

United States  
Department of  
Agriculture



Product  
Development  
Division

FCIC-25460 (3-97)  
FCIC-25460-1 (5-98)

# **SUGARCANE LOSS ADJUSTMENT STANDARDS HANDBOOK**

1998 and Succeeding Crop Years



## 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 Changes for May 1998 Issuance: (FCIC-25460-1)**

- A Revised language in Part 1 Special Instructions, Operating Policy, and added minimum distribution of forms completed by the adjuster for the loss adjustment inspection.
- B Reformatted the Inadequate Stand Appraisal Method procedure in Part 2 section 12A. Revised the word “plants” to the word “stalks” in the following sections of the handbook:
  - (1) Inadequate stand appraisal method instructions (section 12A);
  - (2) Appraisal worksheet instructions and example (section 13); and
  - (3) Part 3 section 19, item 37a(4) Uninsured Causes.
- C Added language to Exhibit 2, Inadequate Stand Appraisal Table, to clarify when an inadequate stand appraisal is required in Louisiana.

**2 Changes for March 1997 Issuance: (FCIC-25460)**

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.

**SUGARCANE LOSS ADJUSTMENT STANDARDS HANDBOOK****SUMMARY OF CHANGES/CONTROL CHART (Continued)**

(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.
- (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.

SUGARCANE LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART

CONTROL CHART FOR: Sugarcane Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Exhibit(s)	Date	Directive Number
Remove	1-2	i-ii	1-4 9-14 39-40	2(59-60)	3-97 3-97 3-97	FCIC-25460 FCIC-25460 FCIC-25460
Insert	1-4	1-2	1-4 9-14 39-40	2(59-60)	5-98 5-98 5-98	FCIC-25460-1 FCIC-24560-1 FCIC-24560-1
Insert and Current Index	1-4	1-2	1-4 5-8 9-14 15-38 39-40 41-54	1(55-58) 2(59-60) 3(61-62)	5-98 3-97 5-98 3-97 5-98 3-97	FCIC-25460-1 FCIC-25460 FCIC-25460-1 FCIC-25460 FCIC-25460-1 FCIC-25460

SUGARCANE LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

(RESERVED)

**SUGARCANE LOSS ADJUSTMENT STANDARDS HANDBOOK**

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U.S. DEPARTMENT OF AGRICULTURE  
WASHINGTON, D.C. 20250

<b>FEDERAL CROP INSURANCE HANDBOOK</b>		<b>NUMBER: 25460 (3-97) 25360-1 (5-98)</b>
<b>SUBJECT:</b>  <b>SUGARCANE LOSS ADJUSTMENT STANDARDS HANDBOOK</b>  <b>1998 and Succeeding Crop Years</b>	<b>DATE: May 11, 1998</b>	
	<b>OPI: Product Development Division</b>	
	<b>APPROVED: \S\ R.E. Waggoner for Tim Witt Deputy Administrator, Research and Development</b>	

**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 FCIC-25010, Loss Adjustment Manual (LAM).

**2 SPECIAL INSTRUCTIONS**

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

FCIC-25460 (3-97) is the initial loss adjustment standards handbook issued for sugarcane. FCIC-25460-1 (5-98) is the amendment pages to the loss adjustment standards handbook for sugarcane.

**3 OPERATING POLICY**

A Insurance Provider. Insurance providers must use this handbook as the basis for developing any appropriate loss adjustment procedures and training consistent with the standards in this handbook. 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.

B Specific Entry Standards. These standards are entry-specific to generic forms. Insurance providers' forms and procedures are to comply with the FCIC 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
RMA	Risk Management Agency
RSO	Regional Service Office
USDA	United States Department of Agriculture

**5 FORMS AND PROCEDURES**

- A Insurance Providers. Insurance providers are to use FCIC-approved standard procedures in developing procedures, training, forms and completion instructions. All procedures, forms, and completion instructions must be submitted for approval in accordance with the Submissions Standards Handbook FCIC-24030.
  
