (California) Stonefruit.
FLOOD	(51)	ALL CROPS <b>EXCEPT</b> : Apples, Avocado and Mango Trees, Florida Citrus, Texas Citrus Fruit, Texas Citrus Trees, Florida Fruit Trees, Peppers, Raisins, FM Sweet Corn, and FM Tomatoes (\$ Plan).
GRP CROPS ONLY	(55)	CROPS INSURED UNDER THE GRP PLAN OF INSURANCE.
WIND/EXCESS WIND	(61)	ALL CROPS <b>EXCEPT</b> : Florida Citrus, Peppers, Raisins, and FM Tomatoes (\$ Plan).
HOT WIND	(62)	ALL CROPS <b>EXCEPT</b> : Apples, Avocado and Mango Trees, Florida Citrus, Texas Citrus Fruit, Texas Citrus Trees, Florida Fruit Trees, Peppers, Raisins, FM Sweet Corn, and FM Tomatoes (\$ Plan).
CYCLONE	(63)	ALL CROPS <b>EXCEPT</b> : Apples, Avocado and Mango Trees, Florida Citrus, Texas Citrus Fruit, Texas Citrus Trees, Florida Fruit Trees, Peppers, Raisins, FM Sweet Corn, and FM Tomatoes (\$ Plan).
TORNADO	(64)	ALL CROPS <b>EXCEPT</b> : Apples, Avocado and Mango Trees, Florida Fruit Trees, and Raisins.
INSECTS 1/ (See footnote below.)	(71)	ALL CROPS <b>EXCEPT</b> : Apples, Avocado and Mango Trees, Florida Citrus, Texas Citrus Trees, Florida Fruit Trees, Figs, Raisins, and (California) Stonefruit.
PLANT DISEASE 1/ (See footnote below.)	(81)	ALL CROPS <b>EXCEPT</b> : Apples, Avocado and Mango Trees, Florida Citrus, Texas Citrus Trees, Florida Fruit Trees, Figs, Raisins, and (California) Stonefruit.

**NOTE:** Some crop provisions may contain specific cause of loss definitions; e.g., wind. Please refer to the crop provisions for any such specifics.

**1/** Some policies may be limited or restricted for this cause of loss; see the individual crop provisions for specifics.

CAUSE OF LOSS NAMES AND CODES		
LOSS CAUSE	CODE	APPLICABLE TO:
MYCOTOXIN (e.g., AFLATOXIN)	(82)	ALL CROPS* <b>EXCEPT</b> : Almonds, Apples, Avocados, Avocado and Mango Trees, Blueberries, AZ-CA Citrus, Florida Citrus Fruit, Texas Citrus, Texas Citrus Trees, Florida Fruit Trees, Figs, Grapes, Table Grapes, Macadamia Nuts, Macadamia Trees, Peaches, Pears, Pecans, Peppers, Plums, Prunes, Raisins, (California) Stonefruit, Sweet Potatoes, FM Sweet Corn, FM Tomatoes (\$ and GP Plans), and Walnuts.
FORCE FIRE	(90)	<b>ONLY</b> : Tobacco.
FIRE <u>2/</u> (See footnote below)	(91)	ALL CROPS <b>EXCEPT</b> : Avocado and Mango Trees, Florida Fruit Trees, and Raisins.
HURRICANE OR TROPICAL DEPRESSION <u>1/</u> (See footnote below)	(92)	ALL <b>CROPS EXCEPT</b> : Apples, Avocado and Mango Trees, Texas Citrus Fruit, Texas Citrus Trees, Florida Fruit Trees, Peaches, Raisins, and FM Sweet Corn.
WILDLIFE <u>2/</u> (See footnote below.)	(93)	ALL CROPS <b>EXCEPT</b> : Apples, Avocado and Mango Trees, Florida Citrus, Texas Citrus Trees, Florida Fruit Trees, Pears, Pecans, Peppers, Raisins, FM Sweet Corn, and FM Tomatoes (\$ Plan).
HOUSE BURN/POLE BURN	(95)	<b>ONLY</b> : Tobacco
FRUIT SET FAILURE	(96)	<b>ONLY</b> : Apples.
EARTHQUAKE	(97)	ALL CROPS <b>EXCEPT</b> : Avocado and Mango Trees, Florida Citrus, Texas Citrus Fruit, Texas Citrus Trees, Florida Fruit Trees, Peppers, Raisins, FM Sweet Corn, and FM Tomatoes (\$ Plan).
VOLCANIC ERUPTION	(98)	ALL CROPS <b>EXCEPT</b> : Avocado and Mango Trees, Florida Citrus, Texas Citrus Fruit, Texas Citrus Trees, Florida Fruit Trees, Peppers, Raisins, FM Sweet Corn, and FM Tomatoes (\$ Plan).
OTHER (Snow, Lightning, Etc.)	(99)	ALL CROPS <b>EXCEPT</b> : Apples, Avocado and Mango Trees, Florida Citrus, Texas Citrus Fruit, Texas Citrus Trees, Florida Fruit Trees, Peppers, Raisins, FM Sweet Corn, and FM Tomatoes (\$ Plan).

**NOTE:** Some crop provisions may contain specific cause of loss definitions; e.g., wind. Please refer to the crop provisions for any such specifics.

1/ The Florida Citrus Fruit Crop Provisions lists "Hurricane" as an insured cause of loss, but not "Tropical Depression."

2/ Some policies may be limited or restricted for this cause of loss; see the individual crop provisions for specifics.

UNITS OF MEASURE OF PRODUCTION *, BY CROP	
CROP NAME	UNIT OF MEASURE
Almonds	Pounds
Apples (Eastern)	Bushels (42 lbs.)
Apples (Colorado)	Bushels (40 lbs.)
Apples (Western)	Boxes (35 lbs. lose/field box)
Avocados	Pounds
Barley	Bushels (48 lbs.)
Barley (Malting)	Bushels (48 lbs.)
Beans (Processing)	Tons ***
Blueberries	Pounds
Canola	Pounds
Citrus (AZ-CA) (Navel, Valencia, Sweet Oranges)	Cartons (38 lbs.)
Citrus (AZ-CA) (Lemons)	Cartons (40 lbs.)
Citrus (AZ-CA) (Grapefruit)	Cartons (32 lbs.)
Citrus (AZ-CA) (Tangerines, Tangelos, Mandarin Oranges)	Cartons (25 lbs.)
Citrus (FL)	Boxes (85 or 90 lbs.-depends on type)
Citrus (TX)	Tons
Texas Citrus Trees	% Tree Damage/Dollar *
Corn (Grain)**	Bushels (56 lbs.)
Corn (Silage)	Tons ***
Cotton	Pounds
Cotton, ELS	Pounds
Cranberries	Barrels (100 lbs.)
Dry Beans	Pounds (60 lbs. per bu)
Figs	Pounds

\* For Tree Crops the loss measurement is first based on the % of tree damage, and then the dollar loss is determined from this.

\*\* To convert weight of ear corn to equivalent bushels of shelled corn divide by 70.

\*\*\* Tons = 2,000 pounds