- B General Forms and Manuals. General forms and manuals (or their equivalent) necessary for loss adjustment are identified in the LAM.
  
- C Distribution. The following is the minimum distribution of form(s) completed by the adjuster for the loss adjustment inspection:
  - (1) Original copy to the office designated by the insurance provider to retain original documents relative to the policyholder's file.
  
  - (2) One legible copy to insured.

**6 DEFINITIONS**

- A General. Terms and definitions that are general (not crop specific) to loss adjustment are identified in the LAM.
  
- B Specific. 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.

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.
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Sugarcane	<i>(Saccharum sp.)</i> 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**

**Note:** See an expanded table and instructions in Exhibit 2 for determining when an inadequate stand appraisal for damaged or undamaged stubble cane is required and when insurance attaches.

(2) Scheduling Appraisals

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

(3) Completing the Inadequate Stand Appraisal

- (a) Measure a row or combinations of rows comprising the row length required for the row width (see section 11).
- (b) Count the number of stalks (shoots) in each 1/1000 acre representative sample. See sugarcane plant definition in Definitions, section 6.
- (c) Modify the appraisal form (as shown in section 13) to record the number of stalks (shoots) in each sample and determine the number of stalks (shoots) per-acre.
- (d) 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.
- (e) 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.
- (f) 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	<b>Insured's Name</b>	<b>Insured's Name</b> that identifies exactly the person (legal entity) to whom the policy is issued.
2	<b>Policy (Contract) Number</b>	Insured's assigned <b>Policy (Contract) Number</b> .
3	<b>Unit Number</b>	Enter the <b>five</b> -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	<b>Crop Year</b>	A four-position number that indicates the <b>Crop Year</b> 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 8, 11, 12, and 14 to the column headings identified below, **ONLY** when using the inadequate stand appraisal method.

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- 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 Stalks in 1/1000 Acre** Enter, in each block, the **Number of Stalks 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 Stalks 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 Stalks** 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 **Weight Factor** **MAKE NO ENTRY**
- 14 **Stalks Per Acre** Result of multiplying **Average Number of Stalks** (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.



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.  58.0 acres	4 CROP YEAR  YYYY
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**PART I - ~~PRIMARY SHOOT METHOD~~ INADEQUATE STAND APPRAISAL METHOD**

FIELD NO.	ROW WIDTH	VARIETY NUMBER	EACH BLOCK EQUALS NUMBER OF <del>PRIMARY SHOOTS</del> IN 1/1000 ACRE STALKS				TOTAL OF ALL SAMPLES	NUMBER OF SAMPLES	AVERAGE NUMBER OF <del>PRIMARY SHOOTS</del> STALKS	CONSTANT <del>FILLING</del> FACTOR	WEIGHT FACTOR	APPRAISAL <del>TONS</del> STALKS 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	=

24 CODE NO. & SIGNATURE OF FIELDPERSON  XXXXX I. M. Adjuster	DATE  MM-DD-YYYY	SIGNATURE OF INSURED  I. M. Insured	DATE  MM-DD-YYYY
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**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.

- (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 level 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 lb. guarantee  $\times$  .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 stalks 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
Stalks Per Acre	=	1800
Percent-of-sugar	=	8.5 = .085 factor

$$1800 \times 2 = 3600 \times .085 = 306 \text{ lbs.}$$

$$1740 - 306 = 1434 \text{ lb. appraisal}$$

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

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

### INADEQUATE STAND APPRAISAL TABLE

In Louisiana ONLY, an inadequate stand appraisal must be made after the second harvest from stubble cane (damaged or undamaged) where insurance did not attach the first day following harvest.\* This is to account for the decline in plant population.

Use the table below for determining when an inadequate stand appraisal is required for damaged stubble cane 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	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
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

\***Note:** Insureds have the option of destroying the stubble cane acreage appraised for an inadequate stand if the acreage is destroyed prior to insurance attaching (on the later of April 15 or 30 days following harvest).

**(RESERVED)**